

2021-2029 HOUSING ELEMENT UPDATE

CERTIFICATION DRAFT

ADOPTED AUGUST 17, 2021: RESOLUTION NO. 2021-34

REVISED, READOPTED NOVEMBER 16, 2021: RESOLUTION NO. 2021-34

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I. INTRODUCTION

A. STATE REQUIREMENTS

This document is the 6th cycle, 2021–2029 Housing Element. It updates the City’s previous Housing Element, which covered the period from 2013–2021. This Element also documents development that occurred during this period. The State of California has declared that the availability of housing is of vital statewide importance, and that decent housing and a suitable living environment are a priority of the state. State law requires that each city and county in California prepare a Housing Element, with certain mandatory information. The Housing Element is the only General Plan element that requires approval by the state Housing and Community Development department.

The California legislature adopted requirements in 1980 for the contents of housing elements (California Government Code Sections 65580 to 65589.5). Among these legislative requirements is the mandate that housing elements consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and programs for the preservation, improvement, and development of housing. Although state law regarding housing elements requires communities to address the needs of all residents, particular attention in the housing element law is devoted to the needs of extremely low-, very low-, low-, and moderate-income households. Specifically, state law requires housing elements to:

- Identify adequate sites to facilitate and encourage housing for all income levels.
- Remove governmental constraints to housing production, maintenance, and improvement.
- Assist in the development of adequate housing for lower- and moderate-income households.
- Conserve and improve the condition of existing affordable housing.
- Promote housing opportunities for all persons.

The contents of a housing element, as mandated by state law, include:

- An assessment of housing needs that includes an analysis of population and housing characteristics, employment and population projections, special housing needs, subsidized rental housing at risk of conversion, future housing construction need (regional housing allocation), and opportunities for energy conservation.
- An analysis of constraints (governmental and non-governmental) to the maintenance, improvement, or development of housing for all income levels.

-
- An inventory of vacant and underutilized sites by zoning category and general plan land use designation, with an assessment of the availability of public facilities, and services to those sites.
 - A housing strategy containing an evaluation of past program achievements, goals, and policies, and an eight-year schedule of implementing actions with quantified objectives.
 - Assembly Bill (AB) 686 requires that all housing elements due on or after January 1, 2021, must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015.

State law requires that the Housing Element contain a statement of “the means by which consistency will be achieved with other general plan elements and community goals” (California Government Code Section 65583[c][6][B]). This requires an evaluation of two primary characteristics: (1) an identification of other General Plan goals, policies, and programs that could affect implementation of the Housing Element or that could be affected by the implementation of the Housing Element; and (2) an identification of actions to ensure consistency between the Housing Element and affected parts of other General Plan elements. The Marysville General Plan (adopted 1985) contains several elements with policies related to housing. A review of the other General Plan elements demonstrates consistency with all other policies and programs. The City will maintain this consistency in the future by ensuring General Plan amendments are evaluated for consistency with all other General Plan elements. The City is in the process of updating the Safety Element of the General Plan. The City will incorporate Environmental Justice goals and policies into existing General Plan elements as they are updated.

The vacant land inventory in this Housing Element was screened for environmental hazards, including steep slopes (over 30 percent), high liquefaction risk, moderate and severe wildfire risk, Federal Emergency Management Agency (FEMA) 100-year and 500-year flood zones. The City is also in the process of conducting a Senate Bill (SB) 244 analysis which requires an analysis of disadvantaged unincorporated communities in the City’s Sphere of Influence; defined as a community in which the median household income is 80 percent or less than the statewide median household income.

B. PURPOSE AND CONTENTS OF THE HOUSING ELEMENT

The Marysville Housing Element is part of the City’s General Plan, a comprehensive policy document regarding the physical, economic, and social development of the city; the preservation and conservation of natural human features of the landscape, particularly historic buildings, and sites; and the redevelopment and reuse of land and buildings within the city.

The Housing Element addresses one of the most basic human needs—shelter. For this reason, the Housing Element represents a critical link between land use and transportation policies, which define the location, layout, and movement of people and goods, and environmental/resource policies. For a region to have a strong and balanced economy, its workers must also have places to live within their economic means. From the perspective of human needs, housing should be high on the hierarchy of policy priorities. Yet in a typical community, places for people to live usually

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require more land than any other human activity. Although housing represents a high priority, as a land use, it must still be balanced with the community's economic needs and environmental, resource, and open space protection policies, which are also essential aspects of the City's General Plan.

The Housing Element contains five parts: a community profile, an assessment of fair housing, a summary of resources, an analysis of constraints, and a housing strategy.

- The Community Profile contains an analysis of population, housing, and employment characteristics and trends; the needs of special population groups such as seniors, large families, and persons with disabilities; indicators of unmet need, such as overcrowding, overpayment, substandard housing, and the potential loss of affordable rental housing; and future housing construction needs. The purpose of the community profile is to characterize existing conditions and unmet housing needs among Marysville's residents and to plan for future residents expected to reside in the city.
- The Assessment of Fair Housing includes a summary of fair housing issues, an analysis of available federal, state, and local data and local knowledge to identify and assess contributing factors for the fair housing issues.
- The Resources section analyzes and summarizes the resources available for meeting the housing needs identified in the community profile. Resources include the availability of land, public and private organizations that provide housing and supportive services, and funding to implement the City's housing strategy.
- The analysis of Constraints includes the impacts of government action on housing availability and affordability, the interaction of market forces, and environmental conditions. In this section of the element, the City will analyze the magnitude of potential constraints and identify potential mitigation measures to reduce the impacts of constraints.
- The Housing Strategy includes goals, policies, implementing actions, and quantified objectives to meet identified housing needs, reduce constraints, and make effective use of available resources. As part of its strategy, the City will identify the agencies responsible for implementing actions contained in the Housing Element, time frames for actions, and the anticipated results, quantified when possible.

C. COMMUNITY CONTEXT

The capacity of Marysville to accommodate additional residential development is determined largely by the City's location at the confluence of the Feather and Yuba Rivers. The mean elevation of the city is below the flood level elevation of the two rivers. Marysville is surrounded by a system of levees. While the levee system created a habitable community, it also created a barrier to the City's physical expansion. As a result, development within the current city limits is confined to relatively small, vacant infill sites or the reuse of underutilized properties. The City estimates that less than 20 acres of vacant land exists within the current City limits, most of which are sites of less than one-acre.

The City's enclosure by levees has also created a relatively compact community, in which most residents are within comfortable walking distance or a short drive to downtown Marysville. The developed City area within the levees occupies about 2,000 acres of land, or just over three-square miles. The City has a residential density typical of small, central city communities, but higher than most suburban communities. Expansion of the City outside its current city limits can occur to the north and east, but only if the levee system that protects the City is extended (or development occurs outside the floodplains) and public services and facilities are available. The Sphere of Influence also extends to the south of the City.

The unique physical characteristics of the City have greatly impacted its development rate and pattern of growth. Since 2010, the City's population has increased slightly, from 12,072 in 2010 to 12,282 in 2018. The City experienced a population contraction between 2000 and 2010 but has now surpassed the 2000 population (12,268).

Continued expansion of the Sacramento Valley economy, in combination with completed improvements to State Routes 99 and 70 between Marysville and Sacramento, will increase economic and commuting ties between the city and Sacramento. The demand for housing and population growth will be affected by the increasing number of workers living in Marysville and commuting to job centers in the southern Sacramento Valley.

The City's challenge for the twenty-first century is to continue to establish land use and housing policies that can increase the effective use of the remaining vacant land, provide additional housing opportunities through the redevelopment of existing uses, and ultimately, expand Marysville's development potential through the expansion of the levee system and public facilities beyond the present City limits. If the City is able to address these challenges, it can also improve long-term prospects for Marysville's economic well-being.

D. SUMMARY OF HOUSING NEEDS AND STRATEGIES

Marysville is the largest incorporated city in Yuba County, with an estimated 2020 population of 12,424 according to the California Department of Finance (DOF). Although Marysville is physically constrained by the system of levees that surround the City, it has not been immune to the growth pressures affecting the southern Sacramento Valley. During the 1980s, the City experienced a substantial influx of new residents. However, in recent years, growth has been slighter. Census data shows that between 2010 and 2018, the Marysville population went from 12,072 to 12,282, an increase of 1.7 percent, or 210 residents. According to the 2010 Census and the 2014–2018 American Community Survey (ACS), the number of households increased 1.4 percent, from 4,529 in 2010 to 4,592 in 2018. According to the California Department of Finance, the City's housing stock grew by 0.3 percent, from 5,196 units in 2010 to 5,214 units in 2019.

According to the 2010 Census and the 2014–2018 ACS, Marysville's population is predominantly non-Hispanic whites, although less so than in previous years. From 2010 to 2018, the white population in the community declined by 7.6 percent, while the number of Hispanic persons rose 30.9 percent. According to the 2010 Census and the 2014–2018 ACS, the composition of Marysville's population by age group also changed from 2010 to 2018. The age group that experienced the largest increase was those aged 85 and over, which increased by 58.2 percent, from 268 people to 424 people. The second largest increase was in those aged 25 to 34, which

increased by 31.3 percent, from 1,819 people to 2,388 people. The age group that experienced the largest decrease during the same time was in those aged 5 to 9, which decreased 39.4 percent, from 829 children to 502 children. However, it is worth noting that the numbers of children under 5 and aged 10 to 14 both increased approximately 15 percent, so the decrease in numbers of children between 5 and 9 doesn't indicate an overall decrease in young children. The second largest decrease was in those aged 75 to 84, which decreased by 34.1 percent, from 537 people to 354 people.

According to the 2006–2010 and 2014–2018 ACS, median household incomes in Marysville increased from \$37,858 in 2010 to \$47,448 in 2018. In general, incomes are significantly lower for renters than for owners in Marysville. The 2018 median income for owner-occupied households was \$64,710 compared to the median income for renter households, which was \$36,276. Those most likely to have lower incomes are single parents with children, the elderly, and large families. The poverty line is a federally defined level of income that is the minimum needed for subsistence living. In 2018, 23 percent of individuals and families in Marysville were living below the poverty line. This rate is slightly higher than in Yuba County, where 18 percent of individuals and 15 percent of families were living below the poverty line. Female-headed households with no husband present and children under the age of 18 were substantially more likely to be living under the poverty line, as compared with individuals and other types of families. Conversely, seniors had relatively low rates of poverty: 16 percent in 2018 for those 65 years of age and older.

According to the 2019 Department of Finance survey, multifamily dwellings comprised approximately 36 percent of the housing stock in 2019, and in 2018 renters outnumbered homeowners at just over 60 percent to just under 40 percent according to the ACS. The proportion of multifamily housing and renters is significantly higher than in neighboring jurisdictions, with around 69 percent of Marysville's renters' households living in multifamily homes as compared to just under 58 percent in Wheatland. The high percentages of renters and multifamily housing are related to lower incomes in Marysville, as renters are more likely to have lower incomes than homeowners.

In June 2020, the median sales price for an existing home was about \$275,859 according to Zillow.com, and median rents ranged between \$1,150 for a two-bedroom apartment and \$2,100 for a four-bedroom apartment based on a survey of rents on Trulia.com. Housing in Marysville has become increasingly unaffordable to lower-income households, particularly households earning less than 50 percent of the Yuba County median income (households earning \$34,950 or less in 2020 for a family of four). Among renters in this income group, 85 percent paid more than 30 percent of their incomes for housing expenses, a common measure of housing affordability. Among homeowners in this income group, 80 percent paid 30 percent or more for housing (Comprehensive Housing Affordability Strategy (CHAS) 2012–2016).

The condition of older housing remains a concern in Marysville. In 2018, over 90 percent of houses in the community were built prior to 1990. Based on a housing conditions survey conducted in March 2013, about 37 percent of housing units required at least moderate rehabilitation or replacement. According to a building official with the City, conditions have remained the same.

Future housing needs in Marysville will be affected by regional employment trends in the Yuba-Sutter area. According to the California Employment Development Department, two of the three employment sectors expected to experience the greatest job growth, retail and service industries, tend to create jobs with extremely low- to moderate-income wages.

Marysville should plan to accommodate 167 additional housing units between 2021 and 2029, according to a regional housing plan adopted by the Sacramento Area Council of Governments (SACOG). Sixty-one of these housing units should be affordable to households with incomes less than 80 percent of the Yuba County median income. The City has determined that it could potentially accommodate about 340 additional dwelling units during this time frame with the residential development potential on vacant sites. In some cases, these sites also allow commercial uses. The uses ultimately developed on these sites will depend on future development proposals. The City has adequate vacant sites, appropriate for residential development for a range of incomes, to address the community conditions and housing needs presented in this document, and the units assigned by SACOG as Marysville's share of regional housing needs. All sites in the inventory are protected from flooding by levees, free from environmental hazards and have access to utilities.

The City of Marysville has also adopted policies and programs to facilitate and assist in the production and rehabilitation of a wide range of housing, shelter, and supportive services for all income levels and special needs groups.

E. PUBLIC PARTICIPATION

The City of Marysville encouraged participation by all segments of the community in the preparation of the Housing Element through a combination of general public notices and direct contacts with organizations serving lower-income and special needs groups and inviting them to attend public workshops and hearings on the Housing Element. Because Marysville is a small, compact community, it is relatively easy to inform individuals and organizations of public events and encourage their participation. Copies of the Housing Element can be found online at www.marysville.ca.us.

1. Planning and Historic Preservation Commission Meeting

To provide the Planning and Historic Preservation Commission and members of the public an introduction to the Housing Element Update process and provide them with the opportunity to provide input, the City conducted a meeting on November 19, 2020, at 6 p.m. at City Hall, with public access via zoom (due to COVID restrictions). A presentation was provided and covered the purpose and contents of the Housing Element, state requirements, and the update process. The presentation also included a discussion of Marysville's Opportunity Area Maps that were prepared by the Tax Credit Allocation Committee (TCAC) and the Department of Housing and Community Development (HCD). These maps show areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk. The Opportunity Area Maps are provided by the state for local jurisdictions to use in their AFH analyses. The maps are made with statewide data, so it is important for local jurisdictions to assess them for missing, inaccurate or mischaracterized information. At the November 19 meeting, the Planning and Historic Preservation Commission

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studied Marysville's Opportunity Area Maps and found most designations to be inaccurate for the City. The specific inaccuracies identified by the Planning and Historic Preservation Commission are described in Section III. Assessment of Fair Housing.

Additional comments from Planning and Historic Preservation Commissioners included:

- Microunits in mixed use developments should be studied/encouraged for suitability in Marysville, since they could more likely result in units for lower income households. (See Program 1.2.)
- Legally nonconforming multifamily buildings are difficult to obtain financing for because they cannot be rebuilt if they are destroyed. This is an identified barrier because an investor (or the City) who wants to purchase something run down and improve it is not able to. (See Program 3.2.)
- Marysville has several vacant buildings that could be reused or redeveloped. (See Programs 1.1, 3.2.)
- Focusing on infill development and taller buildings in the downtown would be good. (See Programs 1.1, 1.2.)
- The Planning and Historic Preservation Commission identified areas that would be well suited for redevelopment, including:
 - The City-owned B street redevelopment site, which is over 5 acres and located near downtown, between 12th and 14th Streets. It is adjacent to Hwy 70 and the railroad tracks. Upon further review by the City, due to traffic, noise and air quality constraints, this site is better suited for commercial development than housing.
 - 1315 Yuba Drive, redevelopment site, which is 2.5 acres and located near downtown. In 2016, a 71-unit project was approved but never developed. Old structures were removed but pavement remains at the site. Subsequent to the November 2020 Planning and Historic Preservation Commission meeting, in January 2021, the City received an entitlement application to build a multi-family apartment project, called East Lake Apartments (100% affordable, 71 units) on this site. In March 2021, the City Council approved the development plan review application from owner Highmark Lands LLC. California Department of Housing and Community Development has approved the applicant's request for Tax Credit financing which will restrict the units to families earning up to 60% of the area median income (AMI) for Yuba County (approximately \$56,000 for a family of four and max rent at \$1,400/mo.)

(See Program 1.1.)

No comments were received from the public. Translation services were available upon request; however, none were requested.

2. Consultations

In October, consistent with SB 18, the City provided outreach to Native Americans for Tribal Consultation. As of February 9, 2021, no Tribes requested consultation.

In November and December 2020, the agencies and organizations listed below were contacted to request their feedback on housing needs in the City. One-on-one interviews were conducted with everyone contacted:

- St. Andrews Presbyterian Church
- Twin Cities Rescue Mission
- Central Valley Homeless Assistance Veterans Program
- Hands of Hope
- Sutter-Yuba Homeless Consortium
- Regional Housing Authority for Sutter and Nevada Counties
- California Rural Legal Assistance

The stakeholders were asked the following questions:

1. Opportunities and concerns: What three top opportunities do you see for the future of housing in the City? What are your three top concerns for the future of housing in Marysville?
2. Housing preferences: What types of housing do your clients prefer? Is there adequate rental housing in the City? Are there opportunities for home ownership? Are there accessible rental units for seniors and persons with disabilities?
3. Housing barriers/needs: What are the biggest barriers to finding affordable, decent housing? Are there specific unmet housing needs in the community?
4. Housing conditions: How would you characterize the physical condition of housing in Marysville? What opportunities do you see to improve housing in the future?
5. Equity and Fair Housing: What factors limit or deny civil rights, fair housing choice or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?
6. How has COVID affected the housing situation?

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Through these consultations, the stakeholders expressed several concerns for unmet housing needs and barriers to access housing in Marysville. Overall, stakeholders identified the lack of affordable housing as a top concern for the future of housing in the City. Lack of affordable housing can exacerbate existing concerns for overcrowding, overpayment, and homelessness. Stakeholders attributed the lack of affordable housing in Marysville to the housing market influencing rising rents, due in part to the cost of development, which outpace the ability for residents to access housing. Where affordable rental housing is available, standards to secure housing, such as prior rental history and credit checks, continue to make housing inaccessible for some very low- and extremely low-income households. (See Programs 1.2, 1.5.)

Stakeholders serving homeless individuals expressed that in addition to the need for affordable housing, persons experiencing homelessness need services to support re-entry to housing situations. To prevent persons re-entering homelessness, access to affordable housing needs to be coupled with substance-abuse services, mental health services, self-sufficiency education and job opportunities. (See Programs 1.2, 1.5.)

Stakeholders expressed that stronger code enforcement program that encouraged rehabilitation would benefit all residents. They felt that of the available affordable housing options, many of them are in physical disrepair and are not accessible or safe for residents. A stronger code enforcement program could address rehabilitation and preservation of existing housing stock without displacing current residents. Rehabilitation and preservation of existing housing stock can also address housing supply concerns. (See Programs 3.1, 3.2.)

Stakeholders agreed that their clients are primarily seeking affordable rental housing, particularly for extremely low-income households, and suggested that opportunities for housing ownership for very low- and extremely low-income households would only be successful with a significant subsidized loan program. (See Programs 1.2, 2.2, 2.3, 3.2.)

The impacts of the COVID-19 pandemic to housing in Marysville are not yet fully understood by stakeholders, as the eviction moratorium has been a significant measure to ensure residents maintain housing. Stakeholders anticipating an increase in un-housed residents when the moratorium has lifted commented that the COVID-19 pandemic has amplified the need for more affordable housing in Marysville, as well as policies similar to the eviction moratorium to protect tenants. (See Programs 1.2, 2.2, 2.3, 3.2.)

Stakeholders discussed housing discrimination issues in the city. These issues may be addressed through community education to increase understanding of rights and responsibilities of tenants, landlords, homeowners, and property owners. (See Program 5.1.)

Comments provided during these consultations that are related to fair housing issues are described in greater detail in Section III. Assessment of Fair Housing.

Comments have been considered and when required by state law or are appropriate and feasible based on available City resources, changes have been made to the plan to address the comments. The list of interviewees is included in Appendix A.

3. Public Review Draft

The Public Review Draft Housing Element was posted on the City’s website on February 12, 2021. An announcement of the availability of the draft was emailed to stakeholders and interested parties on February 16, 2021. The recipients of the announcement are listed in Appendix A. In addition, the City ran public hearing notices in the Journal-Tribune.

Public hearings were held to present the Public Review Draft, including with the Planning and Historic Preservation Commission on February 24, 2021, and with the City Council on March 16, 2021. No comments were received from the public at either hearing. Translation services were available upon request; however, none were requested.

The Public Review Draft was submitted to HCD for an initial 60-day review on March 17, 2021. As a result of the feedback from HCD, several minor updates were made to clarify the text and add supporting information. Additionally, the Affirmatively Furthering Fair Housing program was strengthened with additional action items. The revisions were submitted to HCD. According to the letter of conditional compliance sent by HCD on May 12, 2021, the draft element, with the incorporated revisions meets the statutory requirements of State Housing Element Law.

The revised Public Review Draft was posted on the City’s website May 14, 2021. Announcements of its availability were emailed on May 17, 2021, to the aforementioned list of stakeholders and interested parties.

4. Adoption Hearings

A public hearing was held with the Planning and Historic Preservation Commission on June 23, 2021, where the Commission approved a motion recommending that the City Council adopt the Housing Element. No comments were received from the public. Translation services were available upon request; however, none were requested. Commissioners noted the following concerns:

1. There are staffing limitations that will be a challenge in implementing programs.
2. Eviction and rent stabilization programs could discourage development and be tricky to design and implement.
3. There is concern that Marysville bears the regional burden for providing homeless shelters and services.
4. Change the text on page 90 from, “The City of Marysville approved a General Plan Amendment and Use Permit for an emergency shelter in 2019 for Habitat for Humanity.” To “The City of Marysville approved a General Plan Amendment and Use Permit for an emergency shelter in 2019, which was built by Habitat for Humanity.”
5. There is concern about the requirement to amend the siting requirement related to emergency shelters and schools, however, the Commission recognizes the need to comply with State law.

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6. There is concern about removing the use permit in the M-1 and M-2. However, through the Green Zone Specific Plan process, objective standards can be implemented which will make it clear what the City is looking for from a developer on these sites.

A public hearing was held with the City Council on August 17, 2021, where the City Council passed resolution number 2021-34, officially adopting the Housing Element. No comments were received from the public. Translation services were available upon request; however, none were requested. Planning Commission and City Council members expressed concerns related to limited administrative resources available to implement programs concern over loss of tax revenue for tax exempt uses, and eviction moratoriums that may have unintended consequences of discouraging rental units in the City. However, the Council unanimously voted to adopt the Housing Element.

F. DEFINITIONS

Certain terms are used repeatedly in this document and are defined below.

Affordability. For homeowners, “affordability” is usually defined by the maximum percentage of gross income allowed by mortgage lenders in qualifying homebuyers. Lenders will usually allow a borrower to devote no more than 35 percent of gross income to housing costs, including the mortgage, taxes, insurance, municipal services, and utilities. Because certain homeowner expenses are tax deductible, homeowners can receive substantial tax savings relative to renters paying an identical proportion of gross income to housing expenses. However, extremely low-, very low-, and low-income households have lower marginal tax rates and do not receive as significant a tax savings from homeownership as do moderate- and above moderate-income households (see income definitions below). For this reason, the City will define “affordability” for extremely low-, very low-, and low-income households as an expenditure of no more than 30 percent of a household’s gross income before taxes and for moderate- and above moderate-income as an expenditure of no more than 35 percent of gross income before taxes.

For extremely low- through moderate-income renters, “affordability” is defined as an expenditure of no more than 30 percent of gross income before taxes on housing costs (rent plus utilities).

Disadvantaged Community A community in which the median household income is 80 percent or less than the statewide median household income.

Housing Cost. For homeowners, housing cost includes payments for home loans (principal and interest), property taxes, insurance, and utilities. For renters, housing cost includes payments for rent and utilities.

Housing Types. Housing types are as defined in the Marysville Zoning Ordinance (Title 16 of the Marysville Municipal Code), Chapter 18.04, and include apartment houses, apartment hotels, boarding houses, community care facilities (including group care facilities and residential care homes), group dwellings (two or more detached dwellings on a single parcel), one-family dwellings (single-family homes), two-family dwellings (duplexes and halfplexes), multiple-family dwellings (multifamily dwellings intended for occupancy by three or more persons), mobile homes, rooming houses, and second residential units.

Income Categories. Extremely low income equals 30 percent or less of the Yuba County median income, as estimated annually by the California Department of Housing and Community Development. Very low income equals 30 percent to 50 percent of the median Yuba County income. Low income equals 50 percent to 80 percent of the Yuba County median income. Moderate income equals 80 percent to 120 percent of the Yuba County median income. Above moderate income equals 120 percent or more of the Yuba County median income.

Median Income. A dollar amount at which 50 percent of households earn more and 50 percent earn less.

II. COMMUNITY PROFILE

A. DATA SOURCES AND THEIR USE

Addressing the current and future housing needs of Marysville residents requires a comprehensive assessment of the community's housing needs. An understanding of these needs provides the basis for an appropriate and adequate housing strategy (refer to Section IV). This section presents an analysis of the demographic, socioeconomic, and housing characteristics that may affect housing needs in Marysville. A variety of local, regional, state, federal, and private sources of information were used to prepare the 2021–2029 Housing Element. As required by state law (Government Code Section 65584), the principal source of information used to determine future housing construction need is the Sacramento Area Council of Governments (SACOG) Housing Element Data, adopted by HCD April 7, 2020. Other principal sources of information included the US Census Bureau, the California Department of Finance, the California Employment Development Department, U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), real estate listing sites such as Zillow.com and Trulia.com, the City of Marysville, the County of Yuba, and local real estate and property management firms.

The accuracy and usefulness of demographic profiling and trending relies heavily on the type of data available for analysis. The demographic review uses multiple data sources to ensure that the data is as current and complete as possible. Different data sources are not always congruent and do not always have the same depth of information for each topic. In some cases, multiple data sources, sometimes from different years, are used on a single analysis in order to get the most complete detail. Differing data collection methods from among these data sources may provide slightly different estimates for the same data. For example, the ACS may report a slightly different estimate for the number of households than the Department of Finance. When this occurs, a note or footnote is used to call attention to that discrepancy.

B. POPULATION AND HOUSEHOLD CHARACTERISTICS

1. Overview

The type and amount of housing need in a community is largely determined by population growth and demographic characteristics, such as age and household size, and income. An analysis of employment, population and household trends helps to draw a picture of the community and how the community has changed over time. This section utilizes sources such as the 2010 Census and 2014–2018 ACS, State Department of Finance (Demographic Research Unit), and SACOG.

2. Population Trends

Marysville is the largest incorporated city in Yuba County, with an estimated 2020 population of 12,424 according to the California Department of Finance (DOF). Marysville's population has experienced a slight increase in recent years. Census data shows that between 2010 and 2018, the Marysville population went from 12,072 to 12,282, an increase of 1.7 percent, or 210 residents (see Table II-1). During the same period, Wheatland and unincorporated Yuba County grew 8.4 percent and 4.6 percent, respectively.

The percentage of both renter- and owner-occupied homes has remained relatively constant in recent years. The renter population in the community slightly decreased from 60.8 percent in 2010 to 60.6 percent in 2018, and the owner population slightly increased from 39.2 percent to 39.4 percent. The number of individuals living in group quarters decreased from 670 in 2010 to 592 in 2018. As the county seat of Yuba County, Marysville houses several regional-serving group quarters facilities, including the county jail, the county's juvenile correctional facility, group homes for individuals recovering from substance abuse (some of whom are former inmates of the county's correctional facilities), nursing homes, and homeless shelters. Section D of this chapter, Special Housing Needs, provides more information on some populations that may live in group quarters.

Table II-1: Marysville, Yuba County and Wheatland Population Growth, 2010 to 2018

| Jurisdiction | 2010 Population | 2018 Population | Numeric Change 2010–2018 | Percentage Change 2010–2018 |
|--------------|--------------------|--------------------|--------------------------------|-----------------------------------|
| Marysville | 12,072 | 12,282 | 210 | 1.7% |
| Yuba County | 72,155 | 75,493 | 3,338 | 4.6% |
| Wheatland | 3,456 | 3,747 | 291 | 8.4% |

Source: 2010 Census, 2014–2018 American Community Survey Table S0101

4. Age Characteristics

Each age group has distinct lifestyles, household compositions, and income levels. As individuals age, their housing needs and preferences also change. For example, young adults typically move more frequently and do not earn as much as older adults. Young adults cannot generally afford, or are not ready, to purchase homes and look for rental housing to meet their needs. In contrast, older young adults and early middle-aged residents (35–54) typically have higher earning potential and higher rates of homeownership.

Residents approaching retirement age or those who have recently retired (early 60s to mid-70s) tend to have the highest rates of homeownership. As seniors age, the demand for smaller housing or specialized residential developments such as assisted living facilities or active adult communities increases to meet the changing lifestyle and self-care abilities of these older adults. According to the 2014–2018 ACS, the largest segment of the population in 2018 was individuals

II. COMMUNITY PROFILE

25 to 34 years old, making up 19.4 percent of the population in Marysville. The greatest population growth in Marysville occurred among residents 85 years old and over and 25 to 34 years old; the population of residents 85 years old and over grew by 58.2 percent and the number of residents between 25 and 34 years old increased by 31.3 percent.

The largest decline occurred among residents between 5 to 9 years old, with 327 fewer residents (39.4 percent). Table II-2 shows the age characteristics of Marysville residents in 2010 and 2018.

In 2018 the median age of Marysville residents was 38.9, compared to 32.5 for all of Yuba County, according to the 2014–2018 ACS.

Table II-2: Marysville Age Characteristics, 2010 and 2018

| Age Group | 2010 | | 2018 | | Percentage Change 2010–2018 |
|--------------|---------------|---------------|---------------|---------------|-----------------------------|
| | Persons | Percentage | Persons | Percentage | |
| Under 5 | 929 | 7.7% | 1,053 | 8.6% | 13.3% |
| 5 to 9 | 829 | 6.9% | 502 | 4.1% | –39.4% |
| 10 to 14 | 751 | 6.2% | 876 | 7.1% | 16.6% |
| 15 to 19 | 905 | 7.5% | 900 | 7.3% | –0.6% |
| 20 to 24 | 1,187 | 9.8% | 1,200 | 9.8% | 1.1% |
| 25 to 34 | 1,819 | 15.1% | 2,388 | 19.4% | 31.3% |
| 35 to 44 | 1,339 | 11.1% | 1,240 | 10.1% | –7.4% |
| 45 to 54 | 1,609 | 13.3% | 1,439 | 11.7% | –10.6% |
| 55 to 59 | 698 | 5.8% | 761 | 6.2% | 9.0% |
| 60 to 64 | 553 | 4.6% | 510 | 4.2% | –7.8% |
| 65 to 74 | 648 | 5.4% | 635 | 5.2% | –2.0% |
| 75 to 84 | 537 | 4.4% | 354 | 2.9% | –34.1% |
| 85 and Over | 268 | 2.2% | 424 | 3.5% | 58.2% |
| Total | 12,072 | 100.0% | 12,282 | 100.0% | 1.7% |

Source: 2010 Census, 2014–2018 American Community Survey Table S0101

5. Race and Ethnicity

Race and ethnicity may affect housing needs differently based on housing preferences and requirements related to family size, income, the presence of extended family members, and other factors. Marysville, along with the rest of Yuba County, has experienced changes in the racial and ethnic composition of the population.

The majority of Marysville residents are non-Hispanic White (55.6 percent), as shown in Table II-3. The non-Hispanic white population decreased by 565 residents, or 7.6 percent, between 2010 and 2018. The number of residents who identified themselves as African American or as Native American also decreased significantly, by 52.3 percent and 68.1 percent, respectively. As of 2018, these groups each represented less than two percent of the population of Marysville, with African American residents representing 1.9 percent of the population and Native American residents representing 0.5 percent of the community. Individuals of Latino/Hispanic origin experienced an increase of 30.9 percent, or 903 individuals, from 2010 to 2018, and those that identify as another race, or as two or more races, increased by 48.5 percent, or 271 individuals.

Table II-3: Marysville Race and Ethnicity, 2010 and 2018

| Race/Ethnicity | 2010 | | 2018 | | Percentage Change 2010–2018 |
|----------------------------------|---------------|---------------|---------------|---------------|-----------------------------|
| | Number | Percentage | Number | Percentage | |
| White, not of Hispanic origin | 7,399 | 61.3% | 6,834 | 55.6% | –7.6% |
| African American | 493 | 4.1% | 235 | 1.9% | –52.3% |
| Native American | 207 | 1.7% | 66 | 0.5% | –68.1% |
| Asian or Pacific Islander | 494 | 4.1% | 494 | 4.0% | 0.0% |
| Other race, or two or more races | 559 | 4.6% | 830 | 6.8% | 48.5% |
| Latino/Hispanic Origin | 2,920 | 24.2% | 3,823 | 31.1% | 30.9% |
| Total | 12,072 | 100.0% | 12,282 | 100.0% | 1.7% |

Sources: 2010 Census, 2014–2018 American Community Survey

6. Household Type

As seen in Table II-4, there were 4,592 households in Marysville in 2018, an increase of 1.4 percent from 2010. Of those 4,592 households, 2,945 households, or 64.1 percent, were families living together. The number of families in Marysville increased 2.2 percent from 2010 to 2018. The remaining 1,647 households (35.9 percent) consisted of households comprising persons living alone or unrelated persons living together. These types of households remained relatively stable from 2010 to 2018, increasing by just 0.1 percent. The average household size in Marysville was 2.55 people, and the average family size was 3.12 people.

The Census defines a household as any group of people occupying a housing unit, which includes persons living alone, families (a group of related individuals), or unrelated persons who share living quarters. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. Household characteristics are important indicators of the type and size of housing needed in a community.

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The stability in the number of non-family households and slight increase in family households suggest that there may be a slight increase in large, homeownership housing units to accommodate the demands of families.

The total group quarters population in Marysville increased from 270 people in 2010 to 592 people in 2018.

Table II-4: Marysville Changes in Household Type, 2010–2018

| Household Type | 2010 | | 2018 | | Percent Change 2010–2018 |
|---|--------|------------|--------|------------|-----------------------------|
| | Number | Percentage | Number | Percentage | |
| Household Populations | | | | | |
| Total Households | 4,529 | 100.0% | 4,592 | 100.0% | 1.4% |
| Average Household Size | 2.58 | | 2.55 | | –1.2% |
| Average Family Size | 3.27 | | 3.12 | | –4.6% |
| Family Households (families) | 2,883 | 63.7% | 2,945 | 64.1% | 2.2% |
| Married–Couple Families | 1,785 | 39.4% | 1,906 | 41.5% | 6.8% |
| With Children | 805 | 17.8% | 687 | 15.0% | –14.7% |
| Female Householder, no spouse | 832 | 18.4% | 825 | 18.0% | –0.8% |
| With Children | 619 | 13.7% | 472 | 10.3% | –23.7% |
| Non–Family Households | 1,646 | 36.3% | 1,647 | 35.9% | 0.1% |
| Group Quarters (Non–Household Population) | | | | | |
| Persons in Group Quarters | 670 | | 592 | | –11.6% |

Sources: 2010 Census, 2014–2018 American Community Survey

Note: Some cells do not total 100 percent due to rounding.

7. Household Income

Five categories are typically used to compare incomes. These categories are extremely low income, very low income, low income, moderate income, and above moderate income, which are defined as a percentage of the Yuba County median income (see Appendix B: Income Definitions). These categories are used by most agencies to define who is lower or moderate income in terms of eligibility for participation in various government programs.

As seen in Table II-5, median household incomes in Marysville increased from \$37,858 in 2010 to \$47,448 in 2018. In general, incomes are lower for renters than for owners in Marysville. The 2018 median income for owner-occupied households was \$64,710 compared to the median income

for renter households, which was \$36,276. Both renters and homeowners experienced an income increase between 2010 and 2018. Among owner-occupied households, the percent of households with incomes between \$100,000 and \$149,999 increased significantly between 2010 and 2018, from 8.1 to 20.8 percent. This income group was one of the two largest income groups among owner-occupied households in 2018. Overall, in 2018 the largest group of households earned between \$50,000 and \$74,999 per year, which was also the largest income group among renter households in that time period.

Table II-5: Marysville Changes in Household Income, 2010–2018

| | Percent of All Households | | Percent of Owner Households | | Percent of Renter Households | |
|-------------------------|---------------------------|----------|-----------------------------|----------|------------------------------|----------|
| | 2010 | 2018 | 2010 | 2018 | 2010 | 2018 |
| Less than \$5,000 | 5.4% | 1.5% | 4.8% | 0.9% | 5.9% | 2.0% |
| \$5,000 to \$9,999 | 2.4% | 2.8% | 1.5% | 0.7% | 3.1% | 4.2% |
| \$10,000 to \$14,999 | 10.7% | 11.0% | 4.5% | 7.8% | 16.0% | 13.1% |
| \$15,000 to \$19,999 | 7.2% | 5.2% | 4.8% | 4.4% | 9.2% | 5.8% |
| \$20,000 to \$24,999 | 6.8% | 7.0% | 4.4% | 1.3% | 8.8% | 10.8% |
| \$25,000 to \$34,999 | 14.3% | 8.8% | 6.4% | 7.5% | 21.0% | 9.7% |
| \$35,000 to \$49,999 | 18.2% | 17.9% | 16.1% | 11.6% | 20.1% | 21.9% |
| \$50,000 to \$74,999 | 18.9% | 22.2% | 28.4% | 20.8% | 10.8% | 23.2% |
| \$75,000 to \$99,999 | 7.8% | 12.1% | 12.8% | 20.3% | 3.5% | 6.8% |
| \$100,000 to \$149,999 | 4.4% | 9.5% | 8.1% | 20.8% | 1.3% | 2.1% |
| \$150,000 or more | 4.0% | 1.8% | 8.4% | 4.0% | 0.2% | 0.4% |
| Median Household Income | \$37,858 | \$47,448 | \$55,577 | \$64,710 | \$29,271 | \$36,276 |

Source: 2006–2010 and 2014–2018 American Community Survey

As seen in Table II-6, in 2016, 54.1 percent of renter households had incomes at or below 80 percent of the Area Median Income, while only 30.4 percent of owner-occupied households had incomes at the same level. Among all households in 2016, 13.4 percent were Extremely Low-Income households, or households with incomes at or below 30 percent of the Area Median Income.

Table II-6: Marysville Household Income by Tenure, 2016

| Income | Number of Households | Percentage of Total |
|---|----------------------|---------------------|
| Owner-Occupied | | |
| Extremely Low Income $\leq 30\%$ of HAMFI | 135 | 8.3% |
| Very Low Income 30–50% of AMI | 90 | 5.5% |
| Low Income 50–80% | 270 | 16.6% |
| Moderate 80 to 100% | 165 | 10.1% |
| Above Moderate 100%+ | 970 | 59.5% |
| Total | 1,630 | 100.0% |
| Renter-Occupied | | |
| Extremely Low Income $\leq 30\%$ of HAMFI | 470 | 16.3% |
| Very Low Income 30–50% of AMI | 645 | 22.4% |
| Low Income 50–80% | 440 | 15.3% |
| Moderate 80 to 100% | 540 | 18.8% |
| Above Moderate 100%+ | 780 | 27.1% |
| Total | 2,875 | 100.0% |

Source: 2012–2016 CHAS Data

The poverty rate is another relative measure of financial well-being. The poverty level is a federally defined measure of the minimum income needed for subsistence living. The poverty level is an important indicator of severe financial distress, and the rate of poverty in a community (proportion of the population with poverty level incomes or less) provides important information about individuals and families who have the greatest financial need. The dollar threshold for poverty is adjusted by the federal government for household size and composition, but not by region, which may skew the results.

According to the 2014–2018 ACS, 22.6 percent of individuals residing in Marysville lived below the poverty level in 2018, compared to 18.0 percent of all Yuba County residents. Female-headed households with children under 18 years old were among the most likely residents to live below the poverty level: 46.2 percent of such households in Marysville and 47.3 percent of such households in Yuba County were below the poverty level. Among all families, in 2018, 22.1 percent of Marysville families and 15.2 percent of Yuba County families were below the poverty level, and rates were higher among families with children under 18 years old.

Poverty rates have increased for all demographic groups between 2010 and 2018 in Marysville and Yuba County. Table II-7 compares the poverty rate among population groups in both locations.

Table II-7: Marysville and Yuba County Poverty Status, 2010 and 2018

| Households | 2010 | | | | 2018 | | | |
|---|------------------|------------------|------------------|------------------|-----------------|-----------------|-----------------|-----------------|
| | Yuba County | | Marysville | | Yuba County | | Marysville | |
| | # Below Poverty | % Below Poverty | # Below Poverty | % Below Poverty | # Below Poverty | % Below Poverty | # Below Poverty | % Below Poverty |
| Families | 2,383 | 13.90% | 530 | 18.40% | 2,825 | 15.2% | 651 | 22.1% |
| w/children under 18 | 2,004 | 20.20% | 461 | 25.80% | 2,229 | 22.4% | 504 | 34.6% |
| Families w/female householder, no husband present | 1,175 | 33.60% | 279 | 33.50% | 1,387 | 38.8% | 299 | 36.2% |
| w/children under 18 | 1,099 | 42.50% | 279 | 40.30% | 1,179 | 47.3% | 267 | 46.2% |
| Individuals | 13,760 | 20.00% | 2,698 | 23.20% | 13,298 | 18.0% | 2,635 | 22.6% |
| 18 to 64 years | 8,011 | 16.40% | 1,703 | 20.40% | 7,463 | 16.8% | 1,450 | 19.3% |
| 65 and over | (X) ¹ | (X) ¹ | (X) ¹ | (X) ¹ | 1,000 | 11.1% | 1,340 | 16.0% |

Source: 2006–2010 and 2014–2018 American Community Survey

¹Data unavailable

C. HOUSING STOCK CHARACTERISTICS

1. Housing Type

According to the California Department of Finance, as of 2019, housing units in Marysville continued to be predominantly single-family homes. Single-family units made up 62.9 percent of Marysville housing stock, compared to 36.1 percent for multifamily units. A significant majority (96.6 percent) of the single-family housing units were detached. Just over half (59.3 percent) of multifamily units were in complexes of 5 or more units.

The number of housing units increased by 18 (less than 1 percent) in Marysville from 2010 to 2019. The largest increase in housing type was in multifamily buildings with 2 to 4 units by 17.3 percent, or an addition of 10 units. Table II-8 shows the composition of the housing stock in 2010 and 2019 based on data from the California Department of Finance.

Table II-8: Changes in Marysville's Housing Stock, 2010–2019

| Housing Type | 2010 | | 2019 | | Percentage Change 2010–2019 |
|--------------------|--------------|---------------|--------------|---------------|--------------------------------|
| | Number | Percentage | Number | Percentage | |
| Single-Family | 3,269 | 62.9% | 3,277 | 62.9% | 0.2% |
| Detached | 3,160 | 60.8% | 3,167 | 60.7% | 0.2% |
| Attached | 109 | 2.1% | 110 | 2.1% | 0.9% |
| Multifamily | 1,872 | 36.0% | 1,882 | 36.1% | 0.5% |
| 2–4 Units | 891 | 17.1% | 901 | 17.3% | 1.1% |
| 5+ Units | 981 | 18.9% | 981 | 18.8% | 0.0% |
| Total Units | 5,196 | 100.0% | 5,214 | 100.0% | 0.3% |

Source: California Department of Finance, 2010 and 2019

2. Tenure

In 2018, the majority of housing units in Marysville were renter-occupied (60.6 percent), compared to 39.4 percent, which were owner-occupied. In Yuba County as a whole, 58.8 percent of units were owner-occupied, and 41.2 percent were renter-occupied. Rates of homeownership in both Marysville and Yuba County was less than statewide. In 2018, statewide, 54.6 percent of homes were owner-occupied, and 45.4 renter occupied.

Since 2010, both the number of owner- and renter-occupied units in Marysville has decreased. In 2018 there were 1,811 owner-occupied units, as compared with 1,828 in 2010. In 2018 there were 2,781 renter-occupied units, as compared with 2,840 in 2010. Table II-9 compares tenure in 2010 and 2018 in Marysville.

Table II-9: Marysville Housing Tenure, 2010–2018

| Tenure of Units | 2010 | | 2018 | | Percentage Change 2010–2018 |
|------------------------------|--------------|---------------|--------------|---------------|--------------------------------|
| | Number | Percentage | Number | Percentage | |
| Owner–Occupied | 1,828 | 39.2% | 1,811 | 39.4% | –0.9% |
| Renter–Occupied | 2,840 | 60.8% | 2,781 | 60.6% | –2.1% |
| Total Occupied Units* | 4,668 | 100.0% | 4,592 | 100.0% | –1.6% |

Source: SACOG, 2010 Census, 2014–2018 American Community Survey

*Other sections of the Housing Needs Assessment identify the number of households as being slightly different than this number. Multiple data sources are used to ensure that the data is as current and complete as possible; however, that occasionally results in differences in what the data says between some sections. The ACS’s sample size is generally smaller than other data sources, which can cause the number of households to appear lower than it actually is.

According to the 2014–2018 ACS, rental households are more likely to live in multifamily buildings, or other housing units except for single-family detached houses, as shown in Table II-10. Although these units make up only 36.1 percent of all housing units in Marysville, just over two-thirds of all rental households live in these houses, with only 30.8 percent living in single-family detached units.

Table II-10: Marysville Rental Households by Building Type, 2018

| Building Type | Renter Households | Percentage |
|------------------------|-------------------|---------------|
| Single–Family Detached | 856 | 30.8% |
| Multifamily or Other | 1,925 | 69.2% |
| Total | 2,781 | 100.0% |

Source: SACOG, 2014–2018 American Community Survey

Table II-11 compares tenure by race and Hispanic origin. The majority of Marysville’s residents are white, so it is unsurprising that they comprise the largest portions in both the owner and renter categories. Interestingly, African Americans and Asians comprise much larger proportions of all of Marysville’s homeowners, as compared with the proportions of renters who are African Americans and Asians (7.9 and 10.2 percent versus 1.3 and 2.7 percent). The opposite is seen for Hispanic or Latinos, where they make up only 15.7 percent of all homeowners but are 26.5 percent of all renters. All of Marysville’s Native American, Native Hawaiian or Pacific Islander residents are renters.

II. COMMUNITY PROFILE

Table II-11: Marysville Tenure by Race and Hispanic Origin, 2018

| | Homeowners | | Renters | |
|--|------------|------------|---------|------------|
| | Number | Percentage | Number | Percentage |
| White alone (not Hispanic or Latino) | 1,278 | 70.6% | 1,766 | 63.5% |
| Black or African American alone | 35 | 7.9% | 35 | 1.3% |
| American Indian and Alaska Native alone | 0 | 0.0% | 41 | 1.5% |
| Asian alone | 185 | 10.2% | 76 | 2.7% |
| Native Hawaiian/Other Pacific Islander alone | 0 | 0.0% | 4 | 0.1% |
| Some other race alone | 48 | 2.7% | 59 | 2.1% |
| Two or more races | 29 | 1.6% | 161 | 5.8% |
| Hispanic or Latino | 284 | 15.7% | 737 | 26.5% |

Source: 2014–2018 American Community Survey Table S2502

Further evidence of differences in tenure among population groups is shown in Table II-12, which compares tenure by age. In general, older Marysville residents are more likely to be homeowners, as 53.7 percent of homeowners are at least 55 years old. However, the largest percentage of homeowners (27.9 percent) are 45 to 54 years old. Renters are more likely to be younger, with 45.5 percent of renters being under 35 years old, and the percentage of renters declining in older age groups. The largest increases in tenure were for the group 85 years old and over for both renters and owners, with an increase by 162.5 percent for renters in this age group and 47.5 percent for owners. This corresponds with the increase in this population overall between 2010 and 2018.

Table II-12: Marysville Tenure by Age of Householder, 2010–2018

| Households | 2010 | | 2018 | | Percent Change 2010–2018 |
|------------------------------|--------|------------|--------|------------|-----------------------------|
| | Number | Percentage | Number | Percentage | |
| Owner-occupied housing units | | | | | |
| Under 35 years | 297 | 14.4% | 211 | 11.7% | –29.0% |
| 35 to 44 years | 234 | 11.3% | 122 | 6.7% | –47.9% |
| 45 to 54 years | 477 | 23.0% | 506 | 27.9% | 6.1% |
| 55 to 64 years | 382 | 18.4% | 360 | 19.9% | –5.8% |
| 65 to 74 years | 334 | 16.1% | 208 | 11.5% | –37.7% |
| 75 to 84 years | 211 | 10.2% | 199 | 11.0% | –5.7% |
| 85 years and over | 139 | 6.7% | 205 | 11.3% | 47.5% |
| Total | 2074 | 100.0% | 1,811 | 100.0% | –12.7% |

| Households | 2010 | | 2018 | | Percent Change 2010–2018 |
|-------------------------------|--------|------------|--------|------------|-----------------------------|
| | Number | Percentage | Number | Percentage | |
| Renter-occupied housing units | | | | | |
| Under 35 years | 919 | 37.4% | 1,264 | 45.5% | 37.5% |
| 35 to 44 years | 577 | 23.5% | 365 | 13.1% | –36.7% |
| 45 to 54 years | 425 | 17.3% | 327 | 11.8% | –23.1% |
| 55 to 64 years | 329 | 13.4% | 392 | 14.1% | 19.1% |
| 65 to 74 years | 135 | 5.5% | 260 | 9.3% | 92.6% |
| 75 to 84 years | 30 | 1.2% | 68 | 2.4% | 126.7% |
| 85 years and over | 40 | 1.6% | 105 | 3.8% | 162.5% |
| Total | 2,455 | 100.0% | 2,781 | 100.0% | 13.3% |

Source: 2006–2010 and 2014–2018 American Community Survey Table S2502

3. Housing Vacancy

According to the 2014–2018 ACS, there were 375 vacant housing units in Marysville in 2018, or 7.5 percent of the housing stock in the community. Compared to past years, vacancy has decreased significantly. Since 2010, when 528 housing units were vacant, the Marysville vacancy rate has decreased 29.0 percent. Among the six categories of vacant houses, the number of vacant units has decreased in all but one category (only the number of homes for sale, up 19.6 percent compared to 2010 levels). The effective vacancy rate (the percentage of total households currently vacant) for rental housing in Marysville was 6.5 percent in 2010 for rental units and 1.0 percent for ownership housing. In 2018, the effective vacancy rate had decreased to 4.1 percent for rental housing and slightly increased for ownership housing to 1.2 percent. An effective vacancy rate for rental units above 5 percent is usually considered sufficient to provide adequate choice and mobility among renter households. Low vacancy rates create upward pressure on housing costs and can increase the gap between housing costs and local incomes. Programs 1.2, 1.6, 2.1, 2.2, 2.3, 2.4, 2.6 are intended to spur housing production, which will address the relatively low vacancy rate.

Table II-13 compares vacancy rates in 2010 and 2018.

Table II-13: Marysville Unit Vacancy and Rate, 2010–2018

| Type of Housing | 2010 | | 2018 | | Percentage Change 2010–2018 |
|---|-----------------|---------------------|-----------------|---------------------|-----------------------------|
| | Number of Units | Percentage of Total | Number of Units | Percentage of Total | |
| Total units in Marysville | 4,972 | 100.0% | 4,967 | 100.0% | –0.1% |
| Vacant units | | | | | |
| For rent | 322 | 6.5% | 202 | 4.1% | –37.3% |
| For sale only | 51 | 1.0% | 61 | 1.2% | 19.6% |
| Rented or sold, not occupied | 16 | 0.3% | 10 | 0.2% | –37.5% |
| For seasonal, recreational, or occasional use | 14 | 0.3% | 0 | 0.0% | – |
| For migrant workers | 0 | 0.0% | 0 | 0.0% | 0.0% |
| Other vacant | 125 | 2.5% | 102 | 2.1% | –18.4% |
| Total vacant units | 528 | 10.6% | 375 | 7.5% | –29.0% |

Source: SACOG, 2010 Census, 2014–2018 American Community Survey Table B25002

**Other sections of the Housing Needs Assessment identify the number of households as being slightly different than this number. Multiple data sources are used to ensure that the data is as current and complete as possible; however, that occasionally results in differences in what the data says between some sections. The ACS's sample size is generally smaller than other data sources, which can cause the number of households to appear lower than it actually is.*

4. Overcrowding

Overcrowding is a measure of the capacity of the housing stock to adequately accommodate residents. Too many individuals living in a housing unit with inadequate space and number of rooms can result in unhealthy living arrangements and accelerated deterioration of the housing stock. In the United States, housing providers and government agencies typically consider a household as overcrowded if there is more than one person per room or two persons per bedroom. Extreme overcrowding is often defined as more than 1.5 persons per room.¹ Overcrowding results when: (1) the cost of available housing with a sufficient number of bedrooms for larger families exceeds the family's ability to afford such housing, (2) unrelated individuals (such as students or low-wage single adult workers) share dwelling units due to high housing costs, (3) the cost of

¹ According to the US Census Bureau, the number of occupants per room is obtained by dividing the number of people in each occupied housing unit by the number of rooms in the unit. "Rooms" do not include bathrooms, porches, balconies, foyers, halls, or unfinished basements (2018 American Community Survey Questionnaire, Housing question #6a).

housing requires two families to double up, or (4) housing costs force extended family members to become part of the household.

Renter households typically have a higher rate of overcrowding than homeowners. However, this pattern is not visible in Marysville. While the total number of overcrowded households is higher among renters, because Marysville has a larger population of renters this represents a smaller percentage of the total number of renters. According to the 2014–2018 ACS, 111 renter-occupied households (4.0 percent of all rental units) were considered overcrowded. An additional 30 rental units (1.1 percent of the total) were severely overcrowded, for a total of 141 households experiencing overcrowding. In the same period, 101 owner-occupied households (5.6 percent) were overcrowded and another 20 were considered severely overcrowded (1.1 percent). In general, both owner and renter homes are more likely to be overcrowded than severely overcrowded.

Table II-14 summarizes overcrowding in Marysville.

Table II-14: Marysville Persons per Room, 2018

| Persons Per Room | Owners | | Renters | | Total | |
|------------------------------|--------|------------|---------|------------|--------|------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| 1.0–1.5 | 101 | 5.6% | 111 | 4.0% | 212 | 4.6% |
| More than 1.5 | 20 | 1.1% | 30 | 1.1% | 50 | 1.1% |
| Total Overcrowded Households | 121 | 6.7% | 141 | 5.1% | 262 | 5.7% |
| Total Households | 1,811 | 100.0% | 2,781 | 100.0% | 4,592 | 100.0% |

Source: 2014–2018 American Community Survey Table S2501

5. Housing Costs

a. Rents

Table II-15 shows the apartment rental price ranges in Marysville and surrounding cities surveyed in June 2020. Marysville rental prices are similar to both Yuba City and Oroville at all unit sizes, though there were fewer one-bedroom apartments available in Marysville than in the other cities surveyed. According to HUD’s 2020 Advisory Small Area Fair Market Rents data sets, the fair market rents for Marysville range from \$870 for an efficiency unit to \$1,980 for a four-bedroom.

Table II-15: Rental Rates in Marysville, 2020

| City | 1 Bedroom | | 2 Bedrooms | | 3 Bedrooms | | 4+ Bedrooms | |
|------------|---------------|----------------|-----------------|---------|-------------------|----------------|-------------------|---------|
| | Range | Median | Range | Median | Range | Median | Range | Median |
| Marysville | \$790 – \$850 | — ¹ | \$925 – \$1,295 | \$1,150 | \$1,200 | — ¹ | \$2,100 – \$2,200 | \$2,100 |
| Oroville | \$725 – \$995 | \$810 | \$825 – \$1,400 | \$995 | 1,000 – \$1,850 | \$1,500 | \$1,625 – \$2,350 | \$1,700 |
| Yuba City | \$550 – \$950 | \$837.50 | \$950 – \$1,350 | \$1,000 | \$1,595 – \$4,500 | \$1,950 | \$2,000 – \$2,400 | \$2,300 |

Source: Trulia.com, June 29, 2020

¹ No data available at the time of the survey.

b. Housing Prices

The price of housing in Marysville has declined for several years before rapidly increasing, as seen in most of California. In 2002, the median selling price of a home in Marysville was approximately \$115,000. It rose to a peak of \$319,000 in February of 2006 before beginning to decline, according to the website Zillow.com. Housing prices reached their lowest point in May of 2011, with a median sales price of \$107,000, although prices have rebounded somewhat since. By June 2020, however, the median sales price had increased to \$275,859.

Table II-16 presents the number of homes in Marysville that were valued within several ranges. Approximately three-quarters of homes in 2018 were valued between \$100,000 and \$299,999, just 4.2 percent of homes were valued over \$500,000.

Table II-16: Marysville Single-Family Owner-Occupied Home Values, 2020

| Value | 2018 | |
|------------------------|-----------------|---------------------|
| | Number of Homes | Percentage of Homes |
| Less than \$50,000 | 5 | 0.4% |
| \$50,000 to \$99,999 | 138 | 11.5% |
| \$100,000 to \$299,999 | 879 | 73.0% |
| \$300,000 to \$499,999 | 131 | 10.9% |
| \$500,000 to \$749,999 | 0 | 0.0% |
| \$750,000 to \$999,999 | 51 | 4.2% |
| \$1,000,000 or more | 0 | 0.0% |
| Total | 1,204 | 100.0% |

Sources: 2014–2018 American Community Survey Table S2506

6. Housing Affordability

Housing affordability can be determined by comparing the sales prices and rents for housing in the county versus the amount of income available for households at different income levels. County-level information is used because that is the geographic unit for which the State provides income limits. This information can show whether a household in a particular income group can afford to rent or own housing, those who would likely experience overcrowding or cost burden, and those eligible for assistance.

Table II-17 shows the maximum affordable home and rental price based on the 2020 income limits determined by the California Department of Housing and Community Development (HCD). Assuming a standard of 30 percent of gross income as the maximum amount any household should apply toward housing expenses, the table shows the highest monthly rent and the maximum purchase price for an individual or family at the top end of four income categories. For renters, housing cost refers to rent and utilities. For purchasers, housing cost includes mortgage, utilities, property tax, insurance, and homeowners' association fees as applicable. This illustration assumes a household at the top of each income range (e.g., a moderate-income four-person family could have an annual income as low as \$55,901, but the example is based on the same family with a \$90,000 income). Therefore, it would be inaccurate to infer that all households of a given size and income group could afford to pay what the table shows for a similarly sized household at the top of the income group.

A household can typically qualify to purchase a home that is two and one-half to three times its annual income, depending on the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual income. In the early to mid-2000s, many lenders and mortgage brokers introduced (or more extensively marketed) loan products that required very little or no down payment, interest-only loans initially, or adjustable-rate loans with initial low interest rates for 1 to 5 years. These loans allowed more households to become homeowners, and many borrowers to purchase homes representing a higher multiplier of their earnings—sometimes four or more times the household's annual income.

According to Trulia.com, the median rental price in Marysville in June 2020 was \$1,175, as shown in Table II-17. This rental cost is not affordable for a family of four in the extremely low- or very low-income categories. The median home price in Marysville is not affordable to extremely low-, very low-, or low-income households and is close to being overpriced for even moderate-income households.

Table II-17: Yuba County Affordability of Housing in Relation to Income, 2020

| Income Group | Income Range (Four Person Household) | Monthly Income | Highest Affordable Monthly Rent ¹ | Median Rent ² | Affordable Home Price ³ | Median Home Price ⁴ |
|---------------|--------------------------------------|----------------|--|--------------------------|------------------------------------|--------------------------------|
| Extremely Low | \$26,200 | \$2,183.33 | \$655 | \$1,175 | – | \$309,700 |
| Very Low | \$34,950 | \$2,912.50 | \$874 | | \$38,477 | |
| Low | \$55,900 | \$4,658.33 | \$1,398 | | \$153,039 | |
| Moderate | \$90,000 | \$7,500 | \$2,250 | | \$339,514 | |

Sources: 2020 State Income Limits, Department of Housing and Community Development, monthly mortgage calculation: <https://www.chase.com/personal/mortgage/calculators-resources/affordability-calculator>

¹ Affordable housing cost for renter-occupied households assumes 30 percent of gross household income, not including utility cost.

² Trulia.com, June 29, 2020

³ Affordable housing sales prices are based on the following assumed variables: approximately 20 percent down payment, 30-year fixed rate mortgage at 4.5 percent annual interest rate

⁴ Realtor.com, June 29, 2020

Note: 2020 area median income = \$75,000

7. Overpayment for Housing

A household is generally considered to be overpaying for housing if housing costs represent 30 percent or more of the household's gross monthly income. This generally accepted standard is used to roughly assess the ability of the household to meet its monthly financial obligations. The ability of any household to devote a specified percentage of income to housing will depend on that household's income level, size and composition, debts, and other necessary expenditures (such as on health care).

Although overpayment is a problem for both renters and homeowners, it is more common among those who rent their homes. According to the 2013–2017 CHAS, 28.5 percent of renter households and 8.2 percent of owner households are overpaying for housing. Of those overpaying, 14.4 percent of renters and 1.8 percent of owners that earn 80 percent of AMI or less in Marysville pay more than 50 percent of their income on housing costs. The CHAS data also indicates that 24.9 percent of renters and 5.3 percent of owners that earn 80 percent of AMI or less are paying more than 30 percent of their income on housing costs.

Table II-18 compares the percentage of homeowners and renters who paid more than 30 percent, or more than 50 percent, of their incomes for housing in 2017.

Table II-18: Marysville Tenure and Monthly Housing Costs, 2017

| Total Household Characteristics | Number | Percent of Total Households |
|---|---------------|------------------------------------|
| Total occupied units (households) | 4,405 | 100.0% |
| Total Renter Households | 2,835 | 64.4% |
| Total Owner Households | 1,570 | 35.6% |
| Total lower income (0–80% of HAMFI) households | 1,930 | 43.8% |
| Lower income renters (0–80%) | 1,585 | 36.0% |
| Lower income owners (0–80%) | 345 | 7.8% |
| Extremely low-income renters (0–30%) | 680 | 15.4% |
| Extremely low-income owners (0–30%) | 125 | 2.8% |
| Lower income households paying more than 50% | 715 | 16.2% |
| Lower income renter HH severely overpaying | 635 | 14.4% |
| Lower income owner HH severely overpaying | 80 | 1.8% |
| Extremely Low-Income Households severely overpaying (0–30%) | 465 | 10.6% |
| ELI Renter HH severely overpaying | 450 | 10.2% |
| ELI Owner HH severely overpaying | 15 | 0.3% |
| Income between 30%–50% severely overpaying | 140 | 3.2% |
| Income between 50% –80% severely overpaying | 110 | 2.5% |
| Lower income households paying more than 30% | 1,340 | 30.4% |
| Lower income renter HH overpaying | 1,095 | 24.9% |
| Lower income owner HH overpaying | 235 | 5.3% |
| Extremely Low Income (0–30%) | 680 | 15.4% |
| Income between 30%–50% | 585 | 13.3% |
| Income between 50% –80% | 665 | 15.1% |
| Total Households Overpaying | 1,620 | 36.8% |
| Total Renter Households Overpaying | 1,255 | 28.5% |
| Total Owner Households Overpaying | 360 | 8.2% |

Source: 2013–2017 CHAS Data

8. Housing Age and Condition

a. Overview

The age and condition of the housing stock provide additional measures of housing adequacy and availability. Some of the indicators of substandard housing, such as an aging housing stock and the number of dwelling units lacking complete facilities, indicate the potential for substandard housing conditions.

b. Age of Housing

According to the 2014–2018 ACS, 80 percent of Marysville’s housing stock was constructed before 1980 (see Table II-19) and just under one-quarter (22.1 percent) of housing units were constructed before 1950. The age of Marysville’s housing stock suggests the potential for deterioration, although the age of housing by itself is not a definitive measure of housing condition. Many communities have a sizeable amount of housing more than 30 years old but little housing rehabilitation or replacement need. The age of housing, when correlated with income and the proportion of rental housing, can provide a reasonable measure of housing condition. Neighborhoods that have high percentages of older, rental housing and lower-income households, such as in Marysville, tend to have greater housing rehabilitation needs. With the economic downturn associated with COVID-19, it is likely that homeowners’ ability to afford home maintenance has been weakened.

Table II-19: Age of Housing in Marysville, 2018

| Year Constructed | Number | Percentage |
|-----------------------|--------------|---------------|
| Built 2014 or later | 0 | 0.0% |
| Built 2010 to 2013 | 70 | 1.4% |
| Built 2000 to 2009 | 105 | 2.1% |
| Built 1990 to 1999 | 297 | 6.0% |
| Built 1980 to 1989 | 518 | 10.4% |
| Built 1970 to 1979 | 1,158 | 23.3% |
| Built 1960 to 1969 | 931 | 18.7% |
| Built 1950 to 1959 | 789 | 15.9% |
| Built 1940 to 1949 | 420 | 8.5% |
| Built 1939 or earlier | 679 | 13.7% |
| Total | 4,967 | 100.0% |

Source: 2014–2018 American Community Survey Table B25034

c. Housing Condition

The connection between housing conditions and the age and tenure of housing can be confirmed with a survey of housing conditions. In 2013, the City of Marysville conducted a survey of housing conditions in the community. Of the 2,861 residential parcels in Marysville, 400, or 14 percent, were surveyed. The condition of housing was assessed by an exterior survey of the quality and condition of the building and what improvements (if any) were needed. Each structure was scored according to criteria established by the California Department of Housing and Community Development in five categories: foundation, roofing, siding, windows, and electrical. Based on scores assigned to the five categories, each structure was classified as being in sound or dilapidated condition, or in need of minor, moderate, or substantial repairs. Interior conditions were not assessed. Of the units surveyed, 34.5 percent (138 units) were in sound condition, with the remaining 65.5 percent (262 units) requiring at least some repairs. Of the surveyed units, 28.5 percent (114 units) needed only minor repairs, with 35.5 percent (142 units) requiring moderate repairs. According to building officials with the City, as of 2020, these conditions remained the same. More than 80 percent of housing units in the City are older than 30 years, which suggests that there may be a widespread need for at minor to moderate repairs that the City can assist with.

D. EMPLOYMENT TRENDS

According to the 2014–2018 ACS, Marysville had 4,957 employed people at least 16 years old. The California Employment Development Department reported that Marysville’s May 2020 unemployment rate was 13.8 percent. In May 2020, Yuba County had an unemployment rate of 15.1 percent. High unemployment remains a chronic challenge in the county and affects household incomes and the ability to afford housing costs. Unemployment in Yuba County has been declining since 2010 and was at six percent in 2019, the lowest it has been since before 2001. The largest economic sector in Marysville is education, health, and social services, which employed 1,190 people (24 percent of all employed community residents), according to data from the 2014–2018 ACS, as shown in Table II-20. The next-largest employment field, retail trade, employed 747 people (15.1 percent). These two sectors also employed the most people in Yuba County as a whole.

Table II-20: Marysville Employment by Industry, 2018

| Employment Sector | Number of Employees | Percentage |
|---|---------------------|------------|
| Agriculture, forestry, hunting, and fishing | 130 | 2.6% |
| Construction | 557 | 11.2% |
| Manufacturing | 205 | 4.1% |
| Wholesale trade | 48 | 1.0% |
| Retail trade | 747 | 15.1% |
| Transportation, warehousing, and utilities | 248 | 5.0% |

II. COMMUNITY PROFILE

| Employment Sector | Number of Employees | Percentage |
|---|---------------------|---------------|
| Information | 72 | 1.5% |
| Finance, insurance, real estate, and rental and leasing | 252 | 5.1% |
| Professional, scientific, management, administrative, and waste management services | 424 | 8.6% |
| Educational, health, and social services | 1,190 | 24.0% |
| Arts, entertainment, recreation, accommodation, and food services | 326 | 6.6% |
| Other services (except public administration) | 244 | 4.9% |
| Public administration | 514 | 10.4% |
| Total | 4,957 | 100.0% |

Source: SACOG, 2014–2018 American Community Survey

In 2012, SACOG estimated that there was a total of 8,473 jobs in Marysville. By 2020, SACOG projects only a modest increase in the number of jobs in the community to a total of 8,766 jobs (293 positions added). The number of jobs is expected to grow at a faster rate between 2020 and 2035, when Marysville is expected to add an additional 825 jobs, as shown in Table II-21.

Table II-21: Marysville Job Estimates and Projections, 2012–2035

| | 2012 | 2020 | 2035 |
|----------------------|-------|-------|-------|
| Jobs in Marysville | 8,473 | 8,766 | 9,591 |
| Number of Jobs Added | – | 293 | 825 |
| Percentage Increase | – | 3.5% | 9.4% |

Source: SACOG 2016

California’s Employment Development Department provides a summary of the number of people employed in various economic fields and the average annual wage for each. Of the 22 categories of occupation that the department tracks, 19 saw an increase in the number of people working in that category between the years 2010 and 2020 in the Yuba-Sutter area, which includes Marysville. The largest increase occurred in the healthcare support occupations category, which grew by 1,840 jobs or 127.8 percent. The largest decrease occurred in the category of office and administrative support occupations, which lost 1,340 jobs or 20.8 percent. Overall, the Yuba-Sutter area gained 6,510 jobs between 2010 and 2020, an increase of 16.9 percent. The average annual income increased across all sectors, from an overall average of \$42,754 in 2010 to \$53,442 in 2020 (24.9 percent).

Table II-22 shows the California Employment Development Department's estimates of employment by occupation and mean annual wages for the respective fields for the Yuba-Sutter area in 2010 and 2020. The Employment Development Department projection also estimated that the number of people employed will increase 17 percent from 2010 levels, with the greatest growth expected to occur among healthcare support occupations.

The relationship between household earnings and the ability to purchase a home is fairly simple to determine. With the median home sale price at \$275,859 in June 2020, a household in Marysville would have to earn roughly \$82,000 to afford a median-priced house under customary loan underwriting assumptions standards.² With many of the new employment opportunities in the Yuba City MSA being created in lower-income support and care occupations, many of the households with primary earners in these fields are less likely to be able to purchase a home.

² Assumptions: Down payment of 20 percent, annual interest rate of 4.5 percent, 30-year loan, 2 percent is escrowed for property taxes, 1 percent for property insurance, and 30 percent of gross income devoted to monthly payment. Source: <https://www.chase.com/personal/mortgage/calculators-resources/affordability-calculator>.

Table II-22: Yuba-Sutter* Occupational Employment and Wage Data, 2010-2020

| Occupational Title | 2010 | | | 2020 | | | |
|--|----------------------|------------|------------------|----------------------|------------|------------------|------------------------------|
| | Employment Estimates | % of total | Mean Annual Wage | Employment Estimates | % of total | Mean Annual Wage | Income Category ¹ |
| Management | 1,560 | 4.1% | \$89,829 | 1,900 | 4.2% | \$107,138 | Above Moderate |
| Business and Financial Operations | 1,140 | 3.0% | \$59,407 | 1,460 | 3.3% | \$72,267 | Moderate |
| Computer and Mathematical | 270 | 0.7% | \$62,097 | 390 | 0.9% | \$80,398 | Moderate |
| Architecture and Engineering | 540 | 1.4% | \$81,722 | 800 | 1.8% | \$95,567 | Above Moderate |
| Life, Physical, and Social Science | 290 | 0.8% | \$65,181 | 450 | 1.0% | \$78,243 | Moderate |
| Community and Social Services | 800 | 2.1% | \$53,174 | 860 | 1.9% | \$61,941 | Moderate |
| Legal | 150 | 0.4% | \$97,999 | 120 | 0.3% | \$87,160 | Moderate |
| Education, Training, and Library | 4,080 | 10.7% | \$59,235 | 4,490 | 10.0% | \$71,042 | Moderate |
| Arts, Design, Entertainment, Sports, and Media | 140 | 0.4% | \$38,372 | 230 | 0.5% | \$56,170 | Moderate |
| Healthcare Practitioners and Technical | 2,270 | 5.9% | \$74,768 | 2,820 | 6.3% | \$112,012 | Above Moderate |
| Healthcare Support | 1,440 | 3.8% | \$28,959 | 3,280 | 7.3% | \$31,901 | Very Low |
| Protective Service | 920 | 2.4% | \$49,562 | 940 | 2.1% | \$53,491 | Low |
| Food Preparation and Serving-Related | 3,560 | 9.3% | \$20,838 | 4,020 | 9.0% | \$29,027 | Very Low |
| Building and Grounds Cleaning and Maintenance | 1,170 | 3.1% | \$28,401 | 1,240 | 2.8% | \$34,796 | Very Low |

| Occupational Title | 2010 | | | 2020 | | | |
|---------------------------------------|----------------------|------------|------------------|----------------------|------------|------------------|------------------------------|
| | Employment Estimates | % of total | Mean Annual Wage | Employment Estimates | % of total | Mean Annual Wage | Income Category ¹ |
| Personal Care and Service | 990 | 2.6% | \$22,498 | 990 | 2.2% | \$33,075 | Very Low |
| Sales and Related | 4,270 | 11.1% | \$30,362 | 4,640 | 10.4% | \$39,758 | Low |
| Office and Administrative Support | 6,440 | 16.8% | \$33,764 | 5,100 | 11.4% | \$42,783 | Low |
| Farming, Fishing, and Forestry | 1,120 | 2.9% | \$20,569 | 2,100 | 4.7% | \$31,512 | Very Low |
| Construction and Extraction | 1,800 | 4.7% | \$52,694 | 2,330 | 5.2% | \$56,823 | Moderate |
| Installation, Maintenance, and Repair | 1,640 | 4.3% | \$43,779 | 1,750 | 3.9% | \$53,586 | Low |
| Production | 1,440 | 3.8% | \$34,266 | 1,600 | 3.6% | \$41,231 | Low |
| Transportation and Material Moving | 2,280 | 6.0% | \$33,176 | 3,290 | 7.3% | \$36,541 | Low |
| Total occupations | 38,300 | 100.0% | \$42,754 | 44,810 | 100.0% | \$53,442 | Low |

Source: California Employment Development Department, 2010 and 2020. California Department of Housing and Community Development 2020 State Income Limits.

*Yuba City Metropolitan Statistical Area

¹For a family of four in Yuba County.

II. COMMUNITY PROFILE

Local job creation affects the local housing market, but regional job growth can affect distant housing markets. Furthermore, job growth in areas without adequate housing can have significant detrimental effects on the quality of life and the local environment. With many of the new employment opportunities being created in areas outside of Marysville, it is likely many of the City's future residents will make the daily commute into the Sacramento region or to other areas. The major employers in Marysville are shown below in Table II-23. Government and health employers employ the majority of Marysville workers.

Table II-23: Major Employers in Marysville, 2021

| Employer | Number of Jobs |
|--|----------------|
| Marysville Joint Unified School District | 1,000–4,999 |
| Adventist Health/ Rideout | 1,000–4,999 |
| Marysville Care & Rehab Ctr | 100–249 |
| Yuba County Health & Human Services | 250–499 |
| Appeal Democrat | 100–249 |
| Caltrans | 100–249 |
| City of Marysville | <100 |
| Yuba County Water Agency | 250–499 |
| US Post Office | 100–249 |

Sources: California Employment Development Department, 2021:

<https://www.labormarketinfo.edd.ca.gov/majorer/countymajorer.asp?CountyCode=000115>

Developing housing near employment centers, can help reduce traffic congestion and commute times, improve air quality, and places people in closer proximity to the services they need. The availability of housing encourages a healthy economy and can support revitalization efforts in historic downtown areas. Maryville's current development levels combined with geographic constraints will inherently prevent sprawling development outside the economic center of the City. However, those same constraints may ultimately lead to more residents commuting to other employment centers.

Table II-24 shows that more than half of Marysville's workforce travels to another county for employment. Some of this can be attributed to workers traveling to Yuba City. While Yuba City is a very short distance, it is in Sutter County. However, it is also possible that some of these workers are traveling farther for their jobs, primarily to Sacramento.

Table II–24: Marysville Residents’ Commutes, 2018

| Place of Work | Persons | Percentage |
|------------------------------------|--------------|---------------|
| Total workers | 4,924 | 100.0% |
| Worked in county of residence | 2,226 | 45.2% |
| Worked outside county of residence | 2,698 | 54.8% |

Source: 2014–2018 American Community Survey Table S0801

Since the unemployment level is fairly high in Marysville (although lower than in Yuba County as a whole or the City of Wheatland), residents will likely continue to commute to higher-paying jobs (see Table II-25). The employment data suggests that Marysville does not have a sufficient number of jobs and variety of employment opportunities for its residents, who must commute elsewhere for work.

Table II–25: Marysville, Yuba County and Wheatland Unemployment Rates, 2020

| | | | Unemployment | |
|--------------|-------------|------------|--------------|-------|
| Jurisdiction | Labor Force | Employment | Number | Rate |
| Marysville | 4,900 | 4,200 | 700 | 13.8% |
| Yuba County | 29,000 | 24,700 | 4,400 | 15.1% |
| Wheatland | 1,600 | 1,400 | 300 | 16.6% |

Source: California Employment Development Department, May 2020 – preliminary

E. SPECIAL HOUSING NEEDS

Certain groups in Marysville encounter greater difficulty finding decent, affordable housing due to their special needs and/or circumstances. Special circumstances may be related to one’s employment and income, family characteristics, medical condition, or disability, and/or household characteristics. A focus of the Housing Element is to ensure that persons from all walks of life have the opportunity to find suitable housing in Marysville.

State Housing Element law identifies the following “special needs” groups: senior households, disabled persons, single-parent households, large households, farmworkers, and persons and families in need of emergency shelter. This section provides a discussion of housing needs for each group and identifies the programs and services available to address their housing and supportive service needs.

1. Seniors

Senior households typically have special housing needs due to three primary concerns: (1) fixed, often lower, incomes, (2) high healthcare costs, and (3) self-care or independent living limitations (such as health-related disabilities). The number of people 65 years and older has declined slightly (2.8 percent) from 2010 to 2018. While the population of seniors between the ages of 70 and 85 decreased over this period, the number of seniors between 65 and 69 years and 85 years old and above has increased significantly. These trends are illustrated in Table II-26.

Table II-26: Marysville Population 65 Years and Older, 2010–2018

| Age Group | 2010 | | 2018 | | Percent Change 2010–2018 |
|-------------------------------|---------------|---------------|---------------|---------------|-----------------------------|
| | Number | Percentage | Number | Percentage | |
| Total population 65 and older | 1,453 | 12.0% | 1,413 | 11.5% | –2.8% |
| 65 to 69 years old | 338 | 23.3% | 504 | 35.7% | 49.1% |
| 70 to 74 years old | 310 | 21.3% | 131 | 9.3% | –57.7% |
| 75 to 79 years old | 270 | 18.6% | 259 | 18.3% | –4.1% |
| 80 to 84 years old | 267 | 18.4% | 95 | 6.7% | –64.4% |
| 85 years and older | 268 | 18.4% | 424 | 30.0% | 58.2% |
| Total Population | 12,144 | 100.0% | 12,282 | 100.0% | 1.1% |

Source: SACOG, 2010 Census, 2014–2018 American Community Survey

The 2014–2018 ACS reported that among the 1,453 residents of Marysville who were 65 years of age or older, 215 (31.1 percent) had an annual income below the poverty level. There was a notable gender difference as well; 18.9 percent of women 65 years or older had incomes below the poverty level, compared to 12.0 percent of men. The poverty rate is higher among individuals 75 years of age or older compared to those 65 to 74 years of age, as shown in Table II-27.

Table II-27: Marysville Poverty Rate of Seniors, 2018

| Age Group | Number Below Poverty | Percentage Below Poverty |
|--------------------|----------------------|--------------------------|
| 65 to 74 years old | 62 | 10.1% |
| 75 years and older | 153 | 21.0% |
| All seniors | 215 | 31.1% |

Source: SACOG, 2014–2018 American Community Survey

Among the 4,500 households in Marysville, in 2016, 1,014 had a head of household aged 65 or older. Of these, 609 were owner-occupied (13.5 percent of all households) and 405 were renter-occupied (9.0 percent of all households), according to the 2016 American Community Survey (see Table II-28). Because of physical and/or other limitations, senior homeowners may have difficulty

in performing regular home maintenance or repair activities, which may be of particular concern for homeowners. In addition, because many seniors have fixed and/or limited income, they may have difficulty making monthly mortgage or rent payments. Therefore, elderly women may be especially in need of assistance.

Table II-28: Marysville Seniors by Tenure, 2016

| Tenure | 2016 | |
|--|--------------|------------|
| | Number | Percentage |
| Owner-Occupied with Senior Householder | 609 | 13.5% |
| Renter-Occupied with Senior Householder | 405 | 9.0% |
| Total Households with Senior Householder | 1,014 | 22.5% |
| Total Households | 4,500 | |

Source: 2012–2016 American Community Survey

Various programs can help meet the needs of seniors, including but not limited to congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the frail elderly or those with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitations also benefit from transportation alternatives. Senior housing with these accommodations can allow more independent living.

According to the California Department of Social Services, as of June of 2020 there were two licensed care facilities for seniors in Marysville: Prestige Assisted Living Facility and Comfort Haven for the Elderly. These facilities provide a total of 120 beds for seniors. A major affordable housing development for seniors in Marysville is the 100-unit Buttes Christian Manor, open to low-income seniors at least 62 years old. (See Programs 1.2, 2.2, 2.3, 2.5 3.2, 5.1.)

2. Persons with Disabilities

Persons with disabilities typically have special housing needs because of their fixed or limited incomes, the lack of accessible and affordable housing that meets their physical and/or developmental capabilities, and the higher health costs associated with their disabilities. A disability is defined broadly by the Census Bureau as a physical, mental, or emotional condition that lasts over a long period of time that makes certain day-to-day tasks challenging. According to the 2014–2018 ACS, 1,793 individuals (15.4 percent of Marysville residents) have a disability (see Table II-29).

Table II–29: Marysville Disability, Age and Employment Status, 2018

| | Number | Percentage |
|--|---------------|---------------|
| 5 to 17 Years Old | 1,858 | 100.0% |
| With a Disability | 76 | 4.1% |
| Without a Disability | 1,782 | 95.9% |
| 18 to 64 Years Old | 7,390 | 100.0% |
| Employed with a Disability | 523 | 7.1% |
| Unemployed with a Disability | 21 | 0.3% |
| Total Population with a Disability | 1,793 | 15.4% |
| Total Population (Civilian, Noninstitutionalized) | 11,641 | 100.0% |

Source: SACOG, 2014–2018 American Community Survey Table S1810

The 2018 ACS reported that among the noninstitutionalized civilian population, there were 1,793 residents reported having a disability. Cognitive difficulties are the most common form of disability in Marysville, as 738 individuals (41.2 percent of the City residents with a disability) have such a disability (see Table II-30). This type of disability was the most commonly reported disability for people 5 to 17 years old (78.4 percent of respondents in this age group) and 18 to 64 (46.2 percent of respondents in this age group). However, independent living and ambulatory difficulties were the most common reported disabilities for people 65 and older (62.9 percent and 55.0 percent of respondents in this age group, respectively).

Table II–30: Marysville Disability Type by Age, 2018

| Disability Type | Number | Percentage |
|-------------------------------|--------|------------|
| Under 18 Years Old | 88 | 100.0% |
| Hearing Difficulty | 12 | 13.6% |
| Vision Difficulty | 7 | 8.0% |
| Cognitive Difficulty | 69 | 78.4% |
| Ambulatory Difficulty | 0 | 0.0% |
| Self-Care Difficulty | 0 | 0.0% |
| Independent Living Difficulty | – | – |
| 18 to 64 Years Old | 1,098 | 100.0% |
| Hearing Difficulty | 225 | 20.5% |
| Vision Difficulty | 160 | 14.6% |
| Cognitive Difficulty | 507 | 46.2% |

| Disability Type | Number | Percentage |
|----------------------------------|--------------|---------------|
| Ambulatory Difficulty | 381 | 34.7% |
| Self-Care Difficulty | 72 | 6.6% |
| Independent Living Difficulty | 343 | 31.2% |
| 65 Years Old and Older | 607 | 100.0% |
| Hearing Difficulty | 178 | 29.3% |
| Vision Difficulty | 108 | 17.8% |
| Cognitive Difficulty | 162 | 26.7% |
| Ambulatory Difficulty | 334 | 55.0% |
| Self-Care Difficulty | 182 | 30.0% |
| Independent Living Difficulty | 382 | 62.9% |
| Total Disabled Population | 1,793 | 100.0% |

Source: SACOG, 2014–2018 American Community Survey Table S1810

To meet the unique housing needs of the disabled, the City offers and participates in various programs. Through the Yuba County Housing Authority, disabled households may receive rental assistance to help them afford housing in the community. Also, the City offers home improvement grants (see Program 2.3), which can be used to make upgrades/modifications to ensure accessibility. In addition, the City’s building code requires new residential construction to comply with the federal Americans with Disabilities Act (ADA), which requires property owners to make reasonable accommodations for residents with physical disabilities, as well as with California Title 24 accessibility requirements.

Living arrangements for disabled persons depend on the severity of the disability. Many persons live independently with other family members. To maintain independent living, disabled persons may need special housing design features, income support, and in-home supportive services for persons with medical conditions.

Many disabled persons can live and work independently within a conventional living environment. However, more severely disabled individuals require a group living environment in which partial or constant supervision is provided by trained personnel. The most severely affected individuals may require an institutional environment in which medical attention and therapy are provided within the living environment. According to the California Department of Social Services, Marysville is home to 10 adult day-care facilities with a combined capacity of 48 beds. (Adult day-care facilities are facilities of any capacity that provide programs for frail elderly and developmentally disabled and/or mentally disabled adults in a day-care setting.) (See Programs 1.2, 2.2, 2.3, 2.5, 3.2, 5.1.)

3. Persons with Developmental Disabilities

Senate Bill (SB) 812 requires the City of Marysville to discuss the needs of individuals with a developmental disability in the special needs housing analysis. A developmental disability, as defined in Section 4512 of the Welfare and Institutions Code, is a disability that originates before an individual is 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for the individual, including intellectual disability, cerebral palsy, epilepsy, and autism. This includes disabling conditions closely related to intellectual disability or requiring treatment similar to that required for individuals with an intellectual disability but does not include other handicapping conditions that are entirely physical in nature.

Many developmentally disabled persons can live and work independently in a conventional housing environment, although more severely disabled individuals may require a supervised group living environment. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are available. Because developmental disabilities appear during childhood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services provides community-based services to approximately 330,000 individuals with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The City of Marysville is serviced by the Alta California Regional Center in Sacramento, which provides a point of entry to services for people with developmental disabilities. The center is a private nonprofit community agency that contracts with local businesses to offer a wide range of services.

As of July 2020, the Alta California Regional Center provided services to 23,640 people across ten counties; 385 of these people lived in Marysville. Table II-31 summarizes the number of Marysville residents being served by age group. (See Programs 1.2, 2.5, 5.1.)

Table II-31: Marysville Developmental Disability by Age, 2019

| With a Developmental Disability | Number |
|--|---------------|
| Under 18 Years Old | 156 |
| 18 Years and Older | 229 |
| Total | 385 |

Source: California Department of Developmental Services, 2019.

4. Farmworkers

Although the City does not have a large resident farmworker population within its boundaries, Marysville is in an agricultural region that employs many farmworkers. According to the 2014–2018 American Community Survey, there were 130 Marysville residents (approximately 2.6 percent of the City's total population) employed in agriculture, forestry, fishing, hunting, and mining occupations. The 2017 Agricultural Census reported 2,650 farmworkers in Yuba County, including 828 who had been working for over 150 days.

Farmworkers traditionally are defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farmworkers work in the fields, processing plants or providing support activities on a year-round basis. When workloads increase during harvest periods, the labor force is supplemented by seasonal or migrant labor.

Although Marysville itself contains no agricultural land, there are several orchards adjacent to the City to the north. Some of the leading crops farmed in Yuba County are orchard crops, which have a high demand for seasonal labor. Needs of seasonal farmworkers fluctuate throughout the year as well as from year to year and are generally greater at harvest time. Seasonal farmworkers are more often men without families or living away from their families. Some of the appropriate housing options for seasonal farmworkers include short-term housing options or Single-room occupancy units (SROs). The need for seasonal labor, however, does not necessarily translate to a need for migrant farmworker housing. Many of the farmer migrants who moved from state to state or from Mexico to California to pursue agricultural employment have now become permanent residents. As such, the housing needs of farmworkers are primarily addressed through the provision of permanent affordable housing, rather than migrant farm labor camps. Their housing needs would be the same as other lower-income households and large families who need affordable housing with three or four bedrooms. Per section 18.04.177 of the Municipal Code, "Employee housing" for six or fewer workers, including but not limited to farmworkers shall be deemed to be a single-family structure with a residential land use, and shall be treated the same as a single-family dwelling of the same type in the same zone. The permitted occupancy in employee housing in a zone allowing agricultural uses shall include agricultural employees who do not work on the property where the employee housing is located and may consist of no more than thirty-six beds or twelve units in a group quarters or twelve units or spaces designed for use by a single family or household on land where agricultural uses are allowed. Such employee housing shall be considered an activity that in no way differs from an agricultural use. The City will review the current regulation and amend the Municipal Code as needed to ensure that it is consistent with the Employee Housing Act, Government Code Section 17021.8; in particular, the City will amend section 18.04.177 to remove language restricting agricultural workers from working on the property where the employee housing is located. (See Programs 1.2, 2.2, 2.7, 5.1.)

In Program 1.2, the City commits to working with interested housing providers to address the housing needs of special needs groups, including farmworkers. Through Program 2.2, the City will provide to the extent resources are available, assistance to housing developers preparing applications for state and federal programs that will provide financial support for housing that serves lower-income households, which may include farmworkers. In Program 5.1, the City commits to conducting a comprehensive review of the City's Zoning Code, including regulations

that govern farmworker housing, to ensure compliance with state and federal fair housing laws. The City plans to update the General Plan in conjunction with the Zoning Code update.

5. Female-Headed Households

Single-parent households with children, particularly female-headed single-parent households, often require special consideration and assistance because of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. Female-headed single-parent households also tend to receive unequal treatment in the rental housing market. Moreover, because of their relatively lower household incomes, such households are more likely to experience difficulties in finding affordable, decent, and safe housing.

As seen in Table II-32, in 2018, there were 836 female-headed families in Marysville, comprising 28.0 percent of all families in the community; 57.2 percent of female-headed families had children under the age of 18. Although the overall number of families in Marysville has increased by 8.9 percent from 2010 to 2018, the number of female-headed families decreased by 1.3 percent. This decrease was seen only for female-headed families with children.

Table II-32: Marysville Female-Headed Single Parent Families, 2010–2018

| | 2010 | | 2018 | | Percentage Change 2010–2018 |
|------------------------|--------------|---------------|--------------|---------------|--------------------------------|
| | Number | Percentage | Number | Percentage | |
| Total Families | 2,705 | 100.0% | 2,945 | 100.0% | 8.9% |
| Female-Headed Families | 836 | 30.9% | 825 | 28.0% | –1.3% |
| With Children | 579 | 69.3% | 472 | 57.2% | –18.5% |
| Without Children | 257 | 30.7% | 353 | 42.8% | 37.4% |

Source: SACOG, 2010 Census, 2014–2018 American Community Survey

Female-headed families are generally at an increased risk of being under the poverty line. According to the 2014–2018 ACS, 63.2 percent of female-headed families had incomes below the rate of poverty compared to 22.1 percent of all families, as shown in Table II-33.

Table II-33: Marysville Poverty Rate by Family Type, 2018

| Family Type | Percentage Below Poverty Line |
|--------------------------------------|-------------------------------|
| All Families | 22.1% |
| Female-Headed Families | 63.2% |
| Female-Headed Families with Children | 46.2% |

Source: SACOG, 2014–2018 American Community Survey

Battered women with children comprise a subgroup of female-headed households that are especially in need. In the Marysville area, a number of social service providers and emergency housing facilities serve women in need, including A Woman’s Friend, Casa de Esperanza, and the Salvation Army. (See Programs 1.2, 2.2, 2.3, 5.1.)

6. Large Households

Large households are defined as households having five or more members residing in the home. These households constitute a special need group because of an often-limited supply of adequately sized, affordable housing units. Because of rising housing costs, families and/or extended families are sometimes forced to live together under one roof. The 2014–2018 ACS reported 562 large households in Marysville, comprising 12.2 percent of all households. Like all of Marysville, a majority of large households (52 percent) rent their home.

The number of large households in Marysville has increased by 17.6 percent since 2010, according to the 2010 Census and 2014–2018 ACS. This increase occurred predominantly among the owner population, as the number of large families renting their house only experienced a slight increase, as shown in Table II-34.

Table II-34: Marysville Household Size by Tenure, 2010–2018

| | 2010 | | 2018 | | Percent Change 2010–2018 |
|------------------|--------------|---------------|--------------|---------------|-----------------------------|
| | Number | Percentage | Number | Percentage | |
| Owner–Occupied | 1,828 | 100.0% | 1,811 | 100.0% | –0.9% |
| 1–4 People | 1,633 | 89.5% | 1,541 | 85.1% | –5.6% |
| 5 or More People | 195 | 10.5% | 270 | 14.9% | 38.5% |
| Renter–Occupied | 2,840 | 100.0% | 2,781 | 100.0% | –2.1% |
| 1–4 People | 2,557 | 90.0% | 2,489 | 89.5% | –2.7% |
| 5 or More People | 283 | 10.0% | 292 | 10.5% | 3.2% |
| Total | 4,668 | 100.0% | 4,592 | 100.0% | –1.6% |
| 1–4 People | 4,190 | 89.8% | 4,030 | 87.8% | –3.8% |
| 5 or More People | 478 | 10.2% | 562 | 12.2% | 17.6% |

Source: SACOG, 2010 Census, 2014–2018 American Community Survey

The housing needs of large households could be met by larger units with more bedrooms. Because larger units typically cost more, lower-income large households may reside in smaller units, likely resulting in overcrowding. To help address overcrowding, the City is working to develop housing opportunities for larger households to relieve overcrowding and is promoting affordable ownership housing opportunities (such as first-time homebuyer and self-help housing programs) to help renters achieve homeownership.

7. Homeless

Most families become homeless because they are unable to afford housing in a particular community. Beyond the need for housing, they are certainly likely to have other needs, such as support services and increased incomes. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. There are also single homeless people who are not adults, including runaway youth and children whose parents will not allow them to live at home. The Sutter-Yuba Homeless Consortium conducted the 2019 Point in Time count of the homeless community in Yuba and Sutter Counties. 721 homeless individuals were counted, 519 (72 percent) of whom were unsheltered. 226 individuals (31 percent) were considered chronically homeless, which means they were homeless for a duration of a year or four or more times totaling a year in duration. 210 homeless children were counted in the area. Over 60 percent of homeless individuals were adults aged 25 to 54. Of the 519 unsheltered individuals, 268 (51.6 percent) lived in homeless encampments and 129 (24.9 percent) lived in vehicles. The remaining quarter lived in commercial or industrial buildings, on the street or in a doorway, under a bridge or another outdoor space. No local count of the homeless population has been attempted in Marysville specifically, however, the City estimates that of the 721 homeless individuals counted in the 2019 PIT count in Yuba and Sutter Counties. It is estimated that approximately 100-150 homeless are present in Marysville (personal communication, Chief Sachs 2/4/2021).

Table II-35 lists homeless facilities in the Marysville area.

Table II-35: Major Homeless Facilities/Providers in Marysville Area, 2020

| Facility/Provider | Type | Capacity | Services |
|--|--|----------|---|
| Salvation Army Depot Family Crisis Center 408 J Street Marysville | Transitional Shelter | 65 beds | Meals, counseling, education programs, self-sufficiency program, recovery program, job search assistance, savings programs |
| Salvation Army Hope Vista Riverside Drive Olivehurst | Transitional Housing | 8 beds | Housing navigation, case management, employment assistance, self-sufficiency classes, recovery program |
| Twin Cities Rescue Mission 940 14 th Street Marysville | Emergency Shelter/ Transitional Housing | 40beds | Meals, support groups, medical and dental clinics, Bible clubs/Sunday School, referral services, intake, and re-entry for one-year men's treatment programs |
| Casa de Esperanza Yuba City (address confidential) | Emergency Shelter/ Domestic Violence | 24 beds | Meals, counseling, and other services for battered or homeless women and children |

| Facility/Provider | Type | Capacity | Services |
|---|-----------------------------|----------------|---|
| Hands of Hope 909 Spiva Avenue Yuba City | Day Center | n/a | Coordinated Entry site, referral services, showers and restrooms, laundry, computers, used clothing, mentoring/referrals |
| R.E.S.T. (operated by Hands of Hope) | Rotating Emergency Shelter | Up to 35 beds | Wintertime rotating overnight shelter at various church facilities. Operates from late November through early April. One hot meal is provided per day. Intake occurs at Hands of Hope's day center. |
| St. John's Episcopal Church 800 D Street Marysville | Food/ Community Meetings | n/a | Lunch served on the 1st, 2nd, and 4th Wednesdays of the month |
| 14FORWARD | Temporary Housing | 40 beds | Tiny home temporary housing program. |
| Life Building Center 131 F Street Marysville | Emergency Shelter | 26 beds | Community Court (Pilot), Coordinated Entry Site, medical services, job training, laundry, and referral services. |
| Wintertime Total | | Up to 237 beds | |
| Summertime Total | | 212 beds | |

Source: Forward Yuba Sutter: 5-year Regional Strategic Plan to Respond to Homelessness in Sutter and Yuba Counties, Bi-County Homeless Services Program, 2019, Salvation Army Depot, Salvation Army Hope Vista Twin Cities Rescue Mission, Hands of Hope, FREED, 14FORWARD, Casa de Esperanza, and R.E.S.T., 2020

The Sutter Yuba Homeless Consortium (SYHC) has been meeting monthly since June 2006 and was acknowledged by HUD as a Continuum of Care (CoC) in fall of 2006. The mission of the SYHC is to coordinate the services of community-based organizations, faith-based organizations, and local governments to provide a continuum of services and maximize resources to better serve the homeless people of Sutter and Yuba counties.

To date, the organization has accomplished the following: (1) Established an online database linked with HUD and other CoCs that will provide up-to-date information about the homeless in the bi-county community and facilitate connecting these individuals and families to appropriate services. (2) Documented the number of homeless in the community (point in time count) each year, and their demographics. (3) Provided two events per year that provide homeless with a hot meal and music in a relaxed setting, the ability to learn about available services from agencies who

set up tables at the event, and provide haircuts, dental/toiletries kits, and other free amenities. (4) Sponsored a homeless awareness event (Homeless Summit) once per year, with information on the documented need, agencies who serve the homeless, and testimonials from homeless persons. (5) Became the springboard for the establishment of the R.E.S.T. rotating shelter supported by 12–16 community churches. (6) Promoted an online directory of service providers in Sutter and Yuba counties at MHA’s website, the Network of Care www.sutter.networkofcare.org or www.yuba.networkofcare.org.

Because the facilities listed above are the primary homeless shelters for the Marysville-Yuba City region, the users are from throughout the region. Essentially, Marysville provides homeless services and facilities for the entire two-county area. (See Programs 1.2, 1.3, 1.5.)

8. Extremely Low-Income Households

Households in the extremely low-income category have special housing needs because they are unlikely to find market-rate housing that is affordable at any price. This section outlines the number and percentage of extremely low-income households and actions that the City may take to better serve them. Extremely low-income households may be homeless or in danger of being homeless because of their inability to find appropriately priced housing. The extremely low-income category focuses on those households that make less than 30 percent of the area median income of \$75,000 in 2020. This equates to \$26,200 for a family of four.

As seen in Table II-36, in 2016, there were 605 extremely low-income households in Marysville, of which 72.7 percent were renters overpaying on housing (of which 71.3 percent were spending at least half their income on housing costs). Because of these cost burdens, extremely low-income households may require specific housing solutions, including subsidies, housing with supportive services, single-room occupancy units, shared housing, or other solutions. The City has a range of housing and supportive services programs that could assist these households, including participating in the Sutter-Yuba Homeless Consortium, pursuing grants for and promoting the use of state and federal housing programs, assisting eligible households in applying for various private, state, and federal sources of funding for housing rehabilitation and home repairs, preserving federally subsidized rental housing, and participating in various health and human services–related programs. It is projected that as many as half of the 38 additional very low-income households whose needs must be accommodated by the RHNA for 2021–2029 may be extremely low income. (See Programs 1.2, 2.1, 2.2, 3.2, 4.1.)

Table II–36: Marysville Extremely Low-Income Households, Tenure and Overpayment, 2016

| Category | Number | Percentage |
|--|--------|------------|
| Extremely Low-Income Renter Households | 470 | 100.0% |
| Paying > 30% of Income on Housing | 440 | 93.6% |
| Paying > 50% of Income on Housing | 335 | 71.3% |
| Extremely Low-Income Owner Households | 135 | 100.0% |

| Category | Number | Percentage |
|---------------------------------------|--------|------------|
| Paying > 30% of Income on Housing | 120 | 88.9% |
| Paying > 50% of Income on Housing | 65 | 54.2% |
| Total Extremely Low-Income Households | 605 | 100.0% |

Source: 2012–2016 CHAS Data

F. ANALYSIS OF ASSISTED HOUSING PROJECTS AT RISK

1. Analysis of Assisted Rental Housing Projects at Risk of Conversion

Existing rental housing that receives governmental assistance is a significant source of affordable housing that should be preserved, to the extent feasible. The loss of such rental units reduces the availability of housing affordable to very low- and low-income households. It is far more cost-effective to preserve existing affordable housing than to replace it with newly constructed units, unless housing has reached a substantial level of deterioration.

This section of the Housing Element identifies publicly assisted rental housing in Marysville, evaluates the potential of such housing to convert to market rates within 10 years of the beginning of the current planning period (2021), and analyzes the cost to preserve or replace those units. Resources for preservation/replacement of these units and housing programs to address their preservation are described in Section IV of the Housing Element. (See Program 4.1.)

The conversion of assisted affordable housing to market-rate rents can occur because the United States Congress, in establishing various housing programs, allowed owners to prepay their 40-year mortgages after 20 years and to terminate, or “opt out,” of their contracts prior to expiration. Congress has established several programs to encourage rental property owners to maintain their funding and the affordability of their rental units. These programs have induced many owners to keep their units affordable and have made it possible for other organization to purchase, refinance, and preserve many other affordable rental projects.

Table II-37 lists publicly assisted multifamily rental housing projects in Marysville. There are four projects containing 253 rental units with affordability restrictions assisted through a combination of government programs. These programs include HUD Section 202 and Section 8 (project-based), CalHFA, and the California Low Income Tax Credit Program (LIHTC). There are several other assisted rental housing projects with Marysville zip codes and addresses, but these are located outside the city limits in the unincorporated community of Linda (not shown in Table II-37).

Table II-37: Publicly Assisted Rental Housing, 2020

| Project Name | Total Units | Assisted Units w/Affordability Restrictions | Household Type | Funding Source(s) | Earliest Expiration of Affordability (At-Risk Status) |
|--|-------------|---|---|----------------------------|---|
| Buttes Christian Manor 223 F Street | 100 | 100 | Elderly | HUD Section 202, Section 8 | 2025 (Low) |
| River's Bend Apartments 230 E. 18th Street | 77 | 76 | Non-Targeted | LIHTC | 2055 (Low) |
| Marymead Park Apartments 612 E. 17th Street | 68 | 67 | Low-Income Family, Elderly, Special Needs | LIHTC, Section 8 | 2062 (Low) |
| Heather Glenn 814 F Street | 10 | 10 | Non-Targeted | CalHFA | 2068 (Low) |
| Total Housing Units | 255 | 253 | | | |
| Total At-Risk Units | 0 | 0 | | | |

Source: California Housing Partnership Corporation (CHPC) 2020, HUD 2020 and [Low Income Apartments in Marysville, California \(affordablehousingonline.com\)](#).

2. Loss of Assisted Housing

Affordability covenants and deed restrictions are typically used to maintain the affordability of publicly assisted housing, ensuring that these units are available to lower-income households in the long term. Over time, the City may face the risk of losing some of its affordable units due to the expiration of covenants and deed restrictions. If market rents continue to increase, property owners may be inclined to discontinue public subsidies and convert the assisted units to market-rate housing.

Risk was assessed based on information from the California Housing Partnership Corporation (CHPC) and the US Department of Housing and Urban Development (HUD). Moderate risk is assigned to projects expected to expire within 10 years of the start of the planning period (October 31, 2021). Low risk indicates that a property cannot convert to market rate for at least 10 years. Although projects with agreements expiring within 10 years of the beginning of the planning period are required by law to be listed, these units may not actually convert.

CHPC data indicates the federally assisted 100-unit Buttes Christian Manor has affordability controls that are set to expire in 2025; however, this is unlikely to occur and considered low-risk because the building is managed by a non-profit organization. Although Buttes Christian Manor's affordability status may expire within the next few years, it is considered to be at low risk of conversion because the project is owned by a nonprofit organization and funded under a federal program with no prepayment option. Nonprofit owners have a public purpose to develop, own, and maintain affordable housing. They have no or little incentive to remove current rental restrictions by terminating their Section 8 contracts or prepaying their mortgages. Some owners may prepay their mortgages to bring new capital into their projects. However, they are unlikely to opt out of their Section 8 contracts. According to CHPC's analysis, all assisted housing in Marysville is at low risk for conversion during the planning period.

The following is an analysis of the preservation and replacement options of the Buttes Christian Manor affordable housing project.

3. Preservation and Replacement Options

a. Overview

To maintain the existing affordable housing stock, the City can either preserve the existing assisted units or facilitate the development of new units. Depending on the circumstances of at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: (1) transfer of project to nonprofit ownership; (2) provision of rental assistance to tenants using non-federal funding sources; and (3) purchase of affordability covenants. In terms of replacement, the most direct option is the development of new assisted multifamily housing units. These options are described below.

b. Transfer of Ownership

Transferring ownership of an at-risk project to a nonprofit housing provider is generally one of the least costly ways to ensure that at-risk units remain affordable for the long term. By transferring property ownership to a nonprofit organization, low-income restrictions can be secured indefinitely, and the project would become potentially eligible for a greater range of governmental assistance. Although Buttes Christian Manor is already owned by a nonprofit corporation, it could potentially be acquired by another nonprofit agency to maintain the affordability of units.

The current market value of the project was estimated using information from multifamily sales listings in Yuba County. Based on a survey of seven sales listings, the average cost to purchase a multifamily development in July 2020 was \$133 per square foot. The average size of a unit was 960 square feet and the average cost to buy a unit was \$75,706. There are 100 units at risk of converting to market rate within 10 years in the City of Marysville. If these were purchased, the estimated cost of acquiring these would be \$7,698,280.

c. Rental Assistance

Rental subsidies using non-federal (state, local, or other) funding sources can be used to maintain affordability of the 100 at-risk affordable units. These rent subsidies can be structured to mirror the federal Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair market rent (FMR) on the unit. In Yuba County, the 2020 fair market rent is determined to be \$844 for a one-bedroom unit and \$1,087 for a two-bedroom unit (the two types of units in the Buttes Christian Manor project).³

The feasibility of this alternative is highly dependent upon the availability of other funding sources necessary to make rent subsidies available. With the passage of SB 329 in 2019, property owners are no longer able to refuse to accept rental housing (section 8) vouchers if they can be provided. However, some property owners or smaller-scale landlords may still attempt to refuse to rent to a household based on this source of income. As indicated in Table II-38, the total cost of subsidizing the rents for all 100 at-risk units is estimated at \$34,076 per month or \$408,912 annually.

³ The standard used by the federal government to determine allowable rents that assisted rental property owners may charge

Table II-38: Rental Subsidies Required

| Unit Size | Total Units | Fair Market Rent ¹ | Household Size | Very Low Income (50% AMI) ² | Affordable Cost – Utilities ³ | Monthly per Unit Subsidy | Total Monthly Subsidy |
|--------------|-------------|-------------------------------|----------------|--|--|--------------------------|-----------------------|
| 1-br | 99 | \$844 | 1 | \$24,500 | \$513 | \$332 | \$32,819 |
| 2-br | 1 | \$1,807 | 2 | \$28,000 | \$550 | \$1,257 | \$1,257 |
| Total | 100 | | | | | | \$34,076 |

Source: HUD Yuba City MSA Fair Market Rents 2020, HCD 2020 State Income Limits

¹ Fair Market Rent is determined by HUD for different jurisdictions/areas across the United States on an annual basis.

² 2020 Area Median Household Income (AMI) limits based on 2020 Income Limits from the California Department of Housing and Community Development. In Yuba County, the median family income in 2013 was calculated to be \$75,000 for a family of four. The income limit for a very low-income household was \$24,500 for a one-person household and \$28,000 for a two-person household.

³ Affordable cost = 30% of household monthly income minus estimated utility allowance of \$100 for a one-bedroom unit and \$150 for a two-bedroom unit.

d. Purchase of Affordability Covenants

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as affordable housing. Incentives could include writing down the interest rate on the remaining loan balance and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complex is too highly leveraged. By providing lump sum financial incentives or ongoing subsidies in the form of rents or reduced mortgage interest rates to the owner, the City can ensure that some or all the units remain affordable.

e. Construction of Replacement Units

The construction of new affordable housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends on a variety of factors, including density, size of the units (i.e., square footage and number of bedrooms), location, land costs, and type of construction. As of 2018, the California Board of Equalization estimated a per-foot construction cost of \$99.23 for a multi-family building with C-6 grade construction and more than 10 or more units. Assuming an average unit size of 960 SF, a single unit would cost approximately \$95,260.80. It would cost just over \$95 million (excluding land costs) to construct 100 new assisted units. Including land costs, the total costs to develop replacement units will be significantly higher.

Based on this average, construction of replacement units would cost approximately \$95 million, assuming an average unit size of 960 square feet. The cost of constructing replacement units far exceeds the cost of the other two alternatives.

f. Cost Comparisons

The above analysis attempts to estimate the cost of preserving the at-risk units under various options. The cost of acquiring the Buttes Christian Manor project and transferring ownership to nonprofit organizations is high (\$7.5 million). In comparison, the annual costs of providing rental subsidies required to preserve the 100 assisted units are relatively low (\$408,906). However, long-term affordability of the units cannot be ensured in this manner. The option of constructing 100 replacement units is very high (just over \$95 million, excluding land costs) and constrained by a variety of factors, including growing scarcity of land, rising land costs, and potential community opposition. These units are currently considered low risk. However, if needed, the best option to preserve the units appears to be the purchase of affordability covenants.

4. Organizations Interested in Preserving Assisted Rental Housing

The preservation of affordable rental housing at risk of conversion to market-rate housing can be assisted by nonprofit organizations with the capacity and interest in acquiring, managing, and permanently preserving such housing. The California Department of Housing and Community Development maintains a list of such interested nonprofit organizations. Qualified organizations in Yuba County include:

- Volunteers of America National Services, 1108 34th Avenue, Sacramento, CA 95822; (916) 917-6848
- Rural California Housing Corp, 3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691; (916) 414-4436

Additional qualified organizations covering all counties include, but are not limited to, the following:

- A.F Evans Development, Inc., 4305 University Ave. Suite 550, San Diego, CA, 92105; (619) 282-6647
- BRIDGE Housing Corporation, 345 Spear Street, Suite 700, San Francisco, CA, 94105; (415) 989-1111
- BUILD Leadership Development, Inc., P.O. Box 9414, Newport Beach, CA, 92658; (877) 644-9422
- USA Properties Fund, 2440 Professional Drive, Roseville, CA, 95661; (916) 773-5866
- Resources for Community Development, 2220 Oxford St, Berkeley, CA 94704, (510) 841-4410
- Mercy Housing California, 1360 Mission St., Suite 300, San Francisco, CA, 94103; 213-743-5830

5. Potential Funding Sources

One of the primary mechanisms the City has available for supporting the development of new affordable units is to assist developers in obtaining funding for development or to obtain funding for homeowner assistance loan and grant programs (see Table IV-3, in the Resources section). Several potential funding sources from state and federal programs may help the City to provide this assistance.

G. OPPORTUNITIES FOR ENERGY CONSERVATION

Utility-related costs can directly impact the affordability of housing in Northern California. However, Title 24 of the California Administrative Code sets forth mandatory energy standards for new development and requires adoption of an “energy budget.” In turn, the home building industry must comply with these standards, while localities are responsible for enforcing the energy conservation regulations.

There are many ways to meet or exceed state energy standards, including:

- The use of passive solar construction techniques that require proper solar orientation, appropriate levels of thermal mass, south-facing windows, and moderate insulation levels.
- The use of higher insulation levels in place of thermal mass or energy-conserving window orientation.
- The use of active solar water heating in exchange for less insulation and/or energy-conserving window treatments.

Other examples of energy saving construction techniques are locating homes on the northern portion of the sunniest location of building sites; designing structures to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions; locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; and making the main entrance a small enclosed space that creates an air lock between the building and its exterior, orienting the entrance away from winds, or using a windbreak to reduce the wind velocity against the entrance.

Site planning techniques, the use of landscaping, and the layout of new developments can also reduce energy consumption associated with residential development through reductions in heating and cooling needs, opportunities to use non-motorized vehicles for transportation, and reductions in energy inputs to the development of housing.

Pacific Gas and Electric (PG&E) provides a variety of energy conservation services for residents and participates in several other energy assistance programs for lower-income households, which help qualified homeowners and renters, conserve energy, and control electricity costs. These include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program.

The CARE Program provides a 20 percent monthly discount on gas and electric rates to income-qualified households, certain nonprofits, facilities housing agricultural employees, homeless shelters, hospices, and other qualified nonprofit group living facilities.

The REACH Program provides one-time energy assistance to customers who have no other way to pay their energy bill. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and unemployed, who experience severe hardships and are unable to pay for their necessary energy needs.

Marysville’s General Plan contains a policy in the Circulation and Scenic Highways Element to promote pedestrian convenience through requirements that connect residential development with commercial, shopping, and employment centers. By encouraging development patterns that reduce reliance on motorized vehicles, energy consumption can be reduced in new residential developments.

The City’s Zoning Code, Subdivision Code, or other codes and ordinances do not contain implementing regulations to promote or require energy conservation in new development, except for compliance with state energy conservation standards. The City’s design review guidelines applicable in the Historic Preservation Overlay Zone and Central Business District project areas (which comprise about 34 percent of the City’s territory) promote the use of traditional architectural styles and construction techniques that reduce cooling and heating needs for historic buildings. (See Program 6.1.)

H. FUTURE HOUSING NEEDS

State law (California Government Code Section 65584) requires that councils of governments (COGs) prepare regional housing allocation plans that assign a share of a region’s housing need to each city and county. In the six-county Sacramento area, the Sacramento Area Council of Governments (SACOG) is the council of governments authorized under state law to identify existing and future housing needs for the region. SACOG adopted a new regional housing allocation plan called the Regional Housing Needs Plan (RHNP) in March 2020. This plan covers the period from October 31, 2021 through October 31, 2029.

SACOG’s methodology is based on the regional numbers supplied by the California Department of Housing and Community Development (HCD). The numbers produced by HCD are provided to SACOG in the form of a regional goal number, which is then broken into income categories. SACOG is mandated to distribute the numbers to Sacramento area jurisdictions by income categories.

The methodology used to determine the future need considers the expected growth in number of households, the need to achieve ideal vacancy rates, the need for more housing opportunities, and compensation for anticipated demolition. An “avoidance of impactation” adjustment is applied to the preliminary allocation figure to avoid further concentration of low-income units in jurisdictions that have more than the regional average.

The RHNP allocation is a minimum needs number—cities and counties may plan for, and accommodate, a larger number of dwelling units than the allocation. The City must, however, use the numbers allocated under the RHNP to identify measures (policies and ordinances) that are consistent with these goals. While the City must also show how it will accommodate these units to be built, it is not obligated to build any of the units itself or finance their construction.

II. COMMUNITY PROFILE

The RHNA for the current 2021–2029 planning period totals 167 new units. Table II-39 provides a breakdown of Marysville’s share of the regional housing need by the affordability level/income category: extremely low, very low, low, moderate, and above moderate. Extremely low-, very low-, and low-income categories are often referred to as a group as lower-income. Through this Housing Element, the City is required to demonstrate the availability of adequate sites to accommodate these new units. Programs 1.2, 1.6, 2.1, 2.2, 2.3, 2.4, 2.6 are intended to spur housing production. Available land to accommodate housing is discussed in Section IV.

Table II–39: Regional Housing Allocation 2021–2029

| Income Category (% of AMI) | RHNA Allocation | |
|-------------------------------|-----------------|-----------------|
| | Percentage | Number of Units |
| Extremely Low (<30%) | 11.4% | 19 |
| Very Low (31–50%) | 11.4% | 19 |
| Low (51–80%) | 13.8% | 23 |
| Moderate (81–120%) | 18.6% | 31 |
| Above Moderate (120%+) | 44.9% | 75 |
| Total | 100.0% | 167 |

Source: SACOG, Regional Housing Needs Plans, March 2020

III. ASSESSMENT OF FAIR HOUSING

AB 686 requires that all housing elements due on or after January 1, 2021, must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015.

Under state law, AFFH means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

The City has completed the following:

1. Include a Program that Affirmatively Furthers Fair Housing and Promotes Housing Opportunities throughout the Community for Protected Classes (applies to housing elements beginning January 1, 2019).
2. Conduct an Assessment of Fair Housing, which includes summary of fair housing issues, an analysis of available federal, state, and local data and local knowledge to identify, and an assessment of the contributing factors for the fair housing issues.
3. Prepare the Housing Element Land Inventory and Identification of Sites through the Lens of Affirmatively Furthering Fair Housing.

To comply with AB 686, the City has completed the following outreach and analysis.

A. OUTREACH

As discussed in the Introduction of this Housing Element, the City conducted individual consultations with service providers and other organizations who serve special needs groups and other typically hard to reach groups during the outreach process, in addition to the standard public hearing process. The purpose of these consultations was to solicit direct feedback on housing needs, barriers to fair and affordable housing, and opportunities for development from all economic segments of the community. A full summary of the feedback gathered during these consultations can be found in the Introduction of this Housing Element.

During these consultations, stakeholders expressed concern about a variety of fair housing issues. The primary concern stakeholders felt needs to be addresses is the lack of affordable housing, especially for extremely low-income households. The Camp Fire destroyed homes and forced households to relocate, resulting in increased demand for housing in the City and, thus, increased housing prices. This has pushed affordable housing further from resources and jobs. Stakeholders also noted a need for more transitional and supportive housing to assist residents facing homelessness or coming out of a rehabilitation facility with transitioning to housing that they can afford. Even when housing is available, stakeholders asserted that many barriers to housing for low-income households are as a result of strict rental requirements (i.e., credit history checks,

rental references), lost deposits making affording new housing challenging, substandard housing conditions, and income source discrimination by landlords. Opportunities to address these challenges include more easily accessible information for low-income households regarding available assistance programs and opportunities and ensuring that affordable housing is not concentrated in pockets and is located near necessary resources.

B. ASSESSMENT OF FAIR HOUSING

California Government Code Section 65583 (10)(A)(ii) requires the City of Marysville to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk. According to the 2020 California Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) Opportunity Areas (Figure 1), the whole western half of the City is considered “Moderate Resource” and the area east of Highway 70 and south of Highway 20 are considered “Low Resource.” The areas northeast of the highways are predominantly “High” and “Highest Resource” areas, and there is a small area of “High Segregation and Poverty” located along the southern border of the City. High and highest resource areas are those with high index scores for a variety of educational, environmental, and economic indicators. These indicators include high levels of employment and close proximity to jobs, access to effective educational opportunities for both children and adults, low concentration of poverty, and low levels of environmental pollutants, among others. Moderate resource areas have access to many of the same resources as high and highest resource areas but may have longer commutes to places of employment, lower median home values, fewer educational opportunities, or other factors that lower their indices for economic, environmental, and educational indicators. While TCAC and HCD did not designate any portion of the City of Marysville as “Low Resource”, these areas have the most limited access to all resources. Areas of high segregation and poverty are those that have an overrepresentation of people of color compared to the County, and at least 30 percent of the population in these areas is below the federal poverty line (\$26,200 annually for a family of four in 2020).

1. Integration and Segregation Patterns

To assess patterns of segregation and integration, the City analyzed four characteristics: race and ethnicity, disability, income, and familial status.

As shown in Figure 2, Diversity Index, there is a diversity index score of 60-85 across the entire City. According to the 2015–2019 American Community Survey, approximately half of Marysville residents identify as White, non-Hispanic, whereas approximately half of the residents to the west in Yuba City and to the south in Linda identify as Hispanic.

While there are not any racially or ethnically concentrated areas of poverty in or near Marysville, and diversity levels within the City are consistent with most surrounding areas, there are some higher diversity levels in nearby communities. The unincorporated area just to the south of Marysville, known as Linda, as well as an area just to the south of Yuba City, both have highly diverse populations, with both parts of the region rating higher than 85 in the Diversity Index.

There are also some areas nearby with less diverse populations. In areas to the north and east of Marysville, including parts of Sutter County and the northeastern areas of Yuba County, residents tend to be concentrated within one ethnic group and therefore have lower ratings on diversity index. In northeast Yuba County, these less diverse areas tend to be primarily White, Non-Hispanic households. In Sutter County, to the north of Yuba City, these less diverse areas tend to be Black or Hispanic. Lower population density can also contribute to these lower diversity ratings. As part of Program 2.3, the City will continue to collaborate with Yuba County and local non-profit organizations to support housing mobility and access to higher resource areas.

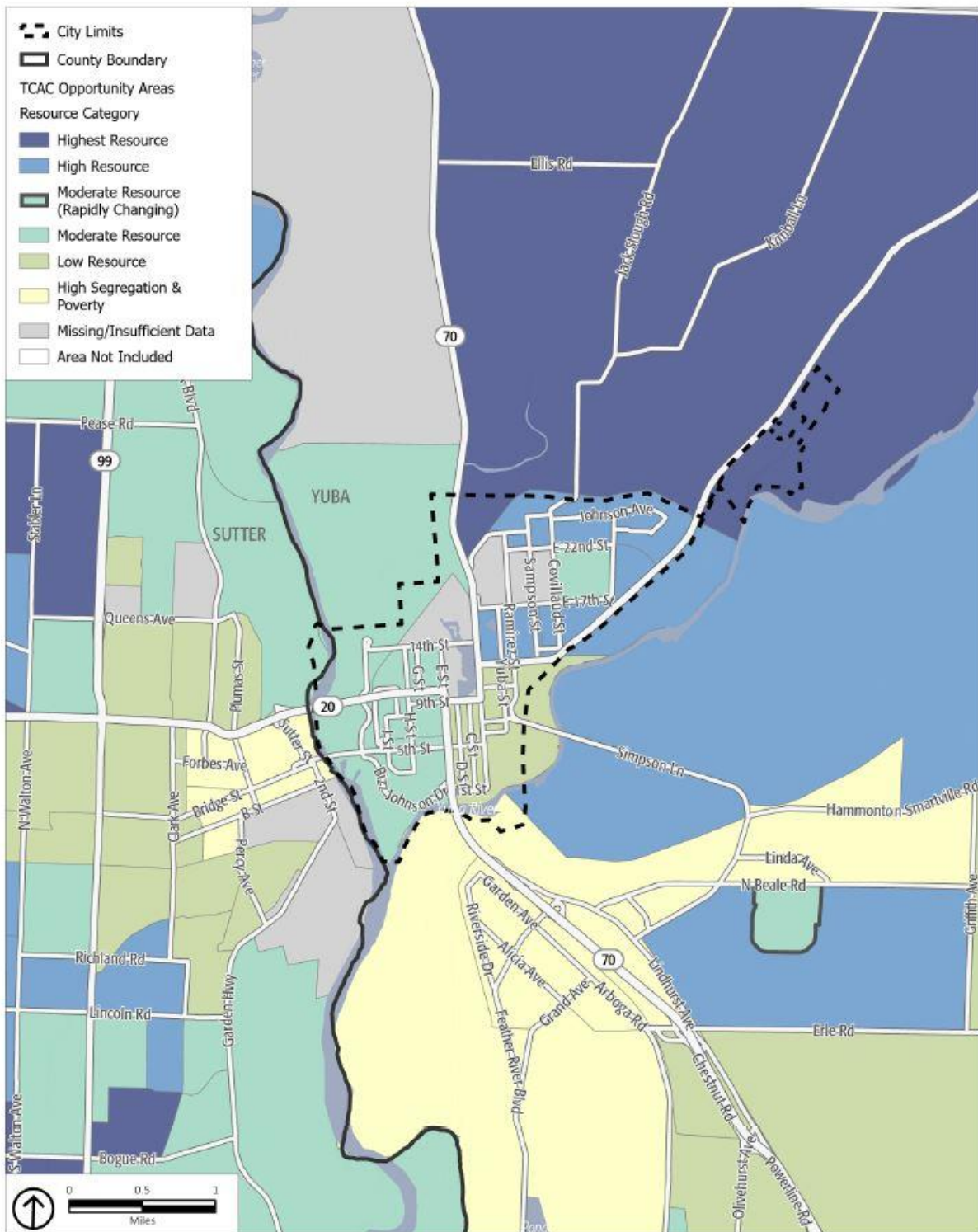
Housing Mobility is a federal term based on Housing and Urban Development (HUD) Housing Choice Voucher Program HCV Mobility Demonstration. Recent research that shows growing up in neighborhoods with lower levels of poverty improves children's academic achievement and long-term chances of success and reduces intergenerational poverty. Children who move to low-poverty neighborhoods have also been shown to experience lower rates of hospitalizations, lower hospital spending, and some changes in mental health over the long-term follow-up. Adults given the chance to move to low-poverty neighborhoods experience reductions in obesity and diabetes.

In 2014, the percent of the population with a disability was higher in downtown Marysville and to the south along the Highway 99 corridor than in surrounding areas; however, according to the 2015–2019 ACS, this segregation has diminished to a point where the percent of the population with a disability has become even across the region. No formal program to achieve this result was in place. Therefore, the population with a disability appears to have been organically integrated in all communities such that they have equal access to all housing and economic opportunities. The City has not received any requests for reasonable accommodations in recent years.

The City also assessed the concentrations of households below the poverty line across the City to analyze access to adequate housing and jobs. As shown in Figures 3 and 4, there is a significantly higher percent of residents who fall below the poverty line (\$26,200 for a family of four in 2020) in the western and southern portions of the City, and south of the City, than to the east and north. This difference has remained steady over time. As shown in Table II-13 of the Community Profile, the City of Marysville has a vacancy rate of 4.1 percent for rental units and just 1.2 percent for ownership units. These vacancy rates are both extremely low, suggesting little room for mobility and high demand for what affordable units there are.

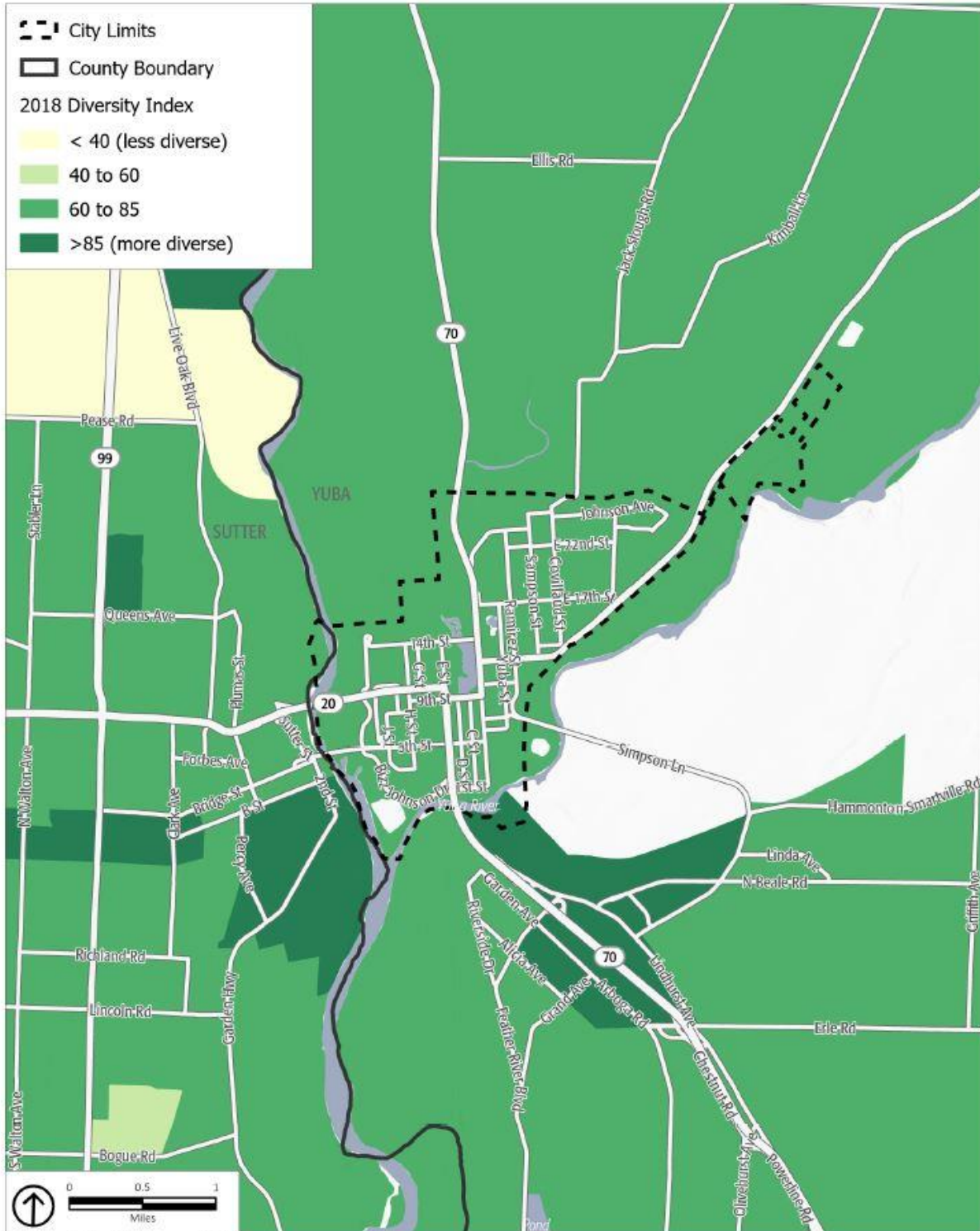
III. ASSESSMENT OF FAIR HOUSING

Figure 1: TCAC Opportunity Areas



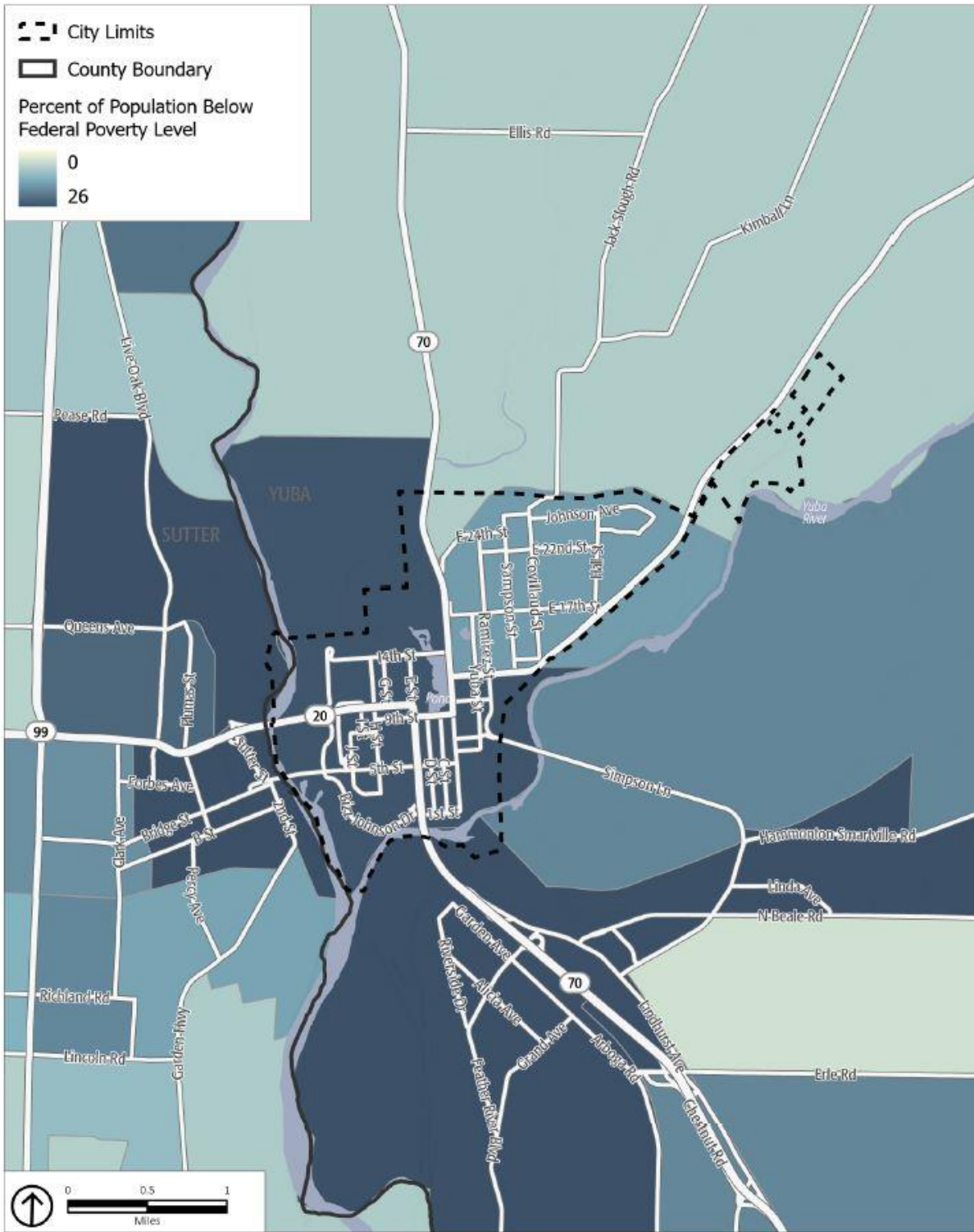
Source: Esri; TCAC/HCD Opportunity Maps 2020

Figure 2: Diversity Index



Source: Esri; US Census 2018

Figure 4: Poverty Status



Source: Esri; US Census 2019

III. ASSESSMENT OF FAIR HOUSING

There are also more single-person households residing within the city limits of Marysville than in surrounding areas, despite nearly two-thirds of the housing stock being made up of single-family homes. The discrepancy between housing type and anticipated housing need for single-person households, further explains rates of poverty and overpayment, as described below. There is likely a need for smaller, more affordable housing units to meet the needs of this population.

Given these factors, there is no evidence of segregation based on disability in the City, but there is potential for segregation based on income and opportunity to increase racial integration between Marysville and surrounding communities. As shown in Figures 3 and 4 the concentrations of lower income households are not unique to Marysville. The City of Yuba City to the west and unincorporated areas in Yuba County just north and south of Marysville also have higher rates of households living below the poverty line, as compared with surrounding areas. Although incomes within the City are slightly higher in the northeast portions of the City, the entire City is considered disadvantaged economically because the median income is 80 percent or less than the statewide average (\$44,839 in Marysville; \$75,235 in California, 2015-2019 ACS). Concentrations of households with similar incomes have remained steady over time and may indicate a historical lack of varied housing stock. If options for housing at a diversity of prices points are available, it would encourage a more economically diverse community.

However, as shown in Figure 5, Job Proximity Index, the downtown is the area with the closest proximity to employment opportunities. In contrast to the TCAC Opportunity Areas (Figure 1), this suggests that access to jobs may not be the driving factor behind the concentration of lower-income households, but rather the type of jobs and housing available. This aligns with the feedback from the City's Planning and Historic Preservation Commission that greatest access to economic opportunities is in the City's downtown, as well as with feedback from stakeholder organizations that affordable housing has been pushed further from job opportunities due to increased demand and lack of supply.

The City approved the 2015 Marysville Bounce Back Vision & Implementation Plan. In association with this plan, SACOG provided a \$100,000 grant and wayfinding and store front activation/catalyst demonstration sites were implemented. These efforts have been concentrated in

1. The Lake District, including all the area along the shore of Ellis Lake, from Ninth Street on the south to 14th Street on the north, and B and D Streets for that entire distance. Ellis Lake is the signature amenity of the city.
2. The River District, the entire riverfront area including the levee and beyond, into the inundation areas along the Feather River. This area has development constraints. However, if those constraints are mitigated, the area has great potential for economic development.
3. The Medical Arts District surrounding the Fremont Rideout Hospital by one or more blocks in each direction.
4. The Highway 70/E Street Corridor, stretching from the bridge at the city limits on the south to Tenth Street on the north.
5. The Historic Downtown District, encompassing B, C and D Streets and all cross streets from First Street to Eighth Street.

The City hired a consultant to prepare a Commercial COVID-19 Playbook to assist property owners in these areas and throughout the City. The Playbook is intended to help business and property owners navigate economic development during COVID. It identified tools for creating outdoor dining spaces, activating window displays, keeping employees and visitors healthy and provided easy access to resources. One of the pillars is to help diverse populations. The Playbook states:

“Equity & Vulnerability. We must prioritize assistance for businesses and owners in the black, indigenous, and people of color (BIPOC) communities, who are being impacted most by Coronavirus. Additionally, economic development initiatives should be laser focused on establishing equity and providing opportunity for people in all communities. Examples of listening sessions through an equity lens within your region might include:

- By Language (listening sessions in a foreign language with translators)*
- BIPOC Communities*
- Woman-Owned Businesses”*

In addition, through the Community Sponsorship Program, in part the City provides limited assistance, through in-kind sponsorships or monetary funding, to local organizations in support of community programs or events that are consistent with the goals and mission of the City and that serve a public purpose. The Community Sponsorship Program provides assistance that helps to improve communities and defray the cost of living for households who may struggling to make ends meet. (Program 2.3) This assistance can help prevent homelessness and displacement by helping people afford their housing costs. Organizations that received City assistance completed the following:

- The School Resource Officer conducted home visits to students during COVID-19-related distance education.
- Police Personnel assisted Marysville Fire and Public Works with hazardous mitigation clean-up in Hollywood Trailer Park.
- The Volunteer Fire Association partnered with Perfect Union and Enterprise to 'adopt' and deliver toys and food to a family in need.
- The Sutter-Yuba-Colusa United Way Turkey Drive provided 100 turkeys to families in need during the holidays.
- City staff participated in the Salvation Army’s “Spirit of Giving” Red Kettle drive.
- COVID-19 relief grants and loans were provided to small businesses and restaurants. The Economic Injury Disaster Loan (EIDL) was made available to businesses, private nonprofits, homeowners, and renters.

III. ASSESSMENT OF FAIR HOUSING

According to SACOG's 2016 Active Transportation Program (ATP) maps, the entire City qualifies as a "disadvantaged community" because according to the 2010-2014 ACS, median household income was less than 80% of the California state median income. The City received a grant for \$515,000 from SACOG to implement an ATP project. The Marysville Bicycle and Pedestrian Improvement Project is helping to expand mobility in the City, so people have the ability to walk, ride bicycles and use alternate forms of transportation. Highway 70 cuts through the City and is difficult to navigate as a pedestrian. The project includes installation of 26 bicycle racks on public sidewalks, 7.23 miles of bike lanes, 5.74 miles of bike routes, four high visibility crosswalks, two Rectangular Rapid Flashing Beacons (RRFB)s, two speed feedback signs, a raised intersection, and 1,193 feet of sidewalk.

2. Access to Opportunity

City staff and the Planning and Historic Preservation Commission reviewed the TCAC Opportunity Areas (Figure 1) and found most designations to be inaccurate for the City. Commissioners identified the two areas that TCAC/HCD categorized as "Highest Resource" as the City's cemetery and the Recology Yuba-Sutter recycling facility. Neither of these areas are suitable for residential development. Additionally, commissioners asserted the areas designated as a "Moderate" and "Low Resource" areas by TCAC/HCD should be considered "High Resource," because it is the City's downtown, which has the greatest access to resources and jobs. The commissioners went on to say the area designated as "High Resource," should be characterized as "Moderate" instead. Finally, Commissioners confirmed that the area that TCAC/HCD designated as "High Segregation and Poverty" is an undeveloped floodplain and river that are not suitable for development.

The Commissioners' perceived areas of opportunity align with HUD's 2017 jobs proximity data that confirms that housing with the closest proximity to jobs are in downtown Marysville, and in Yuba City to the west, and the northern reaches of the City have the longest commute times (Figure 5). However, while the greatest access to jobs and employment opportunities is in the downtown portion of the City, the segregation and integration assessment finds that this area is populated by the lowest-income households. The entire City is considered disadvantaged economically because the median income is 80 percent or less than the statewide average (\$44,839 in Marysville; \$75,235 in California, 2015-2019 ACS). Nevertheless, incomes are slightly higher in the northeast part of the City. Concentrations of households with similar incomes indicates a stable history of a lack of varied housing stock. If options for housing at a diversity of prices points are available, it will encourage a more economically diverse community. The discrepancy between these findings suggests that, although there is a concentration of lower-income households that coincides geographically with concentrated job opportunity:

1. Jobs that are near housing may not meet the needs of the residents located there, creating a jobs/housing imbalance.
2. Someone may be able to both work and live in an area with a high concentration of jobs; however, they may still only be able to access positions with low wages.

Existing affordable housing projects are distributed throughout the city. Buttes Christian manor is located on the south side, Heather Glenn MHSA is located in the center of the city near Ellis Lake, and Marymead Park and River's Bend Apartments are located in the northeast side of the city.

On the south side of the City, affordable housing at Buttes Christian manor is located in close proximity to many community resources such as a library, commercial areas, and a medical center. Although CHPC data indicates that the 100-unit Buttes Christian Manor has affordability controls that are set to expire in 2025; this is unlikely to occur and considered low-risk because the building is managed by a non-profit organization and federally funded. In addition, Program 4.1 commits the City to efforts to mitigate the potential loss of extremely low-, very low-, and low-income housing units through the conversion of subsidized rental housing projects to market-rate housing.

In central Marysville, affordable housing is close to a supermarket, one elementary school, and several employment centers, but commercial development is less concentrated in this area. Additional new affordable housing will be constructed in central Marysville at 1315 Yuba St. All 71 units will be affordable to low-income families. The project has secured Low-Income Housing Tax Credit (LIHTC) funding. The project will include four (4) residential buildings and an integral one-story community room. The units will be garden style apartments in three-story, walk-up buildings. The unit mix includes 24 one-bedroom units 24 two-bedroom, and 23 three-bedroom units. Little housing development has occurred in Marysville in the last five years. This recent project approval demonstrates that multifamily affordable rental housing is desired in Marysville. The City incentivized this affordable housing project by expediting the review process. The City exempted the project from design review and used the infill categorical exemption for CEQA compliance.

The affordable housing projects located in the northeast side of the city are both close to an elementary school and to Marysville High School, as well as to a grocery store. Yuba-Sutter Transit Route 4 serves all but one of these projects, as well as many of the sites identified for lower-income housing in the Sites Inventory. Note that Marysville is geographically compact, and commute times within the City are relatively short.

The City approved the 2015 Marysville Bounce Back Vision & Implementation Plan. In association with this plan, SACOG provided a \$100,000 grant and wayfinding and store front activation/catalyst demonstration sites were implemented. Through implementing this plan, the City hopes to potentially attract employers with higher paying jobs in these areas.

The City has included actions in Program 5.1: Fair Housing Program to encourage multifamily housing near schools and utilize land use, zoning, and development standards to address barriers to housing choices in high opportunity areas such as Accessory Dwelling Unit (ADU) ordinances, minimum lot sizes, and transit availability. The City's downtown is a good location for SROs and mixed-use design that incorporates microunits (approximately 350 square feet and smaller. (See Program 1.2.)

The City analyzed the sites identified for residential development in this Housing Element through the lens of the opportunity areas as they are established by local experience, applying the definitions of each resource area as established by TCAC and HCD. All sites in Marysville's sixth cycle inventory (Appendix C, Sites Inventory) are in areas identified by TCAC/HUD as either "High Resource" or "Moderate Resource" areas. Of the two sites identified as appropriate for the lower-income category, one is in a "High Resource" area and the other is in a "Moderate Resource" area.

3. Disproportionate Housing Need and Displacement Risk

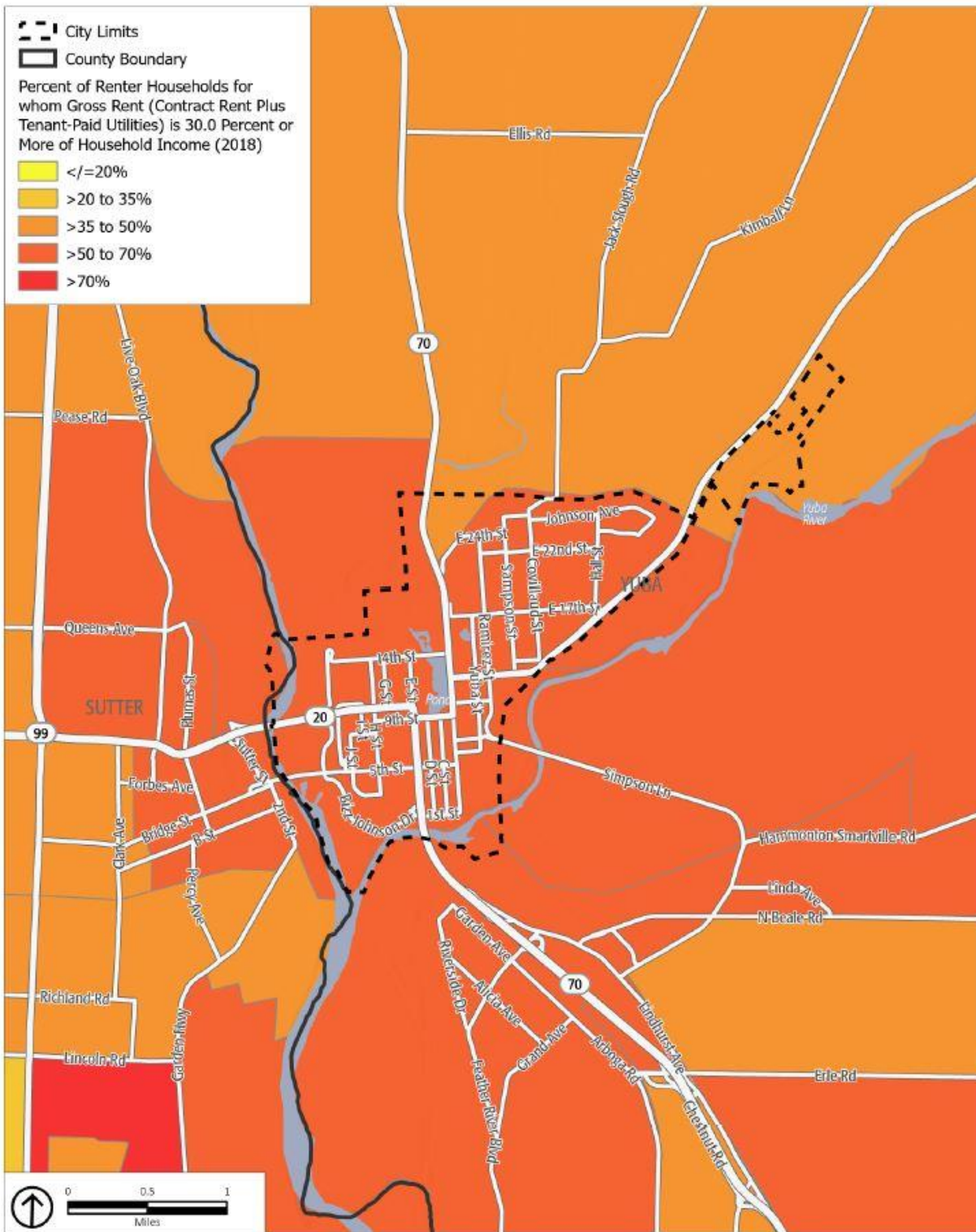
As discussed earlier in the Community Profile (Table II-14), overcrowding is not a significant issue in the City of Marysville. As of the 2014-2018 ACS, only 5.7 percent of households in the city are considered overcrowded, with a slightly higher percentage of owner households (6.7 percent, or 121 households) experiencing overcrowding. Among renters, 5.1 percent of households (141 households) experience overcrowding. However, nearly a third of renters are overpaying for housing. The median rent in Marysville is out of reach for most lower-income renters; however, as shown in Figure 6, overpayment by renters in 2019 was not isolated to the City of Marysville and is a chronic issue to be addressed both locally and regionally. As is shown in Table II-18, as of the 2013-2017 CHAS, between both renters and owners, 43 percent of lower-income households in Marysville pay at least 30 percent of their income toward housing costs. Regionally, overpayment among renters tends to be higher in the adjacent unincorporated areas of Yuba County than in the surrounding areas of Sutter County. However, the City of Yuba City has an estimated rate of renter overpayment of between 50 and 70 percent as of 2019. In contrast, the rate of homeowners overpaying for housing is significantly lower at 9.8 percent of all owner households and 6.8 percent of lower-income owners. Overpayment increases the risk of displacement for residents who are no longer able to afford their housing costs. Regional patterns of overpayment among homeowners in the 2015-2019 ACS were similar to those among renters, though in general overpayment among homeowners is lower than renters. In unincorporated Sutter County, the areas south of Yuba City tend to have higher rates of overpayment among homeowners than other parts of the County or in Marysville. The City has included all the programs under Goal 2: Encourage the Provision of Affordable Housing to incentivize development of affordable rental housing and has included an action in Program 5.1: Fair Housing Program to develop a targeted program to connect lower-income residents with affordable rental and homeownership opportunities in the City.

III. ASSESSMENT OF FAIR HOUSING

In addition to extensive overpayment, approximately 90 percent of the housing stock in Marysville is older than 30 years, with approximately 57 percent over 50 years old. The age of housing is often an indicator of the need for some type of repair or rehabilitation. As discussed earlier, a 2013 survey of housing conditions in Marysville resulted in findings that approximately 65 percent of housing units in Marysville need some repair. In some cases, the cost of repairs can be prohibitive, resulting in the owner or renter living in unhealthy, substandard housing conditions or being displaced if the house is designated as uninhabitable and the owner does not complete repairs. To prevent either of these situations, the City will assist homeowners to identify and apply for rehabilitation funding and will develop a code enforcement process in which code enforcement staff will follow up with landlords to ensure repairs are made so the unit can continue to be occupied. The City will continue to collaborate with the County and nonprofit housing organizations to target efforts in the rehabilitation (repairs to address health and safety hazards), adaptive reuse (repurposing of an existing structure for new use), acquisition (purchase of homes to preserve as affordable) and temporary COVID related assistance programs throughout the City, with a focus on ensuring equal access to the programs across all socioeconomic groups. The City will provide program materials in languages other than English, as needed. (see Programs 2.3, 3.1, 3.2, 5.1).

Data related to home loan applications is made available annually through the Consumer Financial Protection Bureau, through the Home Mortgage Disclosure Act (HMDA). Among first mortgage loan applications originated in Marysville in 2019, 64 percent were made to white applicants. For 27 percent of loans issued, race data was not available. An equal share of loans originated were made to Asian and Black or African American homebuyers, with 3 percent of loans originated to each group, respectively. This is roughly proportionate to the race and ethnicity distribution of Marysville as a whole. HMDA data combines data on Hispanic or Latino identity within other race categories; ten of the 33 loan applications that were originated went to borrowers identifying as Hispanic or Latino. Four of the five loan applications that were denied were denied to white applicants (including one borrower that also identified as Hispanic or Latino). Race data was not available for the other application that was denied. In 2018, rates of origination to white applicants were slightly higher than in 2019, with 71 percent of the 180 loans originated for home purchases going to white residents. A slightly higher percentage of loans originated in 2018 went to Black residents (4.4 percent, or 8 loans) as compared to 2019. Race data was not available for 13 percent of loans originated. Of the 23 home purchase loans that were denied in 2018, 78 percent were denied to white applicants (18 loans); one loan was denied to each other ethnic group surveyed (Black, Native Hawaiian or Other Pacific Islander, and Asian). Just over 15 percent of loans originated and 17 percent of loans denied were for applicants who identify as Hispanic or Latino, though these loans are also counted within other race categories. Through Program 5.1, the City will support non-profit organizations in their efforts to combat lending practices that disproportionately impact people in protected classes including race, color, national origin, religion, sex, age, or disability.

Figure 6: Overpayment (Renters)



4. Enforcement and Outreach Capacity

The City enforces fair housing and complies with fair housing laws and regulation through a twofold process: review of City policies and code for compliance with State law and investigating fair housing complaints.

While the City of Marysville updates their policies and codes to reflect changes in State law, they have not completed a comprehensive review of zoning laws and policies to ensure compliance with fair housing law. The City is severely understaffed and in recent years has struggled financially. Further, staff turnover has been high. As of February 2021, for the past nine-months the City has been without a permanent City Manager or Community Services Director. Consultant staff has been brought in to assist the City as it struggles to fill vacancies and meet housing element deadlines. High on the City's action list is a comprehensive update of its General Plan and zoning ordinance to facilitate housing. The City has included an action in Program 5.1: Fair Housing Program to complete a comprehensive review and assess needed changes within two years of adoption of the Housing Element. During this review, the City will ensure that the Zoning Code and land use policies encourage patterns of integration, allow a variety of housing types to meet all needs, and provide accommodations for protected classes, such as employee housing, reasonable accommodation processes, and density bonuses for affordable housing. Following this review, the City will complete subsequent interim and comprehensive reviews of its policies and practices ensure that, as the city grows and changes, it continues to ensure and enforce that all persons have access to sound and affordable housing (Program 5.1).

In addition to fair housing issues related to development standards, fair housing issues can also include discriminatory behaviors by landlords such as refusal to grant reasonable accommodation requests, not allowing service animals, discrimination against familial status, sex, religion, or other protected class, and more. The City complies with fair housing law regarding investigating complaints such as these by referring discrimination cases to CRLA.

Fair housing cases are also handled by California Rural Legal Services (CRLA). CRLA is a nonprofit legal service that assists low-income residents in Marysville who face housing discrimination, eviction, and other legal issues. On November 24, 2020, CRLA provided information on fair housing issues in Marysville, though was unable to provide quantitative data on the number of fair housing cases they have received. CRLA discussed several housing issues that they handle, including the cause of many cases. Cases they handle most often include discrimination based on a disability, substandard housing conditions, and tenant right. Discrimination based on a disability is most commonly a result of landlords enforcing no pet policies when an individual or household has an assistance animal, with limited checks on landlords who discriminate in this manner. Other fair housing issues that CRLA noted for the City of Marysville include code enforcement techniques that force evictions rather than repairs in substandard housing units; their clients experience their housing being "red tagged" as uninhabitable or in need of repair but rather than following through with the landlord to ensure these repairs are made so the unit can continue to be occupied, landlords more often evict the tenant to avoid the cost of repairs. This method further reduces the stock of affordable housing without addressing the issue of housing conditions. In addition to these specific cases, CRLA staff warned against concentrating affordable housing and suggested the City consider implementing rent control to create integrated and balanced living patterns. These practices, paired with increased

education for landlords and tenants on their rights and responsibilities, can address many of the fair housing issues that CRLA handles for residents of Marysville.

HUD's Region IX Office of Fair Housing and Equal Opportunity (FHEO) reported in August 2020 that no fair housing cases were filed with their office during the previous planning period but expressed the importance of noting that they are not the only fair housing agency serving Marysville and cases may be reported elsewhere or go unreported. California Department of Fair Employment and Housing (DFEH) reported in their 2019 Annual Report that only one fair housing case was reported to their office in 2019 from Yuba County as a whole, and only one in 2018.

CRLA and DFEH were not able to provide specific locational information for cases either because they do not track the geographic origin of complaints or due to confidentiality concerns. Therefore, the City was unable to conduct a spatial analysis of fair housing cases to identify any patterns or concentrations of fair housing issues in the City. Program 5.1: Fair Housing Program includes an action to work with fair housing enforcement organizations and agencies to track issues and identify patterns in the City and inform the City's plan to affirmatively further fair housing.

C. SITES INVENTORY

The City examined the opportunity area map prepared by HCD and TCAC (Figure 1). The opportunity area map identifies areas in every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children. Additionally, as described above, the City relied on the local knowledge of the Planning and Historic Preservation Commission to adjust the designations and descriptions of areas in the City, as necessary.

Using the statewide opportunity area map, Planning and Historic Preservation Commission revisions, and indicators of segregation, displacement risk, and access to opportunity as overlays to the City's sites inventory, the City was able to identify sufficient sites for in Marysville's sixth cycle inventory (See Section IV. Resources and Appendix C) in areas identified by TCAC/HUD as either "High Resource" or "Moderate Resource" areas, with close proximity to jobs. No sites in the inventory are in areas of identified segregation. However, nearly all the sites are in areas with a high percentage of extremely low-income households and overpayment for housing. Of the two sites identified as appropriate for the lower-income category, one is in a "High Resource" area and the other is in a "Moderate Resource" area.

As seen in Figure 7, the sites identified for the inventory are distributed across the City and within a variety of zoning districts, encouraging a mix of household types across the City. Most of the sites identified for this Housing Element will result in small-lot development and will include new moderate and above moderate housing, as well as housing affordable to lower-income households, mixed throughout the City. Vacant sites that are zoned suitably for each income category are found throughout the City, which combats patterns of segregation and concentrations of poverty by encouraging mixed income neighborhoods and a variety of housing types to meet the needs of residents in these areas. The two sites identified for the lower-income RHNA are located between B Street and Yuba Street. The addresses are 3 8th St (APN 010131006000) and 16 13th St (address is approximate, APN 009231008000). Both sites are zoned M-1. These sites are near jobs and other resources, which make them good locations for affordable housing.

III. ASSESSMENT OF FAIR HOUSING

Yuba-Sutter Transit's Route 4, which circulates residents to many schools, public services, healthcare facilities and commercial areas is nearby. While the parcels are not yet served by sidewalks, the development of housing can provide more opportunities for adding pedestrian-scale infrastructure. The two sites are both located near open spaces such as Ellis Lake and Yuba Square. These sites affirmatively further fair housing through their close proximity to employment centers and transit access, both of which can reduce the overall cost of living for a lower-income family. As with much of downtown Marysville, both sites are located in close proximity to many jobs, including higher-income job centers such as a Caltrans district office and other government offices. The sites are also in close proximity to a Head Start site and are several blocks south of Marysville High School.

The City assessed environmental constraints, including wildfire risk, 100-year flood risk, and 500-year flood risk, and confirmed that none of the sites identified are at risk of any environmental hazards. All sites are protected from flooding by levees.

D. CONTRIBUTING FACTORS

Discussions with community organizations, fair housing advocates, and the assessment of fair housing issues identified several factors that contribute to fair housing issues in Marysville, including:

- The dominance of single-family homes despite the presence of smaller households (single person),
- Low-vacancy rates with limited availability of affordable housing options,
- Displacement from the Camp Fire and loss of housing in the region (The Camp Fire in Paradise in nearby Butte County destroyed homes, displacing residents, and resulting in increased demand for housing in Marysville and surrounding areas. The price increases as a result of this increased demand has forced those seeking affordable housing to move further from resources and jobs.),
- Displacement resulting from a wide variety of conditions, for example, COVID-19 resulted in an economic depression and the loss of many incomes. Other causes of displacement include increases in rental costs and lack of available housing stock.
- Housing condition and the cost of repairs where needed,
- Discriminatory practices by landlords, and
- Lack of information made easily available to homeowners and tenants on their rights and opportunities.

As identified in this assessment, the greatest barrier to fair housing and equal access to opportunity is the supply of a variety of housing types at affordable prices. Most of the contributing factors identified stem from a common issue of limited options and supply. Therefore, the City has identified addressing availability of affordable housing and combating discriminatory practices through education as priorities to further fair housing. Program 5.1: Fair Housing Program has been included to affirmatively further fair housing and take meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity for all groups protected by state and federal law. Additionally, the City has incorporated actions to address most factors that contribute to fair housing throughout several other programs, as stated in this assessment. (See Programs 1.2, 2.3, 3.1, 3.2, 5.1.)

IV. RESOURCES

A. AVAILABLE LAND TO ACCOMMODATE HOUSING

1. Overview

Marysville is primarily a built-out city with few large parcels of undeveloped land. Most residential development will occur on relatively small parcels (although there are several properties of more than 1 acre remaining in the City) or through the reuse of underutilized properties. Depending on site-specific circumstances, the term underutilized may be used to refer to sites that have one or more of these characteristics:

- A portion of the site is in active use and will remain as such, while another portion of the site is developable.
- The site is no longer in active use but vacant buildings, structures or other remnants from prior uses remain.
- The site has older, outdated or underperforming commercial uses.
- Surplus parking lots.

Over the past decade, much of Marysville’s residential development has occurred through planned developments, projects on vacant commercial properties and small residential infill lots, and the renovation and conversion of historic commercial buildings to residential use. Over the past several years, the City has seen modest interest and inquiries among home builders in using small, infill lots, even those commercially zoned, for housing.

The fact that the City is constrained by levees impedes the normal process of annexation to develop new housing opportunities. As the number of available sites decline in the City, the rate of conversion to housing or commercial use will also decline.

2. Definition of Adequate Sites

To determine whether Marysville has sufficient land to accommodate its share of regional housing needs for all income groups, the City must identify “adequate sites.” Under state law (California Government Code Section 65583[c][1]), adequate sites are those with appropriate zoning and development standards, with services and facilities, needed to facilitate and encourage the development of a variety of housing for all income levels. (See Program 1.1.)

3. Options for Complying with the Adequate Site Requirement

State law requires jurisdictions to demonstrate that “adequate sites” will be made available over the planning period (2021–2029 for the SACOG region) to facilitate and encourage a sufficient level of new housing production. Jurisdictions must also demonstrate that appropriate zoning and development standards, as well as services and facilities, will be in place to facilitate and encourage housing.⁴ To that end, the Housing Element must inventory land suitable for residential development, including vacant and underutilized sites (if appropriate), and analyze the relationship of zoning and public facilities and services to these sites.

In complying with the adequate site requirements, jurisdictions can take credit toward the sixth cycle RHNA for new units built (issued a certificate of occupancy) or approved starting June 30, 2021. The following discussion identifies how the City may provide for a sufficient number of sites to facilitate housing production commensurate with the 2021–2029 RHNA. In evaluating the adequacy of sites to fulfill the RHNA by income level, HCD assesses a jurisdiction’s development potential by zoning district and corresponding density level. The assumption is that density can reduce the per-unit cost of development and therefore the sales price or rent of the housing developed.

4. Progress Toward Meeting Housing Needs

An important component of the Housing Element is the identification of sites for future housing development and evaluation of the adequacy of these sites in fulfilling Marysville’s share of regional housing needs as determined by SACOG. Marysville’s share is 167 housing units: 61 lower-income units, 31 moderate-income units, and 75 above moderate-income units. Anticipated ADU development may be counted toward the RHNA. Interest in building ADUs in Marysville has been modest. However, with Program 1.6 and recent relaxing of development standards, the City anticipates that 8 ADUs will be constructed during the RHNA planning period. Due to the limited square footage of ADUs and going rents for comparably sized rentals, it is estimated that half of the ADUs will be affordable to lower-income households and the other half to moderate-income households.

Table IV-1 summarizes the RHNA, anticipated ADUs, the approved East Lake Apartments project and the units available in the current land inventory.

Table IV–1: Progress in Meeting Regional Housing Allocation

| | Total Units | Affordability level | | |
|-------------------|-----------------|---------------------|-----|----------|
| | | Lower | Mod | Abv. Mod |
| RHNA | 167 | 61 | 31 | 75 |
| ADUs anticipated | 8 | 4 | 4 | 0 |
| Approved Projects | 71 ¹ | 71 ¹ | 0 | 0 |

⁴ State of California, Government Code, Section 65583(c)(1).

IV. RESOURCES

| | Total Units | Affordability level | | |
|--------------------------------|----------------|---------------------|-----------|-----------|
| | | Lower | Mod | Abv. Mod |
| <i>Remaining RHNA Subtotal</i> | <i>88</i> | <i>-14</i> | <i>27</i> | <i>75</i> |
| Vacant Inventory | 340 | 75 | 126 | 139 |
| Surplus | 252 | 89 | 99 | 64 |

Source: City of Marysville, SACOG and PlaceWorks 2021

¹East Lake Apartments (71 low-income units approved in March 2021, construction is expected to start in late 2021.)

5. Relationship of Zoning Standards to Adequate Sites

The extent to which the City has adequate sites for housing affordable to lower-income households will depend, in part, on zoning standards, particularly the maximum allowed density, parking, building coverage, height, and setback standards. The adequacy of sites will also depend on whether the City grants exceptions or variances to these requirements to reflect the challenges of building on small, irregularly shaped parcels, thereby reducing development costs and increasing development capacity. The feasibility of producing affordable housing on small lots will also depend on developers' ability to obtain favorable financing terms and subsidies. The City has provided financial assistance to affordable housing projects in the past in the form of direct subsidies for project development and pre-development assistance (feasibility and design studies).

The combination of a sufficient supply of vacant land suitable for residential development, the City's flexible zoning standards, allowances for housing on commercial properties and a history of approving housing on commercial properties, planned development overlay provisions, a history of granting exceptions and variances, and willingness to provide financial assistance demonstrate that Marysville can accommodate its remaining share of regional housing needs on sites available within the existing City limits.

Many of the sites identified by the City with residential development potential are located on properties zoned for commercial or manufacturing use. Because of the small parcel sizes typical in Marysville, the types of commercial and manufacturing uses prevalent in the City on these small parcels, and the mixed nature of land uses in many neighborhoods, even properties designated for commercial or manufacturing use may be appropriate for infill housing. Additionally, the commercial areas in the downtown (primarily zoned C-2) allow residential uses by right on upper floors of buildings. Marysville's situation is very different from most communities, in which commercial and manufacturing zoning often implies land uses that are incompatible with residential land uses.

The recently approved, East Lake Apartments will include 71 units, a clubhouse, covered and open parking, and associated site improvements. The site is located in the R-4 district, where the maximum density is 48 units per acre. The project site is 2.56 acres, and the project density is about 28 units per acre. The project will include four (4) residential buildings and an integral one-story community room. The units will be garden style apartments in three-story, walk-up buildings. The unit mix includes 24 one-bedroom units, 24 two-bedroom, and 23 three-bedroom units. It will be 100% affordable to low-income families. The project has secured Low-Income Housing Tax

Credit (LIHTC) funding. The homes will be restricted to families earning up to 60% of the area median income (AMI) for Yuba County. (approximately \$56,000 for a family of four and max rent at \$1,400/mo.)

6. Vacant Land Inventory

As part of the 2021 Housing Element update, an analysis of the residential development potential in Marysville was conducted. A parcel-specific analysis of vacant and underutilized sites within the existing City limits was performed. Based on the analysis, the City has included sites suitable for accommodating 340 additional housing units on vacant properties in the sixth cycle inventory.

The land use inventory and the City's estimate of residential development potential are based on the following assumptions:

- Sites smaller than 3,000 square feet are difficult to develop and therefore have been excluded from the inventory.
- Parcels in the R-1 and R-2 zones that are larger than 6,000 square feet were calculated with a realistic capacity of 80 percent of the maximum allowed density, which is seven units per acre in R-1 and twelve units per acre in R-2. The realistic capacity of R-1 and R-2 parcels that are between 3,000 and 6,000 square feet in size was calculated as 1 unit per parcel.
- The realistic capacity of parcels in the R-3 zone was calculated at 19.2 units per acres, which is 80 percent of the maximum allowed density of 24 units per acre.
- Parcels in zones without maximum allowable residential densities (M-1) or with high maximum allowable densities (48 units per acre in C-2 and C-3) have historically developed at a range of densities between 24 and 35 units per acre. The analysis uses 29 units per acre as a reasonable assumption for the parcels in these zones appearing in the land inventory. Programs 1.1 and 2.3 support adaptive reuses. Programs 1.1, 2.2 and 2.7 support infill development. The 2015 Marysville Bounce Back Vision & Implementation Plan and Marysville Green Zone Specific Plan will support multifamily residential development in industrial and commercial zones near jobs and amenities. The recently approved East Lake Apartments provides an example of a project designed at a density of 28 units per acre in three-story buildings at a lot coverage of 25.6%. The M-1, C-2 and C-3 zones do not have requirements for lot coverage or setbacks that would constrain the development of housing. Projects that are entirely residential are allowed in Marysville's industrial and commercial districts, except that in the central business district, residences are only permitted uses on upper floors. Several sites in the inventory are in the central business district (CBD), where ground floor commercial is required. Sites in the CBD in an M-1 zone have a 35' height limit but no maximum building coverage requirement. 29 units per acre is a reasonable anticipated density in this location, Program 1.2 commits the City to encouraging microunits and SROs in the downtown.
- The locations of the two sites identified in the inventory that can accommodate lower-income housing are suitable for residential development, as evidenced by the East Lake project example, which is nearby. The M-1 site at 16 13th Street is less than 500 feet away from the East Lake project. The M-1 site at 3 8th Street is 0.6 miles to the south. Although the two sites

have industrial zoning, the surrounding land uses are a mix of industrial, parks and open space and commercial.

- Sites that are at least a half-acre in size and smaller than 10 acres are most suitable for meeting the lower-income RHNA and therefore the two sites in the inventory that are identified to meet the lower-income RHNA meet this size criteria. These two sites were not in fifth cycle housing element inventory.

Based on these assumptions, the City can meet its share of the RHNA for all income levels with the vacant land inventory. All sites in the inventory are protected from flooding by levees and free from environmental hazards including steep slopes (over 30 percent), high liquefaction risk, moderate and severe wildfire risk, FEMA 100-year and 500-year flood zones. All sites in the inventory have access to dry utilities. Electricity is provided by PG&E, phone (land line) is provided by AT&T, cellular phone service is provided by all major carriers and cable and internet are provided by AT&T and Comcast Xfinity. Sanitary Sewer (wastewater) services are owned and operated by the City of Marysville. Billing and payment services are performed by Utility Management Services. The City's Public Works Department provides flood protection and drainage infrastructure. California Water Service Company (CWS) provides drinking water. Capacity for providing all these services is adequate to meet the needs of the potential development identified herein. Program 2.6 commits the City to encouraging the prioritization of services for affordable housing development.

Both M-1 parcels identified in the vacant land inventory that can accommodate housing lower-income households are located between B Street and Yuba Street. Yuba-Sutter Transit's Route 4, which circulates residents to many schools, public services, healthcare facilities and commercial areas. While the parcels are not yet served by sidewalks, the development of housing can provide more opportunities for adding pedestrian-scale infrastructure. The two sites are both located near open spaces such as Ellis Lake and Yuba Square. These sites affirmatively further fair housing through their close proximity to employment centers and transit access, both of which can reduce the overall cost of living for a lower-income family. As with much of downtown Marysville, both sites are located in close proximity to many jobs, including higher-income job centers such as a Caltrans district office and other government offices. The sites are also in close proximity to a Head Start site and are several blocks south of Marysville High School.

Both M-1 parcels identified for lower-income housing are located in the Green Zone Specific Plan area.

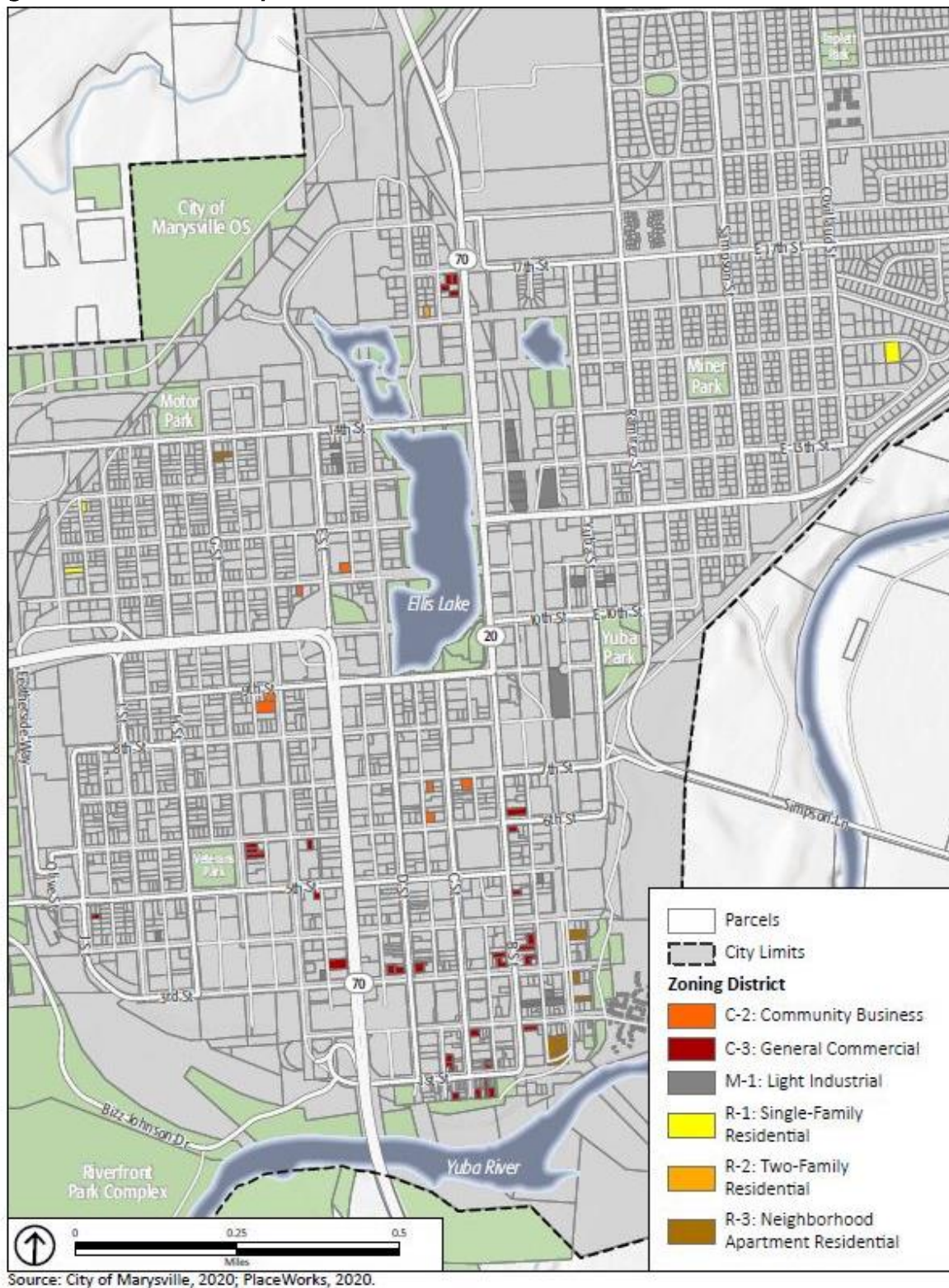
Table IV-2 summarizes vacant parcels within the existing City limits and the City's estimate of residential development potential given the assumptions above. Figure 7 shows the location of these sites. Parcel-level details for each site in the inventory is included as Appendix C.

Table IV-2: Summary of Vacant Parcels

| | Number of Parcels | Acres | Allowed Residential Density | Realistic Units |
|--------------------------------|----------------------|--------------|--------------------------------|--------------------|
| Lower | | | | |
| M-1 | 2 | 2.58 | N/A | 75 |
| Lower Subtotal | 2 | 2.58 | | 75 |
| Moderate | | | | |
| C-2 | 7 | 1.09 | 1-48 du/ac | 31 |
| M-1 | 22 | 3.36 | N/A | 95 |
| Moderate Subtotal | 29 | 4.45 | | 126 |
| Above Moderate | | | | |
| R-1 | 3 | 0.67 | 1-7 du/ac | 5 |
| R-2 | 1 | 0.08 | 1-12 du/ac | 1 |
| R-3 | 8 | 1.69 | 1-24 du/ac | 34 |
| C-3 | 31 | 3.48 | 1-48 du/ac | 99 |
| Above Moderate Subtotal | 43 | 5.92 | | 139 |
| Total | 74 | 12.95 | | 340 |

Source: City of Marysville, SACOG and PlaceWorks 2020

Figure 7: Sites Inventory



Note: "This map is for illustrative purposes only. Details of parcels identified on this map can be obtained from the Marysville Community Development Department."

7. Redevelopment Opportunities

The City has adequate vacant sites, appropriate for residential development for a range of incomes, to address the community conditions and housing needs presented in this document, and the units assigned by SACOG as Marysville's share of regional housing needs. In addition, there are two sites with significant redevelopment potential that are not accounted for in Table IV-1: Progress in Meeting Regional Housing Allocation. The first is a City-owned site at 308 2nd Street, located at the south end of downtown. The second site is also City-owned and known as the B street redevelopment site. It is over 5 acres and located near downtown, between 12th and 14th Streets. However, upon further review by the City, due to traffic, noise and air quality constraints and location adjacent to Hwy 70 and the railroad tracks, the City determined that the site is better suited for commercial development than housing.

B. ADMINISTRATIVE AND FINANCIAL RESOURCES

1. Administrative Resources

Described below are public and nonprofit agencies that have been involved or are interested in housing activities in Marysville. These agencies play important roles in meeting the housing needs of the community. In particular, they are or can be involved in the improvement of the housing stock, expansion of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need. In addition, through the Community Sponsorship Program, the City provides limited assistance, through in-kind sponsorships or monetary funding, to local organizations in support of community programs or events that are consistent with the goals and mission of the City and that serve a public purpose. (Program 2.3)

a. Chico Housing Improvement Program (CHIP)

CHIP is a nonprofit organization that has been providing self-help affordable housing for low-income individuals and families since 1973. The majority of the funding for technical assistance to implement CHIP is provided by the USDA's Rural Development 523 Program. Using this funding, CHIP in turn organizes and supervises groups of households in the building of their own homes. In addition to assisting with self-help housing, CHIP also builds and manages affordable rental properties.

b. Habitat for Humanity Yuba/Sutter

Habitat for Humanity is a nonprofit, faith-based organization dedicated to building affordable housing and rehabilitating homes for lower-income families. Habitat for Humanity builds and repairs homes with the help of volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals typically donate land for new homes. Habitat has completed one home in Marysville, one in Olivehurst, and six in Yuba City. They are currently working on two homes in Marysville and one in Olivehurst and are planning to build two additional houses in Marysville.

The City of Marysville approved a General Plan Amendment and Use Permit for an emergency shelter in 2019 for Habitat for Humanity. The General Plan amendment changed the designation from Urban Open Space to Commercial and the zoning changed from C-3 General Commercial to CH Highway Service Commercial.

The existing 26-bed facility is located at 131 F Street (listed in Table II-35: Major Homeless Facilities/Providers in Marysville Area, 2020). Hands of Hope runs the facility with a focus on:

- Providing core support services to the homeless
- Reintegrating the homeless within our community
- Engaging the community to respond to the challenge of homelessness
- Providing showers, laundry facilities, clothes closet
- Providing case management and client advocate programs

c. Mercy Housing California (MHC)

MHC is a nonprofit developer that develops affordable housing for families, seniors, formerly homeless persons, individuals with HIV/AIDS, and persons with chronic mental illnesses and physical impairments. With the assistance of public and private funding, MHC builds housing to meet community needs. The types of housing developed include multi-unit rental apartments and single-family homes, single-room occupancy apartments for formerly homeless adults, and handicapped-accessible units for individuals with physical impairments. MHC was involved in the development of three new single-family homes in the 12th and I Streets neighborhood and also operates a multifamily development in Yuba City.

d. Regional Housing Authority

The Regional Housing Authority oversees Yuba, Sutter, Colusa, and Nevada Counties with one waitlist for housing vouchers (Section 8). According to an Occupancy Manager for the Voucher Program at the Regional Housing Authority, the waitlist is closed (January 2021). The waitlist is not sorted by current place of residence, so it is impossible to know how many current Marysville residents are on it. There are 1,751 total vouchers for Yuba, Sutter, Colusa, and Nevada Counties. The Housing Authority does not allocate a specific number of vouchers per county. As of January 2021, 655 vouchers were in use throughout Yuba County, including in Marysville. Of the 655, 275 vouchers were in use the 95901-zip code, which includes Marysville, east Linda, and some adjacent rural areas. Program 2.3 commits the City to supporting the Housing Authority's efforts to explore ways to enhance housing mobility and access to higher opportunity areas among Housing Choice Voucher recipients.

The City has a Housing Rehabilitation Program that provides loans for low-income homeowners. Since 2016, it has been administered by the Regional Housing Authority. Since 2016, 8 single family housing rehabilitation projects were completed in Marysville. The total amount loaned was \$582,936. The Housing Authority conducted marketing for the program including advertisements

in the local newspaper and placing flyers in the local utility bill. They received a great response and have a waiting list for the program. The City promotes the program with brochures available online and at City hall (when open). The City applied for and received \$1 million in HOME funds that can be used in 2021 to assist households on the Housing Rehabilitation Program waiting list.

2. Financial Resources

Marysville has access to a variety of existing and potential funding sources available for affordable housing activities. They include programs from local, state, federal, and private resources and are summarized in Table IV-3. Described herein are the three largest housing funding sources the City of Marysville can use for housing production, rehabilitation, or preservation: Community Development Block Grant grants, Home Investment Partnership Program grants, and Redevelopment set-aside funds.

a. Community Development Block Grant (CDBG) Grants

Marysville is not an entitlement city and therefore is not eligible to receive annual CDBG funding. The City has made efforts when eligible to pursue CDBG grant funding opportunities. In 1998 and 2002, the City received CDBG Planning and Technical Assistance Grants to assess the housing rehabilitation needs of multifamily housing in the downtown core area. In 1999, the City received a \$500,000 grant for housing rehabilitation to reconstruct four housing units in the City's CDBG target areas. Under the City's Program Income Reuse Plan, Marysville uses income generated from loan repayments and other sources related to its CDBG grants to provide additional housing rehabilitation and other program assistance. In 2001, the City was awarded a CDBG grant for \$500,000 for the Wicks-Werley House renovation and contributed to the project \$140,000 of program income received from previous CDBG grants. The City has experienced a high level of staff turnover in recent years, which has hampered efforts to pursue CDBG funding. However, with new staff hires anticipated during this planning period, the City will have the ability to pursue and administer CDBG programs again. (See Program 2.2.)

b. HOME Investment Partnership Program Funds (HOME)

Federal HOME funds can be used for activities that promote affordable rental housing and homeownership for lower-income households. Such activities include building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, first-time homebuyer assistance, and tenant-based assistance. A federal priority for the use of HOME funds is preservation of at-risk housing stock. In recent years, the City of Marysville has been able to secure HOME funds through the State to offer a home rehabilitation program for property owners and a program for first-time homebuyers. The City recently applied for and received \$1 million in HOME funds that can be used in 2021 to assist households on the Housing Rehabilitation Program waiting list.

Table IV–3: Potential Funding Sources

| Program Name | Description | Eligible Activities |
|--|--|---|
| Federal Programs | | |
| Community Development Block Grant (CDBG) Program | <p>The Department of Housing and Urban Development (HUD) awards Community Development Block Grants annually to entitlement jurisdictions and states for general activities, including housing, and economic development activities. HUD also offers various other programs that can be utilized by the City and nonprofit and for-profit agencies for the preservation of low-income housing units such as Section 202 and Section 108 loan guarantees.</p> <p>The annual appropriation for CDBG is split between states and local jurisdictions called “entitlement communities.”</p> | <p>Acquisition Rehabilitation Homebuyer Assistance Economic Development Assistance Homeless Assistance Public Services Infrastructure Replacement</p> |
| HOME Investment Partnerships Program | The Home Investment Partnerships Program (HOME) was created under the Cranston Gonzalez National Affordable Housing Act enacted in November 1990. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes Home Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program’s flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees, or other forms of credit enhancement or rental assistance or security deposits. | <p>Acquisition Rehabilitation Homebuyer Assistance Rental Assistance</p> |
| Housing Choice Voucher (HCV) Rental Assistance (Section 8) | Provides rental assistance payments to owners of market-rate properties on behalf of very-low-income tenants. | Rental Assistance |
| Section 811 | Provides grants to nonprofit developers of supportive housing for disabled persons. The grants may be used to construct or rehabilitate group homes, independent living facilities, and intermediate care facilities. The grants may also have a rental assistance component. | <p>Acquisition Rehabilitation New Construction Rental Assistance</p> |

| Program Name | Description | Eligible Activities |
|--|---|--|
| Section 203(k) | Provides fixed-rate, low-interest loans to organizations wishing to acquire and rehabilitate property. | Land Acquisition Rehabilitation Refinancing of Existing Debt |
| Section 202 | Grants to private nonprofit developers of supportive housing for very low-income seniors. | - New Construction |
| Low Income Housing Tax Credits (LIHTC) | In 1986, Congress created the federal Low Income Housing Tax Credits to encourage private investment in the acquisition, rehabilitation, and construction of low-income rental housing. Because high housing costs in California make it difficult, even with federal credits, to produce affordable rental housing, the California legislature created a state low-income housing tax credit program to supplement the federal credit. The state credit is essentially identical to the federal credit, the Tax Credit Allocation Committee allocates both, and state credits are only available to projects receiving federal credits. Twenty percent of federal credits are reserved for rural areas and 10 percent for nonprofit sponsors. To compete for the credit, rental housing developments have to reserve units at affordable rents to households at or below 46 percent of area median income. The targeted units must be reserved for the target population for 55 years. | New Construction |
| Mortgage Credit Certificate Program | Offers income tax credits to first-time homebuyers. The County distributes the credits. | Homebuyer Assistance |
| Supportive Housing Program (SHP) | Offers grants to agencies who offer supportive housing and services to the homeless. | Transitional Housing Housing for Disabled Persons Supportive Housing Support Services |

IV. RESOURCES

| Program Name | Description | Eligible Activities |
|--|---|---|
| Community Reinvestment Act | The Community Reinvestment Act (CRA), enacted by Congress in 1977, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions. | New Construction Rehabilitation Acquisition Support Services Supportive Housing Homebuyer Assistance |
| State Programs | | |
| Emergency Solutions Grant | Awards grants to nonprofits for the provision of shelter support services. | Support Services |
| Multi-Family Housing Program (MHP) | Provides loans for new construction, rehabilitation, and preservation of affordable rental housing. Payments on the loans are deferred for a specified period of time. | New Construction Rehabilitation Preservation |
| CalHOME | Provides grants to local governments and nonprofit agencies for homebuyer assistance, rehabilitation, and new construction. The agency also finances acquisition, rehabilitation, and replacement of manufactured homes. | Homebuyer Assistance Rehabilitation New Construction |
| California Self-Help Housing Program | Provides grants for the administration of mutual self-help housing projects. | Homebuyer Assistance New Construction Administrative Costs |
| Emergency Housing and Assistance Program | Provides grants to support emergency housing. | Shelters Transitional Housing |
| Affordable Housing and Sustainable Communities Program | Provides funding to support infill development projects with the goal of reducing greenhouse gas emissions. | New Construction Rehabilitation |

| Program Name | Description | Eligible Activities |
|--|--|---|
| Veterans Housing and Homeless Prevention Program | Provides funding to buy, construct, rehabilitate or preserve affordable multi-family housing for veterans and their families. | Acquisition Construction Rehabilitation Preservation |
| SB2 – Building Jobs and Homes Act | Provides planning grant funding to jurisdictions for plans and process improvements that will help to accelerate housing production. | Technical Assistance Planning Document Updates |
| Local Early Action Planning (LEAP) Grants | <p>The Local Action Planning Grants (LEAP), provides over-the-counter grants complemented with technical assistance to local governments for the preparation and adoption of planning documents, and process improvements that:</p> <p>1) Accelerate housing production</p> <p>Facilitate compliance to implement the sixth-cycle Regional Housing Needs Assessment.</p> | <ul style="list-style-type: none"> – Housing element updates – Updates to zoning, plans or procedures to increase/accelerate housing production – Pre-approved architectural and site plans – Establishing State-defined Pro-housing policies – See complete list in program materials |
| No Place Like Home | Through a County application process, provides loans to acquire, develop, preserve, or rehabilitate permanent supportive housing facilities. | Permanent Supportive Housing |
| Infrastructure Infill Grant | Provides gap financing for infrastructure improvements necessary to support the development of affordable infill housing. | Infrastructure Improvements |

IV. RESOURCES

| Program Name | Description | Eligible Activities |
|---|---|---|
| Local Housing Trust Fund Program | Provides matching grants to funds provided by Local Housing Trust Funds. | Site Acquisition Site Development Homebuyer Assistance Transitional Housing Emergency Shelter Multi-Family Housing |
| Transit Oriented Development Program | Supports the development of affordable multi-family rental housing near transit stations through low-interest loans. | New Construction Rehabilitation Infrastructure Improvements |
| CalHFA Programs | | |
| Affordable Housing Partnership Program (AHPP) | Provides lower interest rate CalHFA loans to homebuyers who receive local secondary financing. | Homebuyer Assistance |
| Self-Help Builder Assistance Program | Provides lower interest rate CalHFA loans to owner-builders who participate in mutual self-help housing projects. Also provides site acquisition, development financing, and construction financing for self-help projects. | Homebuyer Assistance Site Acquisition Site Development Home Construction |
| California Housing Assistance Program | Provides 3% silent second loans in conjunction with 97% CalHFA first loans to give eligible homebuyers 100% financing. | Homebuyer Assistance |
| Extra Credit Teacher Program | Provides \$7,500 silent second loan with forgivable interest in conjunction with lower-interest-rate CalHFA first loans to assist eligible teachers in buying homes. | Homebuyer Assistance |
| Housing Enabled by Local Partnerships | Provides 3% interest rate loans, with repayment terms up to 10 years, to local government entities for locally determined affordable housing priorities. | Wide Range of Eligible Activities |

| Program Name | Description | Eligible Activities |
|--|---|---|
| Predevelopment Loan Program | The California Department of Housing and Community Development (HCD) administers the program, which provides funds to pay the initial costs of developing affordable housing developments. Priority is given to applications with matching financing from local redevelopment agencies or federal programs. | Pre-development |
| Multifamily Housing Program | HCD conducts the acquisition and rehabilitation component of the Multifamily Housing Program to acquire and rehabilitate existing affordable rental housing. Priority is given to projects currently subject to regulatory restrictions that may be terminated. Assistance is provided through low interest construction and permanent loans. Eligible applicants include local government agencies, private nonprofit organizations, and for-profit organizations. | Rental Acquisition Rental Rehabilitation |
| Transitional Housing Program for Emancipated Foster/Probation Youth (THP-Plus) | This program provides funds for housing and services for persons who need support services for transition-age youth. | Supportive Housing Foster Care |
| Special Needs Housing Program | Allows local governments to use Mental Health Services Act (MHSA) funds to finance the development of permanent supportive rental housing. | New Construction Supportive Housing |
| Home Mortgage Purchase Program | CalHFA sells bonds to raise funds for providing below-market-rate loans to qualifying first-time homebuyers. | Homebuyer Assistance |

IV. RESOURCES

| Program Name | Description | Eligible Activities |
|--|---|---|
| Local Program and Private Sources | | |
| Federal Home Loan Bank System | Facilitates affordable housing programs (AHP), which subsidize the interest rates for affordable housing. The San Francisco Federal Home Loan Bank District provides local service in California. Interest rate subsidies under the AHP can be used to finance the purchase, construction, and/or rehabilitation of rental housing. Very-low-income households must occupy at least 20% of the units for the useful life of the housing or the mortgage term. | Acquisition New Construction Rehabilitation |
| Tax Exempt Housing Revenue Bond | Housing mortgage revenue bonds can be provided, which require the developer to lease a fixed percentage of the units to low-income families at specific rental rates. | New Construction Rehabilitation Acquisition |
| Federal National Mortgage Association (Fannie Mae) | Fannie Mae offers a variety of mortgages, including traditional fixed-rate, low down-payment for underserved low-income areas, and mortgages that fund the purchase and rehabilitation of a home. | Homebuyer Assistance Rehabilitation |
| California Community Reinvestment Corporation | Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable multi-family rental housing. Nonprofit and for-profit developers contact member banks. | New Construction Rehabilitation Acquisition |
| Freddie Mac HomeOne and Renovation Mortgages | Provides down-payment assistance to first-time homebuyers and second mortgages that include a rehabilitation loan. | Homebuyer Assistance Rehabilitation |

V. CONSTRAINTS

A. GOVERNMENTAL CONSTRAINTS

1. Overview

Local policies and regulations can impact the price and availability of housing and the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors may constrain the maintenance, development, and improvement of housing. This section discusses potential governmental constraints as well as policies that encourage housing development in Marysville.

State and federal regulations also affect the availability of land for housing and the cost of producing housing. Regulations related to environmental protection, prevailing wages for publicly assisted construction projects, construction defect liability, building codes, and other topics have significant, often adverse impacts on housing cost and availability. Perhaps one of the greatest constraints to the production of housing affordable to lower-income households is the chronic shortage of state and federal financial assistance for such housing.

While Marysville recognizes that constraints exist at other levels of government, the City has little or no control over these regulations and no ability to directly mitigate them. This section of the Housing Element therefore focuses only on policies and regulations adopted by the City that can be mitigated by the City. Program 2.7 commits the City to posting all current Zoning and Development standards on the City's website.

2. Land Use Policies

The Land Use Element of the Marysville General Plan, last updated in 1985, contains policies for guiding development. Land use policies in the General Plan are implemented through several types of ordinances, including the Zoning and Subdivision ordinances. Zoning regulations establish the amount and distribution of land for different uses within the City, while subdivision regulations establish requirements for the division and improvement of land.

The General Plan has three residential land use designations: low density (1–12 units per acre), medium density (up to 24 units per acre), and high density (up to 48 units per acre). These designations permit a variety of housing types and densities for urban residential use. The Redevelopment Element provides for land uses consistent with Redevelopment area plans, which could include housing and residential/mixed-use projects in commercial portions of the Redevelopment area.

The City has adopted zoning standards for these General Plan categories that include four residential zones and four commercial zones allowing residences with a use permit. To reduce constraints to building multifamily housing, the City will remove the Minor Use Permit

requirement for multifamily housing in the M-1 and M-2 zones (Program 2.7). Development standards are available on the City’s website. Table V-1 summarizes the General Plan land use categories and corresponding residential zones.

V. CONSTRAINTS

Table V-1: Land Use Categories Permitting Residences

| General Plan Land Use Designation | Zoning | Density (du/ac) | Minimum Site Area/Unit (sq. ft.) | Typical Residential Type(s) |
|---|---|------------------------------|--|--|
| Residential | | | | |
| Low Density | R-1 (Single-Family Residence District) | 1-7 | 6,000 interior 7,000 corner | One single-family detached home per lot |
| | R-2 (Two-Family Residence District) | 1-12 | 6,000 interior 7,000 corner | One two-family dwelling per lot (single-family attached, duplex, halfplex, etc.) |
| Medium Density | R-3 (Neighborhood Apartment District) | 1-24 | 6,000 interior 7,000 corner | 2- to 4-unit buildings (multiple buildings allowed on individual lots) |
| High Density | R-4 (General Apartment District) | 1-48 | 6,000 interior 7,000 corner | Group dwellings, multiple-family dwellings, apartments, and condominiums |
| Commercial | | | | |
| Commercial | C-1 (Neighborhood Shopping District) C-2 (Central Business District) C-3 (General Commercial District) C-H (Highway Service Commercial District) | 1-48 1-48 1-48 None | None | Apartments in upper stories above commercial |
| Industrial | M-L (Limited Manufacturing District) M-1 (Light Industrial District) M-2 (General Industrial District) | No Limit | 10,000 None None | Apartments in upper stories above commercial, single-family dwellings |
| Planned Development Area | PD (Planned Development District) | 1-48 | 10,000 | Townhomes; multifamily |

Sources: Marysville General Plan, 1985; Marysville Zoning Ordinance (Marysville Municipal Code, Title 18)

a. Historic Preservation Overlay Zone

The City has established a historic preservation overlay zone (Title 18, Chapter 18.59 of the Marysville Municipal Code) that covers most of the City east of A Street (see figure 8). The purpose of the overlay zone is to protect, enhance, and perpetuate sites, structures, and areas with historic or architectural significance. Development activities within the historic preservation overlay zone are subject to review by a three-member subcommittee of the Planning and Historic Preservation Commission, which also functions as the Historic Preservation Commission. This subcommittee is called the Architectural Review Board.

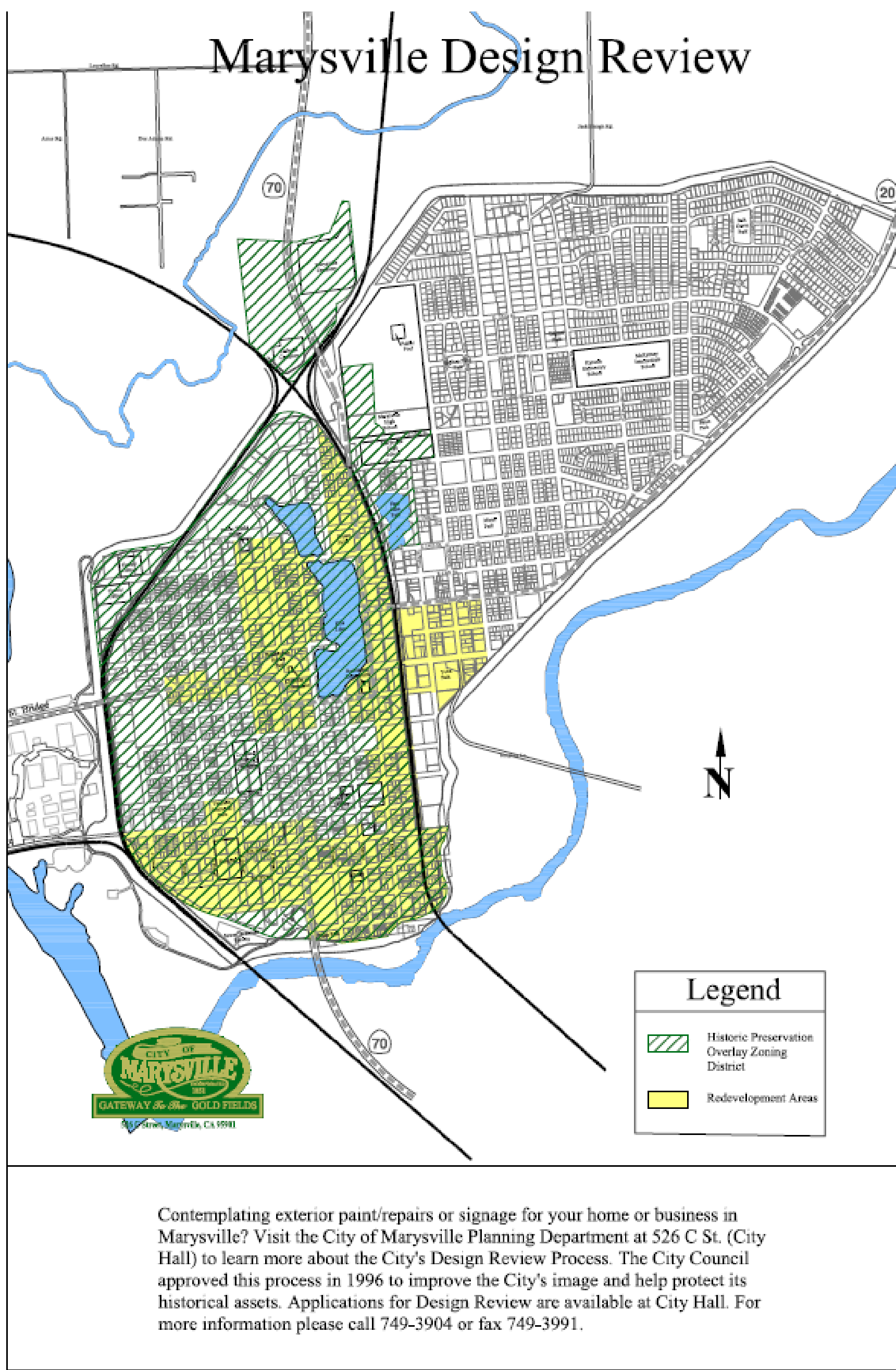
The board's role is to ensure that projects are consistent with the City's Design Review Manual (described later in this section). Projects subject to review by the board include any exterior work on any structure within the district. In carrying out its responsibility, the board considers the architectural style, design, arrangement, texture, materials, and colors of existing buildings and proposed modifications. The time required for board review does not impose an additional constraint on the reuse or modification of existing buildings or sites because:

- Meetings are conducted as needed.
- Permits for minor modifications can be approved through an administrative process by staff. Minor modifications include normal repairs and maintenance, repainting, the addition or removal of awnings and other decorative devices, and the application of exterior materials of different type, color, or texture than currently in use.

The historic preservation design guidelines have the potential to increase costs for the rehabilitation or conversion of historic buildings because of the added cost of maintaining the historic character of a structure in the use of materials and construction techniques. The City has mitigated the cost impact by confining the design review process to building exteriors. This leaves property owners with the flexibility to make necessary modifications and use cost-effective construction techniques in the interior of buildings. Effective in January 2020, SB 330 prohibits the City from conducting more than five hearings in connection with a housing project approval, as defined in the law (65589.5). This bill is in effect until January 1, 2025. The City defers to HCD's process for implementing SB 330.

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Figure 8: Historic Preservation Overlay Zoning District



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3. Analysis of Residential Zoning Standards

The City regulates the type, location, density, and scale of residential development primarily through its Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the Marysville General Plan. The Zoning Ordinance also helps preserve the character and integrity of existing neighborhoods.

Marysville has four residential zones:

- R-1, for single-family structures
- R-2, for two-family structures
- R-3, for three- and four-family structures
- R-4, for multiple-family structures

Minimum lot sizes for the city’s residential zones are 6,000 square feet for interior lots and 7,000 square feet for corner lots. Permitted building heights range from 35 feet in the R-1 zone to 50 feet (four stories) in the R-4 zone. The City does not regulate lot area per dwelling unit in the R-3 or R-4 zones, so the permitted residential density is based on the General Plan land use standards of up to 24 units per acre (R-3) and 48 units (R-4) per acre. The Planned Development (PD) zone also allows residential development with a use permit.

The City permits residential uses in commercial zones and industrial zones with a use permit. The City imposes height limits of between 35 and 85 feet in its commercial zones and, under certain circumstances, yard requirements. Other than these requirements, there are no development standards (such as lot coverage, floor area ratios, or lot area per dwelling unit) for residential uses in commercial zones that limit the potential density of residential projects in such zones.

Table V-2 summarizes the relevant residential standards for both single-family and multifamily development.

Program 2.7 commits the City to drafting the Green Zone Specific Plan and EIR CEQA clearance with grant funding. This Specific Plan will increase infill development and direct development to the core of the City. The Specific Plan will develop policies, update land use, analyze vehicle miles traveled and identify infrastructure constraints, which in turn will accelerate both multi-family and “missing middle” units. Preparation of a Specific Plan would allow the City to plan the area comprehensively to streamline construction of small lot and/or attached housing. It would be used as a tool to attract investors. By streamlining the process and providing environmental review it would reduce risk and development costs. This in turn would help foster economic investment.

a. Standards Affecting Residential Density

Much of Marysville developed primarily before the advent of suburban development standards in the 1960s and beyond. Thirty-eight percent of the City's housing stock was constructed prior to 1960. As a consequence, the City is laid out primarily in a grid pattern, and residential lots are typically small. The majority of older homes were built with small yards, a high percentage of lot coverage, and limited on-site parking.

Residential Density. The City's traditional development pattern is reflected in its zoning standards. Permitted residential densities range from up to 7 dwelling units per acre in the R-1 zone to 48 dwelling units per acre in the R-4 zone. Due to the small size of the lots in Marysville development in the R-1, R-2 and R-3 zones are commonly one single-family home per lot or a duplex, triplex or quadplex. Few multi-family developments with five or more units were built in the last housing element planning period, however, prior to that, the multifamily developments that were completed in the R-4, PD, commercial and industrial zones had typical built densities of 29 units per acre. None of the four residential zones have minimum densities and single-family dwellings are allowed in all residential zones. However, no single-family homes have been built during the last planning period in the R-4 zone. As of February 2021, one.

Yards and Setbacks. The City does not restrict lot area per dwelling unit for multifamily zones. Yard/setback requirements are modest; in all zones the front yard must be setback 20 feet, the interior side yard 5 feet, the street side yard 15 feet, the rear yard 15 feet, and 10 feet from levees.

Table V-2: Residential Development Standards

| Zoning Standards | Zoning Districts | | | | | | | | | | | |
|----------------------------------|--|-----------------------|-----------------------|--------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------------------------|---|---------------------|
| | R-1 | R-2 | R-3 | R-4 | C-1 | C-2 | C-3 | CH | M-L | M-1 | M-2 | PD |
| Max. Density (du/ac) per GP | 7 | 12 | 24 | 48 | 48 | 48 | 48 | No Limit | No Limit | No Limit | No Limit | 48 |
| Min. Interior Lot Size (sq. ft.) | 6,000 | 6,000 | 6,000 | 6,000 | None | None | None | None | 10,000 | None | None | 10,000 |
| Min. Corner Lot Size (sq. ft.) | 7,000 | 7,000 | 7,000 | 7,000 | None | None | None | None | 10,000 | None | None | 10,000 |
| Minimum Lot Width (ft.) | 60/70 ¹⁵ | 60/70 | 60/70 | 60/70 | None | None | None | None | No Limit | None | None | 80 |
| Min. Lot Area/Unit (sq. ft.) | 6,000/7,000 | No Limit | No Limit | No Limit | No Limit | No Limit | No Limit | No Limit | No Limit | No Limit | None | No Limit |
| Front Yard (ft.) | 20 | 20 | 20 | 20 | 5 ² | 5 ² | 5 ² | 5 ² | 10 | None ² | None ² | 20 |
| Side Yard (ft.) | 5 (15 street side) | 5 (15 street side) | 5 (15 street side) | 5/10 (15 street side) | None ³ | None ³ | None ³ | None ³ | 10 | None ⁸ | None ^{8,11} | 12 |
| Rear Yard (ft.) | 15 | 15 | 15 | 15 | None ⁴ | None ⁴ | None ⁴ | None ⁴ | 20 | None/5 ⁸ / 12 ⁹ | None/5 ⁸ /12 ^{9,10} | 20 |
| Building Coverage (%) | 45 (single-story) 40 (two stories) | 50 | 50 | 60 | No Limit | No Limit | No Limit | No Limit | None | None | None | No Limit |
| Max. Bldg. Height (ft.) | 35 | 35 | 40 | 50 | 35 | 85 | 85 | 85 | 35 | 35 | 35 | 35 |
| Parking (spaces/unit) | 2 | 2 | 1.5 ⁶ | 1.5 ⁶ | Varies ⁷ | Varies ⁷ | Varies ⁷ | Varies ⁷ | Varies ⁷ | Varies ⁷ | Varies ⁷ | Varies ⁷ |

| Zoning Standards | Zoning Districts | | | | | | | | | | | |
|--|------------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|
| | R-1 | R-2 | R-3 | R-4 | C-1 | C-2 | C-3 | CH | M-L | M-1 | M-2 | PD |
| Housing Types Permitted | | | | | | | | | | | | |
| Single-Family | P | P | P | P | MU | MU | MU | MU | MU | MU | X | U |
| Two-Family | X | P | P | P | U | U | U | U | X | X | X | U |
| Three/Four-Family Dwelling | X | X | P | P | U | U | U | U | X | X | X | U |
| Multiple Family/ Apt. House (more than 4 units) ¹⁶ | X | X | X | P | MU | MU | MU | MU | MU | MU | X | U |
| Apartment Hotel | * | * | * | * | * | * | * | * | * | * | * | U |
| Condominiums | P ¹¹ | P ¹¹ | P | P | * | * | * | * | MU | MU | MU | U |
| Accessory Dwelling Units ¹⁷ | ZC | ZC | ZC | ZC | * | * | * | * | * | * | * | U |
| Residential Accessory Structure | P | P | P | P | * | * | * | * | * | * | * | |
| Community Care (up to 6) ¹ | P | P | P | P | U | U | U | P | MU | MU | X | U |
| Community Care (7+) ¹ | U | U | P | P | U | U | U | P | MU | MU | X | U |
| Mobile Home on Foundation | P | P | P | P | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | U |
| Manufactured Home Parks | X | U | U | U | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | U |
| Employee Housing for 6 or fewer | P ¹³ | P ¹³ | P ¹³ | P ¹³ | MU ¹³ | MU ¹³ | MU ¹³ | MU ¹³ | MU ¹³ | MU ¹³ | MU ¹³ | U ¹³ |

V. CONSTRAINTS

| Zoning Standards | Zoning Districts | | | | | | | | | | | |
|-------------------------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | R-1 | R-2 | R-3 | R-4 | C-1 | C-2 | C-3 | CH | M-L | M-1 | M-2 | PD |
| Employee Housing for 7 to 36 | P ¹⁴ | P ¹⁴ | P ¹⁴ | P ¹⁴ | * | * | * | * | * | * | * | U ¹⁴ |
| Supportive and Transitional Housing | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | P ¹² | U |
| Emergency Shelter | X | X | U | U | X | X | X | U | U | P | U | U |
| Boarding House | X | X | P | P | * | * | * | * | X | X | X | * |
| Single-Room Occupancy | P | P | P | P | X | U | U | X | U | U | X | |

Source: Marysville Zoning Ordinance, 2020

Notes:

P = permitted; MU = permitted with a minor use permit; U = permitted with a use permit; X = not permitted; ZC = with ministerial review

* = not defined in the Zoning Ordinance

¹ Including group care facilities and residential care homes in commercial zones. Program 1.2 commits the City to removing the Use Permit requirement for Community Care facilities (7+) in the R-1 and R-2 zones.

² 15-foot front yard setback required within 25 feet of a residential zone

³ 5-foot side yard required if adjacent to a residential zone; required side yard on corner lot same as front yard requirement

⁴ 12-foot rear yard required if accessible to a street, alley, or parking lot; 5-foot rear yard required if adjacent to a residential zone

⁵ 3-foot setback required for each 10 feet of height over 35 feet, up to 15 feet maximum

⁶ Or 1 space per 600 square feet of gross floor area per dwelling unit, whichever is greater

⁷ Depending on intensity and type of residential use

⁸ 5-foot side yard required adjacent to a residential zone; where a side yard abuts a residential zone, a solid masonry wall not less than 5 feet nor more than 6 feet shall be constructed adjacent to said line, except that no wall shall exceed 3 feet in height where it abuts adjoining residential zone property within its required front yard or side yard of a corner lot.

⁹ The rear yard shall be 12 feet where accessible from a street, alley, or parking lot for loading purposes

¹⁰ *For every building in the M-2 district over 35 feet in height above the adjacent finished grade or a contiguous residentially zoned property, 3 feet of setback shall be required for each additional 10 feet of vertical height, or fraction thereof; provided, however, that the setback need not exceed 15 feet and no setback shall be required adjacent to an alley.*

¹¹ *One halfplex only per lot.*

¹² *Allowed and subject only to those restrictions and development standards that apply to other residential dwellings of the same type and number in the same zone.*

¹³ *Employee housing for six or fewer workers, including but not limited to farmworkers, is considered a single-family structure and treated the same as a single-family dwelling of the same type in the same zone.*

¹⁴ *The permitted occupancy in employee housing in a zone allowing agricultural uses shall include agricultural employees who do not work on the property where the employee housing is located and may consist of no more than thirty-six beds in a group quarters or twelve units or spaces designed for use by a single family or household on land where agricultural uses are allowed. Such employee housing shall be considered to be an activity that in no way differs from an agricultural use.*

¹⁵ *Cul-de-sac lots may be 40 feet if the lot is at least 50 feet wide at the rear of the front yard.*

¹⁶ *Program 2.7 commits the City to removing the Minor Use Permit requirement for multifamily housing in the M-1 and M-2 zones.*

¹⁷ *Program 1.6 commits the City to updating Title 18 Zoning in the City's Municipal Code to comply with all State law regarding Accessory Dwelling Units (ADUs).*

Lot Size. The minimum lot size for all residential zones is 6,000 square feet (7,000 square feet for corner lots). The minimum lot size provides a reasonable standard for facilitating a variety of housing types and sizes. Smaller lots of record that do not meet minimum lot area or width requirements may be developed if created before the present zoning standards for lot size were adopted by the City.

Although Marysville’s zoning standards do not constrain the City’s ability to accommodate its housing needs, the size and configuration of most remaining vacant lots create challenges to achieving maximum development potential. The City has used the exceptions process for recorded lots and its variance procedure to permit at least one residential unit on every lot of record. For further analysis of the constraints imposed by the City’s small, infill lots, please see the section on vacant land inventory.

Building Coverage. The City imposes reasonable, but not excessive, upper limits on building coverage. In the R-3 and R-4 zones, 55 percent of a lot may be occupied by main buildings. The building coverage limit does not include enclosed parking or other accessory structures unless part of the main building. Therefore, building coverage requirements do not impose a constraint on residential development.

Building Height. The City’s height limits do not constrain a property owner’s ability to achieve the maximum densities allowed under the City’s General Plan because the zoning standards allow building heights between 35 and 50 feet. In the R-1 and R-2 zones, buildings may be two and a half stories. In the R-3 and R-4 zones, buildings may be two and a half to four stories.

Occupancy Standards. The City does not regulate occupancy of residential units or distinguish between related and unrelated individuals for permitting of residential uses. For the purposes of “single-family,” “two-family,” and “multiple-family” housing, Chapter 18.04 of the City’s Zoning Ordinance, Definitions, defines “family” as “an individual or group of individuals occupying a dwelling and living together as a single housekeeping unit in which each resident has access to all parts of the dwelling and where the adult residents share expenses” (Section 18.04.180).

b. Parking Standards

Parking Ratios. The City’s parking requirements for residential districts vary by housing type and, in the case of multiple-family housing, unit size. Parking standards for residential uses are the same regardless of occupancy (that is, regardless of whether a dwelling unit is used as a group home or community care facility). Two spaces are required per dwelling unit in the R-1 and R-2 zones, while 1.5 spaces or one space per 600 square feet of unit space (whichever is greater) are required in the R-3 and R-4 zones. Rooming or boarding houses must provide one parking space per two occupants.

Institutional facilities have different parking standards than dwelling units, however. Institutional uses must provide one parking space for every three occupants, while uses such as nursing homes and convalescent hospitals must provide one parking space for every four licensed beds. Transitional housing and emergency shelters must provide one parking space for every staff member and one parking space for every four residents. These requirements are similar in intensity or lower-intensity when compared to the parking requirements for other uses in the same zone,

and therefore are in compliance with State law. These parking requirements do not appear to constrain the location of institutional uses in Marysville based on the number of uses currently operating in the City. The City's Municipal Code states that off-street parking for Emergency Shelters shall be required based upon demonstrated need, but not to exceed parking requirements for other residential or commercial uses within the same zone. To comply with Government Code Section 65583(a)(4), the City has included Program 1.4 to amend parking standards to ensure they are objective.

The City's parking ratios are reasonable in relation to the likely demand for parking from different residential uses. These ratios do not act as a constraint to achieving residential densities otherwise permitted by the City's zoning standards except, potentially, on some small, infill lots (see vacant land inventory for further discussion of constraints imposed by such lots). The maximum parking required for most multiple-family dwelling units is two or fewer spaces since most multiple-family units contain 1,200 square feet or less.

Location of Parking. Parking must be provided within the buildable portion of the lot, that is, outside the yard/setback areas. However, up to two of the required parking spaces may be provided in the front yard on the driveway of a property. This allowance for two parking spaces in the front yard serves to mitigate the potential constraint of the required location of parking for small, infill lots.

Parking Improvement Standards. Parking may be covered or uncovered. The City's improvement standards do not add significant cost to the development of housing because parking may be uncovered.

Parking Reductions. The Zoning Ordinance does not provide specific exceptions for reduced parking or allow reduced parking for housing in commercial areas. The City has granted variances from parking requirements for small lots, housing proposals in the downtown area, and special needs housing (such as senior housing) when an applicant can show a reduced parking need. Because the City's parking requirements are relatively low, the use of the variance procedure appears to be adequate to mitigate the potential constraint of required parking.

c. Density Bonuses and Concessions/Incentives

To achieve affordable housing through density increases, the City implements the State's density bonus program (Government Code Section 65915) through Chapter 18.97 (Density Bonuses) of the Zoning Ordinance. A density bonus and incentives or concessions are granted to applicants for housing development who file a density bonus application, or who proposes to donate land for target dwelling units, and agrees to construct new units for target income limits meeting at least one of the following requirements:

- A minimum of ten percent of the total units of a housing development for lower-income households;
- A minimum of five percent of the total units of a housing development for very low-income households;

- A senior citizen housing development as defined in Sections 51.3 and 51.12 of the California Civil Code;
- A minimum of 10 percent of the total units of new construction in a condominium or planned development project for moderate-income households; or
- A housing development in which 100 percent of the total units, exclusive of managers' units, are for lower income households.
- The City's density bonus ordinance requires compliance California Government Code Section 65915. Program 2.1 is included to ensure that the City updates its density bonus ordinance to maintain compliance with state law.

d. Zoning for a Variety of Housing Types

State housing law specifies that jurisdictions must identify adequate sites through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multiple-family housing, manufactured housing, mobile homes, emergency shelters, and transitional and supportive housing, among others. While the City permits alternative forms of housing in most zones, several types of housing (as noted below) are not listed or defined in the Zoning Ordinance. The City's Zoning Code is silent regarding Tiny Homes.

Accessory Dwelling Unit

An accessory dwelling unit (ADU) is a separate dwelling unit that provides complete, independent living facilities for one or more persons on the same lot as a stand-alone single-family home or multi-family development, or within the walls of a proposed or existing single-family residence or multi-family development. (Junior ADU or JADU). It includes permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel. AB 1866 (Chapter 1062, Statutes of 2002), also known as the "second unit law," amended the California Government Code to facilitate the development of ADUs. However, SB 13 enacted AB 881 and AB 68 as a package of amendments to Government Code Section 65852.2, loosening many restrictions for landowners to build ADUs on their property. This new amendment now requires localities to allow ADUs ministerially, within 60 days, without discretionary review or hearings. This State law also supersedes local jurisdictions, even if the zoning code does not allow for ADUs or does not contain any provision regarding ADUs. State law stipulates that an application to permit the construction of an ADU using a ministerial review, which must apply predictable, objective, fixed, quantifiable, and clear standards. ADU permit applications must be reviewed ministerially pursuant to the provisions in Chapter 18.90 of the City's Zoning Code (Title 18) unless provisions conflict with Section 65852.2 of the State Government Code.

AB 881 and AB 68 also enacted several new regulations for the operation and potential sale of ADUs. AB 881 prohibits owner-occupancy restrictions for ADUs, unless certain are present, and AB 68 removes certain governmental constraints to building ADUs. AB 68 also gives homeowners permission to build a second ADU on their property, provided that certain conditions are met. The Government Code was amended, so that effective 2020, ADUs must be allowed by-right in all

zones that allow Single-Family Dwellings (SFDs) and Multiple-family dwellings (MF). In addition, the laws prohibiting the replacement of parking spaces if a garage is converted to an ADU and eliminates parking standards for ADUs within one-half mile of public transit.

State law establishes criteria on sizes for both attached and detached ADUs that cities must allow as follows:

- The minimum size for a detached or attached ADU is 220 square feet. However, cities may reduce the minimum size to encourage smaller ADUs.
- The maximum size for a detached or attached ADU is 800 square feet, or 1,000 square feet if the unit provides more than one bedroom. State law allows cities to increase the maximum size of a detached ADU to a maximum of 1,200 square feet.
- If there is an existing dwelling, an attached ADU may not exceed 50 percent of the existing unit.

State law requires that the City allow ADUs that are 16-feet in height or less to be approved with a building permit. Along with ADUs, JADUs are another type of dwelling unit that is allowed by State law. JADUs are defined as ADUs not exceeding 500 square feet in living space built within the walls of an existing residential unit. JADUs must include a basic kitchen or kitchenette that may utilize small plug-in appliances, living area or bedroom, and an exterior entrance separate from the primary residence entrance, unless the JADU is in a multifamily residence. Pursuant to the provisions in Government Code Section 65852.2, some facilities may be shared with the primary residence. Until 2025, State law requires that the owner of the residence occupy either the JADU or the primary residence.

Marysville permits ADUs in all residential zones by right, subject to the provisions of the Zoning Ordinance. Detached ADUs are permitted when the lot is at least 7,000 square feet in size and cannot be larger than 40 percent of the living area of the primary unit or larger than 1,200 square feet (whichever is smaller). Per State law, detached ADUs cannot be subject to lot size. Program 1.6 commits the City to updating Title 18 Zoning in the City's Municipal Code to comply with all State law regarding Accessory Dwelling Units (ADUs). Attached ADUs are permitted on any lot or parcel in residential zones and cannot exceed thirty percent of the living area of the primary dwelling unit.

Program 1.6 is included to ensure that the City updates its ADU ordinance to maintain compliance with state law and to facilitate ADU production.

Mobile/Manufactured Homes and Parks

Mobile homes or manufactured housing offer an affordable housing option to many low- and moderate-income households. Mobile homes on permanent foundations are subject only to the same restrictions and development standards that apply to other single-family dwellings in the same zones, and mobile home parks are allowed in R-2, R-3, and R-4 zones with a use permit. Both are subject only to those restrictions and development standards that apply to other residential dwellings of the same type and number in the same zone. Only those factory-built homes

constructed to the standards of the National Mobile Home Construction and Safety Standards Act of 1974 qualify for placement on foundations. The City imposes the same standards on mobile homes as site-built homes with regard to setbacks, placement, yards, parking, and other zoning requirements. The City additionally requires that mobile homes contain nonmetallic siding, be at least 20 feet wide, have roof overhangs of at least 1 foot, have roofing material customarily used for site-built homes, and have maximum finish floors no more than 25 inches above grade. These standards do not impose a constraint on the placement of mobile homes or unreasonable cost burdens on mobile homeowners since new factory-built homes normally comply with the City's requirements with little or no modification.

The City's historic practice has been to allow mobile home parks and the placement of mobile homes or manufactured housing on permanent foundations in any zone that permits single-family homes. The Zoning Ordinance does not specifically list mobile home parks as a permitted use in any zone. No mobile home parks are in Marysville.

Other Housing Types

Marysville's Zoning Ordinance also has a provision for Planned Development (PD) districts, which allow any use or combination of uses subject to an approved development plan (see the section below on flexibility in development standards).

Housing for Persons with Disabilities and Supportive Housing

The City permits transitional and supportive housing in all residential and commercial zones. The City's definition of community care facilities includes a wide range of non-medical shelter facilities with supportive services for children, adults, families, and persons with disabilities. Examples include family homes, group care homes, day-care centers for children or adults, foster care homes, and community centers and private clubs in which care is provided. Facilities of six or fewer persons are allowed by right in all residential zones, the C-H zone, and by use permit in all other zones except M-2. Facilities of seven or more persons are allowed by right in the R-3, R-4, and C-H zones and by use permit in all other zones except M-2. Program 1.4 is included to commit the City to reviewing the code and updating it, as needed to ensure that supportive housing is allowed in accordance with AB 2162.

The use permit process does not require a lengthy approval process, and conditions imposed on group care facilities are reasonably related to impacts of use, not the residents of these facilities. The use permit process balances the need for reasonable regulation of group care facilities and flexibility in their location. The use permit process is discussed later in this section.

Neither the General Plan nor the Zoning Ordinance regulates the siting or location of group care facilities based on proximity to other such facilities.

The City permits certain projections and structures within yard and setback areas. Among the allowances are facilities for access to residential structures by persons with disabilities. For example, ramps or lifts for handicapped accessibility are permitted within yard and setback areas. Such requests are approved administratively unless the nature of the request triggers major design review in the historic preservation overlay zone (see discussion of design review process below).

Section 18.84.110 of the City’s Zoning Code provides a procedure to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act (the Acts) in the application of zoning laws and other land use regulations, policies, and procedures. An example of a reasonable accommodation is when a municipal jurisdiction allows a deviation from the strict interpretation of zoning standards for someone with a demonstrated need resulting from a disability. Pursuant to state law, the City established appropriate reasonable accommodation procedures to meet the special needs of person with disabilities, including findings with which to base decisions to approve or deny a request (described later in this section, under Development Permit Procedures). (Also, see Program 2.5) In addition, the City’s definition of family is in compliance with state law because it does not distinguish between related and unrelated individuals for permitting of residential uses.

Supportive housing is defined by Section 65582 of the Government Code as housing with no limit of stay, that is occupied by a target population, and that is with linked on- or off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Target population is defined by Government Code Section 65582 as persons with low incomes who have one or more disabilities including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or an individual eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 [commencing with Section 4500] of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

SB 2 requires that supportive housing be considered a residential use subject only to the same restrictions that apply to similar housing types in the same zone. This has been interpreted by the California Department of Housing and Community Development to mean that supportive housing is to be allowed in all zoning districts that allow residential uses with only the same restrictions as the residential uses. The City’s Zoning Ordinance defines supportive housing as “housing with no limit on length of stay, that is occupied by a target population, and that is linked to an on-site or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live, and, when possible, work in the community.”

Emergency Shelters and Transitional Housing

California Health and Safety Code Section 50801 defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.” Section 18.04.175 of the Marysville Municipal Code defines an emergency shelter with the same language. Emergency shelters are permitted by right in the M-1 zone and with a use permit in R-3, R-4, C-H, M-L, and M-2 zones. R-1 and R-2 zones do not permit emergency shelters. According to the Municipal Code, emergency shelters must meet the following requirements:

Location

- Not be located within 500 feet of any preschool, elementary school, or high school, or within 300 feet of another emergency shelter.

Development Standards

- The maximum number of beds or persons served nightly must not exceed the maximum density allowed by the zone, or 40 beds or persons in zones without a maximum density.
- Have a gated and fenced outdoor area.
- Have security lighting installed.
- Security lighting shall be installed and maintained to provide adequate lighting of the property.
- Off-street parking shall be required based upon demonstrated need, but not to exceed parking requirements for other residential or commercial uses within the same zone.
- Have adequate space inside for prospective and current guests to wait inside rather than on sidewalks or any other public rights-of-way.

Management

- The maximum length of stay by a homeless person in an emergency shelter shall be six months.
- Have a management plan to address good neighbor issues, transportation, client supervision and services, and food services. Such plan shall be submitted to and approved by the city planner. Minimum standards and practices in the plan as provided in Section 18.96.060 of the City's Zoning Code are outlined below:
 - The emergency shelter shall be operated by a responsible agency or organization, with experience in managing or providing social services.
 - The emergency shelter shall have an identified administrator and representative to address community concerns.
 - The emergency shelter shall provide at least one responsible on-site supervisor at all times for every ten occupants.
 - Residents shall be evaluated by persons experienced in emergency shelter placement.
 - The program shall identify a transportation system that will provide its clients with a reasonable level of mobility including, but not limited to, access to social services and employment opportunities.

- Medical assistance, training, counseling, and personal services essential to enable homeless persons to make the transition to permanent housing may be provided, with or without meals, as an incident to the operation of an emergency shelter.
- Referral services shall be provided to assist residents in obtaining permanent housing and income. Such services shall be available at no cost to residents of a shelter.
- All emergency shelters shall be maintained in a safe and clean manner and free from refuse or discarded goods. (Ord. 1372 § 6(A), 2015: Ord. 1292 § 1 (part), 2005).

To City has included Program 1.4 to review and amend standards to ensure they are objective and in compliance with Government Code Section 65583(a)(4)).

Table V-3: Zoned for Emergency Shelters

| | Number of Parcels | Acres |
|--------|-------------------|-------|
| Vacant | 24 | 5.95 |

Source: City of Marysville Assessor, 2020

As shown in Table V-3, there are 24 vacant parcels in the M-1 zone, where emergency shelters are allowed. None of the parcels are smaller than 3,000 square feet. The average parcel size is 0.25 acres. Parcels range from 0.07 acres to 1.5 acres, with an average parcel size of approximately 0.25 acres. The sizes of the largest four parcels are 0.3, 0.42, 1.08 and 1.5 acres. Additional details on the 25 parcels are included in Appendix C: Vacant Land Inventory. The sites identified provide access to essential services, transit, and job opportunities. South of 5th street, the eight sites that allow emergency shelters by right are surrounded by general commercial uses that can offer job opportunities and are close to the Yuba County public library (between a quarter mile and half mile). The 12 sites identified in central Marysville south of 14 Street and west of Ellis Lake are surrounded by commercial uses, some low-density residential, and high-density residential and offer close access to grocery stores (between a half mile and one mile) and Marysville High School, CORE Charter School, and Marysville Charter Academy for the Arts (less than one mile). The four sites located east of Ellis Lake are similarly integrated with residential and commercial uses and are within a quarter mile to the 14th Street bus stops, offering convenient access to transportation.

AB 101, Low Barrier Navigation Centers (which are a type of emergency shelter) must be allowed by-right in all zones allowing mixed-uses and all nonresidential zones allowing multifamily residential. As of January 2021, emergency shelters are only allowed by right in the M-1 zone. Program 1.3 is included to address this.

SB 2 requires that transitional housing be considered a residential use subject only to the same restrictions that apply to similar housing types in the same zone. Section 18.04.450 of the Marysville Zoning Ordinance defines transitional housing as “buildings configured as rental housing developments but operated under program requirements that mandate the termination of assistance and recirculation of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no longer than two years from the beginning of the

assistance.” Transitional housing is permitted in all residential, commercial, and industrial zones where residential uses are allowed, and are subject only to those restrictions and development standards that apply to other residential dwellings of the same type and number in the same zone. They are required to provide one parking space for every staff member and one parking space for every four residents.

Single-Room Occupancy Units and Boarding Houses

Housing elements must also identify zoning to encourage and facilitate single-room occupancy units. Single-room occupancy units (SROs) are often the most appropriate type of housing for extremely low-income persons. The City’s Zoning Ordinance defines SROs as “a multi-unit housing project with units intended to be occupied by an individual person. Each unit typically consists of a single occupied room of three hundred fifty square feet or less plus individual or shared bathrooms. The facility may include a shared common kitchen and activity area. SROs may be restricted to seniors or be available to persons of all ages.”

SROs are permitted with a use permit in the C-2 and C-3 zones. The City permits the renting of rooms and the provision of board. The renting of rooms or the provision of board for up to four paying persons is permitted in any residential zone as an accessory use. Boarding houses as a primary use of land that involve the provision of board for profit for up to ten boarders (not including the main family) are permitted in the R-3 and R-4 zones. Program 1.2 commits the City encouraging the development of SROs in the downtown.

Employee and Farmworker Housing

California Health and Safety Code Sections 17021.5 and 17021.6 generally require agricultural employee housing to be permitted by-right, without a conditional use permit (CUP), in single-family zones for six or fewer persons and in agricultural zones with no more than 12 units or 36 beds. The Zoning Ordinance does not define farmworker housing or list this type of shelter as a permitted use in any zone. However, Section 18.04.177 of the City’s Municipal Code states that “employee housing for six or fewer workers, including but not limited to farmworkers, shall be deemed to be a single-family structure with a residential land use, and shall be treated the same as a single-family dwelling of the same type in the same zone. The permitted occupancy in employee housing in a zone allowing agricultural uses shall include agricultural employees who do not work on the property where the employee housing is located and may consist of no more than thirty-six beds in a group quarters or twelve units or spaces designed for use by a single family or household on land where agricultural uses are allowed. Such employee housing shall be considered to be an activity that in no way differs from an agricultural use.” No additional requirements (i.e., conditional use permit, zoning, or other zoning clearance) are required of employee housing serving 6 or fewer people that are not required of a single-family dwelling in the same residential zone. Employee housing is also permitted with a use permit in all commercial and industrial zones.

The City of Marysville has an agricultural combining district that is used on a limited basis, typically in conjunction with residential zoning. The purpose of this district is to allow small-scale animal husbandry, livestock farming, and the sale of agricultural products produced on-site. This combining of zones was created at a time in the city’s history when there was significant undeveloped land. It is unlikely that any significant agricultural activities of the type that require

seasonal farm labor will take place within the current city limits and generate a need for farm labor housing. However, to comply with the State Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6), the City has previously updated its Municipal Code to allow employee housing by right without discretionary review in all zones allowing single-family residential development and to allow employee housing up to 12 units or 36 beds in all zones allowing agricultural uses.

Mixed-Use

Mixed residential and commercial uses are encouraged in an effort to provide housing in areas closer to jobs, to capitalize on infill housing opportunities, and to promote pedestrian-friendly development. Mixed-use developments with residential dwellings are allowed with a minor use permit in all commercial zones (C-1, C-2, C-3, and C-H).

e. Flexibility in Development Standards

The Zoning Ordinance contains a provision for planned development districts, on 5 acres or more. The currently mapped PD zone in the City has been developed over the years, with the last development an 18-unit townhouse project on 1.15 acres approved in 2002. There are currently two larger vacant parcels left in the PD zone, which will likely be developed as multifamily housing. However, they were omitted from the vacant land inventory in the sixth cycle due to moderate wildfire risk in that area.

Any land use allowed in a residential, commercial, or M-1 district is permitted in a PD zone subject to the approval of a use permit. If the planned development will create individual parcels within the development, the minimum lot size is 10,000 square feet. The PD district allows buildings of up to 35 feet (2.5 stories). Parking requirements are based on the proposed uses and are generally the same as required for uses in the underlying zone (See Section 18.60 of the Municipal Code). Yard and setback requirements are similar to those for residential zones.

The PD zone includes a use permit requirement; however, several developments have been approved utilizing existing PD development, while allowing site design flexibility. The PD district provides developers with an opportunity to create projects that vary from the strict application of the City's zoning standards, are creative, and better meet the development needs of the City. Due to the small amount of large vacant parcels, the minimum size requirement of 5 acres means that planned developments are a limited option within the current City limits. The height limit of 35 feet further restricts the feasibility of using planned developments for high-density multifamily housing that could be affordable to low- and moderate-income households.

An application for a residential development on PD zoned site shall include, at a minimum, the following information and accompanied by the corresponding filing fee:

(a) A map or maps showing:

- (1) Topography of the land including contour intervals as required by the board of zoning adjustment;

- (2) Proposed basic street system and lot design;
- (3) Areas, if any, proposed to be dedicated or reserved for parks, playgrounds, parkways, school sites, public or quasi-public buildings and other such uses;
- (4) Areas proposed for commercial uses, off-street parking, multiple and single-family dwellings and all other uses proposed to be established within the district;
- (5) Proposed locations of buildings on the land;
- (6) General elevations or perspective drawings of all proposed buildings and structures other than single-family residences;
- (7) General plans for storage and disposal of waste material;
- (8) Tentative plans for fire protection facilities;
- (9) Other data and information which may be deemed necessary.

In approving the use permit for residential development in the PD zone, the Planning and Historic Preservation Commission must make written findings that the proposed development is in accordance with the objectives of the zoning ordinance and the purposes of the PD zone in which the site is located; and that the proposed development is not detrimental or injurious to the people, property, and improvements in the neighborhood.

The use permit requirements have not proven to be a constraint on housing development on PD zoned sites and the lack of development on the remaining sites is likely a result of the recent economic downturn.

The City also has a Planned Unit Development provision, which is intended to provide flexibility in the regulations for the underlying zone to allow “diversified and innovative development designs.” These provisions may be applied to developments of any size.

Program 2.7 states that the City received approval of its application for funding to draft the Marysville Green Zone Specific Plan and EIR CEQA clearance. The Specific Plan will further enhance the flexibility of development standards. The Specific Plan will:

1. Increase and/or accelerate housing supply and production by providing by right clearance for housing.
2. Support infill housing and revitalization in the Green Zone
3. Reduce vehicle miles traveled (VMT) through location of efficient housing.
4. Develop and implement VMT reduction strategies and increase mobility to support walking, biking, transit, etc.

-
5. Retain and expand community assets in Green Zones and implement the City’s Bounce Back Initiative.
 6. Provide public engagement and support to support equitable outcomes for low-income households, avoid displacement and support people of color.

f. Nonconforming Uses

The City allows residential property owners to continue nonconforming residential uses and to make needed repairs or alterations to maintain the residential uses. Needed repairs or alterations may include building modifications needed for accessibility by persons with disabilities. Nonconforming residential uses may also be expanded or reconstructed so long as the modifications do not increase the existing nonconformity or cause a conforming aspect of a use to become nonconforming with zoning standards. As noted previously, modifications to buildings or the construction of structures such as access ramps needed for accessibility by persons with disabilities is not considered by the City to be an increase in nonconformity or the creation of a new nonconformity.

g. Local Ordinances that Impact Housing Supply

Housing elements must identify locally adopted ordinances that could possibly constrain development. Examples of these ordinances include growth management ordinances, inclusionary housing ordinances, or short-term rental ordinances. As of 2020, the City does not have an inclusionary housing ordinance, a growth management ordinance, or a short-term rental ordinance. However, an ordinance passed in 2014 added a definition of “Bed and Breakfast Inn” to the zoning code. The City adopted definitions and regulations for “Bed and Breakfast Inns,” which is defined as a “single-family residence or detached guest house to a single-family residence that provides guest rooms, without individual kitchens, for short-term temporary sleeping accommodations for paying overnight guests” (Ord. 1365, 2014). According to Section 18.16.020 of the Zoning Code, bed and breakfast inns are allowed in the R-1 and R-2 zones with a use permit and allowed in the R-3 and R-4 zones with a minor use permit. Few of these Bed and Breakfast Inns have been developed, so this is not seen as a constraint to housing availability.

4. Off-Site Improvement Standards

Site improvements are an important component of new development and include roads, water, sewer, and other infrastructure necessary to serve the new development. Improvement requirements are regulated by the City’s Subdivision Ordinance in Section 17.32. Within the existing City limits, off-site improvement requirements are typically limited because the infrastructure needed to serve infill development is already in place. Where off-site improvements are required, they typically relate to local improvements to existing facilities to accommodate higher-density development or to repair or replace aged infrastructure.

a. Street Improvements

Requirements that typically have the greatest impact on the cost of housing development are street improvement standards. The cost of providing streets for new residential developments, in turn, is primarily influenced by the required right-of-way width, pavement width, and pavement improvement standards.

Table V-4 summarizes that City's right-of-way and pavement requirements for the hierarchy of streets. The right-of-way and pavement requirements allow for slightly narrower streets in residential areas than in many communities. Minimum pavement widths of 50 feet or more for secondary streets and 40 or more feet for minor streets are more common among local jurisdictions. The City does not require alleys for new residential development but does permit alleys according to the minimum improvement standards in the Subdivision Ordinance.

Required street improvements include curbs, gutters, and sidewalks of at least 4 feet in width. The minimum sidewalk improvement standard is consistent with accessibility requirements for persons with disabilities and is not excessive in light of the need for ensuring minimum pedestrian access in residential areas. Planting strips may be required for secondary or major streets but are not required for minor streets that serve the immediate neighborhood only.

Table V-4: Marysville Street Standards

| Street Type | Required Right-of-Way | Required Pavement Width |
|------------------------|---|-------------------------|
| Major Streets/Highways | 86 feet (commercial areas) 74 feet (residential areas) | 62 feet |
| Secondary Streets | 60 feet | 42 feet |
| Minor Streets | 52 feet | 36 feet |
| Alleys | 40 feet | 28 feet |

Source: Marysville Subdivision Ordinance, Section 17.28.030

b. Drainage Requirements

The City requires developers to pay the entire cost of all on-site storm drainage plus catch basins and other on-site drainage facilities that may be needed. The City also requires developers to pay a pro rata share of the cost of area-wide drainage facilities. There are no drainage impact fees within the existing City limits (see next section on permit and development impact fees).

c. Sanitary Sewers

Marysville requires developers to install sanitary sewer lines that connect to the City's sewer system. Septic tanks and other on-site sanitary systems are not allowed except in cases of physical or economic hardship. Developers may also be required to pay a pro rata share of sewer trunk lines or improvements to existing lines serving a larger area.

d. Water Lines

Developers are required to install water mains and fire hydrants according to a plan approved by the City Engineer and Fire Chief. Developers may also be required to pay for a pro rata share of water trunk lines or improvements to existing lines serving a larger area.

5. Permit and Impact Fees

Requiring developers to construct site improvements and/or pay pro rata shares toward the provision of infrastructure, public services, and school facilities will increase the cost of developing homes and the final sales price or rent of housing. However, payment of fees is necessary to maintain an adequate level of services and facilities, and more importantly, to protect public health, safety, and welfare. Based on a review of fees in neighboring jurisdictions and discussions with local developers, development fees in Marysville are very reasonable and generally much lower than most other cities in the region. Fee amounts are available on the City's website.

The City of Marysville collects development fees to cover the costs of providing the necessary services and infrastructure related to new development. The school district collects additional fees to pay for facilities. The City does not require pro rata payments for off-site extension of the water, sewer, and storm drain systems, but does require a sewer connection fee reflecting the increased capacity requirement for the wastewater treatment facilities. It does require the developer to construct all internal streets, sidewalks, curb, gutter, affected portions of off-street arterials, and other standard conditions. New residential construction will either occur as infill on scattered lots throughout the central part of the City, and the infrastructure and public services and facilities are already in place.

Table V-5 identifies the typical planning and development fees for single-family and multifamily housing. Note that impact fees for schools are set by the State and by the school district. Excluding building permit and inspection fees, total fees for a small single-family home total less than \$6,000, including a State-mandated school fee of \$2,568 (equivalent to 43 percent of the entire fee) or about 8 percent of the construction cost (excluding land, land preparation, and other development costs) of a new home. The fees for a small multifamily unit total about \$3,600, including a State-mandated \$1,284 school fee (equivalent to 36 percent of the entire fee) or 10 percent of the construction cost. The City does not charge any other development impact fees. These fees are very low compared to most other cities in the Sacramento region and do not represent a significant financial constraint to new housing development. Tables of planning and development fees are available on the City's website.

V. CONSTRAINTS

Table V-5: Planning and Development Fees (per unit) (Within Current City Limits)

| Development Fees | |
|---|---|
| Single-Family Home¹ | |
| Permit and Plan Review (not including inspection) | \$1,624.27 |
| Structure Plan Review Fee (65% of the Building Permit Fee) | \$1,055.78 |
| School Impact Fee | \$4,548 (\$3.79 per sq ft) |
| City Sewer Connection Fee and Encroachment Permit Fee | \$1,735 |
| California Water Service Company Connection Fee | None ⁵ |
| Total Fees | \$8,963.05 |
| Multifamily Apartment (per unit)² | |
| Permit and Plan Review (not including inspection) | \$1,371.87 |
| Structure Plan Review Fee (65% of the Building Permit Fee) | \$891.72 |
| School Impact Fee | \$2,274 (\$3.79 per sq ft) |
| City Sewer Connection Fee and Encroachment Permit Fee | \$1,150 per unit (connection) + \$85 (encroachment permit) |
| California Water Service Company Fee | None ⁵ |
| Total Fees | \$5,772.59 per unit |
| Planning Fees | |
| General Plan Amendment Fewer than 100 residential Units or fewer than 10 acres non-residential/mixed-use | \$3,969 |
| General Plan Amendment Greater than 100 residential Units or more than 10 acres non-residential/mixed-use | \$5,880 |
| Specific Plan Area/Master Plan/Community Plan Amendment | \$11,025 |
| Development Agreement | \$2,940 |
| Development Agreement, Annual Review | \$588 |
| Tentative Parcel Map | \$2,940 |
| Revision to Approved Tentative Parcel Map | \$882 |
| Tentative Subdivision Tract Map, 20 lots or less | \$4,410 |
| Tentative Subdivision Tract Map, More than 20 lots | \$6,615 |
| Lot Line Adjustment | \$367.50 |
| Zoning: Administrative Permit | \$588 |
| Hearing Fee | \$294 |
| Request for Hearing | \$106.52 |

| Development Fees | |
|---|---------|
| Zoning: Conditional Use Permit, Major | \$3,675 |
| Zoning: Conditional Use Permit, Minor | \$1,764 |
| Zoning: Conditional Use Permit, Amendment | \$735 |
| Design Review | \$1,176 |
| Minor Design Review (Revisions/Compliance Review) | \$441 |

Sources: City of Marysville, Marysville Unified School District, California Water Service Company

¹ Based on new construction of a single-family home subdivision with 1,200 sq. ft. homes at \$100 construction value per sq. ft.

² Based on new construction of a rental apartment project with 600 sq. ft. units at \$100 construction value per sq. ft.

³ Based on a 100-unit single-family home subdivision

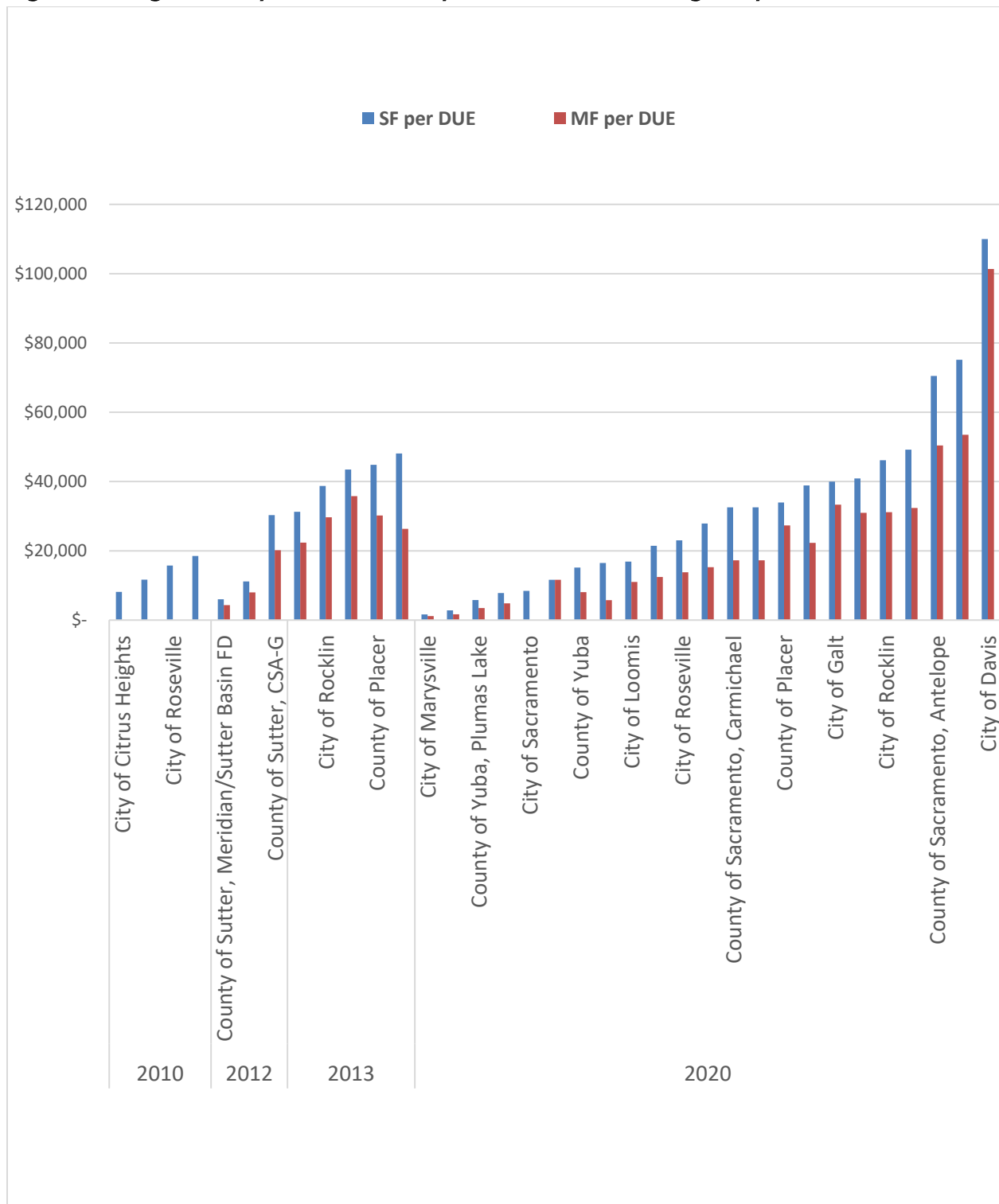
⁴ Based on a 100-unit multifamily rental housing development

⁵ There is no connection fee for parcels within the current City limits served by a California Water Service Company trunk line

a. SACOG Fee Study

In 2020, SACOG completed a comparative study of the level of impact fees required by each jurisdiction in the SACOG region. On a per-unit basis (see DUE or Dwelling Unit Equivalent in Figure 9), Marysville charges the lowest total fees for single-family homes and multifamily units compared to other jurisdictions in the SACOG region. For 2020, the Marysville total fees charged single-family homes (\$1,650.00) were for sewer connection fees only; Marysville did not impose other impacts fees, such as water connection, transportation, and services like Police and Fire. Similarly, Marysville only imposed impact fees for per unit for multifamily to cover sewer connection (\$1,150.00) and did not include any other fee types. Of the jurisdictions that imposed impact fees for multifamily development (all but the City of Sacramento), Marysville again charged the lowest fees in 2020 as compared to the region.

Figure 9: Single-Family and Multifamily Unit Fee Totals Charged by Cities and Counties



Source: SACOG, 2020

6. Development Permit Procedures

a. Project Approval Time Frames

Development review and permit processing are necessary steps to ensure that residential construction proceeds in an orderly manner. However, the time and cost of permit processing and review can be a constraint to housing development if they place an undue burden on the developer.

The permitting and review process for residential projects in Marysville includes an optional pre-application review meeting, submittal of the application, a review for completeness by Community and Development Services Department staff, review by the Design Review Board (subcommittee of the Planning and Historic Preservation Commission) and other City agencies, and review and approval by the Planning and Historic Preservation Commission and, if necessary, the City Council. However, the time necessary for review depends on the complexity of the project and whether an exception from development standards, existing land use, or operating conditions is requested. As an example, the time necessary for environmental review may vary substantially depending on whether an environmental impact report (EIR) or a negative declaration is required, or the project is exempt from environmental review. For those projects that involve multiple requests, all the applications are processed concurrently whenever possible.

Because most residential development projects in Marysville are relatively small (1 to 20 units) and located on vacant infill parcels or sites being reused, the permit review process is much less complex than in communities in which residential development occurs primarily through large, master planned or specific planned developments. Few residential projects require an EIR, which greatly reduces the total time required for project approval. In most cases, these projects are exempt from any environmental review. Most residential projects can be approved in as little as 30 days (for a single-lot development) to as much as six months (for a single-family subdivision involving a tentative and final map). Therefore, the time frames for review and approval of residential applications do not constitute a significant constraint. Between 30 and 60 days of the time required to approve more complex projects is due to Planning and Historic Preservation Commission review and approval. The City has not received requests in recent years for projects at a lower density than the density intended in the applicable zone.

The City's Zoning Ordinance was amended in 2014. Section 18.72.020 was updated to provide a ministerial (administrative) process for an application to obtain a Zoning Clearance, to proceed (once deemed complete) without discretionary review. Table V-6 summarizes typical time frames for various planning approvals. The typical amount of time between entitlement and pulling building permits is generally about 45 to 60 days from the time the plans are submitted until the permit is issued, which includes the time the applicant responds to comments. If the building plan review process takes longer than 60 days, it is typically because the plans lack the required information, or the applicant takes longer to respond.

Table V-6: Development Approval Time Frames

| Development Permit/Review Process | Time Frame |
|--|---------------|
| Development Plan Review | 7 days |
| Minor Use Permit | 45 days |
| Use Permit | 60 days |
| Subdivision Tentative Map | 120 days |
| Zone Change and GP Amendment | 120 days |
| Environmental Review (EIR) | 9 months |
| Design Review | 14 to 45 days |
| Appeal of Staff Decision to Planning and Historic Preservation Commission | 30 days |
| Appeal of Planning and Historic Preservation Commission Decision to City Council | 30 days |

Source: City of Marysville, 2020

b. Architectural and Design Review

Most property in the City if it is an approved use in the zoning district does not require design review. Proposals involving new development or exterior modifications to buildings in the Design Review (former Redevelopment Area) or Historic Preservation Overlay Districts (which comprise about 34 percent of the City) require design review. Minor modifications of buildings involving work that does not significantly change the character or appearance of a building may be approved through a staff-level review. Other projects require review by a subcommittee of the Historic Preservation Commission that serves as the City's Architectural Review Board (ARB). Most proposals for modifications to existing buildings fall within the definition of minor modifications, including modifications to improve accessibility to persons with disabilities, and are relatively easy and quick to approve. Staff and Planning and Historic Preservation Commission decisions may be appealed to the City Council.

The general criteria for design review are:

- Compliance with applicable planning policies and zoning standards.
- Compatibility of proposed project design with buildings in the vicinity.
- Consideration of architectural factors such as building height and bulk in relation to nearby buildings, color and materials, site layout and building orientation in relation to open areas, and the appropriateness of signs, exterior lighting, and graphics.
- Compatibility of site improvements, landscaping, and other features with other parcels in the vicinity.

The City's design review policies, as stated in the Design Review Manual, focus on the restoration and preservation of the original historic and architectural character of buildings and the compatibility of architectural styles, materials, building massing and articulation, and colors of new buildings to existing buildings in a neighborhood. The City does not require expensive or time-consuming design or construction techniques in new residential development, nor does the City use the design review process to reduce the allowable number of dwelling units otherwise allowed under the Zoning Ordinance.

Design review policies can add to the cost of rehabilitating and/or converting historic buildings for residential use, due to the City's preference to restore the original design elements of a historic building or use new elements consistent with the original. The City can mitigate this additional cost by providing financial assistance for the preservation of significant buildings that will be used for housing or assisting property owners in obtaining state or federal funds. The City has provided this type of assistance in the past through its façade improvement program and the use of state and federal grants for which the City has applied.

The City can also offset the cost by approving exceptions or variances that allow a property owner to construct more dwelling units and/or less parking. The City has done the latter in one recent project by reducing parking requirements for the conversion of a historic building to 16 residential units.

The City design review policies include:

- Uncovering and restoring or matching original façade design details.
- Restoring original design or configuration of first-floor storefronts.
- Coordinating the design of new exterior parts or elements of a building with the original.
- Proper repair and maintenance of original brickwork.
- Use of windows and window treatments similar to, or compatible with, the original window design.
- Restoration and maintenance of cornices.
- Selection of colors consistent with the original period/architecture of the building and compatible with surrounding buildings.
- Restoration or replacement of doors in a style similar to, or compatible with, the original period and architecture of the building.

The design review process that requires ARB review is estimated to take up to 6 to 8 weeks for a typical project. Minor design review by City staff or the ARB can be completed within 14 days. The required ARB review and public hearing occur concurrently with other ARB reviews. In most cases, developments require only one review by the Architectural Review Board. Fees to cover the cost of design review are typically less than \$100 per unit for a multi-unit project and do not significantly add to the cost of residential development. Therefore, the City does not consider

design review to represent a significant financial or time constraint to the provision of affordable housing.

In a recent examples of a multi-family residential project that required design review, a 71-unit project was approved in February 2021, the City required the following:

- Submittal of site plan, building elevations, and landscaping plan to show consistency of the building configuration, massing, fencing design, and articulation with surrounding uses.
- Approval of exterior colors, materials, window/door types and treatments, and lighting fixtures.

c. Use Permits

Chapter 18.72 of the Marysville Municipal Code regulates the granting of use permits by the City. The City has one process and set of standards for projects that require use permits, including community care facilities for seven or more persons, institutional group homes, and other housing and shelter alternatives that require use permits. The City has not established a separate process for the approval of such uses or separate criteria that are imposed on these uses but not on other uses of a similar nature.

Use permits are approved by the Planning and Historic Preservation Commission and may be revocable, conditional, or valid for a specified time period. The Planning and Historic Preservation Commission conducts a public hearing prior to making a decision on a use permit application. The Planning and Historic Preservation Commission's decision may be appealed to the City Council. The criteria for approving use permits are nonspecific and require:

- Consistency with the objectives of the Zoning Ordinance and the purpose of the district in which a use is located.
- Compliance with the zoning standards of the district in which a proposed use will be located.
- Finding that the proposed use will not be detrimental to the health, safety, morals, comfort, and general welfare of persons residing or working in the neighborhood of the proposed use or be detrimental or injurious to property and improvements.

The City's use permit process, while typical of many communities, does not specify the conditions under which a particular use may be permitted. A review of the City's implementation of the use permit process suggests that conditions imposed on applicants reflect compliance with zoning standards, hours of operation, creation of noise or other off-site impacts, site access, signage, transportation of clients, and other off-site issues. The lack of specificity creates the potential for inconsistent or arbitrary decisions, which could be reduced through specific criteria in the Zoning Ordinance. To differentiate between uses requiring full Planning and Historic Preservation Commission review and those that can be reviewed at the staff level. The City has procedures for a minor use permit (MUP). The Architectural Review Board (ARB) is a committee comprised of three members of the Planning and Historic Preservation Commission and the City Planner, which are assigned the task of Design Review. The City Planner and/or the ARB has authority to approve small projects, such as signs, small remodels and minor building additions.

d. Process for Requesting Reasonable Accommodations

The City has established a process whereby individuals with disabilities may request reasonable accommodations for compliance with zoning, subdivision, and building standards. Through the City's customary application process, a person with disabilities may request a use permit (described above), a permit to continue or expand a nonconforming residential use, or a permit to construct accessibility improvements within a yard or setback area. The City publishes information on its permit procedures in the form of brochures that are available at the permit counter at City Hall. City staff are available at the permit counter to answer questions about procedures for special accommodations under the City's Zoning Ordinance.

The City's decision to grant or deny a request for reasonable accommodation is based on consideration of the following factors:

1. Whether the housing, which is the subject of the request, will be used by an individual considered disabled under the Acts.
2. Whether the request for reasonable accommodation is necessary to make specific housing available to an individual with a disability under the Acts.
3. Whether the requested reasonable accommodation would impose an undue financial or administrative burden on the city.
4. Whether the requested reasonable accommodation would require a fundamental alteration in the nature of a city program or law, including but not limited to land use, zoning, or the local coastal program.
5. Alternative reasonable accommodations that may provide an equivalent level of benefit.

The City will update its Zoning Ordinance to remove the following two criteria for assessing reasonable accommodation requests:

1. Potential impact on surrounding uses.
2. Physical attributes of the property and structures.

(See Program 2.5)

7. Building Codes and Enforcement

The City of Marysville has adopted the Uniform Building Code (UBC), most recently, the 2019 edition. The City made no local amendments. This code establishes standards and requires inspections at various stages of construction to ensure code compliance. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties that are required to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and energy-efficient housing. The City has not adopted amendments to the code that could affect the ability of persons with disabilities to make accessibility modifications.

The City's Building Department is responsible for enforcing both state and City regulations governing maintenance of all buildings and property. Most code enforcement complaints affecting housing are related to the City's older housing stock located primarily in one of the City's Central Business district project areas.

The City recognizes the unique needs of persons with disabilities and seeks to accommodate those needs through its approach to code enforcement. The greatest challenge to achieving this balance is in the restoration or conversion of historic buildings. By their nature, older buildings were not constructed for accessibility to persons with disabilities or for use as group homes with supportive services. Building modifications and upgrades over the years often made these buildings less accessible or less suited to the needs of persons with disabilities.

The City allows property owners great latitude in making interior modifications to historic buildings to increase their accessibility and utility for persons with disabilities. In its approach to design review, the City also allows property owners to make exterior modifications to increase accessibility.

Program 2.7 commits the City to posting all current Zoning and Development standards on the City's website.⁸ Environmental, Infrastructure, and Public Service Constraints

Environmental factors and a lack of necessary infrastructure or public services can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing construction.

Program 2.6 is included to commit the City to distributing a copy of the housing element to the California Water Service Company (CWS) and to encourage them to prioritize water hook ups for new affordable housing development. Program 2.7 also commits the City's Public Works Department to prioritizing sewer hook ups for new affordable housing development.

This section summarizes and analyzes the most pertinent constraints to housing in Marysville.

a. Water Service

Cal Water's Marysville District (CWS) was formed in 1930 with the purchase of Marysville Water Company. To meet the needs of customers, eight wells pump up to six million gallons of groundwater per day, which is delivered using 55 miles of pipeline, two storage tanks, and three booster pumps (District Information - Cal Water). Water service in the City is provided by the CWS through eight wells. These wells have a design capacity to deliver 5,500 gallons of water per minute with a storage capacity of 800,000 gallons, which is sufficient to meet recent demands of 144 gallons per person per day. Within the current City limits, the CWS has adequate pumping, delivery, and storage capacity to serve existing users and projected demand from increased residential and commercial demand. Factoring in a 20-percent reduction in per-capita water use under Senate Bill X7-7, groundwater supplies should be sufficient to meet Marysville's sixth cycle RHNA.

b. Drainage and Flood Control

Marysville is located at the confluence of the Yuba and Feather rivers and is entirely surrounded by a series of levees that provide 500-year flood protection. Within the existing City limits, stormwater runoff drains into three retention areas: detention basins located at 2nd and F streets and 17th and Hall streets, and a series of connected lakes, East Lake, Ellis Lake, and North Ellis Lake. Marysville's existing community-wide drainage and flood control system is sufficient to accommodate future development and redevelopment within the current City limits. Property owners must provide on-site drainage improvements and contribute a pro rata share of the cost of off-site drainage if required by the proposed projects.

The ring levee is being upgraded by the Army Corps for 200-year flood coverage. The Marysville Ring Levee project is a multi-phase project that will upgrade the levee that surrounds Marysville. The primary purpose of the project is to strengthen the existing levee by implementing additional measures to reduce the likelihood of through- and under-seepage. The U.S. Army Corps of Engineers Sacramento District is partnering with the California Central Valley Flood Protection Board and the Marysville Levee District to complete the estimated \$92.5 million project. The state of California has appropriated \$17 million toward the project as part of their commitment to upgrade the state's levee systems. Currently, project completion is slated for 2022. The project is being designed and constructed to meet the state's requirement of 200 year-level flood risk for urban areas - or a 1-in-200 chance of flooding in any given year. Due to the elevation of the levees, the project will surpass that criteria making Marysville one of the lowest at-risk cities in California's Central Valley after all flood reduction measures are constructed.

c. Sewer Service

Within the current City limits, wastewater treatment is provided by a secondary system with capacity of approximately 1.7 million gallons per day (mgd). This capacity is sufficient to handle average daily and dry weather flows of around 1.3 mgd with excess capacity to accommodate Marysville's future housing needs between 2021 and 2029. Occasionally, wet weather demand exceeds the maximum treatment capacity, but not with enough frequency to pose a constraint to future residential development. The City connected to a regional wastewater treatment facility located within the Linda County Water District in 2015. The City is allowed to send 1.8 mgd dry weather flow to the regional plant, which will allow additional capacity for growth.

Developers must contribute a pro rata share of the improvement or replacement cost of trunk lines serving proposed projects. The City charges a connection fee to pay for such upgrades.

Within the current City limits, environmental, infrastructure, and public services are not constraining factors to accommodating the City's regional allocation under the SACOG Regional Housing Needs Plan. Although older facilities need regular maintenance and upgrading, the cost of maintenance and upgrades is paid through user fees, impact fees, and pro rata contributions by developers. The City's water and sewer processing and distribution facilities are adequate to accommodate the additional dwelling units within the current City limits to accommodate the City's share of the RHNA.

Based on these assumptions, the City can meet its share of the RHNA for all income levels with the vacant land inventory. All sites in the inventory are protected from flooding by levees and free from environmental hazards including steep slopes (over 30 percent), high liquefaction risk, moderate and severe wildfire risk, FEMA 100-year and 500-year flood zones. All sites in the inventory have access to dry utilities. Electricity is provided by PG&E, phone (land line) is provided by AT&T, cellular phone service is provided by all major carriers and cable and internet are provided by AT&T and Comcast Xfinity. Sanitary Sewer (wastewater) services are owned and operated by the City of Marysville. Billing and payment services are performed by Utility Management Services. The City's Public Works Department provides flood protection and drainage infrastructure. California Water Service Company (CWS) provides drinking water. Capacity for providing all these services is adequate to meet the needs of the potential development identified herein. Program 2.6 commits the City to encouraging the prioritization of services for affordable housing development.

B. NON-GOVERNMENTAL CONSTRAINTS

1. Availability of Financing

The cost of borrowing money to finance the construction or rehabilitation of housing or to purchase a house affects the amount of affordably priced housing in the City.

Purchasing and rehabilitating existing multifamily buildings can improve a City dramatically. If a private investor is interested in purchasing a building that is legally nonconforming, they may face difficulty in obtaining financing because these buildings typically cannot be rebuilt if they are destroyed. While the City can do little to change lending practices, it can work with nonprofit housing organizations to identify sources of funding and arrange for the acquisition and rehabilitation, as seen in Program 3.2.

Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past decade, there has been dramatic growth in alternative mortgage products, including graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans. However, variable rate mortgages are not ideal for low- and moderate-income households that live on tight budgets. Variable rate mortgages may allow lower-income households to enter into homeownership, but there is a definite risk of monthly housing costs rising above the financial means of that household. Therefore, the fixed-interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. Table V-7 illustrates interest rates as of April 2020. The table presents both the interest rate and the annual percentage rate (APR) for different types of home loans. The interest rate is the percentage of an amount of money that is paid for its use for a specified time and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment.

Table V-7: Interest Rates

| | Interest | APR¹ |
|-----------------------|-----------------|------------------------|
| 30-year fixed | 3.375% | 3.447% |
| 15-year fixed | 2.625% | 2.736% |
| 5-year ARM | 3.250% | 3.382% |
| FHA Rates | | |
| 30-year fixed | 4.625% | 5.557% |
| Veterans Loans | | |
| 30-year fixed | 2.750% | 2.913% |

Source: <http://www.wellsfargo.com>, 2020

¹ Based on a \$200,000 loan amount.

Additionally, several federal and state government-supported mortgage programs provide first and second mortgages for both home purchases directly to home purchasers:

- Federal National Mortgage Association (Fannie Mae)
- Freddie Mac Home Works
- Affordable Housing Program (Federal Home Loan Bank)
- California Homebuyer's Down Payment Assistance Program (CHDAP)

2. Cost of Land

A key factor determining housing cost is the price of raw land and any necessary improvements. The price of residential land in Marysville is directly affected by the City's inability to expand geographically. A review of property listings on Zillow.com (in August 2020) found very limited available land. However, the difference between the two available parcels indicates that residential land costs in the Marysville area vary significantly by location and site characteristics (see Table V-8).

Table V-8: Vacant Land Costs

| | Price | Acreage | Price per Acre |
|---|--------------|----------------|-----------------------|
| 1 | \$139,900 | 5 | \$27,980 |
| 2 | \$75,000 | 0.44 | \$170,454 |

Source: Zillow.com, August 2020

On the average, the cost of land should not exceed 25 percent of the overall cost of the sale of a residence. Based on the median sale price of \$275,859 of homes listed within Marysville on Zillow.com, the value of the land should be approximately \$68,965. The smaller of the two available parcels that falls within this range; the larger parcel would likely need to be subdivided in order to be affordable at this land price to home value ratio.

3. Construction Cost

a. Single-Family Homes

Many factors can affect the cost of building a single-family house, including the type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, square footage, and structural configuration. These factors create a wide variation in construction costs. According to an Internet source of construction cost data (www.building-cost.net) provided by the Craftsman Book Company, a wood-framed single-story four-cornered home in the City of Marysville is estimated to cost approximately \$282,482, excluding the cost of buying land. This cost estimate is based on a 2,000-square-foot house of good quality construction including a two-car garage and forced air heating. Table V-9 summarizes the projected construction costs.

Table V-9: Construction Costs in Marysville (Single-Family Home)

| Item Name | Materials | Labor | Equipment | Total |
|--|------------------|------------------|----------------|------------------|
| Direct Job Costs (e.g., foundation, plumbing, materials) | \$110,978 | \$114,328 | \$5,047 | \$230,353 |
| Indirect Job Costs (e.g., insurance, plans and specifications) | \$18,106 | \$1,774 | | \$19,880 |
| Contractor Markup | \$32,249 | | | \$32,249 |
| Total Cost | \$161,333 | \$116,102 | \$5,047 | \$282,482 |

Source: building-cost.net, 2020

Note: Includes indirect costs and builder markup, but excludes land, permits, and all other costs. Assumes a wood-frame, two stories, no balcony, no porch, no garage, no fireplace, and central heating and cooling.

b. Multifamily Construction

There has been little to no multifamily development in Marysville recently. As a result, obtaining cost of construction data from comparable projects in Marysville was not possible. However, estimates of multifamily projects in other cities the region may be instructive. An April 2020 BuildingJournal.com estimate for the construction cost of a two-story multifamily building in the Sacramento area with 12 units at 1,000 square feet per unit suggested a potential construction cost of approximately \$90 per square foot. This estimate excludes land and site preparation development costs, fees, and related expenses. In practice the true cost may be higher or lower than this estimate, as the cost of building multifamily homes varies based on the cost of financing, the type of construction, materials, site conditions, finishing details, amenities, and structural configuration.

VI. HOUSING STRATEGY

A. EVALUATION OF PAST ACHIEVEMENTS

This section documents the City's achievements under the 2013–2021 Housing Element with respect to the actions and objectives contained in the element, describes the relative success of the City's efforts to implement the 2013–2021 programs, and contains recommendations for program changes to address current and projected needs and state requirements between 2021 and 2029. The review of the City's previous Housing Strategy is provided in Table VI-1.

Given Marysville's limited financial, staff, and land resources, the City has made good progress in addressing much of its affordable housing needs and accommodating its share of regional housing needs under the SACOG Regional Housing Needs Plan. The City has experienced a high level of staff turnover in recent years, which has hampered efforts to complete programs. However, with new staff hires anticipated during this planning period, the City will have the ability to dedicate staff resources to the following areas, which are the focus of the updated Housing Element:

- a. Continue to address the challenges of providing housing on small, infill sites and underutilized properties.
- b. Continue to improve housing conditions through a combination of financial incentives for rehabilitation and code enforcement, including rehabilitation through the Neighborhood Stabilization Program and the Housing Rehabilitation Program.
- c. Provide housing opportunities for a variety of special needs groups including seniors, those in need of group quarters housing and single-room occupancy units, the disabled, and homeless.
- d. Affirmatively further fair housing and access to opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

Table VI-1: Review of 2013–2021 Housing Element Achievements

| Program | Implementation Status | Continue – Modify – Delete |
|--|---|--|
| GOAL ONE: Accommodate the City's Share of Regional Housing Needs for All Income Groups | | |
| <p>PROGRAM ONE: Provide Adequate Sites for Housing, in Particular Rental Housing</p> <p>While Marysville has enough vacant and underutilized land to accommodate its regional housing need, many of the vacant parcels in the City are less than 1 acre in size. While at the present time zoning does not appear to constrain the development of affordable housing, the size and configuration of existing vacant lots in the City is a potential constraint. To ensure that the small size of most parcels does not constitute a constraint to residential development, to encourage maximum utilization of the vacant parcels, and to encourage multifamily development on nonresidential parcels identified in Table III-1, the City will undertake the following actions:</p> <ol style="list-style-type: none"> Continue to implement an infill housing strategy based on the results of the 2004 Downtown Strategic Plan. The infill housing strategy will consist of two components: (1) provide regulatory and financial incentives as described in #b and #c below to encourage the development of housing in the downtown area, and (2) continue applying for one or more state or federal planning grants to assist low-income housing providers in identifying specific properties, design alternatives, development costs, and funding sources for the conversion of residential hotels, design alternatives for infill properties, and the conversion of second-story commercial space to residential use. Continue to implement regulatory incentives for housing through: | <p>The City of Marysville has retained adequate sites for infill housing and has advertised sites to the development community.</p> <p>The City approved the 2015 Marysville Bounce Back Vision & Implementation Plan. In association with this plan, SACOG provided a \$100,000 grant and wayfinding and store front activation/catalyst demonstration sites were implemented. The consultant Michelle Reeves also prepared a COVID Playbook to assist property owners.</p> <p>In addition to the SACOG grant, the City applied for and received the following grants:</p> <ul style="list-style-type: none"> • LEAP \$10,000 • REAP \$65,000 • SB 2 \$160,000 • ATP Marysville Bicycle and Pedestrian Improvement Project – March through June 2020 – \$515,000. <p>The City consolidated the “B Street Opportunity Sites” In 2002. The City is currently marketing the property. However, due to traffic, noise and air quality constraints and location adjacent to Hwy 70 and the railroad tracks, the City determined that the site is better suited for commercial development than housing.</p> | <p>Continue and modify to update that the 2004 Downtown Strategic Plan has been incorporated into the 2015 Marysville Bounce Back Vision & Implementation Plan and describe plans to draft the Marysville Green Zone Specific Plan</p> |

| Program | Implementation Status | Continue – Modify – Delete |
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| <ul style="list-style-type: none"> • Flexible application of the Zoning Ordinance, including approval of exceptions or variances to zoning standards (such as minimum lot dimension, parking, yard, or setback requirements) when necessary to permit financially feasible residential development; and • Allowance of multifamily housing in nonresidential zones through a use permit process, including housing in the downtown area above commercial establishments and the conversion of commercial structures to residential use, subject to the same development standards as nonresidential uses, which generally allow greater residential densities than in the R-3 and R-4 zones. <p>c. Continue to implement financial incentives that include applications for state planning grants, applications for state and federal project development grants, and support of grant and loan applications by housing providers.</p> <p>d. Utilize the downtown parking district when appropriate and continue to implement strategies to ensure that housing in the downtown area can be developed with adequate parking throughout the district.</p> <p>e. Continue to outreach to owners of adjacent vacant properties to discuss opportunities for lot consolidation in conjunction with housing development proposals to increase the feasibility of producing housing on small, infill parcels.</p> <p>f. Inform property owners and developers of regulatory and financial incentives through direct contacts with housing providers in the Marysville area, the distribution of a brochure explaining the City’s residential property development standards at the City’s permit counter and posting of information on the City’s website, and mail to owners of record of vacant and underutilized properties.</p> | <p>The City applied to SACOG for a competitive REAP grant. The City’s application was approved for \$450,000 to draft the Marysville Green Zone Specific Plan and EIR CEQA clearance. This Specific Plan offers a unique opportunity to develop policies, update land use, analyze vehicle miles traveled and identify infrastructure constraints, which in turn will accelerate both multi-family and “missing middle” units.</p> <p>The City incentivized the East Lake Apartments affordable housing project by expediting the review process. The City exempted the project form design review and used the infill categorical exemption for CEQA compliance.</p> | |

V. HOUSING STRATEGY

| Program | Implementation Status | Continue – Modify – Delete |
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| <p>g. To ensure the City has enough land to meet its Regional Housing Needs Allocation (RHNA), continue to monitor the vacant land inventory throughout the planning period.</p> <p>Administration: Community Development Department, City Manager</p> <p>Funding: Community Development Block Grant, Home Investment Partnership Program (HOME), California Housing Finance Agency (CalHFA) programs, CalHome Program, other state and federal funds identified for specific projects/planning activities, property owner fees for downtown parking district</p> <p>Time Frames:</p> <p>1a. Ongoing, 2013–2021.</p> <p>1b. Ongoing, 2013–2021.</p> <p>1c. Apply for state and federal grants annually (2014–2021) in association with eligible residential development proposals.</p> <p>1d. Ongoing, 2013–2021.</p> <p>1e. Contact owners in conjunction with specific development proposals, 2013–2021.</p> <p>1f. Contact housing providers by April 2014 and annually thereafter; mail information to property owners by October 2014; post on the City’s website and distribute information at the City’s permit counter on a continuous basis, beginning May 2014.</p> <p>1g. Ongoing, 2013–2021.</p> | | |

| Program | Implementation Status | Continue – Modify – Delete |
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| <p>PROGRAM TWO: Development of Sites for Special Housing Needs</p> <p>As feasible, the City will support the work of housing providers to address the housing needs of special needs groups (including those with developmental disabilities) and will seek to assist in meeting these special housing needs through a combination of regulatory incentives (including those presented in Goal One, Program One), zoning standards, new housing construction programs, and supportive services programs.</p> <p>The City will continue its current zoning practices of permitting a wide range of alternative housing and shelter facilities in residential and nonresidential zones, including second units by right in single-family zones, residential care facilities in residential and nonresidential zones (facilities of six or fewer by right in residential zones), boarding houses in R-4 zones, and apartment hotels, group care facilities, institutional group care facilities, rescue missions, and other special needs housing in nonresidential zones.</p> <p>The City will also clarify and expand the types of housing and shelter options listed in the Zoning Ordinance through the following revisions to its Zoning Ordinance:</p> <ol style="list-style-type: none"> Amend Chapter 18.04 to add definitions for “farmworker housing” and “single-room occupancy dwelling unit” consistent with definitions for these types of shelter in state law, as applicable (including section 50517.5 for farmworker housing). Amend the following sections of the Zoning Ordinance to specify locations and development standards under which these types of shelter will be permitted, as described below. | <p>The City’s Zoning Ordinance was amended in 2015 to include definitions for farmworker housing (Section 18.04.177) and single-room occupancy units (Section 18.04.388), amend employee housing (Section 18.04.177), permit single-room occupancy with a use permit in C-2 and C-3 zones (Section 18.24.020), and permit the placement of mobile homes on permanent foundations wherever single-family dwellings are permitted (Chapter 18.88).</p> | <p>Continue, update, and delete portion about zoning amendments</p> |

| Program | Implementation Status | Continue – Modify – Delete |
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| <ul style="list-style-type: none"> To comply with the State Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6), the City will amend the Zoning Ordinance to treat employee housing that serves six or fewer persons as a single-family structure and permitted in the same manner as other single-family structures of the same type in the same zone (Section 17021.5). The Zoning Ordinance will also be amended to treat employee housing consisting of no more than 12 units or 36 beds as an agricultural use and permitted in the same manner as other agricultural uses in the same zone (Section 17021.6) in zones where agricultural uses are permitted. Permit single-room occupancy dwelling units (SROs) with a use permit in the C-2 and C-3 zones. SROs are one housing type appropriate for extremely low-income households. <p>c. Amend Chapter 18.88 to comply with Government Code Sections 65852.3 through 65852.5 to permit the placement of manufactured homes on permanent foundations in any zone that permits single-family homes. Additionally, per Government Code Section 65852.7, permit mobile home parks (including condominium and cooperative parks) wherever mobile homes are allowed on permanent foundations, subject to the same zoning and parking standards as other residential uses in those zones.</p> <p>Administration/Funding: Community Development Department</p> <p>Funding: General Fund</p> <p>Time Frame: Amend Zoning Ordinance within two years of Housing Element adoption.</p> | | |

| Program | Implementation Status | Continue – Modify – Delete |
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| <p>PROGRAM THREE: Emergency Shelters</p> <p>Pursuant to Senate Bill 2 (SB 2), the City will allow emergency shelters as a permitted use (by right) in the Light Industrial (M-1) zone without a conditional use permit or other discretionary review (except for design review). Emergency shelters will be subject only to development and management standards that apply to residential or commercial development in the M-1 zone (per Government Code Section 65583(a)(4)). There are 12 sites available in the M-1 zone totaling 7.7 acres. Sites in the M-1 zone are located in areas of the City close to transit and services.</p> <p>Administration/Funding: Community Development Department</p> <p>Funding: General Fund</p> <p>Time Frame: Amend Zoning Ordinance within one year of Housing Element adoption.</p> | <p>The City’s Zoning Ordinance was amended in 2015 to allow all emergency shelters by-right in the M-1 Zone, and subjected emergency shelters to the same development and management standards that apply to residential and commercial development.</p> | <p>Continue and modify (remove SB 2 action and add action to comply with AB 101)</p> |
| <p>PROGRAM FOUR: Transitional and Supportive Housing</p> <p>To comply with SB 2, the City will amend the Zoning Ordinance to treat transitional housing and supportive housing as a residential use and only subject to those restrictions that apply to other residential dwellings of the same type in the same zone. The amendments will apply to the R-1, R-2, R-3, R-4 zones and all other zones that allow residential dwellings. For example, transitional housing located in a single family home must be treated the same as other single family homes in the same zone. The City will include in its Zoning Ordinance separate definitions of transitional and supportive housing as defined in Government Code Sections 65582(f), (g) and (h).</p> <p>Administration/Funding: Community Development Department</p> <p>Funding: General Fund</p> <p>Time Frame: Amend Zoning Ordinance within one year of Housing Element adoption.</p> | <p>The City’s Zoning Ordinance was amended in 2015 to include the definitions of transitional housing (Section 18.04.450) and Supportive Housing (Section 18.04.447). Residential zone districts were amended to allow transitional and supportive housing, subject to only those restrictions and development standards that apply to other residential dwellings of the same type and number in the same zone.</p> | <p>Continue and modify (remove SB 2 action and add action to comply with AB 2162)</p> |

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| Program | Implementation Status | Continue – Modify – Delete |
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| <p>PROGRAM FIVE: Homeless Services</p> <p>The City of Marysville will continue to cooperate with homeless shelter providers to meet the needs of individuals and families without permanent housing. In addition, the City will support the development of transitional housing facilities to assist such persons in returning to permanent housing. This program consists of the following actions:</p> <ul style="list-style-type: none"> • The City will allow for the expansion of existing homeless facilities and the siting of transitional housing facilities under its Zoning Ordinance (see Program #2, Goal 1). Homeless/transitional housing facilities have, in the past, been permitted in multifamily and commercial zones, although not specifically defined or named as such in the City's Zoning Ordinance. • The City will meet with homeless shelter and service providers to determine future siting needs and the appropriate locations for such facilities. <p>Administration: Community Development Department</p> <p>Funding: General Fund, permit fees</p> <p>Time Frame: Current and ongoing, 2013–2021; meet with homeless service providers annually beginning in first half of 2014.</p> | <p>The City continues to work with service providers to provide the needs of lower-income households, the disabled, and other special needs populations, per the direction provided in the Housing Element.</p> | <p>Continue</p> |
| <p>PROGRAM SIX: Second Dwelling Units</p> <p>Amend Chapter 18.90 to allow detached second dwelling units by right in all residential zones. Reduce the minimum lot size for detached second units from 10,000 to 7,000 square feet. Promote the use of second units through an information flyer available at City Hall and a note included in the City's utility bill.</p> <p>Administration: Community Development Department</p> <p>Funding: General Fund, permit fees</p> | <p>The City's Zoning Ordinances was amended in 2015, however additional amendments are necessary to address recent legislative changes.</p> | <p>Continue and update</p> |

| Program | Implementation Status | Continue – Modify – Delete |
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| Time Frame: Amend the Zoning Ordinance within two years of Housing Element adoption. Produce flyers and post on the City’s website by March 2014; distribute notice annually through utility billing and maintain copies on a continuous basis at the City’s permit counter. | | |
| GOAL TWO: Encourage the Provision of Affordable Housing | | |
| <p>PROGRAM ONE: Density Bonuses and Other Incentives</p> <p>The City will amend the Zoning Ordinance to comply with amendments to Government Code Section 65915. The City will continue to offer a density bonus if needed to facilitate the construction of housing affordable to extremely low, very low and low-income households. In addition, the City will offer the following incentives to projects meeting the above criteria:</p> <ul style="list-style-type: none"> • Approve exceptions to, or variances from, the City’s zoning standards appropriate to the site conditions and physical/financial circumstances of the proposed project. • Continue expedited staff review and scheduling of public hearings for projects that require Planning and Historic Preservation Commission review. <p>Administration: Community Development Department</p> <p>Funding: General Fund, permit fees</p> <p>Time Frame: Amendments to the Zoning Ordinance to comply with state density bonus law will be made within two years of Housing Element adoption. The additional City incentives will be available on an ongoing basis as projects qualifying for density bonuses are proposed.</p> | <p>The City amended the Zoning Code in 2015 to comply with Government Code Section 65915 when evaluating a Density Bonus Request. No requests were received by the City during this Cycle. Additional amendments are necessary to address recent legislative changes.</p> | <p>Continue and update</p> |

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| Program | Implementation Status | Continue – Modify – Delete |
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| <p>PROGRAM TWO: Pursue Funding Under State and Federal Programs</p> <p>The City will provide assistance in preparing funding applications for affordable housing projects serving extremely low, very low and low-income households that require a public agency applicant. The City will also consider providing financial support through staff support in providing needed information for funding requests to increase the likelihood of receiving state or federal funding. City staff is available to meet with nonprofit and for-profit affordable housing providers to determine their interest in, and plans for, constructing affordable housing in Marysville, including developing infill sites or converting nonresidential buildings. Based on the clients to be served by proposed projects and the type of housing and services to be incorporated into funding requests, the City will assist the housing provider in identifying the most appropriate state and/or federal funding sources.</p> <p>Administration: Community Development Department, City Manager, Finance Department</p> <p>Funding: Various state or federal programs, depending on the clients to be served and the type of housing to be provided. May include Community Development Block Grant (CDBG) and HOME programs (federal funds administered by the State of California for non-entitlement cities and counties), the Multifamily Housing Program, California Housing Finance Agency programs (such as HELP), tax-exempt bond financing, low-income housing tax credits, the Federal Home Loan Bank Affordable Housing Program, USDA and other funding for farmworker housing, and various other US Department of Housing and Urban Development programs for special needs groups.</p> <p>Time Frame: Annual contact with affordable housing providers, 2013–2021; additional contacts as needed to discuss project-specific issues.</p> | <p>As opportunities arise, the City continues to provide assistance applying for funding for affordable housing projects and meet with interested affordable housing providers to review site and funding opportunities.</p> <p>Johnny Burke with Sutter Yuba Homeless Consortium met with the City Council at its October 1, 2020 City Council meeting to provide outreach on homeless issues.</p> | <p>Continue</p> |

| Program | Implementation Status | Continue – Modify – Delete |
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| <p>PROGRAM THREE: Encourage the Production of Housing for Large Families</p> <p>To address the needs of large families, the City will seek commitments from developers to include three- and four-bedroom dwellings in project designs for extremely low, very low, and low-income serving rental housing, except for housing projects specifically designed for seniors or single adults. This provision will be incorporated into revised Design Review Guidelines. To increase the financial feasibility of meeting those needs, the City will consider additional tax-increment funding for large family housing units.</p> <p>Administration: City Manager, Finance Department</p> <p>Funding: General Fund</p> <p>Time Frame: 2013–2021, through pre-application meetings for affordable housing projects that request City assistance.</p> | <p>As opportunities arise, the City continues to seek commitments from developers to include three- and four-bedroom units for lower-income households. However, none have been committed recently.</p> <p>The Design Review Guidelines haven’t been updated since the last Housing Element.</p> <p>Additional tax-increment funding for large families has not been a priority.</p> | Continue |
| <p>PROGRAM FOUR: Joint Effort with Yuba County and Nonprofit Organizations</p> <p>The City will seek the assistance of the County (including Yuba County Housing Authority) and nonprofit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert nonresidential buildings to residential use. To implement this program, the City will meet with representatives from the Housing Authority and other County organizations to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies.</p> <p>Administration: Community Development Department, City Manager</p> <p>Funding: General Fund</p> | <p>The City continues to work with service providers to meet the needs of lower-income households, persons with disabilities, and other special needs populations, per the direction provided in the Housing Element.</p> <p>The City has a Housing Rehabilitation Program that provides loans for low-income homeowners. It has been administered by the Regional Housing Authority since 2016. During this time, the program has served 8 single family homes, loaning a total of \$582,935. The City has received a \$1,000,000 HOME grant to continue this program. The City promotes the program with brochures available online and at City hall (when open).</p> | Continue |

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| <p>Time Frame: Conduct initial meetings with the Housing Authority and nonprofit organizations between April and October 2014. Meet annually thereafter.</p> | <p>The City continues to look for opportunities to secure funding to develop vacant properties and to rehabilitate and convert nonresidential buildings to residential use.</p> <p>Affordable housing was discussed at a presentation provided by Sutter Yuba Homeless Consortium at a September 15, 2020, City Council meeting.</p> | |
| <p>PROGRAM FIVE: Administrative Use Permit</p> <p>In order to facilitate expedited review and be efficient with City resources, the City proposes to amend Zoning Ordinance Chapter 18.72 to add an administrative use permit (AUP) process to the Zoning Ordinance. Review under this permit will be at the staff level based on the regulations and standards in the Zoning Ordinance and will not be considered discretionary. The City will consider what types of applications will be considered under the AUP during implementation of this program. Uses allowed with an AUP will be listed in the Zoning Ordinance sections for applicable zones.</p> <p>Administration: Community Development Department</p> <p>Funding: General Fund</p> <p>Time Frame: Amend Zoning Ordinance within two years of Housing Element adoption.</p> | <p>The City's Zoning Ordinance was amended in 2014. Section 18.72.020 was updated to provide a ministerial (administrative) process for an application to obtain a Zoning Clearance, to proceed (once deemed complete) without discretionary review.</p> | <p>Delete, zoning update completed</p> |

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| <p>PROGRAM SIX: Reasonable Accommodation</p> <p>The City will continue to provide a process whereby individuals with disabilities may request reasonable accommodations for compliance with zoning, subdivision, and building standards. The City will amend the Zoning Ordinance to include a reasonable accommodation ordinance to provide exception in zoning and land use for housing for persons with disabilities. Applicants may request an administrative use permit to continue or expand a nonconforming residential use or to construct accessibility improvements within a yard or setback area.</p> <p>The administrative use permit review process will include application of the following decision-making criteria:</p> <ul style="list-style-type: none"> • The request for reasonable accommodation will be used by an individual with a disability protected under fair housing laws. • The requested accommodation is necessary to make housing available to an individual with a disability protected under fair housing laws. • The requested accommodation would not impose an undue financial or administrative burden on the City. • The requested accommodation would not require a fundamental alteration in the nature of the City's land-use and zoning program. • The requested accommodation would reduce barriers and increase visibility on the site. <p>The City publishes information on its permit procedures in the form of brochures that are available at the permit counter at City Hall and on the City's website. City staff are available at the permit counter to answer questions about procedures for special accommodations under the City's Zoning Ordinance.</p> <p>Responsibility: City Council, Planning and Historic Preservation Commission, Community Development Department</p> <p>Funding: General Fund</p> <p>Time Frame: October 2014</p> | <p>The City's Zoning Ordinance was amended in 2015. Section 18.84.110 provides a procedure to request reasonable accommodations for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act in application of zoning laws and other land use regulations.</p> | <p>Continue, modify to apply to implementing the RA process and delete action item referring to amending ZO.</p> |
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| <p>PROGRAM SEVEN. CONDITIONAL USE PERMIT MONITORING</p> <p>Biennially monitor the conditional use permit process to evaluate its potential constraint on multifamily development in the PD zone. The evaluation will address approvals and denials, number of submittals or lack of submittals, length of approval, cost and any reductions in the initially proposed number of units. In addition, the City will gather and consider input from developers including non-profits. If it is determined that the CUP process poses a constraint to the development of housing affordable to lower-income households, the City will take necessary steps to remove or mitigate the constraint such as replacing the CUP process or other similar action. The City will report on the results of this program through the annual progress report, required pursuant to Government Code Section 65400.</p> <p>Responsibility: Community Development Department</p> <p>Funding: General Fund</p> <p>Time Frame: Initial Review in 2014, with biennial review thereafter.</p> | <p>The City continues to monitor the CUP process.</p> | <p>Delete; no sites zoned PD are included in this 6th cycle land inventory.</p> |
| <p>GOAL THREE: Improve/Conserve the Existing Supply of Housing</p> | | |
| <p>PROGRAM ONE. Code Enforcement and Abatement</p> <p>The City will initiate appropriate code enforcement action on dwelling units that are so substandard that they represent an imminent threat to health and safety. The City will require that property owners comply with building code standards or remove such housing units. If necessary, the City will abate the unsafe building. These actions will be taken only in the most extreme cases in which the owner of the dwelling units is unable or unwilling to make necessary repairs, in which repairs are not feasible, or in which the dwelling unit has been abandoned. In the interest of preventing properties from falling into disrepair, the City can assist property owners in addressing building and zoning code deficiencies by providing inspection services. While most code enforcement actions will occur on a complaints basis and</p> | <p>In 2018, the City’s Code Enforcement Officer received 117 substandard housing complaints. Of these, 74 were closed upon achieving compliance and the remaining 43 cases are currently under enforcement action.</p> | <p>Continue and update to address potential displacement and relocation impacts</p> |

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| <p>focus on seriously substandard structures that represent a health or safety threat, some property owners may be interested in voluntary inspections. The City will, on a request basis, arrange for an inspection of residential properties' building code violations that should be corrected. A more comprehensive voluntary building code inspection would be performed by the Building Department for an inspection fee that covers the cost of this service.</p> <p>Administration: Building Department</p> <p>Funding: General Fund, code enforcement fees</p> <p>Time Frame: Current and ongoing, 2013–2021.</p> | | |
| <p>PROGRAM TWO: Rehabilitation/Acquisition of Substandard Dwelling Units</p> <p>To encourage private rehabilitation efforts, the City will undertake the following actions:</p> <p>The City will apply for and/or assist eligible households in applying for various private, state, and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate overcrowding. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to lower-income households and to sign a rent limitation agreement for specified minimum time period.</p> <p>The City will work with nonprofit housing organizations to identify sources of funding and arrange for the acquisition and rehabilitation of dwelling units that have been abandoned by their owners, vacated for an extended period of time, or in cases in which owners are unable to or do not wish to improve their properties. Acquisition will be by negotiated sale. Dwelling units that are rehabilitated under this program will be rented to extremely low, very low, and low-income households. The City will provide assistance to nonprofit</p> | <p>The City has continued dialogue with local, regional, State, and federal agencies. The City works to make such agencies aware of local programs and policies and bring actions into conformance with the General Plan. The City also involves citizens, Native American tribes, and public interest groups in the planning process whenever feasible.</p> | <p>Continue</p> |

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| <p>organizations in identifying and securing funds as specified in Goal Two, Program Two.</p> <p>The City will maintain current information on the condition of dwelling units by periodically updating its housing conditions database. Approximately every 5 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.</p> <p>Administration: Community Development Department, Building Department</p> <p>Funding: Community Development Block Grant, Home Investment Partnership Program (HOME)</p> <p>Time Frame: Housing rehabilitation and acquisition: current and ongoing, 2013–2021; housing condition survey update: 2018.</p> | <p>The City has a Housing Rehabilitation Program that provides loans for low-income homeowners. Since 2016, it has been administered by the Regional Housing Authority. Since 2016, 8 single family housing rehabilitation projects were completed in Marysville. Total amount loaned was \$582,936. The Housing Authority conducted marketing for the program including advertisements in the local newspaper and placing flyers in the local utility bill. They received a great response and have a waiting list for the program. The City promotes the program with brochures available online and at City hall (when open).</p> <p>The City applied for and received \$1 million in HOME funds that can be used in 2021 to assist households on the waiting list.</p> | |
| GOAL FOUR: To Conserve Existing Affordable Housing | | |
| <p>PROGRAM ONE: Preservation of At-Risk Housing</p> <p>The City will continue efforts to mitigate the potential loss of extremely low-, very low-, and low-income housing units through the conversion of subsidized rental housing projects to market-rate housing through the following actions:</p> <ol style="list-style-type: none"> 1. At least one year prior to the conversion date, the owner will be required to provide written notification to residents of the expected date of loan prepayment or payoff, at which time the owner will no longer be restricted in the level of rent that can be charged. The notice will also contain an estimate of rent increases at the time rental restrictions no longer apply. Residents moving into a housing development during this one-year period must also | <p>Only one affordable housing development was at-risk of expiration during the previous planning period; however, owners chose to renew their affordability restrictions. Therefore, no housing units affordable to extremely low-, very low-, and low-income households were at-risk of conversion to market-rate.</p> | Continue |

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| <p>be notified in writing of the pending conversion prior to signing a rental agreement.</p> <p>2. Property owners will provide relocation assistance to those low-income households who are unable to afford rent increases.</p> <p>3. If an affordable housing project indicates it is opting out of its affordability restrictions, the City will ensure that affected residents receive notification of the owner's intent and will provide nonfinancial assistance with relocation.</p> <p>4. The City will solicit interested nonprofit housing corporations to acquire and maintain such projects as low-income housing. The City will assist an interested nonprofit housing corporation in applying for state or federal assistance for acquisition.</p> <p>Administration: Community Development, City Manager</p> <p>Funding: California Housing Finance Agency Preservation, Acquisition Financing Mortgage Insurance for Purchase/Refinance (HUD)</p> <p>Time Frame: Contact property owners during the first half of 2014 to determine future ownership plans; implement preservation strategy if owners indicate desire to sell or convert their properties.</p> | | |
| GOAL FIVE: Ensure Equal Housing Opportunity | | |
| <p>PROGRAM ONE: Fair Housing Program</p> <p>The City will continue its present information and referral services for equal housing opportunity. These efforts will include contacting interest groups for distributing fair housing materials, post and provide fair housing information in a variety of community locations such as the library, bus stops, public counters, and post office. The City will provide published information from state and federal agencies that investigate housing discrimination complaints. The City will also assist individuals with complaints in contacting the appropriate agency and filing a complaint. The City will continue to designate a point of contact at City Hall for referral information.</p> | <p>The City refers individuals with Fair Housing Complaints to California Rural Legal Assistance (CRLA).</p> | <p>Continue and update to address AB 686</p> |

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| Administration: Community Development and Services Department Funding: General Fund, Community Development Block Grant Time Frame: Current and ongoing, 2013–2021. | | |
| GOAL SIX: To Promote Energy Conservation | | |
| PROGRAM ONE: Implement State Energy Conservation Standards and Referrals to Energy Conservation Programs. The City will continue to require applicants for building permits to demonstrate compliance with the state energy conservation requirements at the time building plans are submitted. Additionally, the City will consider including weatherization and energy conservation as eligible activities should housing rehabilitation efforts resume. The City will provide information and refer eligible property owners to other programs offered by Pacific Gas & Electric and nonprofit organizations. The City will also refer interested individuals to energy rebate and conservation assistance programs offered by others and maintain information on these programs at City Hall. Administration: Building Department Funding: Permit fees Time Frame: Current and ongoing, 2013–2021. | The City of Marysville requires compliance with the current State Energy Code for all projects. | Continue |
| GOAL SEVEN: Promote the Preservation of Historic Residences | | |
| PROGRAM ONE: Document and Preserve Historic Resources The preservation of historic resources requires proper documentation and maintenance of an inventory of such resources. The City will undertake the following actions to document and preserve historic resources: a. Maintain a list of residential structures that are of historic or architectural value. The list will be updated as new properties become eligible or are identified by local organizations, or as the | The City of Marysville has a robust historic preservation code with approximately 50 percent of the City located within a designated Historic District and subject to regulatory review in order to preserve historically and architecturally significant buildings. | Continue |

| Program | Implementation Status | Continue – Modify – Delete |
|--|-----------------------|-------------------------------|
| <p>status of existing properties in the inventory change. The City will provide copies of the inventory at City Hall upon request.</p> <p>b. To preserve historically and architecturally significant buildings, the City will undertake the following actions:</p> <ul style="list-style-type: none"> • When considering development or rehabilitation activities, the City will evaluate the potential impact of such activities on historic properties. • The City will continue to maintain a historic preservation overlay zone and require Planning and Historic Preservation Commission review of significant development proposals and significant modifications to historic structures within the zone. The City will continue to provide public information on the historic district review process at its permit counter and will post such information on the City's website. • Property owners who wish to alter or convert historic structures will be required to follow state historic preservation guidelines. • The City may exempt property owners from specific historic preservation requirements, to the extent it has the authority to do so, if such requirements would conflict with handicapped access, energy conservation, seismic safety retrofitting, or if the strict application of historic preservation requirements would impose an unreasonable economic hardship on the property owner. Any such decision would be made on case-by-case basis. <p>Administration: Community Development Department</p> <p>Funding: General Fund</p> <p>Time Frame: Current and ongoing, 2013–2021; update annually as property status changes.</p> | | |

B. GOALS, POLICIES, AND PROGRAMS

This section of the Housing Element contains the City's goals, policies, and proposed plan of actions to implement its goals and policies. The goals and policies reflect the needs identified in Sections II. Community Profile, III. Assessment of Fair Housing, IV. Resources, and V. Constraints. Each proposed implementing action contains a description of the intended action, an explanation of the responsible agency, possible sources of funding (if applicable), the time frame during which the program would take effect, and anticipated results. Whenever possible, the anticipated results have been expressed in quantified terms. Quantified objectives are tallied in Table VI-2.

Marysville's role in the development of housing is as a facilitator. The City can lay the planning groundwork for housing construction, provide a favorable regulatory environment for housing, apply for financial assistance from state and federal agencies, and be a liaison to developers and service providers. Marysville has struggled economically for years and is proactive in supporting its businesses in order to provide a favorable location for developer housing investment. Whether or not appropriate amount and types of housing are constructed will depend primarily on the decisions of home builders and nonprofit housing corporations. The City can be a partner in this process, however.

Goal 1: Accommodate the City's Share of Regional Housing Needs for All Income Groups

POLICIES

Policy 1.a: Ensure that Marysville provides adequate sites with appropriate zoning and available public facilities and services to meet the City's share of regional housing needs for all income groups.

Policy 1.b: Continue to collaborate with community groups to meet the special housing needs of individuals with disabilities and developmental disabilities, extremely low, very low and low incomes, large families, senior citizens, farmworkers and their families, female-headed households with children, and others with special needs.

Policy 1.c: Identify vacant and underutilized sites that are suitable for multifamily housing development.

PROGRAMS

PROGRAM 1.1: Provide Adequate Sites for Housing, in Particular Rental Housing

While Marysville has enough vacant land to accommodate its regional housing need, many of the parcels in the 6th cycle land inventory, in the moderate- and above-moderate categories are less than one-acre in size. While at the present time zoning does not appear to constrain the development of affordable housing, the size and configuration of existing vacant lots in the City is a potential constraint. To ensure that the small size of most parcels does not constitute a constraint to residential development, to encourage maximum utilization of the vacant parcels, and to encourage multifamily development on nonresidential parcels identified in Table C-1 in Appendix C, the City will undertake the following actions:

- a. Continue to implement an infill housing strategy based on the results of the 2015 Marysville Bounce Back Vision & Implementation Plan, which incorporates the 2004 Downtown Strategic Plan. The infill housing strategies includes:
 - Adaptive re-use of industrial buildings and construction of new urban buildings.
 - Reduce entitlement risk to incentivize new development.
 - Apply for government and private foundation grants for improvement and maintenance of downtown.
 - Approach Habitat for Humanity about the potential for redeveloping a site the organization owns.
- b. Utilize the downtown parking district when appropriate and continue to implement strategies to ensure that housing in the downtown area can be developed with adequate parking throughout the district.
- c. Continue to outreach to owners of adjacent vacant properties to discuss opportunities for lot consolidation in conjunction with housing development proposals to increase the feasibility of producing housing on small, infill parcels.
- d. Inform property owners and developers of regulatory and financial incentives through direct contacts with housing providers in the Marysville area, the distribution of a brochure explaining the City's residential property development standards at the City's permit counter and posting of information on the City's website and provide outreach to owners of record of vacant and underutilized properties.
- e. To ensure the City has enough land to meet its Regional Housing Needs Allocation (RHNA), continue to monitor the vacant land inventory throughout the planning period.

See also the Marysville Green Zone Specific Plan in Program 2.7. The Specific Plan would build on and implement policies that came out of the City's Bounce Back Initiative adopted in 2015.

Quantified Objective: Construction of 167 units.

Administration: Community Development Department, City Manager

Funding: Community Development Block Grant, Home Investment Partnership Program (HOME), California Housing Finance Agency (CalHFA) programs, CalHome Program, other state and federal funds identified for specific projects/planning activities, property owner fees for downtown parking district

Time Frames:

Ongoing, as development proposals are received, 2021–2029.

Contact owners in conjunction with specific development proposals, as opportunities arise.

Contact housing providers by July 2021 and annually thereafter; mail information to property owners by December 2021; post on the City’s website and distribute information at the City’s permit counter on a continuous basis, beginning August 2021.

PROGRAM 1.2: Development of Sites for Special Housing Needs

As feasible, the City will support the work of housing providers to address the housing needs of special needs groups (seniors, female headed households, persons with disabilities, persons with developmental disabilities, farmworkers, homeless individuals, and persons with extremely low incomes) and will seek to assist in meeting these special housing needs through a combination of regulatory incentives (including those presented in Programs 1.1 and 2.1), zoning standards, new housing construction programs, and supportive services programs.

The City will continue its current zoning practices of permitting a wide range of alternative housing and shelter facilities in residential and nonresidential zones, including Accessory Dwelling Units (ADUs) by right in single-family zones, residential care facilities in residential and nonresidential zones (facilities of six or fewer by right in residential zones), boarding houses in R-4 zones, and apartment hotels, group care facilities, institutional group care facilities, rescue missions, and other special needs housing in nonresidential zones.

The City will encourage the incorporation of microunits (approximately 350 square feet and smaller) into mixed-use designs and consider development standards for microunits. The City will encourage the development of SROs in the downtown.

The City will remove the Use Permit requirement for Community Care facilities (7+) in the R-1 and R-2 zones. (According to the California Department of Developmental Services (DDS), Community Care Facilities (CCFs) are licensed by the Community Care Licensing Division of the State Department of Social Services to provide 24-hour non-medical residential care to children and adults with developmental disabilities who are in need of personal services, supervision, and/or assistance essential for self-protection or sustaining the activities of daily living.)

Quantified Objective: Construction of 24 units for extremely low-income households, and members of other special housing needs groups. Construction of eight ADUs during the planning period (four low-income and four moderate-income).

Administration/Funding: Community Development Department

Funding: General Fund, permit fees

Time Frame: Ongoing, 2021–2029; meet with homeless service providers annually beginning the second half of 2021.

PROGRAM 1.3: Low-Barrier Navigation Centers

Per AB 101 (2019), the City will revise the Zoning Ordinance to allow low-barrier navigation centers for the homeless in all zones where multifamily and mixed uses are permitted, including nonresidential zones permitting multifamily uses, per Government Code 65660-65668.

Administration: Community Development Department

Funding: General Fund

Time Frame: Amend Zoning Ordinance within two years of Housing Element adoption.

PROGRAM 1.4: Transitional and Supportive Housing

Per AB 2162 (2018), the City will amend the Zoning Ordinance to clarify that transitional and supportive housing will be a permitted use without discretionary review, in zones where multifamily and mixed uses are permitted, including nonresidential zones permitting multifamily uses. The City will amend the Zoning Ordinance to ensure compliance with Government Code Section 65583(a)(4)), including siting requirements in relationship to schools and other emergency shelters, as well as parking requirements..

Administration/Funding: Community Development Department

Funding: General Fund

Time Frame: Amend Zoning Ordinance within one year of Housing Element adoption.

PROGRAM 1.5: Homeless Services

The City of Marysville will continue to cooperate with homeless shelter providers to meet the needs of individuals and families without permanent housing. In addition, the City will support the development of transitional housing facilities to assist such persons in returning to permanent housing. This program consists of the following actions:

The City will allow for the expansion of existing homeless facilities and the siting of transitional housing facilities under its Zoning Ordinance (see Programs 1.3 and 1.4). Homeless/transitional housing facilities have, in the past, been permitted in multifamily and commercial zones, although not specifically defined or named as such in the City's Zoning Ordinance.

The City will meet with homeless shelter and service providers to determine future siting needs and the appropriate locations for such facilities.

These service and housing providers will include:

Alta California Regional Center

Salvation Army Depot Family Crisis Center

Twin Cities Rescue Mission

Casa de Esperanza

Hands of Hope

14FORWARD

Quantified Objective: Provide assistance to 150 homeless individuals.

Administration: Community Development Department and Police Department outreach.

Funding: General Fund, permit fees

Time Frame: Current and ongoing, 2021–2029; meet with homeless service providers annually beginning in first half of 2022.

PROGRAM 1.6: Accessory Dwelling Units (ADU)

Amend Title 18 Zoning in the City's Municipal Code to comply with all State law regarding Accessory Dwelling Units (ADUs). To reduce displacement risk for low-income households by increasing the supply of affordable units, the City, will encourage the construction of ADUs through the following actions:

- a. Provide guidance and educational materials for building ADUs on the City's website, including permitting procedures and construction resources.
- b. Track ADU approvals and affordability and adjust or expand the focus of its education and outreach efforts through the 2021-2029 planning period.
- c. Annually monitor state grants and financial incentives in connection with the planning, construction and operation of affordable ADUs.

Quantified Objective: Construction of eight ADUs during the planning period (four low-income and four moderate-income).

Administration: Community Development Department

Funding: General Fund, permit fees

Time Frame: Amend the Zoning Ordinance within two years of Housing Element adoption. Produce flyers and post on the City's website by October 2021; distribute notice annually through utility billing and maintain copies on a continuous basis at the City's permit counter. Monitor annually.

Goal 2: Encourage the Provision of Affordable Housing

POLICIES

Policy 2.a: Make effective use of state and federal programs and work with nonprofit and for-profit developers to make use of those programs for which the developer must be the applicant.

Policy 2.b: Provide density bonuses to home builders proposing to include a minimum specified percentage of low- and moderate-income dwelling units within residential developments.

Policy 2.c: Work with nonprofit organizations to identify potential projects and sources of funding to develop low- and moderate-income housing.

Policy 2.d: Support the Yuba County Housing Authority in its pursuit of funding to maintain and expand the supply of subsidized housing for low-income households.

PROGRAMS

PROGRAM 2.1: Density Bonuses and Other Incentives

The City will amend the Zoning Ordinance to comply with amendments to Government Code Section 65915, as required. The City will continue to offer a density bonus if needed to facilitate the construction of housing affordable to extremely low, very low and low-income households. In addition, the City will offer the following incentives to projects meeting the above criteria:

Approve exceptions to, or variances from, the City's zoning standards appropriate to the site conditions and physical/financial circumstances of the proposed project.

Continue expedited staff review and scheduling of public hearings for projects that require Planning and Historic Preservation Commission review.

The City will promote the availability of a density bonus and incentives in this program to developers interested in either of the two M-1 sites identified for lower-income housing in the land inventory.

Quantified Objective: Construction of 10 units.

Administration: Community Development Department

Funding: General Fund, permit fees

Time Frame: Amendments to the Zoning Ordinance to comply with state density bonus law will be made within two years of Housing Element adoption. The additional City incentives will be available on an ongoing basis as projects qualifying for density bonuses are proposed.

PROGRAM 2.2: Pursue Funding Under State and Federal Programs

The City will provide assistance to developers who are preparing funding applications for affordable housing projects serving extremely low, very low, and low-income households that require a public agency applicant. The City will also consider providing staff support in providing needed information for funding requests to increase the likelihood of receiving state or federal funding. City staff is available to meet with nonprofit and for-profit affordable housing providers to determine their interest in, and plans for, constructing affordable housing in Marysville, including developing infill sites or converting nonresidential buildings. Based on the clients to be served by proposed projects and the type of housing and services to be incorporated into funding requests, the City will assist the housing provider in identifying the most appropriate state and/or federal funding sources.

Quantified Objective: Construction of 61 units for extremely low-, very low-, and low-income households.

Administration: Community Development Department, City Manager, Finance Department

Funding: Various state or federal programs, depending on the clients to be served and the type of housing to be provided. May include Community Development Block Grant (CDBG) and HOME programs (federal funds administered by the State of California for non-entitlement cities and counties), the Multifamily Housing Program, California Housing Finance Agency programs (such as HELP), tax-exempt bond financing, low-income housing tax credits, the Federal Home Loan Bank Affordable Housing Program, USDA and other funding for farmworker housing, and various other US Department of Housing and Urban Development programs for special needs groups.

Time Frame: Annual contact with affordable housing providers, 2021–2029; additional contacts as needed to discuss project-specific issues.

PROGRAM 2.3: Joint Effort with Yuba County and Nonprofit Organizations

The City will continue to collaborate with Yuba County and nonprofit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert nonresidential buildings to residential use. These organizations will include:

- The Regional Housing Authority of Colusa, Yuba, Sutter and Nevada Counties
- Chico Housing Improvement Program (CHIP)
- Habitat for Humanity Yuba/Sutter
- Mercy Housing California (MHC)

To implement this program, the City will meet with representatives from the Housing Authority and other nonprofit and County organizations to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies. The City has recently received a \$1,000,000 HOME grant to continue the Housing Rehabilitation program. The City will continue to collaborate with the County and nonprofit organizations to address the issue of temporary COVID related evictions and assist affected tenants.

The City will continue to support the efforts of the Housing Authority in administering the Housing Choice Voucher program. (See Program 5.1 for more details).

The City will continue to collaborate with the County and nonprofit housing organizations to target efforts in the rehabilitation, adaptive reuse and temporary COVID related assistance programs throughout the City, with a focus on ensuring equal access to the programs across all socioeconomic groups. The City will provide marketing materials in languages other than English, as needed.

As resources are available; the City will continue the Community Sponsorship Program which provides assistance that in part helps to improve communities and defray the cost of living for households who may struggling to make ends meet, which prevents homelessness and displacement by helping people afford their housing costs.

Quantified Objectives: Construction of 61 units for extremely low-, very low-, and low-income households. Conservation of 275 section 8 vouchers in use in the 95901-zip code, which includes Marysville, east Linda, and some adjacent rural areas.

Administration: Community Development Department, City Manager

Funding: General Fund

Time Frame: Conduct initial meetings with the Housing Authority and nonprofit organizations between June and December 2021. Meet annually thereafter.

PROGRAM 2.4: Streamlining Approval Processes

The City will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4.

Administration: Community Development Department, Planning and Historic Preservation Commission, City Council

Funding: Permit fees, General Fund, SB 2

Time Frame: Develop a SB 35 streamlining approval process within two years for adoption of the Housing Element, review annually.

PROGRAM 2.5: Reasonable Accommodation

The City will continue to implement the reasonable accommodations ordinance, Section 18.84.110 of the City's Zoning Ordinance, which provides a process for reasonable accommodation requests for persons with disabilities seeking equal access to housing in application of zoning laws and other land use regulations. The City will continue to publish information on its permit procedures in the form of brochures that are available at the permit counter at City Hall. City staff will continue to be available at the permit counter or information on the website: www.marysville.ca.us and via email to answer questions about procedures for special accommodations under the City's Zoning Ordinance. Through the City's customary application process, a person with disabilities may request a use permit, a permit to continue or expand a nonconforming residential use, or a permit to construct accessibility improvements within a yard or setback area.

The City's decision to grant or deny a request for reasonable accommodation will continue to be based on consideration of the following factors:

- Whether the housing, which is the subject of the request, will be used by an individual considered disabled under the Acts.
- Whether the request for reasonable accommodation is necessary to make specific housing available to an individual with a disability under the acts.
- Whether the requested reasonable accommodation would impose an undue financial or administrative burden on the City.
- Whether the requested reasonable accommodation would require a fundamental alteration in the nature of a City program or law, including but not limited to land use, zoning, or the local coastal program.
- Alternative reasonable accommodations that may provide an equivalent level of benefit.

The City will update section 18.84.110 of the Municipal Code to remove the following two criteria from the list of factors considered when reviewing a request for a reasonable accommodation:

- Potential impact on surrounding uses.
- Physical attributes of the property and structures.

Responsibility: City Council, Planning and Historic Preservation Commission, Community Development Department

Funding: General Fund

Time Frame: Ongoing throughout the planning period as requests are received.

PROGRAM 2.6: Prioritize Water and Sewer for Affordable Housing

The City will provide the Housing Element to the California Water Service Company (CWS) who provides water service within City limits. The City will encourage CWS to prioritize water hook ups for new affordable housing development. The City's Public Works Department will prioritize sewer hook ups for new affordable housing development.

Responsibility: Community Development Department, Public Works Department

Funding: General Fund

Time Frame: Distribute housing element in 2021. Prioritize utility access as development is proposed.

PROGRAM 2.7: Implement SB 2, LEAP and REAP Grant–Funded Activities

The City has recently applied for and received funding, including:

- SB 2 \$160,000
- REAP \$10,000 (SACOG non-competitive)
- LEAP \$65,000

The City's SB 2 application lists the following projects that the City will complete:

- Update the development code:
 - Create objective design standards, including approval of exceptions or variances.
 - Add definitions for farmworker housing and single room occupancy dwelling units.

VI. HOUSING STRATEGY

- Allow for employee housing that serves six or fewer persons as a single-family structure permitted in the same manner as single-family structures. Update section 18.04.177 of Marysville’s Municipal Code to comply with State law.
- Allow for accessory dwelling units by right. (Completed)
- Develop a Request For Proposal (RFP) for a secure software system to track zoning by parcels.

The City’s Competitive REAP Grant application lists the following projects that the City will complete, with funding approved by SACOG:

Draft the Marysville Green Zone Specific Plan and EIR CEQA clearance, which will:

1. Increase and/or accelerate housing supply and production by providing by right clearance for housing.
2. Support infill housing and revitalization in the Green Zone.
3. Reduce vehicle miles traveled (VMT) through location of efficient housing.
4. Develop and implement VMT reduction strategies and increase mobility to support walking, biking, transit, etc.
5. Retain and expand community assets in Green Zones and implement the City’s Bounce Back Initiative.
6. Provide public engagement and support to support equitable outcomes for low-income households, avoid displacement and support people of color.

The City will make additional updates to remove constraints to housing access:

- Post all current Zoning and Development standards on the City’s website.
- Remove the Minor Use Permit requirement for multifamily housing in the M-1 and M-2 zones. Replace the use permit requirements with a site plan review, including approval guidance on development and design standards.
- The City shall provide incentives for residential development in nonresidential zones, in particular, affordable housing development on the M-1 sites identified in the inventory for lower-income housing, including, density bonus, or reductions and modifications to setback, parking and height requirements. The City shall also provide outreach to attract and support affordable housing developers in the City, including developers of senior housing, extremely low-income units, and permanent supportive housing for persons with disabilities and developmental disabilities. This will serve to affirmatively further fair housing within the region by providing affordable housing near transit, a head-start site, schools, public services, healthcare facilities, commercial areas and open spaces such as Ellis Lake and Yuba Square. The City will monitor the effectiveness of its efforts to offer incentives to developers. If this

program is not effective, the City will immediately implement alternative strategies such as incorporating feedback from developers on how to better encourage residential development, as well as, considering residential performance standards and rezoning these sites to residential.

- The City will review the current regulation and amend the Municipal Code as needed to ensure that it is consistent with the Employee Housing Act, Government Code Section 17021.8; in particular, the City will amend section 18.04.177 to remove language restricting agricultural workers from working on the property where the employee housing is located.

Anticipated outcome 167 units.

Responsibility: Community Development Department

Funding: SB 2, LEAP, REAP

Time Frame: Amend Zoning Ordinance within two years of Housing Element adoption. Complete grant-funded activities and post standards online by 2023. Offer incentives throughout the planning period. Outreach to developers to promote residential development in non-residential zones will occur annually, to the extent resources will allow. Anticipated 167 units during the planning period.

Goal 3: Maintain, Improve, and Conserve the Existing Supply of Housing

POLICIES

Policy 3.a: Provide property owners with assistance to inspect and identify code violations in residential buildings.

Policy 3.b: Continue to apply for state and federal assistance for housing rehabilitation for low-income households. Rental housing that is repaired with government assistance will remain affordable to lower-income households for a specified period of time.

Policy 3.c: Require the abatement or demolition of substandard housing that is not economically feasible to repair and which represents a health and safety threat.

Policy 3.d: Seek, through code enforcement, the private rehabilitation of substandard dwelling units and provide financial assistance, when available, to owners of dwelling units occupied by lower-income

households. In applying this policy, the City will seek to avoid the displacement of lower-income households.

Policy 3.e: Periodically survey housing conditions to maintain a current database on housing repair needs.

PROGRAMS

PROGRAM 3.1: Code Enforcement and Abatement

The City will initiate appropriate code enforcement action on dwelling units that are so substandard that they represent an imminent threat to health and safety. The City will require that property owners comply with building code standards or remove such housing units. If necessary, the City will abate the unsafe building. These actions will be taken only in the most extreme cases in which the owner of the dwelling units is unable or unwilling to make necessary repairs, in which repairs are not feasible, or in which the dwelling unit has been abandoned. The City will develop a code enforcement program that mitigates displacement and relocation impacts on residents in these cases.

In the interest of preventing properties from falling into disrepair, the City will assist property owners in addressing building and zoning code deficiencies by providing inspection services. While most code enforcement actions will occur on a complaints basis and focus on seriously substandard structures that represent a health or safety threat, some property owners may be interested in voluntary inspections. The City will, on a request basis, arrange for an inspection of residential properties' building code violations that should be corrected. A more comprehensive voluntary building code inspection would be performed by the Building Department for an inspection fee that covers the cost of this service.

Quantified Objectives: Conservation of 350 homes where maintenance is completed as a result of code enforcement efforts.

Administration: Building Department

Funding: General Fund, code enforcement fees

Time Frame: Current and ongoing, 2021–2029. The City will develop the code enforcement program that mitigates displacement and relocation impacts on residents within one year of the adoption of this Housing Element.

PROGRAM 3.2: Rehabilitation/Acquisition of Substandard Dwelling Units

To encourage private rehabilitation efforts, the City will undertake the following actions:

The City will apply for and/or assist eligible households in applying for various private, state, and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate

overcrowding. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to lower-income households and to sign a rent limitation agreement for specified minimum time period.

The City will continue to collaborate with nonprofit housing organizations to identify sources of funding and arrange for the acquisition and rehabilitation of dwelling units that have been abandoned by their owners, vacated for an extended period of time, or in cases in which owners are unable to or do not wish to improve their properties. Acquisition will be by negotiated sale. Dwelling units that are rehabilitated under this program will be rented to extremely low, very low, and low-income households. The City will provide assistance to nonprofit organizations in identifying and securing funds as specified in Goal Two, Program Two.

If a private investor is interested in purchasing and rehabilitating a multifamily building that is legally nonconforming, they may face difficulty in obtaining financing because these buildings typically cannot be rebuilt if they are destroyed. The City will meet with all interested investors in these situations to collaborate on solutions to obtaining financing for legally nonconforming.

The City will maintain current information on the condition of dwelling units by periodically updating its housing conditions database. Approximately every 5 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.

The City will target efforts throughout the City, with a focus on ensuring equal access to the rehabilitation and acquisition programs across all socioeconomic groups. In particular, efforts will be focused in the Green Zone Specific Plan area. Similarly, in Program 5.1, efforts to connect lower-income residents with affordable rental and homeownership opportunities will also be targeted in the Green Zone Specific Plan area. The City will provide marketing materials in languages other than English, as needed.

Quantified Objective: Rehabilitation of 15 units.

Administration: Community Development Department, Building Department

Funding: Community Development Block Grant, Home Investment Partnership Program (HOME)

Time Frame: Housing rehabilitation and acquisition: current and ongoing, 2021–2029; housing condition survey update: 2023.

Goal 4: To Conserve Existing Affordable Housing

POLICIES

Policy 4.a: Seek to preserve the affordable housing developments in Marysville.

PROGRAMS

PROGRAM 4.1: Preservation of At-Risk Housing

The City will continue efforts to mitigate the potential loss of extremely low-, very low-, and low-income housing units through the conversion of subsidized rental housing projects to market-rate housing through the following actions:

1. The City will coordinate with owners of expiring subsidies to ensure tenants receive the required notices at 3 years, 6 months, and 12 months, per California law. The owner will be required to provide written notification to residents of the expected date of loan prepayment or payoff, at which time the owner will no longer be restricted in the level of rent that can be charged. The notice will also contain an estimate of rent increases at the time rental restrictions no longer apply. Residents moving into a housing development during this one-year period must also be notified in writing of the pending conversion prior to signing a rental agreement.
2. Property owners will provide relocation assistance to those low-income households who are unable to afford rent increases.
3. If an affordable housing project indicates it is opting out of its affordability restrictions, the City will ensure that affected residents receive notification of the owner's intent and will provide nonfinancial assistance with relocation.
4. The City will solicit interested nonprofit housing corporations to acquire and maintain such projects as low-income housing. The City will assist an interested nonprofit housing corporation in applying for state or federal assistance for acquisition.

Quantified Objective: Conservation of all 391 publicly assisted units; especially the 100 federally assisted units at Buttes Christian Manor which are set to expire in 2025 .

Administration: Community Development Department, City Manager

Funding: California Housing Finance Agency Preservation, Acquisition Financing Mortgage Insurance for Purchase/Refinance (HUD)

Time Frame: Contact property owners during the second half of 2021 to determine future ownership plans; implement preservation strategy if owners indicate desire to sell or convert their properties.

Goal 5: Affirmatively Further Fair Housing and Ensure Equal Housing Opportunity

POLICIES

Policy 5.a: Take actions to address significant disparities in housing needs and in access to opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

PROGRAMS

PROGRAM 5.1: Fair Housing Program

In an effort to Affirmatively Further Fair Housing (AFFH), the City will develop an AFFH Plan that shall take actions to address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair-housing laws for all persons in accordance with the California Fair Employment and Housing Act (Part 2.8 [commencing with Section 12900] of Division 3 of Title 2), Section 65008, and any other state and federal fair housing and planning law.

Actions that the City will take to affirmatively further fair housing will include:

- Conduct a comprehensive review of the City’s Zoning Code to ensure compliance with state and federal fair housing laws. If the City identifies crime-free or nuisance ordinances or programs that result in penalties to landlord and evictions of tenants, the City will remove these to prevent displacement.
- Work with California Rural Legal Assistance on a quarterly basis to track fair housing complaints to enforce fair housing laws.
- Support non-profit organizations in their efforts to combat lending practices that disproportionately impact people in protected classes including race, color, national origin, religion, sex, age, or disability.
- Continue to refer individuals with complaints to California Rural Legal Assistance; assist individuals with this process to file the complaint. The City will continue to designate a point of contact at City Hall for referral information. Several City staff speak Spanish and will be available to translate referral information. If a request is made for translation to another language, the City will reach out to Alta Language services (or another organization, as appropriate) for assistance.

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- Facilitate public education and outreach by creating informational flyers on fair housing and assistance programs and opportunities that will be made available at the City’s public counters, libraries, and on the City’s website. Information will be included with utility billing at least once per year. City Council meetings will include a fair housing presentation at least once per year. The City will provide materials in Spanish and other languages, as requested.
- Encourage multifamily housing near schools and utilize land use, zoning, and development standards to address barriers to housing choices in high opportunity areas such as Accessory Dwelling Unit (ADU) ordinances, minimum lot sizes, and transit availability.
- Develop a targeted program to connect lower-income residents with affordable rental and homeownership opportunities in the City. In particular, efforts will be focused in the Green Zone Specific Plan area. Similarly, in Program 3.2, rehabilitation and acquisition programs will be targeted in the Green Zone Specific Plan area. Provide materials in Spanish and other languages, as requested.
- Train staff, elected officials, and appointees on issues of disparity, structural racism, and inequality.
- Be sensitive to potential literacy or language limitations by structuring meetings and outreach in a way that minimizes the need to read materials or write information.
- Develop a proactive code enforcement program that targets areas of concentrated rehabilitation needs, results in repairs, and mitigates potential cost, displacement, and relocation impacts on residents.
- Invest CDBG funding in improving infrastructure and access to opportunity in areas not currently designated as high resource.
- Residents from areas of concentrated poverty to serve on boards, committees, task forces and other local government decision-making bodies.

The City will continue to support the efforts of the Housing Authority in administering the Housing Choice Voucher program. (See also Program 2.3) As City resources allow, to enhance housing mobility and access to higher opportunity areas, the City will:

- Conduct outreach to property managers in high resource areas with a low percent of vouchers to provide education on source of income discrimination and voucher programs and to encourage them to accept Section 8 assistance.
- Compile information on organizations that provide pre- and post-move services to voucher holders.
- Continue to collaborate schools to promote a diversity of students and staff to serve lower income students

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- Encourage collaboration between local governments and community land trusts as a mechanism to develop affordable housing in higher-opportunity areas.
 - Post information on the City’s website, including City-wide affordable rental registries
 - Encourage the development of four or more units in a building
 - Implement accessibility programs with a focus on improving access to housing, transit, public buildings and facilities, sidewalks, pedestrian crossings, and businesses, in particular through the Marysville Bicycle and Pedestrian Improvement Project.
 - Encourage the Housing Authority to:
 - Extend search times for particular groups with housing choice vouchers, such as larger families with children or persons with disabilities.
 - Engage in regional cooperation and administration of vouchers (such as through portability and shared waiting lists);

The City will implement the following anti-displacement strategies:

- Support non-profit organizations that provide multi-lingual landlord/tenant mediation, foreclosure assistance, or tenant legal counseling services.
- Implement replacement requirements in targeted growth areas such as transit stations, transit corridors, job and housing rich areas, downtowns and revitalization areas or policies on sites identified to accommodate the housing needs of lower income households.
- Create a rent stabilization program beyond what is required by California Civil Code 1946.2
- Create a just cause eviction program to improve tenant stability beyond what is required by California Civil Code 1946.2.

The City will continue to implement the initiatives that aid Small Businesses as described in the 2015 Marysville Bounce Back Vision & Implementation Plan.

Quantified Objective: Prevent the displacement of 15 lower-income households and enhance the mobility of 5 lower-income households (preservation objective).

Administration: Community Development Department

Funding: General Fund, Community Development Block Grant

Time Frame: Create plan within one year of adoption of the Housing Element and implement actions on an ongoing basis; complete a comprehensive review of the City’s Zoning Code within two years of adoption of the Housing Element. The City will create rent stabilization and just cause eviction programs within one year of adoption of this Housing element.

Goal 6: To Promote Energy Conservation

POLICIES

Policy 6.a: Continue to implement state energy efficiency standards.

Policy 6.b: Provide weatherization assistance to lower-income households.

PROGRAMS

PROGRAM 6.1: Implement State Energy Conservation Standards and Referrals to Energy Conservation Programs

The City will continue to require applicants for building permits to demonstrate compliance with the state energy conservation requirements at the time building plans are submitted. Additionally, the City will consider including weatherization and energy conservation as eligible activities should housing rehabilitation efforts resume. The City will provide information and refer eligible property owners to other programs offered by Pacific Gas & Electric and nonprofit organizations. The City will also refer interested individuals to energy rebate and conservation assistance programs offered by others and maintain information on these programs at City Hall.

Expected Outcome: Promote energy and resource conservation wherever possible. Applicants for building permits must continue to show compliance with the State's energy conservation requirements at the time building plans are submitted.

Administration: Building Department

Funding: Permit fees

Time Frame: Current and ongoing, 2021–2029.

Goal 7: Promote the Preservation of Historic Residences

POLICY

Policy 7.a: Encourage the preservation of residential buildings with historic or architectural value.

PROGRAMS

PROGRAM 7.1: Document and Preserve Historic Resources

The preservation of historic resources requires proper documentation and maintenance of an inventory of such resources. The City will undertake the following actions to document and preserve historic resources:

- a. Maintain a list of residential structures that are of historic or architectural value. The list will be updated as new properties become eligible or are identified by local organizations, or as the status of existing properties in the inventory change. The City will provide copies of the inventory at City Hall upon request.
- b. To preserve historically and architecturally significant buildings, the City will undertake the following actions:

When considering development or rehabilitation activities, the City will evaluate the potential impact of such activities on historic properties.

The City will continue to maintain a historic preservation overlay zone and require Planning and Historic Preservation Commission review of significant development proposals and significant modifications to historic structures within the zone. The City will continue to provide public information on the historic district review process at its permit counter and will post such information on the City's website.

The City may exempt property owners from specific historic preservation requirements, to the extent it has the authority to do so, if such requirements would conflict with handicapped access, energy conservation, seismic safety retrofitting, or if the strict application of historic preservation requirements would impose an unreasonable economic hardship on the property owner. Any such decision would be made on case-by-case basis.

Administration: Community Development Department

Funding: General Fund

Time Frame: Current and ongoing, 2021–2029; update annually as property status changes.

C. SUMMARY OF QUANTIFIED OBJECTIVES

Table VI-2: 2021–2029 Quantified Objectives

| | Extremely Low | Very Low | Low | Moderate | Above Moderate | Total |
|---------------------|---------------|----------|-----|----------|----------------|------------------|
| New Construction | 19 | 19 | 23 | 31 | 75 | 167 ¹ |
| Rehabilitation | | | 15 | | | 15 ² |
| Preservation | 411 | | | | | 411 ³ |
| Conservation | 395 | | | 115 | 115 | 625 ⁴ |
| Homeless Assistance | 150 | | | | | 150 ⁵ |

¹The objectives under Programs 1.1, 1.2, 1.6, 2.1, and 2.2 are included in this total new construction objective.

²The objective under Program 3.2 is included in this total rehabilitation objective.

³The objectives under Programs 4.1 and 5.1 are included in this preservation objective.

⁴The objectives under Programs 2.3 and 3.1 are included in this conservation objective.

⁵The objective under Program 1.5 is included in this assistance objective.

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APPENDIX A: PUBLIC PARTICIPATION

A.1. PUBLIC NOTICE DISTRIBUTION LIST FOR PLANNING AND HISTORIC PRESERVATION COMMISSION MEETING NOVEMBER 19, 2020

Alta Regional Center
950 Tharp Road
Yuba City, CA 95993

Linda Kearns, California Department of
Rehabilitation
1237 Live Oak Boulevard
Yuba City, CA 95991

California Rural Legal Assistance
511 D Street
Marysville, CA 95901

Central Valley Homeless Veterans
Assistance Program
604 D Street
Marysville, CA 95901

E Center Head Start
590 Lowe Avenue
Marysville, CA 95901

FREED, Center of Independent Living
1100 Butte House Road, Suite 120
Yuba City, CA 95991

Hands of Hope
909 Spiva Avenue
Yuba City, CA 95991

Harmony Health
1908 N. Beale #E
Marysville, CA 95901

Sacramento Area Council of Governments
300 S Street, Suite 300
Sacramento, CA 95816

Salvation Army
408 J Street
Marysville, CA 95901

St. Andrews Presbyterian
1390 Franklin
Yuba City, CA 95993

Sutter Yuba Homeless Consortium
P.O. Box 3642
Yuba City, CA 95992

Sutter-Yuba Behavioral Health
1965 Live Oak Boulevard
Yuba City, CA 95991

TSI Akim Maidu
P.O. Box 510
Brown Valley CA, 95918

United Auburn Indian Community of the
Auburn Rancheria
Gene Whitehouse, Chair Person
10720 Indian Hill Road
Auburn CA, 95603

Yuba Community College District
2088 North Beale Road
Marysville, CA 95901

Yuba County Community Development
Department
938 14th Street
Marysville, CA 95901

Yuba County Library
303 Second Street
Marysville, CA 95901

Yuba County Health and Human Services
Calworks Program Manager/ Pamela
Morasch
5730 Packard Ave., Suite 100
Marysville, CA 95901

Yuba County Housing Authority
938 14th Street
Marysville, CA 95901

Yuba County Office of Education
935 14th Street
Marysville, CA 95901

Yuba-Sutter Economic Development
Corporation
1300 Franklin Road
Yuba City, CA 95991

Yuba Sutter Legal Center for Seniors
725 D Street
Marysville, CA 95901

Yuba-Sutter Respite and Community
Services
423 4th Street
Marysville, CA 95901

Yuba Sutter United Way
1521 Butte House Road, Suite C
Yuba City, CA 95993

A.2. STAKEHOLDER CONSULTATIONS

- St. Andrews Presbyterian Church, November 2020
- Kevin Carlson, Twin Cities Rescue Mission, November 2020
- Mike Nichols, Central Valley Homeless Assistance Veterans Program, November 2020
- Rick Millhollin, Hands of Hope, November 2020
- Johnny Burke, Sutter-Yuba Homeless Consortium, December 2020
- Alisha Parker, Regional Housing Authority for Sutter & Nevada Counties, December 2020
- Jessica Hiller, California Rural Legal Assistance, December 2020

A.3. PUBLIC REVIEW DRAFT DISTRIBUTION LIST

The Public Review Draft was provided to all people and organizations listed in Sections A.1 and A.2, as well as:

- John W. Decker, Alta California Regional Center
- Cathy Creswell Sacramento Housing Alliance (SHA)
- Sarah Ropelato, Legal Services of Northern California
- Kevin Phillips, St. Johns Food Shelf
- Marvin King, Yuba-Sutter Veterans Services
- Yuba/Sutter Habitat for Humanity (general inbox)
- Homeless Union (general inbox)

APPENDIX B: INCOME DEFINITIONS

The following definitions are used to define income levels:

- Extremely Low Income: < 30 percent of the Yuba County median income
- Very Low Income: 31 to 50 percent of the Yuba County median income
- Low Income: 51 to 80 percent of the Yuba County median income
- Moderate Income: 81 to 120 percent of the Yuba County median income
- Above Moderate Income: More than 120 percent of the Yuba County median income

Each year, the US Department of Housing and Urban Development (HUD) estimates median family incomes for each urban area and county in the country. Based on the estimate, HUD revises its guidelines for income levels by household size. The California Department of Housing and Community Development uses these federal income guidelines to define income levels by household size in California. Table B-1 contains the 2020 income guidelines.

Table B-1: Income Limits by Family Size (2020)

| Income Group | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---------------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Extremely Low | \$14,700 | \$17,240 | \$21,720 | \$26,200 | \$30,680 | \$35,160 | \$39,640 | \$44,120 |
| Very Low | \$24,500 | \$28,000 | \$31,500 | \$34,950 | \$37,750 | \$40,550 | \$43,350 | \$46,150 |
| Low | \$39,150 | \$44,750 | \$50,350 | \$55,900 | \$60,400 | \$64,850 | \$69,350 | \$73,800 |
| Median | \$52,500 | \$60,000 | \$67,500 | \$75,000 | \$81,000 | \$87,000 | \$93,000 | \$99,000 |
| Moderate | \$63,000 | \$72,000 | \$81,000 | \$90,000 | \$97,200 | \$104,400 | \$111,600 | \$118,800 |

Source: California Department of Housing and Community Development 2020

Notes:

Yuba County Median: \$75,000. Higher income limits apply to families with more than eight persons. For all income groups, the income limits for families larger than eight persons are determined as follows: for each person in excess of eight, add 8 percent of the four-person income limit base to the eight-person limit, and round the answer to the nearest \$50. For example, the nine-person very low-income limit for Yuba County is \$64,450. ($\$46,250 \times .08 = \$3,412$; $\$61,050 + \$3,412 = \$64,462$; $\$64,462$ rounded = $\$64,450$)

Authority: Section 50093, Health and Safety Code. Reference: Sections 50079.5, 50093, and 50105, Health and Safety Code.

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APPENDIX C: SITES INVENTORY

Table C–1: Housing Element Sites Inventory

All sites in the inventory are vacant, protected from flooding by levees, have access to utilities and are free from environmental hazards including steep slopes (over 30 percent), high liquefaction risk, moderate and severe wildfire risk, FEMA 100-year and 500-year flood zones. The two sites in the lower-income category were not in the 5th cycle housing element inventory.

| Address | APN | General Plan Land Use | Zoning | Maximum Density (units/acre) | Acres | Ownership | Income Level | Realistic Unit Capacity | TCAC/HCD Opportunity Area |
|------------------------|--------------|-------------------------|--------|---------------------------------|-------|-----------------|--------------|----------------------------|------------------------------|
| 3 8th St | 010131006000 | Industrial | M–1 | No max. | 1.50 | Privately–Owned | Lower | 44 | Moderate Resource Area |
| 16 13th St (Est.) | 009231008000 | Industrial | M–1 | No max. | 1.08 | Privately–Owned | Lower | 31 | High Resource Area |
| LOWER SUBTOTAL | | | | | 2.58 | | | 75 | |
| 25 C St | 010300035000 | Redevelopment Area | C–3 | 48 | 0.09 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 526 6Th St | 010173010000 | Commercial | C–3 | 48 | 0.09 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 1608 B St (Est.) | 009076005000 | Commercial | C–3 | 48 | 0.09 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 209 B St | 010285019000 | Redevelopment Area | M–1 | No max. | 0.09 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 214 17th St | 009076010000 | Commercial | C–3 | 48 | 0.09 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 318 1st St (Est) | 010300056000 | Redevelopment Area | C–3 | 48 | 0.09 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 215 16th St (Est.) | 009075008000 | Low Density Residential | R–2 | 12 | 0.08 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 120 6Th St | 010186016000 | Commercial | C–3 | 48 | 0.08 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 222 1st St | 010300018000 | Redevelopment Area | C–3 | 48 | 0.08 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 1021 Yuba St | 010063015000 | Industrial | M–1 | No max. | 0.08 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 101 Chestnut St (Est.) | 010286017000 | Redevelopment Area | R–3 | 24 | 0.35 | Privately–Owned | Moderate | 2 | Moderate Resource Area |
| 223 1St St | 010284012000 | Redevelopment Area | C–3 | 48 | 0.08 | Privately–Owned | Moderate | 3 | Moderate Resource Area |
| 517 3Rd St | 010231005000 | Commercial | M–1 | No max. | 0.08 | Privately–Owned | Moderate | 3 | Moderate Resource Area |
| 221 B St | 010285029000 | Redevelopment Area | M–1 | No max. | 0.08 | Privately–Owned | Moderate | 3 | Moderate Resource Area |
| 1322 High St | 009135014000 | Commercial | M–1 | No max. | 0.08 | Privately–Owned | Moderate | 4 | Moderate Resource Area |
| 417 13Th St | 009135029000 | Commercial | M–1 | No max. | 0.08 | City–Owned | Moderate | 4 | Moderate Resource Area |
| 1316 High St | 009135031000 | Commercial | M–1 | No max. | 0.08 | Privately–Owned | Moderate | 4 | Moderate Resource Area |
| 118 5th St | 010245002000 | Industrial | M–1 | No max. | 0.08 | Privately–Owned | Moderate | 4 | Moderate Resource Area |
| 514 11th St | 009214004000 | Commercial | C–2 | 48 | 0.08 | Privately–Owned | Moderate | 4 | Moderate Resource Area |
| 1312 High St | 009135030000 | Commercial | M–1 | No max. | 0.08 | Privately–Owned | Moderate | 5 | High Resource Area |
| 825 4Th St | 010164013000 | Commercial | M–1 | No max. | 0.07 | Privately–Owned | Moderate | 5 | Moderate Resource Area |
| 918 13Th St | 009122001000 | Low Density Residential | R–1 | 7 | 0.07 | Privately–Owned | Moderate | 6 | High Resource Area |

| Address | APN | General Plan Land Use | Zoning | Maximum Density (units/acre) | Acres | Ownership | Income Level | Realistic Unit Capacity | TCAC/HCD Opportunity Area |
|--------------------------|--------------|----------------------------|--------|---------------------------------|-------------|------------------------|----------------|----------------------------|------------------------------|
| 417 B St | 010245013000 | Commercial | C-3 | 48 | 0.07 | Privately-Owned | Moderate | 6 | High Resource Area |
| 421 J St | 010162027000 | Commercial | C-3 | 48 | 0.07 | Privately-Owned | Moderate | 7 | High Resource Area |
| 129 B ST | 010286012000 | Redevelopment Area | C-3 | 48 | 0.11 | Privately-Owned | Moderate | 8 | High Resource Area |
| 1319 G ST | 009131027000 | Medium Density Residential | R-3 | 24 | 0.06 | Privately-Owned | Moderate | 8 | High Resource Area |
| 315 6TH ST | 010181017000 | Commercial | C-2 | 48 | 0.15 | Privately-Owned | Moderate | 9 | Moderate Resource Area |
| 302 D ST | 010233011000 | Redevelopment Area | C-3 | 48 | 0.12 | City-Owned | Moderate | 9 | Moderate Resource Area |
| 107 OAK ST | 010282025500 | Redevelopment Area | C-3 | 48 | 0.09 | Privately-Owned | Moderate | 12 | High Resource Area |
| MODERATE SUBTOTAL | | | | | 2.72 | | | 126 | |
| 542 E 15Th St | 008242005000 | Low Density Residential | R-1 | 7 | 0.45 | Privately-Owned | Above Moderate | 3 | High Resource Area |
| 1321 Chestnut St | 009152004000 | Industrial | M-1 | No max. | 0.42 | City-Owned | Above Moderate | 5 | Moderate Resource Area |
| 822 F St | 010042004000 | High Density Residential | C-2 | 48 | 0.31 | Privately-Owned | Above Moderate | 7 | Moderate Resource Area |
| 1030 Yuba St | 010061004000 | Industrial | M-1 | No max. | 0.30 | Privately-Owned | Above Moderate | 6 | Moderate Resource Area |
| 1109 Chestnut St. (Est.) | 009225003000 | Industrial | M-1 | No max. | 0.28 | City-Owned | Above Moderate | 6 | Moderate Resource Area |
| 1206 A St | 009225008000 | Industrial | M-1 | No max. | 0.27 | City-Owned | Above Moderate | 5 | Moderate Resource Area |
| 325 A St | 010252013000 | Redevelopment Area | R-3 | 24 | 0.27 | Privately-Owned | Above Moderate | 4 | Moderate Resource Area |
| 1209 Chestnut St | 009225001000 | Industrial | M-1 | No max. | 0.24 | City-Owned | Above Moderate | 4 | Moderate Resource Area |
| 314 E St | 010231003000 | Redevelopment Area | C-3 | 48 | 0.23 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 603 B St | 010185015000 | Commercial | C-3 | 48 | 0.22 | Privately-Owned | Above Moderate | 4 | Moderate Resource Area |
| 1317 Chestnut St | 009152005000 | Industrial | M-1 | No max. | 0.21 | City-Owned | Above Moderate | 1 | Moderate Resource Area |
| 1204 A St | 009225007000 | Industrial | M-1 | No max. | 0.19 | City-Owned | Above Moderate | 4 | Moderate Resource Area |
| 121 Chestnut St | 010286005000 | Redevelopment Area | R-3 | 24 | 0.29 | Special District-Owned | Above Moderate | 3 | Moderate Resource Area |
| 100 A St (Est) | 010286023000 | Redevelopment Area | R-3 | 24 | 0.25 | Special District-Owned | Above Moderate | 4 | Moderate Resource Area |
| 229 A St | 010290001000 | Redevelopment Area | R-3 | 24 | 0.19 | Privately-Owned | Above Moderate | 4 | Moderate Resource Area |
| 1329 Chestnut St | 009152002000 | Industrial | M-1 | No max. | 0.17 | City-Owned | Above Moderate | 4 | Moderate Resource Area |
| 218 7Th St | 010183024000 | Commercial | C-2 | 48 | 0.17 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 301 D St | 010242009000 | Redevelopment Area | C-3 | 48 | 0.16 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 1321 G St | 009131018000 | Medium Density Residential | R-3 | 24 | 0.15 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 315 B St | 010246008000 | Redevelopment Area | C-3 | 48 | 0.15 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 205 Chestnut St | 010285030000 | Redevelopment Area | M-1 | No max. | 0.15 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 419 11Th St | 009215006000 | Commercial | C-2 | 48 | 0.15 | County-Owned | Above Moderate | 3 | Moderate Resource Area |

| Address | APN | General Plan Land Use | Zoning | Maximum Density (units/acre) | Acres | Ownership | Income Level | Realistic Unit Capacity | TCAC/HCD Opportunity Area |
|-------------------------|--------------|--------------------------|--------|---------------------------------|-------|-----------------|----------------|----------------------------|------------------------------|
| 1121 J St | 009201013000 | Low Density Residential | R-1 | 7 | 0.15 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 830 F St | 010042003000 | High Density Residential | C-2 | 48 | 0.15 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 523 G St | 010171015000 | Commercial | C-3 | 48 | 0.15 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 211 A St | 010290005000 | Redevelopment Area | R-3 | 24 | 0.14 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 525 G St | 010171008000 | Commercial | C-3 | 48 | 0.13 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 525 G St | 010246017000 | Redevelopment Area | C-3 | 48 | 0.13 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 215 Chestnut St | 010285031000 | Redevelopment Area | M-1 | No max. | 0.12 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 328 B St | 010246009000 | Redevelopment Area | C-3 | 48 | 0.12 | Privately-Owned | Above Moderate | 2 | Moderate Resource Area |
| 309 1St St | 010282011000 | Redevelopment Area | C-3 | 48 | 0.12 | Privately-Owned | Above Moderate | 2 | Moderate Resource Area |
| 222 3rd St | 010284026000 | Redevelopment Area | C-3 | 48 | 0.11 | Privately-Owned | Above Moderate | 1 | Moderate Resource Area |
| 1024 Rubel St | 010063009000 | Industrial | M-1 | No max. | 0.11 | Privately-Owned | Above Moderate | 2 | Moderate Resource Area |
| 520 5Th St | 010174011000 | Commercial | C-3 | 48 | 0.11 | Privately-Owned | Above Moderate | 2 | Moderate Resource Area |
| 413 3Rd St | 010233012000 | Redevelopment Area | C-3 | 48 | 0.11 | Privately-Owned | Above Moderate | 7 | Moderate Resource Area |
| 211 B St | 010285020000 | Redevelopment Area | M-1 | No max. | 0.11 | Privately-Owned | Above Moderate | 2 | Moderate Resource Area |
| 300 B St | 010244010000 | Redevelopment Area | C-3 | 48 | 0.11 | Privately-Owned | Above Moderate | 1 | Moderate Resource Area |
| 212 17th St (Est.) | 009076002000 | Commercial | C-3 | 48 | 0.10 | Privately-Owned | Above Moderate | 2 | Moderate Resource Area |
| 306 B St | 010244029000 | Redevelopment Area | C-3 | 48 | 0.10 | Privately-Owned | Above Moderate | 2 | Moderate Resource Area |
| 22 C St (Est) | 010300033000 | Redevelopment Area | C-3 | 48 | 0.10 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 310 7Th St | 010181002000 | Commercial | C-2 | 48 | 0.09 | Privately-Owned | Above Moderate | 1 | Moderate Resource Area |
| 210 17th St (Est.) | 009076003000 | Commercial | C-3 | 48 | 0.09 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| 527 G St | 010171009000 | Commercial | C-3 | 48 | 0.09 | Privately-Owned | Above Moderate | 3 | Moderate Resource Area |
| ABOVE MODERATE SUBTOTAL | | | | | 7.66 | | | 139 | |
| TOTAL | | | | | 12.95 | | | 340 | |

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