



# CITY OF MARYSVILLE

## 2013-2021 HOUSING ELEMENT UPDATE



JANUARY, 2014



PREPARED BY:



2729 PROSPECT PARK DRIVE, SUITE 220  
RANCHO CORDOVA, CA 95670





# TABLE OF CONTENTS

## I. INTRODUCTION

A. Purpose and Contents of the Housing Element .....	1
B. Community Context .....	2
C. Summary of Housing Needs and Strategies .....	3
D. Public Participation.....	5
E. Definitions .....	8

## II. COMMUNITY PROFILE

A. Population and Household Characteristics .....	11
1. Overview .....	11
2. Population Trends.....	11
3. Population and Household Projections.....	12
4. Age Characteristics.....	12
5. Race and Ethnicity.....	13
6. Household Type .....	14
7. Household Income.....	15
B. Housing Stock Characteristics.....	18
1. Housing Type .....	18
3. Housing Vacancy .....	21
4. Overcrowding.....	22
5. Housing Costs.....	23
6. Overpayment for Housing.....	27
7. Housing Age and Condition .....	28
C. Employment Trends .....	32
1. Overview .....	32
D. Special Housing Needs .....	37
1. Seniors .....	38
3. Persons with Developmental Disabilities.....	42
4. Farmworkers.....	43
5. Female-Headed Households.....	44
6. Large Households.....	45
7. Homeless .....	46
8. Extremely Low-Income Households.....	48
E. Analysis of Assisted Housing Projects At Risk.....	49
1. Analysis of Assisted Rental Housing Projects At Risk of Conversion .....	49
2. Loss of Assisted Housing .....	51

3. Preservation and Replacement Options.....	51
4. Organizations Interested in Preserving Assisted Rental Housing.....	54
F. Opportunities for Energy Conservation.....	54
G. Future Housing Needs .....	56
1. Overview .....	56
2. Options for Complying with the Adequate Site Requirement .....	58
3. Progress Toward Meeting Housing Needs.....	58

### III. RESOURCES AND CONSTRAINTS

A. Resources.....	61
1. Available Land to Accommodate Housing .....	61
2. Administrative and Financial Resources.....	77
B. Constraints.....	81
1. Governmental Constraints.....	81
2. Non-Governmental Constraints.....	105

### IV. HOUSING STRATEGY

A. Evaluation of Past Achievements.....	111
B. Goals, Policies, and Programs .....	139
C. Summary of Quantified Objectives .....	154

### APPENDICES

Appendix A: Public Participation.....	155
A. Public Notice Distribution List.....	155
B. Public Notice.....	158
C. February 28, 2013, Public Workshop Attendees .....	159
D. Draft Housing Element Revisions in Response to Input Received on the Public Review Draft Housing Element.....	159
Appendix B: State Requirements .....	163
Appendix C: Data Sources and Their Use.....	165
Appendix D: Income Definitions.....	167
Appendix E: General Plan Consistency.....	169

## LIST OF TABLES

Table II-1: Yuba County Population Growth, 2000 and 2010.....	12
Table II-2: Age Characteristics, 2000 and 2010 .....	13
Table II-3: Marysville Race and Ethnicity, 2000 and 2010.....	14
Table II-4: Changes in Household Type, 2000–2010.....	15
Table II–5: Household Income by Tenure .....	16
Table II-6: Poverty Status in 1999 and 2010 .....	17
Table II-7: Changes in Marysville’s Housing Stock.....	18
Table II-8: Housing Tenure .....	19
Table II-9: Rental Households by Building Type.....	19
Table II-10: Tenure by Race .....	20
Table II-11: Tenure by Age of Householder.....	21
Table II-12: Unit Vacancy and Rate .....	22
Table II–13: Persons per Room in All Occupied Housing Units.....	23
Table II-14: Single-Family Owner-Occupied Home Values .....	24
Table II-15: Contract Rents in Marysville .....	25
Table II-16: Median Asking Rents .....	25
Table II-17: Affordability of Housing in Relation to Income.....	27
Table II-18: Tenure by Percentage of Income Spent on Monthly Housing Costs.....	28
Table II-19: Age of Housing Units in Marysville.....	29
Table II-20: Housing Problems by Tenure and Income Level .....	30
Table II-21: Definition of Housing Conditions .....	31
Table II–22: Marysville Employment by Industry .....	32
Table II-23: Marysville Job Estimates and Projections .....	33
Table II-24: Yuba-Sutter* Occupational Employment and Wage Data .....	34
Table II-25: Major Employers in Marysville.....	36
Table II-26: Commuting Workers .....	37
Table II-27: County and City Unemployment Rates .....	37
Table II-28: Population 65 Years and Older by Age Group.....	38
Table II-29: Poverty Rate of Seniors .....	39
Table II-30: Seniors by Age Group and Tenure, 2000 and 2010.....	39
Table II-31: Persons with a Disability by Age and Employment Status .....	40
Table II-32: Reported Disabilities by Age Group and Disability Type, 2000.....	41
Table II-33: Developmentally Disabled Population in Marysville by Age Group.....	43
Table II-34: Female-Headed Single Parent Families, 2000 and 2010 .....	44
Table II-35: Poverty Rate by Family Type .....	45
Table II-36: Household Size by Tenure, 2000 and 2010 .....	46
Table II-37: Major Homeless Facilities/Providers in Marysville Area .....	47
Table II-38: Extremely Low-Income Households by Tenure and Overpayment Status .....	49
Table II-39: Inventory of Publicly Assisted Rental Housing in Region.....	50
Table II-40: Rental Subsidies Required.....	53
Table II-41: Regional Housing Allocation 2006-2013 .....	57
Table II-42: Regional Housing Allocation 2013-2021 .....	57
Table II-43: Progress in Meeting Regional Housing Allocation .....	59
Table III-1: Vacant and Underutilized Parcels in Marysville.....	64

Table III-2: Financial Resources for Housing Activities .....	79
Table III-3: Land Use Categories Permitting Residences.....	83
Table III-4: Residential Development Standards.....	86
Table III-5: Marysville Street Standards.....	96
Table III-6: Planning and Development Fees (per unit) (Within Current City Limits).....	98
Table III-7: Development Approval Time Frames .....	100
Table III-8: Disposition of Home Purchase Loans .....	106
Table III-9: Disposition of Home Improvement Loans .....	107
Table III-10: Construction Costs in Marysville (Single-Family Home).....	108
Table III-11: Construction Costs in Marysville (Multifamily Housing Units).....	109
Table IV-1: Review of 2006-2013 Housing Element Achievements .....	112
Table D-1: Income Limits by Family Size (2013).....	167

## LIST OF FIGURES

Figure III-1: Location of Vacant Sites .....	75
--	----



# I. INTRODUCTION

---

## A. 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 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 three parts: a community profile, an analysis of resources and 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 second part of the element analyzes resources and constraints to 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.

Constraints include 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 third part of the Housing Element contains the City’s housing strategy—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.

## B. 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 1 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 3 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. Population growth in Marysville throughout the twentieth century and the beginning of the twenty-first century has averaged about 1 percent per year. During the 1980s, Marysville experienced a population increase of over 2 percent per year, primarily due to a higher rate of occupancy of the existing housing stock and larger household sizes. Since 1990, the city's population has declined slightly, standing at 12,072 in 2010.

Despite the population contraction in the city during the 1990s and 2000s, the long-term prospects appear greater for growth and development. 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.

## C. SUMMARY OF HOUSING NEEDS AND STRATEGIES

Although Marysville is physically constrained by the system of levees which 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. Between 1980 and 1990, the city's total household population (excluding 640 individuals in group quarters) grew by 22 percent, from 9,569 to 11,684. The number of households increased by 15 percent, which means that higher population growth was accompanied by a decrease in the average household size. Only two-thirds of the increase in households was accommodated by new residential construction as the city's housing stock grew by just 10 percent over ten years, to 5,083 housing units. The additional 5 percent increase in households was accommodated by the existing housing stock.

As the city reached buildout during the 1990s, housing construction and population growth slowed. The city actually lost population between 1990 and 2010, a decline of about 2.4 percent. As the desire by many residents for living close to work and services increases, Marysville may benefit from the potential for reuse and infill development.

Marysville's population is predominantly non-Hispanic whites, although less so than in previous years. From 2000 to 2010, the white population in the community declined by 8.3 percent, while the number of Hispanic persons rose 35.7 percent. The composition of Marysville's population by age group also changed from 2000 to 2010, with an increase in young adults (ages 20 to 34), middle-aged people (45 to 64), and those 85 years old and older. The growth in the number of young adults suggests that there is a greater need for housing of sufficient size and affordability for those starting families.

Nearly half of Marysville residents have lower incomes (less than 50 percent of median income). Those most likely to have lower incomes are single parents with children, the elderly, and large families. Citywide, about 23 percent of individuals had poverty-level incomes or lower in 2010 (a federally defined level of income that is the minimum needed for subsistence living). Families, including those with children, were generally less likely to live below the poverty level, except for female-headed households with no husband present, which were substantially more likely. Conversely, seniors had relatively low rates of poverty—just under 10 percent in 2010 for those 65 years of age and older.

According to the 2010 Census, multifamily dwellings comprise approximately 38 percent of the housing stock in 2010, and renters outnumber homeowners 58 percent to 42 percent. The proportion of multifamily housing and renters is significantly higher than in most other small communities and somewhat above the averages statewide (44 percent renters and 35 percent multifamily housing in California). 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. From 2000 to 2010, homeownership declined somewhat and the number of rental units increased slightly (US Census 2000 and 2010).

In February 2013, the median price for an existing home was about \$140,600, and the median rent was approximately \$751 based on a survey of rents on Zillow.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 (nearly \$30,000 in 2013 for a family of four). Among renters in this income group, 76 percent paid more than 30 percent of their incomes for housing expenses, a common measure of housing affordability. Among homeowners in this income group, 63 percent paid 30 percent or more for housing (US Census 2010; ACS 2010).

The condition of older housing remains a concern in Marysville. In 2010, over 83 percent of houses in the community were built prior to 1980. Based on a housing conditions survey conducted in March 2013, about 37 percent of housing units required at least moderate rehabilitation or replacement.

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 72 additional housing units between 2013 and 2021, according to a regional housing plan adopted by the Sacramento Area Council of Governments (SACOG). Twenty of these housing units should be affordable to households with incomes less than 80 percent of the Yuba County median income. Per Government Code 65584.09, the City must also address the Regional Housing Needs Allocation (RHNA) from the previous planning period, which totaled 137 housing units. Ten of those units must be affordable to those earning less than 80 percent of Yuba County median income. The City has determined that it could potentially accommodate about 445 additional dwelling units during this time frame in consideration of homes constructed or approved since 2006 as well as 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. To address the community conditions and housing needs presented in this document, the City has adopted a strategy of accommodating the minimum number of new units assigned by SACOG as Marysville's share of regional housing needs. 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.

## D. 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.

### 1. Public Workshop

To provide opportunities for public participation in the preparation of the Housing Element, the City conducted a public workshop on February 28, 2013, at 6 p.m. at City Hall to explain the purpose and contents of the Housing Element, state requirements, and the update process. The Planning Commissioners and City staff, as well as a number of residents and service providers, attended (see Appendix A). The meeting started with a brief presentation made by the consultant. The presentation included a summary of Housing Element state law requirements, identification of new laws that affect this Housing Element update, a summary of demographic information from the 2010 Census, and a listing of the City's current Housing Element goals, policies, and programs.

Following the presentation was a question and answer session. Some of the community needs identified were:

- Higher-income/executive-type housing is needed. Residents currently in starter homes looking to buy a bigger home have to move out of Marysville.
- The hospital expansion project will bring more doctors and nurses to Marysville and increase the needs for executive-type housing.
- There is an aging population in the community that needs senior housing options.
- There is a need for housing for college students/traveling nurses, including studio/single-room occupancy (SRO)-type units.
- Residents would like to see the Marysville Hotel restored. The historic building code can be used as a resource.
- The City needs to work with the hospital to get them to invest in the community to create a more vibrant downtown including mixed use with commercial on the bottom floors and residential above.
- The older house stock needs to be rehabilitated.
- The City needs to work with regional homeless organizations to assist with the homeless in the community.

- Look to other similar-sized communities and communities with vital downtowns for ideas to revitalize the downtown (examples identified were Eureka and Vancouver, Canada).

The City also conducted a public hearing before the Planning Commission to solicit public comments prior to adoption of the Housing Element. The Planning Commission hearing was held on August 28, 2013.

The meetings were noticed in the newspaper and on the City's website. To encourage participation by lower-income residents and organizations serving their needs, the City compiled a list of public agencies and nonprofit organizations that provide housing and social services to lower-income residents of Marysville and mailed them a letter to request their attendance at public meetings. Appendix A contains a list of agencies and community organizations contacted by the City.

## 2. Planning Commission Hearing

To provide the Planning Commission and members of the public the opportunity to provide input on the Draft Housing Element, the City conducted a public workshop on August 28, 2013, at 7 p.m. at City Hall to explain the purpose and contents of the Housing Element, state requirements, and the update process. The Planning Commissioners and City staff, as well as a number of residents and service providers, attended. The meeting started with a brief presentation made by the consultant. The presentation included a summary of Housing Element state law requirements, identification of new laws that affect this Housing Element update, a discussion of the land inventory analysis, a listing of the draft Housing Element goals, and key programs from the draft Housing Element.

Comments were received from the public as well as Planning Commissioners and included:

- Landlords don't do enough to address special needs of the disabled.
- Much of the low-income housing in Marysville is clustered in the same area. It would be better if it were spread out.
- Incentivize maintenance of existing and creation of new barrier free housing for those with disabilities.
- Encourage housing that allows seniors to age in place.
- The current expansion of Rideout Hospital is an opportunity to create supportive and long-term care housing.
- Consider visitability requirements in all new construction and when rehabilitating housing units.
- Encourage City to use any future CDBG funds obtained to fund FREED Center for Independent Living's (FREED) program that performs minor modifications and repairs for those over the age of 60.

- City has not rezoned to address shortfall of adequate sites from 4th cycle within one year.
- City has not rezoned to address shortfall of adequate sites from 4th cycle with minimum densities.
- The sites listed for lower-income residential development in the land inventory don't all allow residential by-right.
- Draft is lacking a review of the previous Housing Element.
- Only listing lower-income sites in the land inventory in the M-1 and PD zones is too limited.
- Draft should identify whether infrastructure is available to serve the sites in the land inventory.
- Draft should analyze realistic development capacity of sites in the land inventory.
- City should use minimum default densities for lower-income sites.
- City should consider the extent to which non-residential uses are allowed on M-1 and PD sites.
- Draft should provide more information about why the units constructed or approved since 2006 are listed in the respective income level categories.
- Available data on number of farmworkers was not used including USDA Agricultural Census and California Agricultural Workers Survey.
- Farmworker needs are not adequately addressed in the draft.
- There is a need for more Farmworker policies in the draft.
- There is no implementation program addressing female-headed households and this is a special needs group identified for Marysville.
- Further assessment of homeless need and whether existing facilities are sufficient is needed.
- The draft does not address the need for SROs.
- The draft should include analysis and programs to address state law related to mobilehomes and factory built housing.
- Would it be possible for the City to hire a Housing Counselor?

### 3. Other Input

The City received one letter via email from a representative of St. John's Episcopal Church with several comments prior to the Planning Commission hearing. The comments included:

- A 2012 Homeless Count, led by John Floe of Sutter County Mental Health should provide updated numbers for Yuba County.
- Of all the clients who came to St. John's Community Food Shelf during the first six months of 2013, 30% were homeless.
- Would favor a lenient regulation allowing mobile homes to be used on small lots.

Comments received on the Public Review Draft Housing Element 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. Additional detail about changes made is included in Appendix A.

## E. 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).

**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

---

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. Appendix C: Data Sources and Their Use describes data sources used to update this chapter.

### A. 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 population and household trends helps to draw a picture of the community and how the community has changed over time.

#### 2. Population Trends

Marysville is the largest incorporated city in Yuba County, with an estimated 2012 population of 12,104 according to the California Department of Finance (DOF). However, Marysville's population has decreased slightly in recent decades. Census data showed that between 2000 and 2010, the city's population decreased by 1.6 percent, or by 196 residents (see Table II-1). During the same period, Wheatland and unincorporated Yuba County grew 51.9 percent and 24.0 percent, respectively. As of 2010, Marysville's population was almost gender-equal. The community had 6,025 males (49.9 percent of the population) and 6,047 females (50.1 percent).

Most of the decrease in the city's population occurred through a decline in residents living in owner-occupied homes. The renter population in the community stayed constant and the number of individuals living in group quarters rose from 607 to 670 from 2000 to 2010, primarily due to growth in the number of people living in correctional institutions. 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 populations in group quarters.

**Table II-1: Yuba County Population Growth, 2000 and 2010**

<b>Jurisdiction</b>	<b>2000 Population</b>	<b>2010 Population</b>	<b>Numeric Change 2000-2010</b>	<b>Percentage Change 2000-2010</b>
Yuba County	60,219	72,155	11,936	19.8%
Marysville	12,268	12,072	-196	-1.6%
Wheatland	2,275	3,456	1,181	51.9%

### **3. Population and Household Projections**

This section presents the projections within SACOG’s 2004 Preferred Blueprint Scenario. These projections are based on SACOG jurisdiction-level data for the City of Marysville and DOF county-level data for Yuba County. According to the DOF, population is estimated to grow to 143,973 in 2050 which represents a 99 percent growth rate from 2010 (72,329). The SACOG Blueprint projects Marysville’s population will grow to approximately 19,000, an increase of 57 percent from 2010. Housing units are expected to grow at primarily through small-lot single family infill.

### **4. Age Characteristics**

Each age group has distinct lifestyles, household compositions, and income levels. As individuals move through stages of life, 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 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 2010 Census, the largest segment of the population was individuals 25 to 34 years old, making up 15.1 percent of the population in Marysville. The greatest population growth in Marysville occurred among individuals 55 to 59 and 60 to 64 years old; the population of residents 55 to 59 years old increased by 52.4 percent and residents 60 to 64 years old grew by 41.8 percent.

The largest decline occurred among residents between 35 and 44 years old, as the number of persons in this group declined by 527 (28.2 percent). In 2010 the median age of Marysville residents was 32.5, compared to 32.1 for all of Yuba County and 35.2 for California as a whole, according to the 2006–2010 American Community Survey.

Table II-2 shows the age characteristics of Marysville residents in 2000 and 2010.

**Table II-2: Age Characteristics, 2000 and 2010**

Age Group	2000		2010		Percentage Change 2000-2010
	Persons	Percentage	Persons	Percentage	
Under 5	896	7.3%	929	7.7%	3.7%
5 to 9	922	7.5%	829	6.9%	-10.1%
10 to 14	943	7.7%	751	6.2%	-20.4%
15 to 19	1,025	8.4%	905	7.5%	-11.7%
20 to 24	1,030	8.4%	1,187	9.8%	15.2%
25 to 34	1,722	14.0%	1,819	15.1%	5.6%
35 to 44	1,866	15.2%	1,339	11.1%	-28.2%
45 to 54	1,414	11.5%	1,609	13.3%	13.8%
55 to 59	458	3.7%	698	5.8%	52.4%
60 to 64	390	3.2%	553	4.6%	41.8%
65 to 74	766	6.2%	648	5.4%	-15.4%
75 to 84	623	5.1%	537	4.4%	-13.8%
85 and Over	213	1.7%	268	2.2%	25.8%
Total	12,268	100.0%	12,072	100.0%	-1.6%

*Source: US Census 2000, 2010*

## 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 (61.3 percent), as shown in Table II-3. The non-Hispanic white population decreased by 670 residents, or 8.3 percent, between 2000 and 2010. The number of residents who identified themselves as of Asian/Pacific Islander origin or as African American also decreased, by 34.0 percent and 10.0 percent, respectively. The only group to experience a significant numerical and percentage gain was persons of Latino/Hispanic origin. Hispanic individuals constituted 17.5 percent of the Marysville population in 2000, climbing to 24.2 percent of the community's residents in 2010. Overall, the Hispanic population in Marysville increased 35.7 percent between 2000 and 2010.

**Table II-3: Marysville Race and Ethnicity, 2000 and 2010**

Race/Ethnicity	2000		2010		Percentage Change 2000-2010
	Number	Percentage	Number	Percentage	
White, not of Hispanic origin	8,069	65.8%	7,399	61.3%	-8.3%
African American	548	4.5%	493	4.1%	-10.0%
Native American	231	1.9%	207	1.7%	-10.4%
Asian or Pacific Islander	749	6.1%	494	4.1%	-34.0%
Other race, or two or more races	519	4.2%	559	4.6%	7.7%
Latino/Hispanic Origin	2,152	17.5%	2,920	24.2%	35.7%
Total	12,268	100.0%	12,072	100%	-1.6%

Sources: US Census 2000 and 2010

## 6. Household Type

According to the 2010 Census, there were 4,668 households in Marysville, a decrease of 0.4 percent from 2000. Of those 4,668 households, 2,705 households, or 57.9 percent, were families living together. The number of families in Marysville declined 4.3 percent from 2000 to 2010. The remaining 1,963 households (42.1 percent) consisted of households comprising persons living alone or unrelated persons living together. These types of households increased by 5.6 percent from 2000 to 2010. The median household size in Marysville was 2.44 people, and the median family size was 3.14 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.

The modest growth in non-family households and the related decrease in family households suggest that there may be an increasing demand for smaller housing units and rental housing to accommodate the demands of younger, non-family households.

The total group quarters population in Marysville increased from 607 people in 2000 to 670 people in 2010. The inmate population rose by 406 persons in 2010, an increase of about 19 percent from 2000 levels.

**Table II-4: Changes in Household Type, 2000-2010**

Household by Type	2000	Percentage	2010	Percentage	Percentage Change 2000-2010
<b>Household Population</b>					
Total Households	4,687	100%	4,668	100%	-0.4%
Median Household Size	2.49		2.44		-2.0%
Median Family Size	3.14		3.14		0.0%
Family Households (families)	2,828	60.3%	2,705	57.9%	-4.3%
Married-Couple Families	1,820	38.8%	1,551	33.2%	-14.8%
With Children	854	18.2%	745	16.0%	-12.8%
Female Householder, no spouse	737	15.7%	836	17.9%	13.4%
With Children	566	12.1%	579	12.4%	2.3%
Non-Family Households	1,859	39.7%	1,963	42.1%	5.6%
<b>Group Quarters (Non-Household Population)</b>					
Persons in Group Quarters	607		670		10.4%

Sources: US Census 2000 and 2010

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

## 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 D: 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.

Historically, the majority of city residents have had low and very low incomes. According to the 2006-2010 American Community Survey, the median household income in Marysville was \$37,858, a significant increase from 2000 levels, but still below the Yuba County average of \$46,807. In general, income levels are lower for renters than for owners in Marysville. Based on data from the 2005-2009 American Community Survey, 11.3 percent of all households are owner-occupied units with an average income of 80 percent or less of the area median income (AMI). Area median income for all of Yuba County is \$59,400 in 2013. By contrast, 42.6 percent of all households are renter-occupied units with an annual income of 80 percent of AMI or less.

**Table II-5: Household Income by Tenure**

Income	Number of Households	Percentage of Total
<b>Owner-Occupied</b>		
Less than \$24,999	413	19.9%
\$25,000 to \$49,999	465	22.4%
\$50,000 to \$74,999	588	28.4%
\$75,000 to \$99,999	266	12.8%
\$100,000 or more	342	16.5%
Total	2,074	100.0%
<b>Renter-Occupied</b>		
Less than \$24,999	1,055	43.0%
\$25,000 to \$49,999	1,009	41.1%
\$50,000 to \$74,999	266	10.8%
\$75,000 to \$99,999	86	3.5%
\$100,000 or more	39	1.6%
Total	2,455	100.0%

*Source: 2006–2010 American Community Survey*

In the entire Yuba City Metropolitan Statistical Area (MSA), which includes Marysville, the median household income was \$47,162 in 2000 as reported by the 2010 Census, declining to \$46,314 in 2010 according to the 2006–2010 American Community Survey. Adjusted for inflation to 2011 dollars, the 2000 median household income in the Yuba City MSA was \$62,890, falling to \$47,657 in 2010. The MSA median income is lower than the AMI for the county, indicating lower incomes in Marysville and Yuba City than countywide.

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 2006–2010 American Community Survey, 23.2 percent of Marysville residents lived below the poverty level, compared to 20.0 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: 40.3 percent of such households in Marysville and 42.5 percent of such

households in Yuba County were below the poverty level. Among all families, 12.3 percent of Marysville families and 8.0 percent of Yuba County families were below the poverty level, although rates were somewhat higher among families with children under 18 years old.

Compared to 1999, poverty rates have decreased among some demographic groups and increased for others. Between 2006 and 2010, more Marysville residents but fewer Yuba County residents were living in poverty than in 1999. Poverty rates declined for families, including those with children under 18, in both areas. Poverty rates for female-headed households have improved for all Yuba County residents, but the percentage of female-headed households living below the poverty level increased in Marysville. Table II-6 compares the poverty rate among population groups in Marysville.

**Table II-6: Poverty Status in 1999 and 2010**

Households	1999				2010			
	Yuba County		Marysville		Yuba County		Marysville	
	# Below Poverty	% Below Poverty						
Families	2,444	16.3%	438	15.2%		8.0%		12.3%
w/children under 18	2,012	23.1%	398	24.0%		11.7%		17.4%
Families w/female householder, no husband present	1,108	39.8%	206	28.6%		33.6%		33.5%
w/children under 18	1,005	48.9%	200	37.2%		42.5%		40.3%
Individuals	12,205	20.8%	2,227	18.9%	13,760	20.0%	2,698	23.2%
18 and over	7,167	17.6%	1,350	15.8%	8,011	16.4%	1,703	20.4%
65 and over	476	7.8%	109	7.4%				

*Source: US Census 2000; 2006-2010 American Community Survey*

# B. HOUSING STOCK CHARACTERISTICS

## 1. Housing Type

According to 2010 numbers from the California Department of Finance, housing units in Marysville continue to be predominantly single-family homes. Single-family units made up 62.3 percent of Marysville housing stock, compared to 37.5 percent for multifamily units. A significant majority (89.1 percent) of the single-family housing units were detached, and most (59.4 percent) multifamily units were in complexes of 5 or more units.

The number of housing units decreased slightly in Marysville from 2000 to 2010, down by 117 units (2.3 percent), consistent with the 1.6 percent decrease in population over the same time period. While the number of both single-family attached and detached units increased compared to 2000 levels, significant drops were seen among multifamily units in complexes of at least 5 units. There was also a large decline in the number of mobile homes, down from 41 units in 2000 to 8 in 2010.

Table II-7 shows the composition of the housing stock in 2000 and 2010 based on data from the Census.

**Table II-7: Changes in Marysville’s Housing Stock**

Housing Type	2000		2010		Percentage Change 2000-2010
	Number	Percentage	Number	Percentage	
Single-Family	2,915	56.8%	3,128	62.3%	7.3%
Detached	2,699	52.6%	2,788	55.5%	3.3%
Attached	216	4.2%	340	6.8%	57.4%
Multifamily	2,180	42.4%	1,883	37.5%	-13.6%
2-4 Units	765	14.9%	764	15.2%	-0.1%
5+ Units	1,415	27.6%	1,119	22.3%	-20.9%
Mobile Homes	41	0.8%	8	0.2%	-80.5%
Total Units	5,136	100.0%	5,019	100.0%	-2.3%

*Source: California Department of Finance 2010*

## 2. Tenure

The majority of housing units in Marysville are rentals (60.8 percent), compared to 39.2 percent which are owner-occupied. In Yuba County as a whole, 59.5 percent of units are owner-occupied and 40.5 percent are renter-occupied. Since 2000, the number of owner-occupied units in Marysville has decreased, while the number of renter-occupied units has risen. In 2010 there

were 4,571 people living in owner-occupied units and 6,831 in rental units, compared to 4,835 in owner-occupied units and 6,826 in rental units in 2000, similar to the overall household trend. Table II-8 compares tenure in 2000 and 2010 in Marysville.

**Table II-8: Housing Tenure**

Tenure of Units	2000		2010		Percentage Change 2000-2010
	Number	Percentage	Number	Percentage	
Owner-Occupied	1,948	41.6%	1,828	39.2%	-6.2%
Renter-Occupied	2,739	58.4%	2,840	60.8%	3.7%
Total Units	4,687	100%	4,668	100%	

*Source: US Census 2000; 2006-2010 American Community Survey*

*Notes: The total number of units is less than in Table II-9 because this table only counts occupied units and Table II-9 counts all units (vacant units included). There may also be minor differences in household counts in various tables that are based on sample data from the 2000 Census*

According to the 2006-2010 American Community Survey, 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-9. Although these units make up only 44.5 percent of all housing units in Marysville, two-thirds of all rental households live in these houses, with only one-third living in single-family detached units.

**Table II-9: Rental Households by Building Type**

Building Type	Number	Percentage
Single-Family Detached	821	33.4%
Multifamily or Other	1,634	66.6%
Total	2,455	100%

*Source: 2006-2010 American Community Survey*

No racial or ethnic population group in Marysville has a majority of homeowners, although people of Asian origin have the largest percentage of homeowners. Of the 159 Asian householders, 78 (49.1 percent) own their homes. Only 22.6 percent of Black or African American householders are homeowners, the lowest percentage of any racial or ethnic group in the community. Homeownership rates are also relatively low among Hispanic residents at 35.3 percent. Among White householders, 58.6 percent rent their homes and 41.4 percent are homeowners. Table II-10 compares tenure by race and Hispanic origin.

**Table II-10: Tenure by Race**

	Homeowners		Renters	
	Number	Percentage	Number	Percentage
White alone (not Hispanic or Latino)	1,356	41.4%	1,916	58.6%
Black or African American alone	49	22.6%	168	77.4%
American Indian and Alaska Native alone	24	35.3%	44	64.7%
Asian alone	78	49.1%	81	50.9%
Native Hawaiian/Other Pacific Islander alone	1	25.0%	3	75.0%
Some other race alone	3	37.5%	5	62.5%
Two or more races	42	26.3%	118	73.8%
Hispanic or Latino	275	35.3%	505	64.7%

*Source: US Census 2010*

Further evidence of differences in tenure among population groups is shown in Table II-11, which compares tenure by age. In general, older Marysville residents are more likely to be homeowners, as 55.7 percent of homeowners are at least 55 years old and 33.6 percent are 65 years of age or older. Renters are somewhat more widely distributed across the different age groups, although they are more likely to be younger (36.7 percent of renters are under 35 years old). Only two age groups saw a significant change in tenure from 2000 to 2010: the number of homeowners between 25 to 34 years of age and 65 years and older decreased, while the number of renters in these age groups increased.

**Table II-11: Tenure by Age of Householder**

Households	2000	Percentage	2010	Percentage	Percentage Change 2000-2010
<b>Owner-occupied housing units</b>					
15 to 24 years	34	1.7%	23	1.3%	-32.4%
25 to 34 years	177	9.1%	166	9.1%	-6.2%
35 to 44 years	355	18.2%	209	11.4%	-41.1%
45 to 54 years	397	20.4%	412	22.5%	3.8%
55 to 64 years	299	15.3%	404	22.1%	35.1%
65 years and over	686	35.2%	614	33.6%	-10.5%
Total	1,948	100.0%	1,828	100.0%	-6.2%
<b>Renter-occupied housing units</b>					
15 to 24 years	431	15.7%	397	14.0%	-7.9%
25 to 34 years	620	22.6%	646	22.7%	4.2%
35 to 44 years	661	24.1%	470	16.5%	-28.9%
45 to 54 years	426	15.6%	526	18.5%	23.5%
55 to 64 years	230	8.4%	393	13.8%	70.9%
65 years and over	371	13.5%	408	14.4%	10.0%
Total	2,739	100.0%	2,840	100.0%	3.7%

Source: US Census 2000, 2010

### 3. Housing Vacancy

According to the 2006–2010 American Community Survey, there were 528 vacant housing units in Marysville, or 10.2 percent of the housing stock in the community. Compared to past years, vacancy has increased significantly. Since 2000, when 313 housing units were vacant, the Marysville vacancy rate has increased 68.7 percent. Among the six categories of vacant houses, the number of vacant units has increased in all but one category (only the number of homes that had been rented or sold but not yet occupied decreased, down 57.9 percent compared to 2000 levels). The effective vacancy rate (the percentage of total households currently vacant) for rental housing in Marysville was 11.3 percent in 2010 for rental units and 2.8 percent for ownership housing. 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.

Table II-12 compares vacancy rates in 2000 and 2010.

**Table II-12: Unit Vacancy and Rate**

Type of Housing	2000		2010		Percentage Change 2000-2010
	Number of Units	Percentage of Total	Number of Units	Percentage of Total	
Total units in Marysville	5,011	100%	5,196	100%	3.7%
Vacant units					
For rent	214	4.3%	322	6.2%	50.5%
For sale only	28	0.6%	51	1.0%	82.1%
Rented or sold, not occupied	38	0.8%	16	0.3%	-57.9%
For seasonal, recreational, or occasional use	7	0.1%	14	0.3%	100.0%
For migrant workers	0	0.0%	0	0.0%	0.0%
Other vacant	26	0.5%	125	2.4%	380.8%
Total vacant units	313		528		68.7%
Effective vacancy rate		4.2%		10.2%	

#### 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.<sup>1</sup> 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 housing requires two families to double up, or (4) housing costs force extended family members to become part of the household.

---

<sup>1</sup> 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 (2010 American Community Survey Questionnaire, question #37).

Renter households typically have a higher rate of overcrowding than homeowners, and this pattern is visible in Marysville. According to the 2005–2009 American Community Survey, 40 renter-occupied households (1.5 percent of all rental units) were considered overcrowded. An additional 120 rental units (4.6 percent of the total) were severely overcrowded, while 10 owner-occupied households (0.5 percent) were overcrowded and another 10 were considered severely overcrowded. In general, rental units are significantly more likely to be overcrowded or severely overcrowded.

Table II-13 summarizes overcrowding from 2005 to 2009.

**Table II-13: Persons per Room in All Occupied Housing Units**

Occupancy	Number of Units	Percentage
<b>Owner-Occupied</b>		
Overcrowded	10	0.5%
Severely Overcrowded	10	0.5%
Not Overcrowded	1,835	98.9%
<b>Renter -Occupied</b>		
Overcrowded	40	1.5%
Severely Overcrowded	120	4.6%
Not Overcrowded	2,470	93.9%

*Source: 2005–2009 American Community Survey*

## 5. Housing Costs

### a. Housing Prices

The price of housing in Marysville has declined over the past several years, a similar pattern to that 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. As of February 2013, the median sales price of a house in Marysville was \$140,600.

According to a survey of for-sale properties available on Zillow.com as of February 4, 2013, there were 103 houses for sale in Marysville, excluding those in foreclosure and sales of land only. Of these properties, 48, or 46.6 percent, were three-bedroom houses. Four-bedroom houses were the second most numerous, comprising 29 properties, or 28.1 percent of for-sale houses. Prices ranged from \$31,700 to \$1,100,000, with a median price of \$153,000. All but three of the for-sale houses had an asking price of under \$500,000.

Table II–14 shows reported home values for owner-occupied units in Marysville, according to the 2006–2010 American Community Survey.

**Table II–14: Single–Family Owner–Occupied Home Values**

Value	2010	
	Number of Homes	Percentage of Homes
\$0 to \$49,999	39	1.9%
\$50,000 to \$99,999	196	9.5%
\$100,000 to \$149,999	418	20.2%
\$150,000 to \$199,999	449	21.6%
\$200,000 to \$249,999	361	17.4%
\$250,000 to \$299,999	411	19.8%
\$300,000 to \$499,999	160	7.7%
\$500,000 and up	40	1.9%
Total	2,074	100.0%

*Sources: 2006–2010 American Community Survey*

## **b. Rents**

Rental costs are usually evaluated based on two factors: rents paid by existing occupants of rental units under a rental or lease agreement (“contract”) and advertised rents for vacant units. Rental costs can also be evaluated based on the gross rent paid by tenants, which includes utility payments, versus the contract rent for the dwelling units only.

According to Zillow.com, 44 units were available for rent in Marysville as of February 4, 2013: 27 units, or 61.4 percent, were two-bedroom houses; 11 units were one-bedroom houses; 4 were three-bedroom units; and 2 available units had four bedrooms. The median rental price for all available units, as well as for two-bedroom houses, was \$750, and the median rent for one-bedroom units was \$625. The least expensive unit, a one-bedroom apartment, had an asking rent of \$495, while the most expensive unit, a three-bedroom single-family house, had a rental price of \$1,650.

Examining all rental units in the community and not only those on the market, the 2006–2010 American Community Survey reported that the median rental cost in Marysville was \$767, with no units renting for less than \$200 or for over \$2,000. In addition, 21.7 percent of units had rental costs of over \$1,000 and 12.2 percent had costs below \$500.

Table II-15 presents contract rents in 2010, and Table II-16 presents asking rents for available units in February 2013.

**Table II-15: Contract Rents in Marysville**

<b>Monthly Rental Costs</b>	<b>Market Share Percentage of Units</b>
Less than \$100	0.0%
\$100 to \$199	0.0%
\$200 to \$299	4.6%
\$300to \$399	1.9%
\$400 to \$499	5.7%
\$500 to \$599	6.4%
\$600 to \$699	14.9%
\$700 to \$799	19.0%
\$800 to \$899	12.9%
\$900 to \$999	9.2%
\$1,000 to \$1,499	18.4%
\$1,500 to \$1,999	3.3%
\$2,000 or more	0.0%
No cash rent	3.6%
Median	\$767

*Source: 2006-2010 American Community Survey*

**Table II-16: Median Asking Rents**

<b>Number of Bedrooms</b>	<b>Number of Available Units</b>	<b>Rent Range</b>
One	11	\$495 to \$675
Two	27	\$550 to \$850
Three	4	\$875 to \$1,650
Four	2	\$1,200 to \$1,465

*Source: Zillow.com (accessed 2-4-13)*

### c. 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 2013 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 \$47,501, but the example is based on the same family with a \$71,300 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 Zillow.com, the median rental price in Marysville in February 2013 was \$750, as shown in Table II-17. This rental cost is not affordable for a family of four in the extremely low-income category and is slightly above the affordability level for a family in the very low-income category as well. The median home price in Marysville is not affordable to extremely low-income or very low-income households and is close to being overpriced for low-income households.

**Table II-17. Affordability of Housing in Relation to Income**

Income Group	Income Range (Family of Four)	Highest Affordable Monthly Rent <sup>1</sup>	Median Rent <sup>2</sup>	Affordable Purchase Price <sup>3</sup>	Median Home Price <sup>2</sup>
Extremely low	\$17,800	\$445	\$750	\$53,400	\$140,600
Very low	\$29,700	\$743		\$89,100	
Low	\$47,500	\$1,188		\$142,500	
Moderate	\$71,300	\$1,783		\$213,900	

Sources: Zillow.com, 2-4-13; HCD 2013 Income Limits

<sup>1</sup> Contract rent plus utilities. Assumes a total of 30 percent of income spent on a combination of rent and utilities.

<sup>2</sup> Zillow.com, February 2013

<sup>3</sup> Affordable purchase price assumes a value of three times the annual income.

Note: area median income = \$59,400

## 6. 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 particular 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 2006–2010 American Community Survey, 38.4 percent of homeowners and 58.7 percent of renters in Marysville pay more than 30 percent of their income on housing costs. Overpayment also becomes more common as income levels decrease, among both renters and homeowners. Of householders who make less than \$20,000 annually, 84.4 percent of homeowners and 88.1 percent of renters are overpaying. By comparison, among those making at least \$75,000, only 7.4 percent of homeowners are overpaying.

Among households paying more than 50 percent for housing costs, a large majority of renters (83.9 percent) and about half of homeowners (49.2 percent) had very low income. For those paying 30 to 50 percent of their income on housing costs, renters were more likely to be lower income and homeowners were more likely to have moderate or above moderate income levels.

Overpayment rates have increased since 2000. In 2000, 23.7 percent of homeowners and 38.6 percent of renters were spending more than 30 percent of their income on housing costs. Moreover, while these changes have occurred across all income levels, lower-income households have been particularly affected; the percentage of renters making between \$20,000 and \$34,999 who were overpaying rose from 18.7 percent in 2000 to 78.6 percent for the 2006–2010 average. This suggests that, even with the recent collapse of the housing market, income levels have failed to keep up with rising housing costs.

Table II-18 compares the percentage of homeowners and renters who paid more than 30 percent of their incomes for housing in 2010.

**Table II–18: Tenure by Percentage of Income Spent on Monthly Housing Costs**

Income	Homeowners	% of Total	Renters	% of Total
Less than \$20,000	256		790	
Paying greater than 30%	216	84.4%	696	88.1%
\$20,000 to \$34,999	223		663	
Paying greater than 30%	129	57.8%	521	78.6%
\$35,000 to \$49,999	333		482	
Paying greater than 30%	138	41.4%	115	23.9%
\$50,000 to \$74,999	588		256	
Paying greater than 30%	243	41.3%	27	10.5%
\$75,000 or more	608		125	
Paying greater than 30%	45	7.4%	0	0.0%
Total	2,008	100.0%	2,316	100.0%
Paying greater than 30%	771	38.4%	1,359	58.7%

*Source: 2006–2010 American Community Survey*

## 7. 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 2006–2010 American Community Survey, more than 80 percent of Marysville’s housing stock was constructed before 1980 (see Table II-19) and about one-quarter (24.7 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.

**Table II-19: Age of Housing Units in Marysville**

Year Constructed	Number	Percentage
Built 1939 or earlier	779	15.7%
Built 1940–1949	448	9.0%
Built 1950–1959	1,044	21.0%
Built 1960–1969	831	16.7%
Built 1970–1979	947	19.0%
Built 1980–1989	648	13.0%
Built 1990–1999	193	3.9%
Built 2000–2004	82	1.6%
Built 2005 or later	0	0.0%
Total	4,972	100.0%

*Source: 2006–2010 American Community Survey*

Rental units are generally more likely to have problems than owner-occupied houses.<sup>2</sup> Of the 2,095 housing units in Marysville with problems, as identified in the 2005–2009 American Community Survey, 69.2 percent are rental units, even though rental units make up 60.8 of all housing in the community. As shown in Table II-20, rental households with lower incomes are more likely to live in these housing units; more than half (58.6 percent) of households in a unit with problems have extremely low or very low income, and 96.2 percent have below moderate household income. This trend is reversed among homeowners, as only 75 owner-occupied units (11.6 percent of those with problems) have an extremely low household income, compared to 195 units (30.2 percent) with above moderate income.

---

<sup>2</sup> As defined by the Census, a housing unit problem is a lack of a kitchen, lack of plumbing, overcrowding (more than 1 person per room) or overpaying (housing costs are 30 percent or more of household income).

**Table II-20: Housing Problems by Tenure and Income Level**

Income Level	Number	Percentage
<b>Owner-Occupied</b>		
Extremely Low	75	11.6%
Very Low	115	17.8%
Low	135	20.9%
Moderate	130	20.2%
Above Moderate	195	30.2%
Total	645	100%
<b>Renter-Occupied</b>		
Extremely Low	480	33.1%
Very Low	370	25.5%
Low	545	37.6%
Moderate	55	3.8%
Above Moderate	0	0.0%
Total	1,450	100%
Total (Owner and Rental)	2,095	

*Source: 2005-2009 American Community Survey*

### **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 (as defined in Table II-21). Interior conditions were not assessed.

**Table II-21: Definition of Housing Conditions**

Housing Condition Terms	Definition
Sound	A building that appears new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.
Minor	A building that shows signs of deferred maintenance or which only needs repair or replacement of one major component, such as a roof.
Moderate	A building in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs.
Substantial	A building that requires replacement of several major systems and possibly other repairs, such as complete foundation work, roof structure replacement and re-roofing, painting, and window replacement.
Dilapidated	A building suffering from extensive neglect, which appears structurally unsound and maintenance is nonexistent, is not fit for human habitation in its current condition, may be considered for demolition, or major rehabilitation will be required at a minimum.

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. Four units surveyed needed substantial repairs, and two were considered dilapidated. If the units surveyed are a representative sample of housing units in Marysville, it means that of the community’s 5,019 units, 1,756 (35 percent) are in sound condition and 1,432 (28 percent) need only minor repairs, 1,756 (35 percent) housing units require moderate repairs, 50 (1 percent) are in need of substantial repairs, and 25 (less than 1 percent) are considered dilapidated.

The Housing Conditions Survey report made the following housing program recommendations:

- The City of Marysville should conduct housing rehabilitation within the city for both owners and owner-investors when funds are available. Of the 400 housing units surveyed, 262 units (65 percent) were in need of rehabilitation. In an area such as Marysville with a small number of housing units, it is critical to bring substandard housing units up to health and safety standards.
- The City of Marysville should utilize CDBG, Home Investment Partnership Program, program income, and other funding sources to address its health and safety hazards in deteriorated housing and to extend the useful life of housing structures.

## C. EMPLOYMENT TRENDS

### 1. Overview

According to the 2006–2010 American Community Survey, Marysville had 4,456 employed people at least 16 years old. The California Employment Development Department reported that Marysville’s December 2012 unemployment rate was 13.4 percent. In December 2012, Yuba County had 26,178 employed people with an unemployment rate of 15.8 percent, lower than the 2012 average of 17.0 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 not been below 10 percent since November of 2007. The largest economic sector in Marysville is education, health, and social services, which employed 1,264 (28.4 percent) of all employed community residents, according to data from the 2006–2010 American Community Survey as shown in Table II-22. The next-largest employment field, retail trade, employed 524 people (11.8 percent). These two sectors also employed the most people in Yuba County as a whole.

**Table II-22: Marysville Employment by Industry**

Employment Sector	Number of Employees	Percentage
Agriculture, forestry, hunting, and fishing	82	1.8%
Construction	425	9.5%
Manufacturing	272	6.1%
Wholesale trade	96	2.2%
Retail trade	524	11.8%
Transportation, warehousing, and utilities	316	7.1%
Information	116	2.6%
Finance, insurance, real estate, and rental and leasing	209	4.7%
Professional, scientific, management, administrative, and waste management services	225	5.0%
Educational, health, and social services	1,264	28.4%
Arts, entertainment, recreation, accommodation, and food services	476	10.7%
Other services (except public administration)	186	4.2%
Public administration	265	5.9%
Total	4,456	100%

*Source: 2006–2010 American Community Survey*

In 2008, SACOG estimated that there were a total of 8,284 jobs in Marysville. By 2020, SACOG projects only a modest increase in the number of jobs in the community (only 237 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 779 jobs, as shown in Table II-23.

**Table II-23: Marysville Job Estimates and Projections**

	2008	2020	2035
Job Numbers	8,284	8,521	9,300
Number of Jobs Added	-	237	779
Percentage Increase	-	2.9%	9.1%

*Source: SACOG 2012*

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, 11 saw an increase in the number of people working in that category between the years 2001 and 2011 in the Yuba-Sutter area, which includes Marysville. The largest increase occurred in the food preparation and serving-related category, which grew by 470 jobs, or 15.0 percent. The largest decrease occurred in the category of construction and extraction occupations, which lost 1,080 jobs (49.5 percent). Overall, the Yuba-Sutter area lost 2,350 jobs between 2001 and 2011, a decrease of 6.1 percent. The average annual income increased across all sectors, with an overall average of \$42,663 in 2011. This is an increase of \$7,569 (21.6 percent) since 2001.

Table II-24 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 2001 and 2011. The Employment Development Department projection also estimated that the number of people employed will increase 8.8 percent from 2008 levels, with the greatest growth expected to occur among healthcare support and personal care 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 \$137,700 at the end of 2012, a household in Marysville will have to earn roughly \$41,000 to \$43,000 to afford a median-priced house under customary loan underwriting assumptions standards.<sup>3</sup> 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.

---

<sup>3</sup> Assumptions: Annual interest rate of 5%, 30-year loan, \$3% available for closing costs, 1.25% is escrowed for property taxes, a 20% addition for principal mortgage interest payments, and 30% of gross income devoted to monthly payment. Source: <http://www.realtor.com/home-finance/financial-calculators/home-affordability-calculator.aspx?source=web>.

**Table II-24: Yuba-Sutter\* Occupational Employment and Wage Data**

Occupational Title	2001 Employment Estimates	% of total	Mean Annual Wage	2011 Employment Estimates	% of total	Mean Annual Wage	Income Category <sup>1</sup>
Management Occupations	1,730	4.5%	\$70,489	1,480	4.1%	\$98,449	Above Moderate
Business and Financial Operations Occupations	810	2.1%	\$50,317	1,170	3.2%	\$62,489	Moderate
Computer and Mathematical Occupations	230	0.6%	\$53,651	370	1.0%	\$74,206	Above Moderate
Architecture and Engineering Occupations	730	1.9%	\$60,166	570	1.6%	\$87,741	Above Moderate
Life, Physical, and Social Science Occupations	290	0.8%	\$48,461	350	1.0%	\$60,180	Moderate
Community and Social Services Occupations	510	1.3%	\$43,047	840	2.3%	\$51,743	Moderate
Legal Occupations	190	0.5%	\$76,571	(x) <sup>2</sup>	-	\$108,211	Above Moderate
Education, Training, and Library Occupations	3,510	9.1%	\$47,152	3,580	9.9%	\$49,316	Moderate
Arts, Design, Entertainment, Sports, and Media Occupations	160	0.4%	\$32,508	210	0.6%	\$49,586	Moderate
Healthcare Practitioners and Technical Occupations	1,600	4.1%	\$60,500	1,810	5.0%	\$70,113	Moderate
Healthcare Support Occupations	940	2.4%	\$25,820	1,320	3.6%	\$30,174	Low
Protective Service Occupations	1,220	3.2%	\$45,756	820	2.3%	\$45,774	Low

Occupational Title	2001 Employment Estimates	% of total	Mean Annual Wage	2011 Employment Estimates	% of total	Mean Annual Wage	Income Category <sup>1</sup>
Food Preparation and Serving-Related Occupations	3,140	8.1%	\$17,456	3,610	10.0%	\$21,451	Very Low
Building and Grounds Cleaning and Maintenance Occupations	1,430	3.7%	\$23,535	1,050	2.9%	\$29,037	Low
Personal Care and Service Occupations	680	1.8%	\$22,205	760	2.1%	\$23,480	Very Low
Sales and Related Occupations	4,330	11.2%	\$26,124	4,130	11.4%	\$31,432	Low
Office and Administrative Support Occupations	6,440	16.7%	\$29,342	6,090	16.8%	\$35,656	Low
Farming, Fishing, and Forestry Occupations	1,170	3.0%	\$17,957	1,350	3.7%	\$20,622	Very Low
Construction and Extraction Occupations	2,180	5.7%	\$39,266	1,100	3.0%	\$53,019	Moderate
Installation, Maintenance, and Repair Occupations	1,930	5.0%	\$38,991	1,640	4.5%	\$46,115	Low
Production Occupations	2,150	5.6%	\$25,763	1,350	3.7%	\$33,416	Low
Transportation and Material Moving Occupations	3,170	8.2%	\$26,536	2,310	6.4%	\$33,820	Low
Total all occupations	38,560	100.0%	\$35,064	36,210		\$42,633	Low

Source: California Employment Development Department, Yuba County Occupational Employment and Wage Data, December 2002 and May 2012; PMC 2013

\*Yuba City Metropolitan Statistical Area

1. For a family of four in Yuba County.

2. An estimate of employment could not be provided.

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 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-25. Government employers employ the majority of Marysville workers, including in the schools and other government occupations.

**Table II–25: Major Employers in Marysville**

Employer	Number of Jobs
Marysville School District	1,000–4,999
Rideout Memorial Hospital	1,000–4,999
Appeal Democrat	100–249
California Department of Transportation	100–249
Marysville Care and Rehab Center	100–249
US Post Office	100–249
Yuba–Sutter Recology	100–249

*Sources: California Employment Development Department (March 2013):  
<http://www.labormarketinfo.edd.ca.gov/majorer/countymajorer.asp?CountyCode=000115>*

Developing housing, particularly 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 away from the economic center of the city. However, those same constraints may ultimately lead to more citizens commuting to other employment centers.

Table II-26 shows that nearly half of Marysville’s workforce travels to another county for employment. Some of this can be attributed to workers traveling to Yuba City, which is a very short distance, but it is also possible that some of these workers are traveling farther for their jobs, primarily to Sacramento.

**Table II-26: Commuting Workers**

Place of Work	Persons	Percentage
Total workers	4,209	100%
Worked in county of residence	2,189	52.0%
Worked outside county of residence	2,020	48.0%

*Source: 2006-2010 American Community Survey*

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 find higher paying salaries (see Table II-27). The employment data suggests that Marysville does not have a sufficient number jobs and variety of employment opportunities for its residents, who must commute elsewhere for work.

**Table II-27: County and City Unemployment Rates**

Jurisdiction	Labor Force	Employment	Unemployment	
			Number	Rate
Yuba County	27,300	22,900	4,300	15.8%
Marysville	6,300	5,500	800	13.4%
Wheatland	1,200	1,000	200	15.7%

*Source: California Employment Development Department, December 2012 (March 2011 benchmark, preliminary)*

## D. 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 particular group and identifies the programs and services available to address their housing and supportive services 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). According to the 2010 Census, 1,022 households in Marysville (21.9 percent of all households) were headed by persons age 65 years and older, more than half of whom (56.7 percent) lived alone.

The number of people 65 years and older has declined by 9.3 percent from 2000 to 2010, a greater decrease than for all age groups in Marysville. While the population of seniors between the ages of 65 and 79 decreased over this period, the number of seniors 80 years old and above has increased. These trends are illustrated in Table II-28.

**Table II-28: Population 65 Years and Older by Age Group**

Age Group	2000		2010		Percentage Change 2000-2010
	Number	Percentage	Number	Percentage	
65 to 69 years old	384	24.0%	338	23.3%	-12.0%
70 to 74 years old	382	23.8%	310	21.3%	-18.8%
75 to 79 years old	371	23.2%	270	18.6%	-27.2%
80 to 84 years old	252	15.7%	267	18.4%	6.0%
85 to 89 years old	142	8.9%	165	11.4%	16.2%
90 to 94 years old	55	3.4%	81	5.6%	47.3%
95 to 99 years old	12	0.7%	18	1.2%	50.0%
100 years and older	4	0.2%	4	0.3%	0.0%
Total	1,602	100%	1,453	100%	-9.3%

*Source: US Census 2000, 2010*

The 2006–2010 American Community Survey reported that among the 1,453 residents of Marysville who were 65 years of age or older, 128 (8.8 percent) had an annual income below the poverty level. There was a notable gender difference as well; 10.4 percent of women 65 years or older had incomes below the poverty level, compared to 6.4 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-29.

**Table II–29: Poverty Rate of Seniors**

Age Group	Number Below Poverty	Percentage Below Poverty
65 to 75 years old	57	8.7%
75 years and older	71	11.2%
All seniors	128	

*Source: 2006–2010 American Community Survey*

Among the 1,022 senior-headed households in Marysville, 614 were owner-occupied and 408 were renter-occupied, according to the 2010 Census. Compared to 2000, the number of owner-occupied senior-headed households has decreased while the number of renter-occupied households increased, mirroring the trends seen in the community at large. 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. The 2010 Census reported that 67 percent of senior householders living alone (388 householders) were women. Therefore, elderly women may be especially in need of assistance.

**Table II–30: Seniors by Age Group and Tenure, 2000 and 2010**

Age Group	2000		2010		Percentage Change 2000–2010
	Number	Percentage	Number	Percentage	
<b>Owner-Occupied</b>					
65 to 74 years old	319	30.2%	276	27.0%	-13.5%
75 to 84 years old	286	27.1%	226	22.1%	-21.0%
85 years and older	81	7.7%	112	11.0%	38.3%
Total	686	64.9%	614	60.1%	-10.5%
<b>Renter-Occupied</b>					
65 to 74 years old	192	18.2%	175	17.1%	-8.9%
75 to 84 years old	128	12.1%	151	14.8%	18.0%
85 years and older	51	4.8%	82	8.0%	60.8%
Total	371	35.1%	408	39.9%	10.0%
Total (Owner and Renter)	1,057	100%	1,022	100%	-3.3%

*Source: US Census 2000, 2010*

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 February of 2013 there were two licensed care facilities for seniors are located in Marysville: Prestige Assisted Living Facility and Sunrise Garden. These facilities provide a total of 120 beds for persons age 60 and above. 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.

## 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 it difficult to live independently. The Census defines six disabilities: sensory, physical, mental, self-care, go-outside-home, and employment disability. While the American Community Survey cannot accurately estimate the number of Marysville residents with a disability in recent years, figures are available for all of Yuba County. According to the 2008–2010 American Community Survey, 10,507 individuals (15.2 percent of county residents) have a disability, including 42.9 percent of people 65 years of age or older. Ambulatory difficulties are the most common form of disability in Yuba County, as 5,691 individuals (54.2 percent of the county’s disabled population) have such a disability.

Disability data is available for Marysville for the year 2000. As shown in Table II-31, 2,695 people (24.9 percent of the noninstitutionalized civilian population) reported at least one disability.

**Table II–31: Persons with a Disability by Age and Employment Status**

	Number	Percentage
5 to 15 Years Old	2,100	100.0%
With a Disability	140	6.7%
Without a Disability	1,960	93.3%
16 to 64 Years Old	7,250	100.0%
Employed With a Disability	843	11.6%
Not Employed With a Disability	946	13.0%
Total Population With a Disability	2,695	24.9%
Total Population (Civilian, Noninstitutionalized)	10,818	100.0%

*Source: US Census 2000*

The 2000 Census reported that among the noninstitutionalized civilian population, there were 5,332 disabilities reported (people may have multiple disabilities). Mental disabilities were the most commonly reported disability for people 5 to 15 years old, employment disabilities were the most common for people 16 to 64, and people 65 and older reported physical disabilities as the most common.

**Table II–32: Reported Disabilities by Age Group and Disability Type, 2000**

Disability Type	Number	Percentage
5 to 15 Years Old	205	100.0%
Sensory Disability	29	14.1%
Physical Disability	59	28.8%
Mental Disability	91	44.4%
Self-Care Disability	26	12.7%
16 to 64 Years Old	3,418	100.0%
Sensory Disability	231	6.8%
Physical Disability	668	19.5%
Mental Disability	591	17.3%
Self-Care Disability	215	6.3%
Go-Outside-Home Disability	577	16.9%
Employment Disability	1,136	33.2%
65 Years Old and Above	1,709	100.0%
Sensory Disability	294	17.2%
Physical Disability	579	33.9%
Mental Disability	251	14.7%
Self-Care Disability	220	12.9%
Go-Outside-Home Disability	365	21.4%
Total Disabled Population	5,332	100.0%

*Source: US Census 2000*

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, 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 a minimum percentage of units in new developments to be fully accessible to the physically disabled, 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 five adult day-care facilities with a combined capacity of 114 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.)

### **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 mental retardation, cerebral palsy, epilepsy, and autism. This includes disabling conditions closely related to mental retardation, or requiring treatment similar to that required for individuals with mental retardation, 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 243,000 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 November 2012, the Alta California Regional Center provided services to 17,127 people across six counties; 250 of these people lived in Marysville. Table II-26 summarizes the number of Marysville residents being served by age group. Program Two under Goal One addresses the needs of the developmentally disabled in Marysville.

**Table II-33: Developmentally Disabled  
Population in Marysville by Age Group**

Age Group	Number
0 to 14 years old	73
15 to 22 years old	41
23 to 54 years old	119
55 to 64 years old	9
65 years old and over	8
Total	250

*Source: Alta California Regional Center, 2012.*

#### **4. Farmworkers**

Although the city does not have a large resident farmworker population within its boundaries, Marysville is located in an agricultural region that employs many farmworkers. According to the 2006–2010 American Community Survey, there were 82 Marysville residents (less than 1 percent of the city’s total population) employed in farming, forestry, and fishing occupations. The 2007 Agricultural Census reported 2,364 farmworkers in Yuba County, including 1,851 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 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 are in need of affordable housing with three or four bedrooms. To comply with the California Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6) and to address the needs of local farmworkers, the City has proposed additional requirements in Goal One, Program Two to allow employee housing for six persons or fewer by right without discretionary review in all zones allowing single-family residential development. The program also allows employee housing up to 12 units

and with 36 beds in all zones where agricultural uses are allowed. This program also proposes to allow SROs with a conditional use permit in the C-2 and C-3 zones.

## 5. Female-Headed Households

Single-parent households with children, particularly female-headed single-parent households, often require special consideration and assistance as a result 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.

According to the 2010 Census, there were 836 female-headed families in Marysville, comprising 30.7 percent of all families in the community; 69.3 percent of female-headed families had children under the age of 18. Although the overall number of families in Marysville declined by 4.3 percent from 2000 to 2010, the number of female-headed families increased by 13.4 percent. This increase was seen for female-headed families with and without children.

**Table II-34: Female-Headed Single Parent Families, 2000 and 2010**

	2000		2010		Percentage Change 2000-2010
	Number	Percentage	Number	Percentage	
Total Families	2,828	100.0%	2,705	100.0%	-4.3%
Female-Headed Families	737	26.1%	836	30.9%	13.4%
Female-Headed Families	737	100.0%	836	100.0%	13.4%
With Children	502	68.1%	579	69.3%	15.3%
Without Children	235	31.9%	257	30.7%	9.4%

*Source: US Census 2000, 2010*

Female-headed families are generally at an increased risk of being under the poverty line. According to the 2006-2010 American Community Survey, 33.5 percent of female-headed families were under the poverty line, compared to 18.4 percent of all families. Female-headed families with children under 18 years old were the most likely to be in poverty, with 40.3 percent under the poverty line, as shown in Table II-35.

**Table II-35: Poverty Rate by Family Type**

<b>Family Type</b>	<b>Percentage Below Poverty Line</b>
All Families	18.4%
Female-Headed Families	33.5%
Female-Headed Families With Children	40.3%

*Source: 2006-2010 American Communities 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.

## **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 2010 Census reported 478 large households in Marysville, comprising 10.2 percent of all households. Similar to all of Marysville, a majority of large households (59.2 percent) rent their home.

The number of large households in Marysville has declined by 4.8 percent since 2000, according to the 2000 and 2010 Censuses. This decreased occurred among the rental population, as the number of large families owning their house remained stable.

**Table II-36: Household Size by Tenure, 2000 and 2010**

	2000		2010		Percentage Change 2000-2010
	Number	Percentage	Number	Percentage	
Owner-Occupied	1,948	100.0%	1,828	100.0%	-6.2%
1-4 People	1,754	90.0%	1,633	89.3%	-6.9%
5 or More People	194	10.0%	195	10.7%	0.5%
Renter-Occupied	2,739	100.0%	2,840	100.0%	3.7%
1-4 People	2,431	88.8%	2,557	90.0%	5.2%
5 or More People	308	11.2%	283	10.0%	-8.1%
Total	4,687	100.0%	4,668	100.0%	-0.4%
1-4 People	4,185	89.3%	4,190	89.8%	0.1%
5 or More People	502	10.7%	478	10.2%	-4.8%

*Source: US Census 2000, 2010*

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. Most enter and exit the system fairly quickly. The remainder essentially lives in the homeless assistance system or in a combination of shelters, hospitals, the streets, jails, and prisons. There are also single homeless people who are not adults, including runaway and “throwaway” youth (children whose parents will not allow them to live at home).

Table II-37 lists homeless facilities in the Marysville area.

**Table II–37: Major Homeless Facilities/Providers in Marysville Area**

Facility/Provider	Type	Capacity	Services
Salvation Army Depot 408 J Street Marysville	Substance Abuse Treatment Center	58 beds	Meals, counseling, education programs, job search assistance, savings programs
Twin Cities Rescue Mission 940 14 <sup>th</sup> Street Marysville	Emergency Shelter/ Transitional Housing	25 beds	Meals, support groups, medical and dental clinics, Bible clubs/Sunday School, intake and re-entry for one-year men's treatment programs
Casa de Esperanza Yuba City (address confidential)	Emergency Shelter	34 beds	Meals, counseling, and other services for battered or homeless women and children
Hands of Hope 909 Spiva Avenue Yuba City	Day Center	n/a	Referral services, showers and restrooms, laundry, computers, used clothing, mentoring/referrals
R.E.S.T. (operated by Hands of Hope)	Rotating Emergency Shelter <sup>1</sup>	Up to 35 beds	Wintertime rotating overnight shelter. Operates from late November through early April. One hot meal is provided per day. Intake occurs at Hands of Hope's day center.
Loaves and Britches (operated by St. John's Episcopal Church)	Food and Clothing Program	n/a	Meals, food distribution and reused clothing.
Wintertime Total		Up to 152 beds	
Summertime Total		117 beds	

*Source: Salvation Army Depot, Twin Cities Rescue Mission, Hands of Hope, and Casa de Esperanza, 2013*  
*1. R.E.S.T. is an overnight shelter program operated by Hands of Hope. The shelter operates four months out of the year in the wintertime. The program moves between different church facilities with varying capacity. The largest capacity is up to 35 beds.*

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](http://www.sutter.networkofcare.org) or [www.yuba.networkofcare.org](http://www.yuba.networkofcare.org). SYHC has a committee working toward developing a 10-year plan to address homelessness in the community.

No local count of the homeless population has been attempted in Marysville specifically, in part because homeless individuals avoid being counted and their numbers are often difficult to gauge accurately. The 2013 Homeless Count for the Yuba City/Marysville/Sutter area reported 813 homeless individuals, 736 of whom (90.5 percent) were sheltered, 61 were considered chronically homeless, 38 were veterans. The people counted represented 157 families. 194 homeless children were counted in the area. The number of homeless individuals in the area has increased somewhat since the last count, up 25.2 percent from 2011. The count identified 282 homeless individuals in the City of Marysville.

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. The level of use of the facilities indicates that there is a need in the Yuba-Sutter region for additional capacity for homeless facilities and services. However, there is no information to suggest that Marysville needs additional homeless facilities or supportive programs to serve the needs of its own resident homeless population. Goal One, Program Three proposes to allow emergency shelters by right in the M-1 zone.

## **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 \$59,400. This equates to \$17,800 for a family of four.

According to the 2005–2009 American Community Survey, there were 1,360 extremely low-income households in Marysville, of which 68 percent were renters overpaying on housing (about half 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.

**Table II–38: Extremely Low–Income Households  
by Tenure and Overpayment Status**

Category	Number	Percentage
Renters (30% to 50%)	485	35.7%
Renters (More than 50%)	440	32.4%
Owners (30% to 50%)	69	5.1%
Owners (More than 50%)	54	4.0%
Total	1,360	100.0%

*Source: 2005–2009 American Community Survey*

## E. 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 (2013), 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. Goal Four, Program One proposes actions for the City to continue to preserve affordable rental housing and prevent at-risk units from converting to market rate.

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-39 lists publicly assisted multifamily rental housing projects in Marysville. There are four projects containing 332 rental units with affordability restrictions assisted through a combination of government programs. These programs include HUD Section 8 (project-based), federal HOPE tax credits, the California Low Income Tax Credit Program, and HUD Section 202. 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.

**Table II–39: Inventory of Publicly Assisted Rental Housing in Region**

Project Name	Total Units	Assisted Units w/Affordability Restrictions	Household Type	Funding Source(s)	Earliest Expiration of Affordability (At-Risk Status)
Marymead Park Apartments 612 E. 17 <sup>th</sup> Street	68	68	Low-Income Family	Project-Based Section 8; Federal HOPE tax credits	December 2037 (Low Risk)
Buttes Christian Manor 223 F Street	100	100	Elderly; Disabled	Project-Based Section 8; Section 202	May 2015 (High Risk)
River's Bend Apartments 230 E. 18 <sup>th</sup> Street	77	76	Non Targeted	State LIHTC	2031 (Low Risk)
Total Housing Units	245	244			
Total At-Risk Units	100	100			

*Source: Sacramento Area Council of Governments 2013; HUD 2013; Community Housing Improvement Program (CHIP) 2013; California LIHTC Committee 2013*

## **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), the US Department of Housing and Urban Development (HUD), the California Low Income Tax Credit Committee staff, and information provided by the property managers of some properties. CHPC data indicates the federally assisted 100-unit Buttes Christian Manor is potentially at risk of conversion to market-rate housing when affordability controls expire in May 2015. Buttes Christian Manor is considered high risk, which indicates that a property may convert to market rate within five years. Moderate risk is assigned to projects expected to expire within 10 years of the start of the planning period (October 31, 2013). 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.

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 in order to bring new capital into their projects. However, they are unlikely to opt out of their Section 8 contracts.

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. The average cost to purchase a multifamily development was \$79 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 Yuba County. If these were purchased, the estimated cost of acquiring these would be \$7,570,625.

## **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 2013 fair market rent is determined to be \$634 for a one-bedroom unit and \$812 for a two-bedroom unit (the two types of units in the Buttes Christian Manor project).<sup>4</sup>

The feasibility of this alternative is highly dependent upon the availability of other funding sources necessary to make rent subsidies available and the willingness of property owners to accept rental vouchers if they can be provided. As indicated in Table II-40, the total cost of subsidizing the rents for all 100 at-risk units is estimated at \$42,334 per month or \$508,011 annually.

---

<sup>4</sup> The standard used by the federal government to determine allowable rents that assisted rental property owners may charge

**Table II-40: Rental Subsidies Required**

Unit Size	Total Units	Fair Market Rent <sup>1</sup>	Household Size	Very Low Income (50% AMI) <sup>2</sup>	Affordable Cost - Utilities <sup>3</sup>	Monthly per Unit Subsidy	Total Monthly Subsidy
1-br	99	\$634	1	\$12,500	\$213	\$422	\$41,729
2-br	1	\$812	2	\$14,250	\$206	\$606	\$606
Total	100						\$42,334

*Source: PMC 2013*

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

*2013 Area Median Household Income (AMI) limits based on 2013 Income Limits from the California Department of Housing and Community Development. In Yuba County, the median family income in 2013 was calculated to be \$59,400 for a family of four. The income limit for an extremely low-income household was \$12,500 for a one-person household and \$14,250 for a two-person household.*

*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 of 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. Assuming an average construction cost of \$240,733 per unit, it would cost approximately \$24 million (excluding land costs) to construct 100 new assisted units.<sup>5</sup> Including land costs, the total costs to develop replacement units will be significantly higher.

---

<sup>5</sup> Average construction cost based on personal communication with Kris Zappettini, Community Housing Improvement Program (CHIP), April 24, 2013.

Based on this average, construction of replacement units would cost approximately \$24 million, assuming an average unit size of 960 square feet and accounting for land cost, government fees, and other costs. 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 (\$7.6 million). In comparison, the annual costs of providing rental subsidies required to preserve the 100 assisted units are relatively low (\$508,000). However, long-term affordability of the units cannot be ensured in this manner. The option of constructing 100 replacement units is very high (\$24 million, excluding land costs) and constrained by a variety of factors, including growing scarcity of land, rising land costs, and potential community opposition. The best option to preserve the at-risk 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. Several have expressed an interest in preserving affordable rental housing in the Yuba-Sutter area. These organizations include:

- Mercy Housing California, 3120 Freeboard Drive, West Sacramento, CA 95691; (916) 414-4400
- Christian Church Homes of Northern California, Inc., 303 Hegenberger Road, Suite 201, Oakland, CA 94621; (510) 632-6712
- Community Housing Improvement Program, Inc., 1001 Willow Street, Chico, CA 95928; (530) 891-6931

## **F. 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 also 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 15 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 Redevelopment 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. Goal Six, Program One and Goal Seven, Program One address energy conservation and historic preservation efforts pursued and supported by the City.

## G. FUTURE HOUSING NEEDS

### 1. Overview

State law (California Government Code Section 65584) provides for councils of governments to 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) on September 20, 2012. This plan covers the period from January 1, 2013, through October 31, 2021.

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 impaction" 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.

The RHNA for the current 2013–2021 planning period and for the previous 2006–2013 planning period are presented below. Because the City did not adopt a Housing Element during the previous period, the City must identify adequate sites to meet the current and previous RHNA allocations. Marysville's share of regional housing needs during the previous planning period totaled 137 new units. Table II-41 provides the detailed breakdown of units by income category for the previous planning period. The RHNA for the current planning period totals 72 new units. Table II-30 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.

**Table II-41: Regional Housing Allocation 2006-2013**

Income Category (% of AMI)	RHNA Allocation	
	Percentage	Number of Units
Extremely Low (<30%)	1.5%	2
Very Low (31-50%)	2.2%	3
Low (51-80%)	3.6%	5
Moderate (81-120%)	38.0%	52
Above Moderate (120%+)	54.7%	75
Total	100.0%	137

*Source: SACOG, Regional Housing Needs Plans, February 2008*

**Table II-42: Regional Housing Allocation 2013-2021**

Income Category (% of AMI)	RHNA Allocation	
	Percentage	Number of Units
Extremely Low (<30%)	8.3%	6
Very Low (31-50%)	8.3%	6
Low (51-80%)	11.1%	8
Moderate (81-120%)	18.1%	13
Above Moderate (120%+)	54.2%	39
Total	100.0%	72

*Source: SACOG, Regional Housing Needs Plan, September 2012*

## 2. 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 (2013–2021 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.<sup>6</sup> 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 sites requirement, jurisdictions can take credit for the number of new units built during the 2006–2013 and 2013–2021 planning periods toward the RHNA. New housing units include either those built (issued a certificate of occupancy) or approved since January, 1, 2006 (the beginning of the 4<sup>th</sup> Housing Element cycle).

The following discussion identifies how the City may provide for a sufficient number of sites to facilitate housing production commensurate with the 2006–2013 and 2013–2021 RHNA numbers. 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.

## 3. 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. Between January 1, 2006, and June 2013, 42 housing units were completed and 1 housing unit was approved but not yet under construction (see Table I-43). Twenty of the units were market rate. Three of them were built through the Youth Build Program and sold to households in the moderate income category. Another three were built by Youth Build, sold and deed restricted for low income households. Three units were rehabilitated through the County Neighborhood Stabilization Program (NSP) and deed restricted for 15 years for low-income households. The remaining 14 low-income units were part of the Wickes Werley House project which rehabilitated units then deed restricted them for low-income households. Finally, the two low-income units approved since January 1, 2013 are being built by Habitat for Humanity and will be sold to low-income households with covenants placed on the title to restrict the units at affordable to low-income households.

After considering units constructed and approved, the City’s remaining housing allocation to be accommodated under the SACOG Regional Housing Needs Plan is 176 housing units: 8 extremely low-income units, 9 very low-income units, 0 low-income units, 62 moderate-income units, and 94 above moderate-income units. Table II-43 summarizes the status of housing units provided or approved since January 2006 and the units available in the current land inventory.

---

<sup>6</sup> State of California, Government Code, Section 65583(c)(1).

**Table II-43: Progress in Meeting Regional Housing Allocation**

	Extremely Low-Income Units	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
2006-2013 RHNA	2	3	5	52	75	137
2013-2021 RHNA	6	6	8	13	39	72
Total RHNA from Both Planning Periods	8	9	13	65	114	209
2006-2013 Units Constructed and Approved	0	0	20	3	17	38
2013-2021 Units Constructed and Approved	0	0	2	0	3	5
Remaining Unaccommodated RHNA	8	9	0	62	94	176
Land Inventory	8 <sup>1</sup>	9 <sup>1</sup>	249 <sup>1</sup>	75	114 <sup>2</sup>	445
Remaining RHNA After Land Inventory	0	0	0	0	0	0

*Notes:*

1. *Extremely low, very low, and low-income units from the land inventory have been included here to address the RHNA*
2. *Moderate and above-moderate units from the land inventory have been included here to address the RHNA*

*Source: City of Marysville and SACOG 2013*





## III. RESOURCES AND CONSTRAINTS

---

### A. RESOURCES

#### 1. Available Land to Accommodate Housing

##### a. 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. 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 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. With the County continuing to allow residential development to urban standards, it is likely that at some point the city will no longer be able to provide additional housing. As the number of available sites decline in the city, the rate of conversion to housing or commercial use will also decline.

##### b. 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.

##### c. 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.

#### **d. Land Inventory**

As part of the 2013 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 concluded that it could accommodate 445 additional housing units on vacant properties.

For the previous planning period, the City must show that it can accommodate an additional 10 housing units affordable to low-income households and 127 housing units affordable to above moderate-income households. For the current planning period, the City must show it can accommodate an additional 20 housing units affordable to low-income households and 52 housing units affordable to above moderate-income households. The land use inventory and the City's estimate of residential development potential are based on the following assumptions:

- Parcels in residential zones can be developed at 80 percent of the maximum densities allowed in each of the respective zones.
- Parcels in zones without maximum allowable residential densities 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 (C-2, C-3, and M-1).
- The PD zone has been used almost exclusively for multifamily residential development in Marysville. The two remaining PD-zoned parcels are located in an area of the city with other PD sites developed as multifamily housing. Therefore, it is reasonable to assume that the remaining two sites will also be developed for multifamily housing.

Based on these three assumptions, the City can meet its remaining share of regional housing needs for lower-income households (267 units). Table III-1 lists vacant and underutilized parcels

within the existing city limits and the City's estimate of residential development potential given the assumptions above. Figure III-1 shows the location of these sites.

**Table III-1: Vacant and Underutilized Parcels in Marysville**

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
1	008242005	R-1	Low Density Residential	0.451	1 to 7 du/acre	Vacant	3	2	Above Moderate	Protected by Levee
8	009122001	R-1	Low Density Residential	0.072	1 to 7 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
20	009201013	R-1	Low Density Residential	0.147	1 to 7 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
21	009201020	R-1	Low Density Residential	0.073	1 to 7 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
22	009201021	R-1	Low Density Residential	0.074	1 to 7 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
Subtotal R-1							7	6		
2	009017003	R-2	Commercial	0.058	1 to 12 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
3	009075008	R-2	Low Density Residential	0.084	1 to 12 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
Subtotal R-2							2	2		
9	009131005	R-3	Medium Density Residential	0.098	1 to 24 du/acre	Vacant	2	2	Above Moderate	Protected by Levee
10	009131018	R-3	Medium Density Residential	0.152	1 to 24 du/acre	Vacant	3	2	Above Moderate	Protected by Levee

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
11	009131027	R-3	Medium Density Residential	0.062	1 to 24 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
38	010102022	R-3	Medium Density Residential	0.060	1 to 24 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
69	010252013	R-3	Redevelopment Area	0.267	1 to 24 du/acre	Vacant	6	4	Above Moderate	Protected by Levee
77	010285012	R-3	Redevelopment Area	0.048	1 to 24 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
83	010286004	R-3	Redevelopment Area	0.190	1 to 24 du/acre	Vacant	4	3	Above Moderate	Protected by Levee
84	010286005	R-3	Redevelopment Area	0.277 useable	1 to 24 du/acre	Underutilized	6	4	Above Moderate	Protected by Levee
85	010286006	R-3	Redevelopment Area	0.079	1 to 24 du/acre	Vacant	1	1	Above Moderate	Protected by Levee
86	010290001	R-3	Redevelopment Area	0.185	1 to 24 du/acre	Vacant	4	3	Above Moderate	Protected by Levee
87	010290005	R-3	Redevelopment Area	0.137	1 to 24 du/acre	Vacant	3	2	Above Moderate	Protected by Levee
88	010290008	R-3	Redevelopment Area	0.109	1 to 24 du/acre	Vacant	2	1	Above Moderate	Protected by Levee
Subtotal R-3							34	25		

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
37	010070016	R-4	High Density Residential	0.104	1 to 48 du/acre	Vacant	5	4	Above Moderate	Protected by Levee
Subtotal R-4							5	4		
23	009214004	C-2	Commercial	0.076	Project Specific	Vacant	3	2	Moderate	Protected by Levee
24	009215006	C-2	Commercial	0.148	Project Specific	Vacant	7	4	Moderate	Protected by Levee
32	010042003	C-2	High Density Residential	0.147	Project Specific	Vacant	7	4	Moderate	Protected by Levee
33	010042004	C-2	High Density Residential	0.312	Project Specific	Vacant	14	9	Moderate	Protected by Levee
39	010121012	C-2	Commercial	0.149	Project Specific	Vacant	7	4	Moderate	Protected by Levee
50	010176012	C-2	Redevelopment Area	0.249	Project Specific	Vacant	11	7	Moderate	Protected by Levee
51	010181002	C-2	Commercial	0.092	Project Specific	Vacant	4	2	Moderate	Protected by Levee
52	010183024	C-2	Commercial	0.166	Project Specific	Vacant	7	4	Moderate	Protected by Levee
Subtotal C-2							60	36		
4	009076002	C-3	Commercial	0.104	Project Specific	Vacant	4	3	Moderate	Protected by Levee

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
5	009076003	C-3	Commercial	0.092	Project Specific	Vacant	4	2	Moderate	Protected by Levee
6	009076005	C-3	Commercial	0.088	Project Specific	Vacant	4	2	Moderate	Protected by Levee
7	009076010	C-3	Commercial	0.085	Project Specific	Vacant	4	2	Moderate	Protected by Levee
37	009235007	C-3	Commercial	0.232	Project Specific	Vacant	11	6	Moderate	Protected by Levee
38	009236004	C-3	Commercial	0.094	Project Specific	Vacant	4	2	Moderate	Protected by Levee
41	010162004	C-3	Commercial	0.067	Project Specific	Vacant	3	1	Moderate	Protected by Levee
42	010162027	C-3	Commercial	0.068	Project Specific	Vacant	3	1	Moderate	Protected by Levee
43	010162029	C-3	Commercial	0.061	Project Specific	Vacant	2	1	Moderate	Protected by Levee
45	010171008	C-3	Commercial	0.130	Project Specific	Vacant	6	3	Moderate	Protected by Levee
46	010171009	C-3	Commercial	0.090	Project Specific	Vacant	4	2	Moderate	Protected by Levee
47	010171015	C-3	Commercial	0.145	Project Specific	Vacant	6	4	Moderate	Protected by Levee

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
48	010173010	C-3	Commercial	0.089	Project Specific	Vacant	4	2	Moderate	Protected by Levee
49	010174011	C-3	Commercial	0.112	Project Specific	Vacant	5	3	Moderate	Protected by Levee
53	010185015	C-3	Commercial	0.222	Project Specific	Vacant	10	6	Moderate	Protected by Levee
54	010186016	C-3	Commercial	0.084	Project Specific	Vacant	4	2	Moderate	Protected by Levee
55	010231003	C-3	Redevelopment Area	0.226	Project Specific	Vacant	10	6	Moderate	Protected by Levee
57	010233012	C-3	Redevelopment Area	0.112	Project Specific	Vacant	5	3	Moderate	Protected by Levee
58	010233013	C-3	Redevelopment Area	0.050	Project Specific	Vacant	2	1	Moderate	Protected by Levee
59	010242009	C-3	Redevelopment Area	0.155	Project Specific	Vacant	7	4	Moderate	Protected by Levee
60	010244010	C-3	Redevelopment Area	0.111	Project Specific	Vacant	5	3	Moderate	Protected by Levee
61	010244029	C-3	Redevelopment Area	0.101	Project Specific	Vacant	4	2	Moderate	Protected by Levee
64	010245012	C-3	Commercial	0.110	Project Specific	Vacant	5	3	Moderate	Protected by Levee

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
65	010245013	C-3	Commercial	0.070	Project Specific	Vacant	3	2	Moderate	Protected by Levee
66	010246008	C-3	Redevelopment Area	0.150	Project Specific	Vacant	7	4	Moderate	Protected by Levee
67	010246009	C-3	Redevelopment Area	0.122	Project Specific	Vacant	5	3	Moderate	Protected by Levee
68	010246017	C-3	Redevelopment Area	0.130	Project Specific	Vacant	6	3	Moderate	Protected by Levee
70	010282001	C-3	Redevelopment Area	0.055	Project Specific	Vacant	2	1	Moderate	Protected by Levee
71	010282011	C-3	Redevelopment Area	0.118	Project Specific	Vacant	5	3	Moderate	Protected by Levee
72	010283018	C-3	Redevelopment Area	0.079	Project Specific	Vacant	3	2	Moderate	Protected by Levee
73	010283019	C-3	Redevelopment Area	0.073	Project Specific	Vacant	3	2	Moderate	Protected by Levee
74	010284011	C-3	Redevelopment Area	0.019	Project Specific	Vacant	1	1	Moderate	Protected by Levee
75	010284012	C-3	Redevelopment Area	0.079	Project Specific	Vacant	3	2	Moderate	Protected by Levee
76	010284026	C-3	Redevelopment Area	0.113	Project Specific	Vacant	5	3	Moderate	Protected by Levee

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
89	010300009	C-3	Redevelopment Area	0.033	Project Specific	Vacant	1	1	Moderate	Protected by Levee
90	010300010	C-3	Redevelopment Area	0.031	Project Specific	Vacant	1	1	Moderate	Protected by Levee
91	010300011	C-3	Redevelopment Area	0.037	Project Specific	Vacant	1	1	Moderate	Protected by Levee
92	010300012	C-3	Redevelopment Area	0.034	Project Specific	Vacant	1	1	Moderate	Protected by Levee
93	010300018	C-3	Redevelopment Area	0.083	Project Specific	Vacant	3	2	Moderate	Protected by Levee
94	010300019	C-3	Redevelopment Area	0.031	Project Specific	Vacant	1	1	Moderate	Protected by Levee
95	010300021	C-3	Redevelopment Area	0.037	Project Specific	Vacant	1	1	Moderate	Protected by Levee
96	010300033	C-3	Redevelopment Area	0.101	Project Specific	Vacant	4	2	Moderate	Protected by Levee
97	010300035	C-3	Redevelopment Area	0.090	Project Specific	Vacant	4	2	Moderate	Protected by Levee
98	010300037	C-3	Redevelopment Area	0.022	Project Specific	Vacant	1	1	Moderate	Protected by Levee
99	010300038	C-3	Redevelopment Area	0.060	Project Specific	Vacant	2	1	Moderate	Protected by Levee

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
100	010300056	C-3	Redevelopment Area	0.085	Project Specific	Vacant	4	2	Moderate	Protected by Levee
Subtotal C-3							183	106		
12	009135014	M-1	Commercial	0.077	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee
13	009135028	M-1	Commercial	0.077	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee
14	009135029	M-1	Commercial	0.077	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee
15	009135030	M-1	Commercial	0.076	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee
16	009135031	M-1	Commercial	0.077	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee
17	009151003	M-1	Industrial	0.375	Project Specific	Vacant	18	10	EL/VL/L	Protected by Levee
101	009152002	M-1	Industrial	0.170	Project Specific	Vacant	8	4	EL/VL/L	Protected by Levee
102	009152004	M-1	Industrial	0.418	Project Specific	Vacant	20	12	EL/VL/L	Protected by Levee
18	009152005	M-1	Industrial	0.209	Project Specific	Vacant	10	6	EL/VL/L	Protected by Levee

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
19	009154017	M-1	Industrial	0.480	Project Specific	Vacant	23	13	EL/VL/L	Protected by Levee
25	009225001	M-1	Industrial	0.239	Project Specific	Vacant	11	6	EL/VL/L	Protected by Levee
26	009225003	M-1	Industrial	0.280	Project Specific	Vacant	13	8	EL/VL/L	Protected by Levee
27	009225007	M-1	Industrial	0.194	Project Specific	Vacant	9	5	EL/VL/L	Protected by Levee
28	009225008	M-1	Industrial	0.271	Project Specific	Vacant	12	7	EL/VL/L	Protected by Levee
29	009231008	M-1	Industrial	1.077	Project Specific	Vacant	51	31	EL/VL/L	Protected by Levee
34	010061004	M-1	Industrial	0.298	Project Specific	Vacant	14	8	EL/VL/L	Protected by Levee
35	010063009	M-1	Industrial	0.113	Project Specific	Vacant	5	3	EL/VL/L	Protected by Levee
36	010063015	M-1	Industrial	0.083	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee
40	010131005	M-1	Industrial	1.191	Project Specific	Vacant	57	34	EL/VL/L	Protected by Levee
44	010164013	M-1	Commercial	0.073	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
56	010231005	M-1	Commercial	0.078	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee
62	010245002	M-1	Industrial	0.077	Project Specific	Vacant	3	2	EL/VL/L	Protected by Levee
63	010245005	M-1	Industrial	0.067	Project Specific	Vacant	3	1	EL/VL/L	Protected by Levee
78	010285019	M-1	Redevelopment Area	0.086	Project Specific	Vacant	4	2	EL/VL/L	Protected by Levee
79	010285020	M-1	Redevelopment Area	0.112	Project Specific	Vacant	5	3	EL/VL/L	Protected by Levee
80	010285029	M-1	Redevelopment Area	0.078	Project Specific	Vacant potential for mixed use	3	1	EL/VL/L	Protected by Levee
81	010285030	M-1	Redevelopment Area	0.149	Project Specific	Vacant potential for mixed use	7	1	EL/VL/L	Protected by Levee
82	010285031	M-1	Redevelopment Area	0.124	Project Specific	Vacant	5	3	EL/VL/L	Protected by Levee
Subtotal M-1							305	176		
30	009300005	PD	Planned Development	1.984	1 to 24 du/acre	Vacant	47	37	EL/VL/L	Protected by Levee
31	009300006	PD	Planned Development	2.808	1 to 24 du/acre	Vacant	67	53	EL/VL/L	Protected by Levee
Subtotal PD							114	90		

Map ID	APN	Zone	General Plan Land Use Designation	Acres	Allowed Zoning Density	Vacant/ Underutilized	Maximum Unit Capacity (Zoning Density)	Realistic Unit Capacity (Zoning Density)	Potential Affordability	Notes
<b>Total Realistic Units</b>								445		
<b>Total Above Moderate–Income Realistic Units</b>								37		
<b>Total Moderate–Income Realistic Units</b>								142		
<b>Total EL/VL/L Realistic Units</b>								266		

*Sources: City of Marysville; PMC*

Figure III-1: Location of Vacant Sites

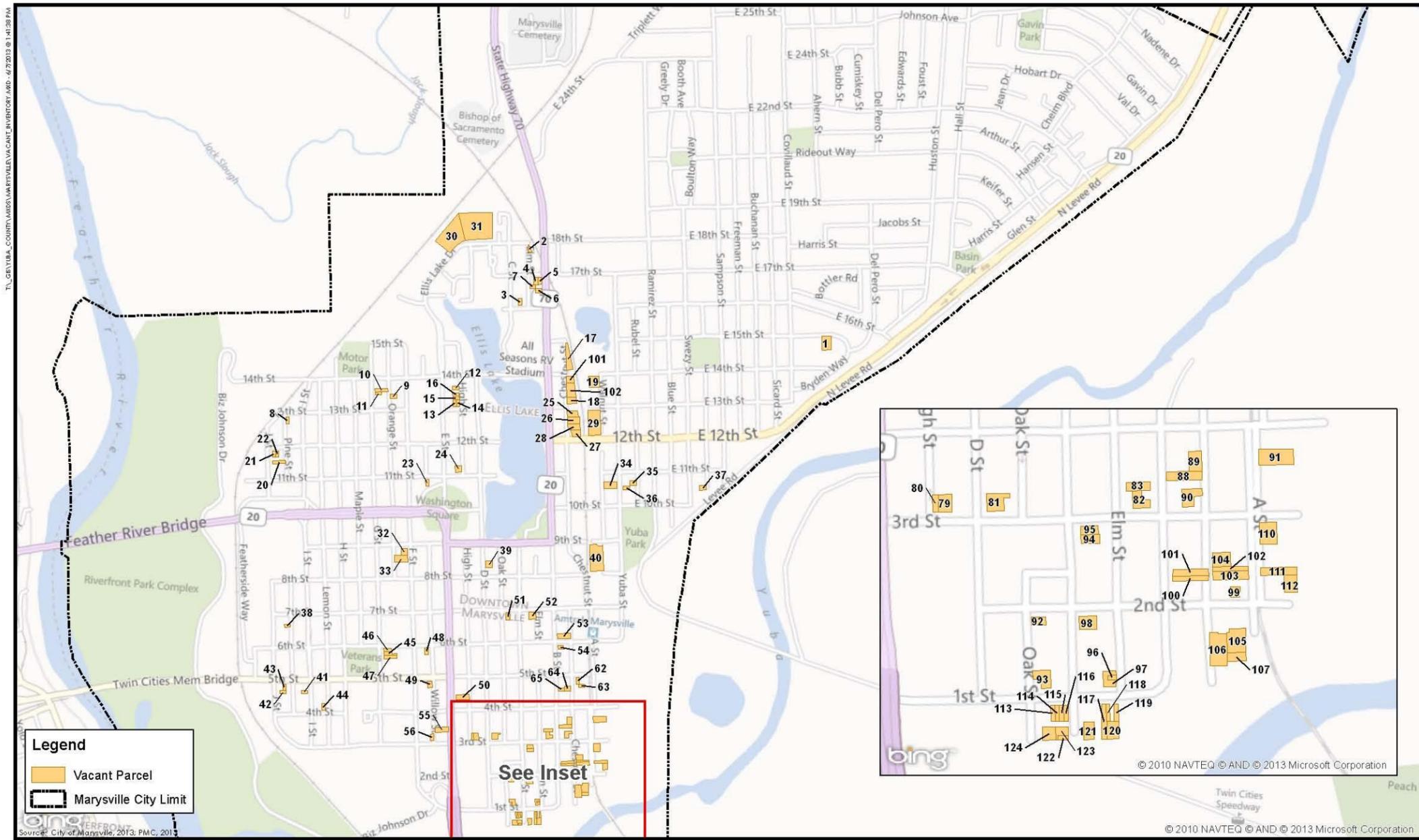


Figure 1  
Vacant Land Inventory  
PMC

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

This page intentionally left blank.

## **2. Administrative and Financial Resources**

### **a. 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.

#### **i. 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.

#### **ii. 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.

#### **iii. 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 12<sup>th</sup> and I streets neighborhood and also operates a multifamily development in Yuba City.

#### iv. Yuba County Housing Authority

The Yuba County Housing Authority administers the Section 8 rental assistance program for the entire county. As of April 2013, 136 Marysville households received Section 8 assistance from the Housing Authority. Countywide, 393 households are receiving Section 8 assistance, with 874 households on the waiting list for assistance (355 of whom are in the Marysville area).

#### **b. 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 III-2. Described below 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.

#### i. Community Development Block Grant (CDBG) Grants

Marysville is not an entitlement city and therefore is not eligible to receive annual CDBG funding. The City does have a CDBG Income Reuse Plan if the opportunity to receive funding becomes available in the future.

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 received several additional CDBG grants through 2009.

#### ii. 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.

**Table III-2: Financial Resources for Housing Activities**

Program Name	Description	Eligible Activities
<b>1. Federal Programs</b>		
Community Development Block Grant (CDBG)	Grants available to the City on a competitive basis for a variety of housing and community development activities. City competes for funds through the State's allocation process.	<ul style="list-style-type: none"> <li>- Acquisition</li> <li>- Rehabilitation</li> <li>- Homebuyer Assistance</li> <li>- Economic Development</li> <li>- Homeless Assistance</li> <li>- Public Services</li> </ul>
Housing Choice Voucher Program (Section 8)	Assistance program that provides direct funding for rental subsidies for very low-income families.	<ul style="list-style-type: none"> <li>- Rental Assistance</li> </ul>
Section 202	Grants to private nonprofit developers of supportive housing for very low-income seniors.	<ul style="list-style-type: none"> <li>- New Construction</li> </ul>
Housing Rehabilitation Program	Provides financial assistance to low-income homeowners for health and safety improvements.	<ul style="list-style-type: none"> <li>- Rehabilitation</li> </ul>
Continuum of Care/Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH)	Funding through the HEARTH Act of 2009 to provide necessary resources for development of programs to assist homeless individuals and families.	<ul style="list-style-type: none"> <li>- Homeless Assistance</li> <li>- New Construction</li> </ul>
<b>2. State Programs</b>		
Affordable Housing Partnership Program (AHPP)	Provides lower interest rate CHFA loans to homebuyers who receive local secondary financing.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> </ul>
Home Investment Partnership Program (HOME)	Provides grants to local governments and nonprofit agencies, through the State of California, for many homeowner and renter needs.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> <li>- Rehabilitation</li> <li>- New Construction</li> <li>- Rental Assistance</li> </ul>
Building Equity and Growth in Neighborhoods (BEGIN)	A State-funded program administered by HCD which provides low- and moderate-income households up to \$30,000 for a down payment.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> </ul>

<b>Program Name</b>	<b>Description</b>	<b>Eligible Activities</b>
Cal Home	Grants awarded to jurisdictions for owner-occupied housing rehabilitation and first-time homebuyer assistance.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> <li>- Rehabilitation</li> </ul>
Single Family Housing Bond Program (Mortgage Revenue Bonds)	Bonds issued to local lenders and developers so that below market interest rate loans can be issued to first-time homebuyers.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> </ul>
Low Income Housing Tax Credits	A 4% annual tax credit that helps owners of rental units develop affordable housing.	<ul style="list-style-type: none"> <li>- New Construction</li> </ul>
Federal Emergency Shelter Grants	Competitive grants to help local governments and nonprofits to finance emergency shelters, transitional housing, and other supportive services.	<ul style="list-style-type: none"> <li>- New Construction</li> <li>- Rehabilitation</li> <li>- Homeless Assistance</li> <li>- Public Services</li> </ul>
<b>3. Local Programs</b>		
Financial Incentives under the Density Bonus Ordinance	The City's Density Bonus Ordinance offers financial incentives, as required by state law.	<ul style="list-style-type: none"> <li>- New Construction</li> </ul>
Yuba County First-Time Homebuyer Program	Program to provide low-interest loans to income-eligible first-time homebuyers throughout Yuba County.	<ul style="list-style-type: none"> <li>-Homebuyer Assistance</li> </ul>
Yuba County Neighborhood Stabilization Program (NSP)	Federally funded regional partnership to purchase and rehabilitate homes and permanently deed restrict them for lower-income households.	<ul style="list-style-type: none"> <li>-Acquisition</li> <li>-Rehabilitation</li> </ul>
<b>4. Private Resources/Financing Programs</b>		
California Community Reinvestment Corporation (CCRC)	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable multifamily rental housing. Nonprofit and for-profit developers contact member banks.	<ul style="list-style-type: none"> <li>- New Construction</li> <li>- Rehabilitation</li> <li>- Acquisition</li> </ul>
Federal National Mortgage	- Fixed-rate mortgages issued by private mortgage insurers.	<ul style="list-style-type: none"> <li>- Homebuyer Assistance</li> </ul>

Program Name	Description	Eligible Activities
Association (Fannie Mae)	– Mortgages which fund the purchase and rehabilitation of a home.	– Homebuyer Assistance – Rehabilitation
	– Low down-payment mortgages for single-family homes in underserved low-income and minority cities.	– Homebuyer Assistance
Freddie Mac Home Works	Provides first and second mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	– Homebuyer Assistance

Source: PMC 2013

## B. CONSTRAINTS

### 1. Governmental Constraints

#### a. Overview

Local policies and regulations can impact the price and availability of housing and, in particular, 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.

## **b. 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. Table III-3 summarizes the General Plan land use categories and corresponding residential zones.

**Table III-3: Land Use Categories Permitting Residences**

General Plan Land Use Designation	Zoning	Density (du/ac)	Minimum Site Area/Unit (sq. ft.)	Typical Residential Type(s)
<b>Residential</b>				
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
<b>Commercial</b>				
Commercial	C-1 (Neighborhood Shopping) C-2 (Central Business Dist.) C-3 (General Commercial) C-H (Highway Commercial)	No Limit	None	Any type allowed with a use permit
Industrial	M-L (Limited Manufacturing District) M-1 (Light Industrial District) M-2 (General Industrial District)	No Limit	None	Any type allowed with a use permit
Planned Development Area	PD (Planned Development District)	No Limit	None	Any type allowed with a use permit

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

#### iv. Historic Preservation Overlay Zone

The City has established a historic preservation overlay zone (Title 18, Chapter 18.94 of the Marysville Municipal Code) that covers most of the city east of A Street (see Figure III-1). 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 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.

#### **d. 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.

The City also permits multiple-family 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 III-4 summarizes the relevant residential standards for both single-family and multifamily development.

### i. Standards Affecting Residential Density

Marysville developed primarily before the advent of suburban development standards in the 1960s and beyond. Nearly half 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.

**Yards and Setbacks.** The City does not restrict lot area per dwelling unit for multifamily zones. Yard/setback requirements are modest, in fact lower than typically required for similar small, built-out communities.

**Table III-4: 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	12	12	24	48	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit
Min. Interior Lot Size (sq. ft.)	6,000	6,000	6,000	6,000	No Limit	No Limit	No Limit	No Limit	10,000	None	None	No Limit
Min. Corner Lot Size (sq. ft.)	7,000	7,000	7,000	7,000	No Limit	No Limit	No Limit	No Limit	10,000	None	None	No Limit
Minimum Lot Width (ft.)	60/70	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 <sup>2</sup>	None <sup>2</sup>	None	5 <sup>2</sup>	10	None <sup>2</sup>	None <sup>2</sup>	20
Side Yard (ft.)	5 (15 corner)	5 (15 corner)	5 (15 corner)	5/10 (15 corner)	None <sup>3</sup>	None <sup>3</sup>	None <sup>3</sup>	None <sup>3</sup>	10 ft.	None <sup>8</sup>	None <sup>8,1</sup> <sub>1</sub>	12
Rear Yard (ft.)	15	15	15	15	None <sup>4</sup>	None <sup>4</sup>	None <sup>4</sup>	None <sup>4</sup>	20	None/ 5 <sup>8</sup> / 12 <sup>9</sup>	None/ 5 <sup>8</sup> /12 <sup>9</sup> , 11	20
Building Coverage (%)	40	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 <sup>6</sup>	1.5 <sup>6</sup>	Foot- note 7	Foot- note 7	Foot- note 7	Foot- note 7	Foot- note 7	Foot- note 7	Foot- note 7	Foot- note 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	U	U	U	U	X	X	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	X	X	P	P	U	U	U	U	U	U	U	U
Apartment Hotel	X	X	X	X	X	P	P	U	U	U	U	U
Condominiums	X	X	X	P	U	U	U	U	X	X	X	U
Second Units	P	P	P	P	X	X	X	X	X	X	X	U
Community Care (up to 6) <sup>1</sup>	P	P	P	P	U	U	U	P	U	U	U	U
Community Care (7+) <sup>1</sup>	U	U	P	P	U	U	U	P	U	U	U	U
Institutional Group Care	X	X	X	U	X	U	U	U	U	U	U	U
Mobile Home on Foundation	P	P	P	P	P	U	U	U	X	X	X	U
Mobile Home Parks	P	P	P	P	U	U	U	U	X	X	X	U
Farmworker Housing	*	*	*	*	*	*	*	*	X	X	X	*
Transitional Housing	X	X	U	U	X	X	X	U	U <sup>10</sup>	U <sup>10</sup>	U <sup>10</sup>	U
Emergency Shelter	X	X	U	U	X	X	X	U	U <sup>10</sup>	U <sup>10</sup>	U <sup>10</sup>	U
Boarding House	*	*	*	*	*	*	*	*	X	X	X	*

Source: Marysville Zoning Ordinance, 2013

Notes:

P = permitted U = permitted with a use permit X = not permitted \* = not defined in the Zoning Ordinance

1. Including group care facilities and residential care homes in commercial 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. *Not allowed in central business district*
11. *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*

**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, between 50 percent and 60 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 three to four stories.

**Allowances for Persons with Disabilities.** 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).

**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 in which each resident has access to all parts of the dwelling and where the adult residents share expenses” (Section 18.04.180).

**Siting of Community Care Facilities, Group Homes, and Other Group Care Housing.** The City permits community care facilities and other special needs 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, in the C-3 and C-H zones, and by use permit in all other zones. Facilities of seven or more persons are allowed by right in the R-3, R-4, C-3, and C-H zones and by use permit in all other zones.

Although not listed in Table III-4, the City also allows community care and group home facilities with a use permit in its manufacturing zones. Uses permitted by right (that is, uses not needing a use permit) may also include supportive services by right which are associated with the principal residential use.

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.

## ii. 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. 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 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.

### iii. 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.

Assembly Bill (AB) 2280 amended the State's density bonus program. AB 2280 became effective in September 2008. The bill instituted several changes to the density bonus law. Most notably, the bill amended the timing for density bonus requests, clarified density bonus requirements for senior housing, and instituted a 10 percent across the board increase in the percentage of affordable units that must be included in a project to qualify for incentives. The City's zoning requirements have not been updated for consistency with AB 2280. Program One under Goal Two proposes to bring the City into compliance with current state density bonus law.

### iv. Allowance for Housing and Shelter Alternatives

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.

**Secondary Living Units.** A secondary living unit (or second unit) is a separate dwelling unit that provides complete, independent living facilities for one or more persons. Marysville permits attached second units in R-1 zones by right, subject to compliance with zoning and parking standards. Second units are automatically permitted in the R-2, R-3, and R-4 zones.

Detached second units are permitted when the lot is at least 10,000 square feet in size. In addition, a detached second unit cannot be larger than 40 percent of the living area of the primary unit or larger than 1,200 square feet (whichever is smaller). Goal One, Program Six is proposed to require further Zoning Ordinance amendments for second units to comply with state law and to facilitate second unit production.

**Mobile/Manufactured Homes.** Mobile homes or manufactured housing offer an affordable housing option to many low- and moderate-income households and are permitted in the R-1 zone on permanent foundations. 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 home owners, 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 the placement of mobile homes or manufactured housing on permanent foundations in any zone that permits single-family homes. Chapter 18.88 of the Zoning Ordinance, which regulates the placement of manufactured housing, only refers to such housing with respect to the R-1 zone. A minor change to Chapter 18.88 could clarify any confusion regarding whether manufactured homes may be placed on permanent foundations in other zones on small lots that can only accommodate one dwelling unit. This change is proposed in Goal One, Program Two in the Housing Strategy Section of this Housing Element.

**Mobile Home Parks.** The City's historic practice has been to interpret the Zoning Ordinance to permit mobile home parks wherever mobile homes on permanent foundations are allowed. The Zoning Ordinance does not specifically list mobile home parks as a permitted use in any zone, however. A minor change to the Zoning Ordinance could clarify the status of mobile home parks.

**Other Housing Types.** The Zoning Ordinance does not define farmworker housing or list this type of shelter as a permitted use in any zone. The Zoning Ordinance does define rescue missions, which are permitted in specified commercial and industrial zones and have historically provided overnight shelter for homeless individuals, as well as emergency shelters and transitional housing, as shown in Table III-4. 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).

**Renting of Rooms.** As noted in Table III-4, 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 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 three or more persons are allowed with a use permit in the R-3 and R-4 zones.

#### v. Allowances for Persons with Disabilities

As described above, the City provides a wide range of options for the location of community care facilities, group homes, and institutional care facilities. Community care facilities and group homes are permitted in all residential zones, while institutional care facilities are permitted in commercial and manufacturing zones.

## vi. Agricultural Zoning

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. With only four vacant properties in the city of 1 acre or more that do not have approved development applications (see Table III-1), 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 proposed additional requirements in Goal One, Program Two 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.

## vii. Flexibility in Development Standards

The Zoning Ordinance contains a provision for planned development districts, generally 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 parcels left in the PD zone, which will likely be developed as multifamily housing.

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 MC 18.60). 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 ad necessary.

In approving the use permit for residential development in the PD zone, the planning 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.

### viii. 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.

## **e. 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. 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.

### **i. Street Improvements**

Requirements typically having the greatest impact on housing cost 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 III-5 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 III-5: 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*

**ii. Drainage Requirements**

The City requires developers to pay the entire cost of all on-site storm drainage, up to a 24-inch-diameter drainage line, 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).

**iii. 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.

**iv. 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.

**f. 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.

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 III-6 identifies the typical 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 planning or 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.

**Table III-6: Planning and Development Fees (per unit)  
(Within Current City Limits)**

<b>Single-Family Home<sup>1</sup></b>	
Permit and Plan Review (not including inspection)	\$2,129
School Impact Fee	\$5,292 (\$4.41 per sq ft)
City Sewer Connection Fee and Encroachment Fee	\$1,650
California Water Service Company Connection Fee	None <sup>5</sup>
<b>Total Fees</b>	<b>\$9,701</b>
<b>Multifamily Apartment (per unit)<sup>2</sup></b>	
Permit and Plan Review (not including inspection)	\$1,374
School Impact Fee	\$2,646 (\$4.41 per sq ft)
City Sewer Connection Fee and Encroachment Fee	\$1,150
California Water Service Company Fee	None <sup>5</sup>
<b>Total Fees</b>	<b>\$5,170</b>

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

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

*2. Based on 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*

## **g. Development Permit Procedures**

### **i. 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 Planning Department staff, review by the Design Review Board (subcommittee of the Historic Preservation Commission) and other City agencies, and review and approval by the Planning

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 period necessary for environmental review may vary substantially depending 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 Commission review and approval.

Examples of the typical time from submittal of a complete application to final planning approvals are summarized below based on three residential developments approved by the City within the past 12 months. These three projects represent the typical range of zoning, subdivision, design review, public works, and other approvals necessary for infill or reuse projects in the city. In recent years, reductions in staffing have extended the approval times beyond normal. However, the City is considering changes in its review process to again reduce those time frames. Table III-7 summarizes typical time frames for various planning approvals.

**Table III-7: Development Approval Time Frames**

Development Permit/Review Process	Time Frame
Development Plan Review	7 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 Commission	30 days
Appeal of Planning Commission Decision to City Council	30 days

*Source: City of Marysville*

## ii. Architectural and Design Review

Proposals involving new development or exterior modifications to buildings in the Design or historic preservation overlay zones (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 Historic Preservation Commission decisions may be appealed to the Planning Commission.

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 two examples of residential projects that required design review, a 16-unit conversion approved in March 2002 and an 18-unit townhouse project approved in August 2002, 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.

While these examples are somewhat out of date, they still represent the current design review process at the City.

### iii. 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 Commission and may be revocable, conditional, or valid for a specified time period. The Planning Commission conducts a public hearing prior to making a decision on a use permit application. The Planning 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 Commission review and those that can be reviewed at the staff level Goal Two, Program Five is proposed to establish procedures for an administrative use permit (AUP).

#### iv. 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. Goal 2, Program Six proposes to amend the City's Zoning Ordinance to include specific standards for a reasonable accommodation procedure.

#### **h. Building Codes and Enforcement**

The City of Marysville has adopted the Uniform Building Code (UBC), which 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 Redevelopment 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.

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

## Water Service

Water service in the city is provided by the California Water Service Company (CWS) through 13 wells. These wells have a design capacity to deliver 6,400 gallons of water per minute with a storage capacity of 250,000 gallons, which is sufficient to meet recent demands of 223 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 future demand.

## 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.

## 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 2013 and 2021. Occasionally, wet weather demand exceeds the maximum treatment capacity, but not with enough frequency to pose a constraint to future residential development. The City will be connecting to a regional wastewater treatment facility located at 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 445 additional dwelling units within the current city limits.

## 2. Non-Governmental Constraints

### a. Availability of Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race/ethnicity of the applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or with government assistance.

Tables III-8 and III-9 summarize the disposition of loan applications submitted to financial institutions for home purchase and home improvement loans in Marysville. Included is the percentage of loans that are approved and denied by applicants of different income levels. The status of "other" loans indicates loan applications that were neither approved nor denied, but were not accepted by the applicant, or those applications that were withdrawn by the applicant.

### i. Home Purchase Loans

In 2011, 891 households applied for conventional loans to purchase homes in the Yuba City Metropolitan Statistical Area (MSA), which includes Marysville: 12 percent of applicants were very low-income households, 22 percent were low-income households, 11 percent were middle income, 9 percent were moderate income, and 45 percent were above moderate-income households. Approval rates varied with income, and 65 percent of all loans were approved. Very low-income households were the least likely to be approved with an approval rate of 59 percent, while above moderate-income applicants had an approval rate of 68 percent.

During the same period, 1,481 applications were submitted for the purchase of homes in the Yuba City MSA through government-backed loans (e.g., FHA, VA). While above moderate-income households made up a majority of applicants for conventional loans, most government-backed loan applicants (31 percent) were low-income households. Very low-income households comprised 14 percent, moderate-income households made up 20 percent, and above moderate-income households were 23 percent of applicants. The approval rate for government-backed loans was 71 percent and also varied with income; 66 percent of very low-income households were approved, compared to 74 percent of above moderate-income households receiving approval.

**Table III-8: Disposition of Home Purchase Loans**

Applicant Income	Conventional Loans				Government-Backed Loans			
	Total**	Approved	Denied	Other**	Total*	Approved	Denied	Other**
Very Low (<50% AMI)	107	63 (59%)	22 (21%)	22 (21%)	206	135 (66%)	31 (15%)	40 (19%)
Low (50-80% AMI)	199	127 (64%)	32 (16%)	40 (20%)	454	310 (68%)	66 (15%)	78 (17%)
Middle (80-100% AMI)	97	58 (60%)	16 (16%)	23 (24%)	291	223 (77%)	28 (10%)	40 (14%)
Moderate (100-120% AMI)	81	52 (64%)	15 (19%)	14 (17%)	193	140 (73%)	26 (13%)	27 (14%)
Above Moderate (>120% AMI)	403	274 (68%)	51 (13%)	78 (19%)	334	248 (74%)	49 (15%)	37 (11%)
N/A°	4	3 (75%)	1 (25%)	0	3	2 (67%)	1 (33%)	0
Total	891	577 (65%)	137 (15%)	177 (20%)	1,481	1,058 (71%)	201 (14%)	222 (15%)

Source: Home Mortgage Disclosure Act (HMDA) data, 2011

\* Due to rounding, totals may not equal the sum of their parts

\*\* Includes loans that were approved but not accepted, incomplete applications, and withdrawn applications

° N/A. Loan applicants who chose not to disclose their income

## ii. Home Improvement Loans

During 2011, 177 households in the Yuba City MSA applied for home improvement loans. Most of these loan applicants (37 percent) were above moderate-income households, 18 percent of applicants were very low-income households, low-income and middle-income households each made up 16 percent of applicants, and moderate-income households comprised 6 percent. Of these loans, 66 (37 percent of applications) were accepted, a significantly lower acceptance rate than for home purchase loans. Very low-income applicants had the lowest approval rate (28 percent) while moderate-income households had the highest approval rate (56 percent). Above moderate-income applicants had the second-lowest approval rate (32 percent).

**Table III–9: Disposition of Home Improvement Loans**

Applicant Income	Conventional Loans			
	Total*	Approved	Denied	Other**
Very Low	32	9 (28%)	19 (59%)	4 (13%)
Low	29	12 (41%)	15 (52%)	2 (7%)
Middle	29	13 (45%)	13 (45%)	3 (10%)
Moderate	16	9 (56%)	6 (38%)	1 (6%)
Above Moderate	65	21 (32%)	36 (55%)	8 (12%)
N/A°	6	2	0	4
Total	177	66	89	22

*Source: Home Mortgage Disclosure Act (HMDA) data, 2011*

*\* Due to rounding, totals may not equal the sum of their parts*

*\*\* Includes loans that were approved but not accepted, incomplete applications, and withdrawn applications*

*° N/A. Loan applicants who chose not to disclose their income*

To address potential private market lending constraints and expand homeownership and home improvement opportunities, the City of Marysville offers and/or participates in a variety of homebuyer and rehabilitation assistance programs. Such programs assist lower- and moderate-income residents by increasing access to favorable loan terms to purchase or improve their homes. Section IV of the Housing Element provides more detailed information on the type and extent of programs available.

### **b. 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 March of 2013) indicates that residential land costs in the Marysville area vary significantly by location and site characteristics. Of the five parcels of land for sale at the time of review, three were located in rural areas and two in more urbanized locations. The three rural listings were larger and less expensive, ranging from about 1 million to 2.3 million square feet in size and from \$150,000 to \$500,000, or \$0.06 to \$0.52 per square foot. The two urban parcels were much smaller and cost significantly more, with a cost of over \$8 per square foot in both cases. Land write-downs can be used by Redevelopment agencies to support the development of affordable housing in exchange for affordability controls.

**c. Construction Cost**

**i. 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, from as little as \$75 per square foot for basic construction to as much as \$400 for high-quality custom construction. A basic, 1,200-square-foot starter home could be constructed in Marysville for as little as \$100,000. Including land cost of about \$48,000 for a 6,000-square-foot lot in an urbanized area, permit and development impact fees of roughly \$8,000, site preparation, and other miscellaneous costs, the minimum cost of producing a 1,200-square-foot single-family home in Marysville is estimated to be between \$150,000 and \$160,000.

Table III-10 compares construction costs for a 1,200-square-foot home, a 1,700-square-foot home, and a 2,000-square-foot home.

**Table III-10: Construction Costs in Marysville (Single-Family Home)**

	Standard Home				Custom Home	
	Minimum Standards	Average Standards	Good Standards	Best Standards	Custom Standard	Luxury Standard
Cost/Sq. Ft.	\$75-\$80	\$85-\$100	\$110-\$115	\$150-\$160	\$235-\$245	\$385-\$400
1,200 sq. ft.	\$94,000-\$104,000	\$117,000-\$129,000	\$142,000-\$156,000	\$190,000-\$210,000	\$292,000-\$322,000	\$474,000-\$524,000
1,700 sq. ft.	\$123,000-\$135,000	\$152,000-\$168,000	\$184,000-\$204,000	\$247,000-\$273,000	\$379,000-419,000	\$474,000 - \$524,000
2,000 sq. ft.	\$137,000-\$151,000	\$172,000-\$190,000	\$209,000-\$231,000	\$280,000-\$310,000	\$430,000-\$476,000	\$700,000-\$774,000

*Source: building-cost.net, 2013*

*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.*

## ii. Multifamily Construction

Although there has been little recent multifamily development in Marysville, contacts with multifamily housing developers in the region indicate that construction costs for multifamily housing units, excluding land and site preparation development costs, fees, and related expenses, are approximately \$125 per square foot. As noted in Section II, in the subsection titled Analysis of Assisted Housing Projects At Risk, the average cost of replacing a rental housing unit, including all costs related to construction, land development, fees, and builder profit, is estimated to be \$240,733. Table III-11 compares costs for various sizes of multifamily units.

**Table III-11: Construction Costs in Marysville (Multifamily Housing Units)**

	<b>Average Construction Cost of \$125/sq. ft.</b>
Studio/Efficiency (400 sq. ft.)	\$50,000
One Bedroom (550 sq. ft.)	\$68,750
Two Bedroom (700 sq. ft.)	\$87,500
Three Bedroom (900 sq. ft.)	\$112,500

*Source: Community Housing Improvement Program (CHIP) 2013*





## IV. HOUSING STRATEGY

---

### A. EVALUATION OF PAST ACHIEVEMENTS

This chapter documents the City's achievements under the 2003 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 2003 programs, and contains recommendations for program changes to address current and projected needs and state requirements between 2013 and 2021. The review of the City's previous Housing Strategy is provided in Table IV-1 on the following page.

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 must still make significant progress in 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.
- 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.

**Table IV-1: Review of 2003 Housing Element Achievements**

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<b>Goal One: To Provide for the City's Regional Share of New Housing for All Income Groups</b>		
<p><b>Program One: Adequate Sites for Housing, in Particular Rental Housing</b></p> <p><b>Description.</b> The City contains approximately 5 acres of vacant land zoned for residential use, 3.4 acres of land zoned for commercial/manufacturing use, and 6.1 acres of land zoned for planned development (see Chapter III, Available Land to Accommodate Housing). Most of the land is designated in the City's General Plan for medium to high density residential use or permits medium to high density residential uses, and could accommodate up to 271 dwelling units. There is also an abundance of buildings within the downtown area that could accommodate significant housing. Although 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.</p> <p><b>Proposed Actions.</b> 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 non-residential parcels identified in Table III-1, the City will undertake the following actions:</p>		
<p>a. The City will continue to implement an infill housing strategy based on the results of the 1990 and 1998 downtown housing studies. The infill housing strategy will consist of two components: 1) the provision of 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, establishment of downtown parking district for housing, design</p>	<p>The City prepared a Downtown Strategic Plan in 2004, which emphasizes residential infill development throughout the community. The City will continue to take advantage of funding opportunities for infill development when available.</p>	<p>Modify and continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>alternatives for infill properties, and the conversion of second story commercial space to residential use.</p>		
<p>b. Continue to implement regulatory incentives for housing through:</p> <ul style="list-style-type: none"> <li>• Flexible application of the Zoning Ordinance, including approval of exceptions or variances to zoning standards (such as minimum lot dimension, parking, yard, or set-back requirements) when necessary to permit financially feasible residential development; and</li> <li>• Allowance of multifamily housing in non-residential 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 non-residential uses, which generally allow greater residential densities than in the R-3 and R-4 zones.</li> </ul>	<p>Staff has amended the Zoning Ordinance to create more flexibility to allow infill housing development. The City continues to allow variances when appropriate to facilitate infill development and provides information and assistance to developers.</p>	<p>Modify and continue</p>
<p>c. Continue to implement financial incentives that include the use of Marysville Community Development Agency funds in support of project development, 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>The Marysville Community Development Agency (MCDA) has been dissolved due to dissolution of the Redevelopment agencies by the State. The City will pursue CDBG funds after Housing Element certification. The City will also continue to provide support to developers on applications.</p>	<p>Modify and continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
d. Amend zoning requirements for parking in the downtown to allow shared parking for commercial and residential uses.	The zoning has been amended to allow shared parking in these zones on a case-by-case basis.	Delete
e. Create a downtown parking district and adopt appropriate strategies to ensure that housing in the downtown are can be developed with adequate parking through the district.	The downtown parking district exists but has not been utilized or funded to develop additional community parking within the district. The City will continue to make the district available as one option to ensure housing in the downtown can be developed with adequate parking.	Modify and continue
f. Contact 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. If necessary, provide financial assistance to housing developers through the MCDA for lot consolidation.	No lot consolidation has occurred. The City is available to assist property owners with lot consolidation when there is interest. Financial assistance is no longer an option due to dissolution of the MCDA.	Modify and continue
g. The City will 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 post of information on the City's web site, and mail to owners of record of vacant and underutilized properties.	The City has not successfully reached out to owners and developers due to staff and budget limitations. Once the City is eligible to apply for CDBG funds, outreach will be planned regarding that potential funding source.	Continue
h. To accommodate the City's share of regional housing needs after 2007, the City will meet with	The proposed annexation of the specific plan area was not approved. The area required improvement of the	Delete

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>property owners in the proposed North Marysville Specific Plan area to continue the process of plan adoption and preparation of an infrastructure financing plan. If necessary, the City will update the Specific Plan to reflect current conditions and proposed policies and development standards to address those conditions. The City will determine an appropriate portion of the Specific Plan area to annex in a first phase prior to 2008. Subsequent annexations may occur for the entire Specific Plan area after 2008. To finance that portion of the planning process that addresses the designation of sites and the provision of public services and facilities that are adequate for very low- and low-income housing, the City will apply for a CDBG planning grant.</p>	<p>levees from 75- to 80-year flood protection to 100-year protection, which proved to be too costly.</p>	
<p>i. To mitigate the impact of additional housing in the downtown area, the City will establish a parking district to be funded partially from property development fees.</p>	<p>The downtown parking district exists but has not been utilized due to insufficient development. The City will continue to make the district available as one option to ensure housing in the downtown can be developed with adequate parking. The district is not funded by development fees. In addition, the downtown parking study conducted in 2004 is used as a basis for variances in residential parking requirements.</p>	<p>Delete</p>
<p><b>Program Two: Development of Sites for Special Needs Housing.</b>  <b>Description.</b> The most critical need for City involvement is to increase the availability of affordable housing and supportive services for special needs groups, including large families, seniors, local workers in low-wage industries (including agriculture), persons with disabilities, and single-parent households. Housing for these special needs groups will likely include a variety of housing types,</p>		

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>including multifamily, residential care facilities (such as group homes), transitional housing, and temporary shelter. To facilitate the siting of housing for special needs groups, Marysville needs to refine several sections of its Zoning Ordinance to specify appropriate locations and conditions.</p> <p><b>Proposed Actions.</b> The City will continue its current zoning practices of permitting a wide range of alternative housing and shelter facilities in residential and non-residential zones, including second units by right in single-family zones, residential care facilities in residential and non-residential 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 non-residential zones. 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>		
<p>a. Amend Chapter 18.04 to add definitions for “emergency shelter,” “transitional housing,” “mobile home park,” and “farmworker housing” consistent with definitions for these types of shelter in state law (Health and Safety Code section 50801 for emergency shelter and transitional housing, section 50781 for mobile home park, and 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> <ul style="list-style-type: none"> <li>• Permit emergency shelters in the C-3 and CH zones, subject to a use permit and compliance with same development standards as other uses in these zones.</li> <li>• Permit transitional housing with a use permit in R-3, R-4, and all other zones that allow multiple family dwelling units, subject to the</li> </ul>	<p>The City secured a CDBG grant to redevelop the Wicks Werley House building at 227 3<sup>rd</sup> Street, into 15 apartment units in the downtown, 12 of which would be reserved by deed restriction, for low income families. This would provide for 75 percent of the City’s Housing Element Goal of providing 16 units of very low income housing units to 2007. This project was completed and the units restricted.</p> <p>The Zoning Ordinance amendments related to emergency shelters and transitional and supportive housing were not fully implemented. Definitions for emergency shelter and transitional housing were added in 2005. A program to further amend the Zoning Ordinance to comply with Senate Bill 2 will be included in the Housing Element Update. Minor edits to Section 18.96.060 may also be needed to implement this program.</p> <p>The Zoning Ordinance was not amended to allow mobile home parks as a permitted use wherever</p>	<p>Modify and continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>same zoning and parking standards required of multiple family housing in those zones.</p> <ul style="list-style-type: none"> <li>List mobile home parks as a permitted use wherever mobile homes are allowed on permanent foundations, subject to the same zoning and parking standards as other residential uses in those zones.</li> <li>Permit seasonal housing for migrant farmworkers in industrial zones, subject to a use permit, subject to the same zoning and parking standards applicable to multiple family dwellings in these zones.</li> </ul>	<p>mobile homes are allowed on permanent foundations, subject to the same zoning and parking standards as other residential uses in those zones. This program will be combined into Goal 1, Program 2.d.</p> <p>The Zoning Ordinance was not amended to permit seasonal housing for migrant farmworkers in industrial zones with a use permit. This program will be modified and continued to comply with the Employee Housing Act.</p>	
<p>b. Amend chapters 18.20 and 18.21, R-3 Neighborhood Apartment District and R-4 General Apartment District, to reserve R-3 and R-4 sites for three-family, four-family, and multiple family housing, apartments, condominiums, and similar multi-unit residential uses except when lot size or other physical constraints limit the development capacity of a parcel to one site built or manufactured single-family or one two-family dwelling.</p>	<p>This program was not implemented and will not be continued.</p>	<p>Delete</p>
<p>c. Amend chapters 18.20 and 18.21, R-3 Neighborhood Apartment District and R-4 General Apartment District, to eliminate non-residential uses such as stables, professional offices, hotels and motels, mortuaries, medical and dental clinics, as permitted uses in these zones.</p>	<p>This program was not implemented and will not be continued.</p>	<p>Delete</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>d. Amend Chapter 18.72, Use Permits, to include specific criteria for the approval of use permits for emergency shelters, transitional housing, community care facilities, group homes, and other special needs shelter facilities. In addition to compliance with zoning and parking standards, such criteria will address:</p> <ul style="list-style-type: none"> <li>• Hours of operation;</li> <li>• External lighting and noise;</li> <li>• Provision of security measures for the proper operation and management of a proposed facility;</li> <li>• Measures to avoid queues of individuals outside proposed facilities;</li> <li>• Transportation of individuals to and from proposed facilities;</li> <li>• Compliance with county and state health and safety requirements for food, medical, and other supportive services provided on-site;</li> <li>• Maintenance in good standing of county and/or state licenses, if required by these agencies for the owner(s), operator(s), and/or staff of a proposed facility; and</li> <li>• Similar operations and management issues.</li> </ul>	<p>In 2005 the Zoning Ordinance was amended to include performance standards for transitional housing and emergency shelters (Section 18.96.060).</p>	<p>Delete</p>
<p>e. Amend Chapter 18.88 to permit the placement of manufactured homes on permanent foundations in any zone that permits single-family homes,</p>	<p>The Zoning Ordinance was not amended to implement this program. This program will be continued. However, no permits for manufactured homes have</p>	<p>Continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
subject to the limitations proposed in recommendation #b above.	been denied.	
f. Amend Chapter 18.90 to allow detached second units through a use permit process with deed restrictions requiring the units to be occupied by very low- or very low-income households.	The Zoning Ordinance was amended in 2005 and will require additional amendments to comply with state law requiring that second units be allowed by right in all residential zones.	Delete. This program will be combined into Goal 1, Program 4.
<p><b>Program Three: Second Dwelling Units</b></p> <p><b>Description.</b> Single family dwelling on large lots could accommodate second dwelling units without overburdening the neighborhoods in which they are located, provided there is sufficient room on the lot for off-street parking and the second dwelling is small in size (typically a studio, one bedroom, or small two-bedroom rental dwelling).</p> <p><b>Proposed Actions:</b> Promote the use of second units through an information flyer available at City Hall and a note included in the City's utility bill. Amend Chapter 18.90, Second Residential Units on R-1 Lots, to allow detached second units in R-1 zones, subject to compliance with R-1 development standards.</p>	The Zoning Ordinance was amended in 2005 and will require additional amendments to comply with state law requiring that second units be allowed by right in all residential zones. Deed restrictions for lower-income households are not required and will not be part of the revised program. Staff has created an application and checklist for processing secondary dwelling unit proposals to encourage their development. Flyers were not prepared.	Modify and continue
<p><b>Program Four: Sites for Special Group Housing</b></p> <p><b>Description.</b> Many small infill parcels are appropriate for the placement of factory built housing on permanent foundation. State law requires that local governments permit manufactured housing on permanent foundations subject to the same</p>	The Zoning Ordinance was not amended to implement this program.	Delete. This program will be combined into Goal 1, Program 2.d.

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>standards as site built homes.</p> <p><b>Proposed Actions.</b> The City will continue to allow manufactured homes on land zoned for residential use, subject to the same development standards as site built housing, according to the requirements of state law. Marysville will provide information at the City's permit counter regarding the standards for manufactured homes and post information on the City's web site regarding allowance for manufactured homes.</p>		
<p><b>Goal Two: Encourage the Provision of Affordable Housing</b></p>		
<p><b>Program One: Density Bonuses and Other Incentives</b></p> <p><b>Description.</b> Density bonuses provide a developer with additional dwelling units in exchange for the provision of housing affordable to low- and moderate-income households. State law provides that if a developer proposes to include at least 20 percent of the dwelling units in a project at rents/prices that are affordable to low-income households, or 10 percent of the dwelling units in a project at rents/prices that are affordable to very low-income households, the local jurisdiction must permit a 25 percent density bonus and offer other development incentives. Affordable housing providers have not made extensive use of density bonuses in Marysville because the maximum densities permitted by the City are relatively high in relation to the size and configuration of available sites (up to 24 units per acre in the R-3 zone, up to 48 units per acre in the R-4 zone, and no upper limit on dwelling unit density in nonresidential zones). The City has, instead, focused on regulatory and financial incentives, such as approving exceptions and variances to zoning standards to financially assisting affordable housing projects, to increase the feasibility of producing affordable housing.</p> <p><b>Proposed Action.</b> The City will offer a 25 percent density bonus, if needed to facilitate the construction of housing affordable to lower-income households, for any project in which at least 20 percent the units are affordable to low-income households and/or at least 10 percent of the units are affordable to very low-income households. In addition, the City will offer the following incentives to projects meeting the above criteria:</p>		

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
a. Exceptions to, or variances from, the City’s zoning standards appropriate to the site conditions and physical/financial circumstances of the proposed project;	The City continues to offer density bonuses and other regulatory incentives to facilitate the development of affordable housing. The Zoning Ordinance will be amended to comply with updates to Government Code Section 65915 since 2003.	Modify and continue
b. Continue expedited staff review and scheduling of public hearings for projects that require Planning and Historic Preservation Commission review; and	The City gives priority to projects affordable to lower-income households and moves projects forward as quickly as possible. A program will be included in the updated Housing Element to amend Zoning Ordinance procedures to add an administrative use permit (AUP). The City will consider which processes utilize the AUP with the goal of expediting this type of project.	Continue
c. Financial assistance from the MCDA, to extent that housing set-aside funds are available, if needed to secure state and/or federal assistance or to fill a financing gap.	This program will not be continued due to the dissolution of the MCDA.	Delete
<p><b>Program Two: Pursue Funding Under State and Federal Programs</b></p> <p><b>Description.</b> There are a number of state and federal programs that provide low-cost financing or grants for the production of low- and moderate-income housing. Some of these grant programs require an application and participation by a local public agency, while others permit nonprofit entities to directly apply for assistance. Among the state programs for which the City or a nonprofit entity might apply are CDBG (planning grants and grants in supportive of housing construction), Home Investment Partnership Program,</p>	Marysville does not currently have a certified Housing Element, which limits the City’s eligibility for certain funding opportunities including CDBG. Additionally, the elimination of Redevelopment agencies by the State eliminated funds previously available from the MCDA. The City has been successful in obtaining state and federal funding for affordable housing programs, including a Caltrans Safe Routes to Schools Plan grant (\$750,000) and ADA compliance work. Once the City has a certified Housing Element, it plans to apply for CDBG funding.	Continue

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>CalHome Program, Downtown Rebound Program, the Multifamily Housing Program, and the Joe Serna Jr. Farmworker Housing Grant Program. Federal programs through the Department of Housing and Urban Development and the Department of Agriculture’s Rural Housing Services Division may also provide sources of funding for affordable housing construction.</p> <p><b>Proposed Actions.</b> The City will provide local assistance in preparing funding applications for affordable housing projects that require a public agency applicant. The City will also consider providing financial support through the MCDA and/or staff support in providing needed information for funding requests to increase the likelihood of receiving state or federal funding. To promote its application assistance efforts, a representative of the City will meet annually and additionally during the year as needed, with nonprofit and for-profit affordable housing providers to determine their interest in, and plans for, constructing affordable housing in Marysville. 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><b>Program Three: Tax-Exempt Bond Financing Description.</b> Public agencies can issue tax-exempt</p>	<p>The City participated in a local consortium. No inquiries were received for the tax-exempt bond</p>	<p>Delete</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>revenue bonds to finance the acquisition, construction, or rehabilitation of affordable housing or mortgage credit certificates to assist low- and moderate-income homebuyers. Because the bonds are issued through a public agency, the investors pay no income tax on the interest earned; the bonds carry a lower interest rate than would otherwise be available to the borrower. Housing financed through tax-exempt bonds can assist both ownership and rental housing. To use this program, a public agency must first locate an interested developer, apply for and receive an allocation from the California Debt Limit Allocation Committee, and locate a bond underwriter to assist in the issuance of the bonds. The process typically takes one year to 18 months from the initial application to the availability of funds for project development/financing. Receipt of an allocation requires a deposit by the public agency applicant. Other, significant costs are also involved in submitting an application. Because of the technical complexities and costs of participating in tax-exempt bond or mortgage credit certificate programs, many small cities and counties pool their resources with other public agencies and jointly participate through a consortium.</p> <p><b>Proposed Action.</b> The City will determine the feasibility of participating in a consortium with other public agencies to take advantage of tax-exempt bond financing or mortgage credit certificates as a</p>	<p>financing. Due to lack of interest and limited staff resources, this program will not be continued.</p>	

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>funding tool for affordable housing. Feasibility will be based on the amount of funding that could be used within the City in relation to the cost of participation. The City will identify existing public agency consortiums and determine the most feasible group in which to participate.</p>		
<p><b>Program Four: Community Reinvestment</b>  <b>Description.</b> The Community Reinvestment Act directs federal regulatory and deposit insurance agencies to encourage the institutions they regulate or insure to assist in meeting the credit needs of their communities, including low- and moderate-income needs. Federal agencies are supposed to evaluate compliance with the intent of this act when reviewing applications by financial institutions for charters, new branches, mergers, relocations, and other regulated transactions. With the consolidation of the banking industry during the 1990s, it has become increasingly difficult for individual communities to obtain specific commitments from financial institutions to participate in the financing of community development projects benefiting low- and moderate-income residents. Funding decisions are often made by senior officials in regional or headquarters offices far removed from the community.  <b>Proposed Action.</b> The City will meet with representatives of each of the locally/regionally-based lending institutions to determine their interest in funding community development and housing</p>	<p>The City continues to support the provision of financing to meeting lower-income family housing needs. The types of projects with the potential to benefit from the Community Reinvestment Act have not been proposed in the city during the planning period.</p> <p>The City has had a lot more success working with Habitat for Humanity and Yuba County Youth Build on building smaller homes, some of which are affordable. Due to lack of interest and limited staff resources, this program will not be continued.</p>	<p>Delete</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>activities, including participation in Federal Home Loan Bank Board affordable housing programs. For participating lenders, the City will serve as a liaison between the institution and housing providers seeking funding sources for their projects.</p>		
<p><b>Program Five: Encourage the Production of Housing for Large Families</b></p> <p><b>Description.</b> The Housing Element identifies low-income large families as one of the resident groups in Marysville with the greatest unmet housing need.</p> <p><b>Proposed Actions.</b> To address large family needs, the City will seek commitments from developers to include three- and four-bedroom dwellings in project designs for low-income rental housing, except for housing projects specifically designed for seniors or single adults. This provision shall be incorporated into revised Design Review Guidelines. To increase the financial feasibility of meeting those needs, the Marysville Community Development Agency will consider additional tax-increment funding for large family housing units.</p>	<p>No projects for large families have been developed during the planning period. When future projects of this type are proposed, the City will continue to encourage a variety of housing including that which incorporates larger units.</p>	<p>Continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p><b>Program Six: Joint Effort with Yuba County and Non-Profit Organizations</b></p> <p><b>Description.</b> The City has conducted several planning studies since 1990 to identify opportunities to increase the housing supply through infill development, mixed-use projects, the conversion of historic commercial structures to residential use, and the conversion of hotels and motels to permanent housing. As result of these studies, the City has identified vacant properties, commercial structures, and lodging facilities in the downtown and surrounding areas that have the greatest potential for the development of housing. Much of the housing that may be developed on these sites will require subsidies to ensure their long-term affordability for very low- and low-income households. Some housing projects may require a commitment of housing vouchers from the Yuba County Housing Authority.</p> <p><b>Proposed Actions.</b> The City will seek the assistance of the Yuba County Housing Authority and non-profit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert non-residential buildings to residential use. To implement this program, the City will:</p>	<p>The Yuba County Housing Authority continues to administer the Housing Choice Voucher Program throughout the county including in Marysville. Currently, 136 vouchers are available to Marysville residents.</p>	<p>Modify and continue</p>
<p>a. Meet with Housing Authority representatives to provide information on potential sites and housing development proposals that would be appropriate</p>	<p>The City continues to work with the Housing Authority and other County staff. Three units in Marysville were rehabilitated through the County's Neighborhood</p>	<p>Continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies.	Stabilization Program (NSP) during the planning period. They were all sold to low-income households and deed restricted as affordable for 15 years.	
b. Meet with representatives of non-profit housing providers to seek their interest in securing funding and developing infill sites or converting nonresidential buildings	The City has met with representatives. No funding has successfully been obtained.	Delete. This program will be combined into Goal 2, Program 4.
<p><b>Program Seven: Homeless Services</b></p> <p><b>Description.</b> Several facilities that provide shelter and services to homeless individuals and families are located in Marysville. These facilities serve clients throughout the Yuba-Sutter region.</p> <p><b>Proposed Actions.</b> 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 a transitional housing facility to assist such persons in returning to permanent housing. This program consists of the following actions:</p>		
a. The City will allow for the expansion of existing homeless facilities and the siting of a transitional housing facility under its zoning code (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.	None of the homeless facilities in Marysville have expanded during the planning period. No transitional housing facilities were developed during the planning period.	Delete. This program will be combined into Goal 1, Program 2.c.
b. The City will continue to provide environmental review or coordination services at no charge for homeless facilities.	There have not been any homeless facilities developed during the planning period. This program will not be continued due to limited City staff resources.	Delete
c. The City will meet with homeless shelter and service providers to determine future siting needs	The City has not met with homeless shelter and service providers but remains available to meet should	Continue

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
and the appropriate locations for such facilities.	providers express an interest.	
<b>Goal Three: Improve/Conserve the Existing Supply of Housing</b>		
<p><b>Program One: Voluntary Inspections</b></p> <p><b>Description.</b> The City can assist property owners in addressing building and zoning code deficiencies by providing inspections 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 benefit from voluntary inspections, particularly in conjunction with the City’s housing rehabilitation program.</p> <p><b>Proposed Action:</b> The City of Marysville will, on a request basis, arrange for an inspection of residential properties building code violations which 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, or at no cost to the property owner in conjunction with an application for housing rehabilitation assistance.</p>	The City has not received any requests for voluntary inspections. The City continues to be available to conduct inspections when requested.	Delete. This program will be combined into Goal 3, Program 2.

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p><b>Program Two: Code Enforcement and Abatement</b></p> <p><b>Description.</b> The City's 2001 Housing Condition Survey identified nearly 160 dwelling units in need of substantial rehabilitation or replacement. Some of these structures are unsafe to occupy and require immediate action to secure the safety of their occupants.</p> <p><b>Proposed Action:</b> 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.</p>	<p>The City continues to maintain a health and safety housing enforcement program. The 2013 Housing Conditions Survey found that 63 percent of the city's housing stock is in sound condition or in need of only minor repairs, while 98 percent of the housing stock is in relatively good condition with no substantial repairs or full rehabilitation needed.</p> <p>From January 1, 2006, through July 17 2013, the City had 581 nuisance or code cases, of which about 95 percent were related to housing. Of those cases, 99 percent were resolved.</p>	<p>Modify and continue</p>
<p><b>Program Three: Rehabilitation/Acquisition of Substandard Dwelling Units</b></p> <p><b>Description.</b> The City has identified over 1,200 dwelling units in need of rehabilitation. Most of these substandard dwelling units are occupied by low-income households. Most low-income owners-occupants lack sufficient financial resources to obtain private funding for home repairs. Owners of rental units occupied by low-income households often cannot financially support repairs to dwelling units from the rents they can charge. The City's program has significantly improved the condition of housing in Marysville, but there are still a significant number of housing units in need of rehabilitation.</p> <p><b>Proposed Actions:</b> To encourage private rehabilitation efforts, the City will undertake the following actions:</p>		
<p>a. The City will apply for and/or assist eligible</p>	<p>During the planning period, the City established a</p>	<p>Modify and</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>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. The City will continue to contribute Marysville Community Development Agency housing set-aside funds, as available, to support its rehabilitation program. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement for specified minimum time period.</p>	<p>low-income family housing rehabilitation program, which had funds available to apply \$250,000 in CDBG Program Income. The City also received HOME funding to apply toward housing rehabilitation and first-time homebuyers programs. The program's goal was to preserve four to five existing affordable dwellings. A flyer was developed and three housing rehabilitation grants were made using these funds. Additional participants could not be found and time ran out to use the grant funds. The City plans to apply for additional funding once it has a certified Housing Element.</p>	<p>continue</p>
<p>b. The City will work with the non-profit 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 low-income households. The City will provide assistance to nonprofit organizations in identifying and securing funds as specified in Program 2, Goal 2.</p>	<p>Three units in Marysville were rehabilitated through the County's Neighborhood Stabilization Program (NSP) during the planning period. They were all sold to low-income households and deed restricted as affordable for 15 years.</p>	<p>Continue</p>
<p>c. The City will apply annually for state funding, or as frequently as the City has the capacity to expend</p>	<p>The City continues to monitor funding opportunities and apply for grants when feasible and eligible. No</p>	<p>Delete</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>and manage grant funds. The City will promote the housing rehabilitation program through program information included in semi-annually in utility billings, brochures available at City Hall, the City's web site, and distribution of program information to property owners in targeted neighborhoods.</p>	<p>applications for rehabilitation funding sources were made beyond those mentioned above due to limited staff resources and the lack of a certified Housing Element. The Housing Rehabilitation Program is currently inactive. This program will not be continued.</p>	
<p>d. The City will maintain current information on the condition of dwelling units by periodically updating its housing conditions data base. Approximately every 5 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.</p>	<p>A housing conditions survey was completed in early 2013 that provides a current picture of housing conditions and rehabilitation needs in the city. The survey included a 400-parcel sample of residential units in the city. Of the residences surveyed, 63 percent were found to need only minor repairs or no repairs. An additional 36 percent were in need of moderate repairs. Only 2 percent required major repairs or were dilapidated and in need of demolition or comprehensive rehabilitation.</p>	Continue
<p><b>Program Four: Housing Replacement and Relocation Assistance</b>  Description. Code enforcement and housing rehabilitation have the potential to displace low-income occupants of substandard housing units. State law requires that dwelling units occupied by lower income households that are demolished or converted in a Redevelopment area be replaced at comparable cost to the units removed. At the present time, the City has not identified any specific dwelling units to be demolished or converted</p>	<p>The City assisted residents of four residential units with relocation costs in 2006 using City funds. Due to limited City resources and the dissolution of the MCDA this program will not be continued.</p>	Delete

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p><b>Proposed Actions:</b> The City of Marysville will seek funding to pay for the relocation expenses of low-income residents displaced as a result of the condemnation or required vacation of dwelling units due to code violations. The City will require that displaced residents be given the right of first refusal to return to the dwelling units upon their repair. The City will follow the requirements of state law regarding the demolition or conversion of dwelling units occupied by lower-income households in the City's Redevelopment area.</p>		
<p><b>Goal Four: To Conserve Existing Affordable Housing</b></p>		
<p><b>Program One: Preservation of At-Risk Housing Description.</b> The Housing Element has identified two subsidized rental housing developments containing 168 rental housing units that could convert to market rate housing at some future time. In particular, Marymead Park is at highest risk for conversion within the next several years.</p> <p><b>Proposed Actions:</b> Marysville will require that the property owners of Marymead Park provide the City with at least one year advance notice of their intent to sell or convert their properties of market rate rental housing. If the owner expresses an interest in selling or converting their properties, the City will seek an interested investor or nonprofit housing corporation to acquire and continue operating the rental development for low-income households. The City</p>	<p>The City has been able to preserve the majority of its affordable rental housing stock. All of the units identified as at-risk in the 2003 Housing Element have been preserved as affordable.</p>	<p>Continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
will assist in identifying and applying for funds to maintain the affordability of rental units.		
<b>Goal Five: To Ensure Equal Housing Opportunity</b>		
<p><b>Program One: Fair Housing Program</b></p> <p><b>Description.</b> Federal and state laws govern equal housing opportunity rights and responsibilities for lenders, real estate agents, advertisers, property owners, homebuyers, and renters. Many individuals still face illegal discrimination in housing, however. The City can assist in promoting equal housing opportunity through education, regulatory agreements associated with financial assistance, and assistance in the referral of housing discrimination complaints. As part of program implementation, the City ensures that equal housing opportunity plans are implemented and all parties are informed of their rights and responsibilities under state and federal laws. The City has also maintained a single point of contact through the City Administrator's office to provide information on fair housing and refer complaints to the appropriate county, state, or federal agency or to legal aid organizations.</p> <p><b>Proposed Actions:</b> The City will continue its present information and referral services for equal housing opportunity. 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</p>	<p>The City continues to provide fair housing and referral service to residents. In July 2003, the City Council approved a CDBG Consolidated Plan which incorporates an Analysis to Impediments to Fair Housing. This plan includes a number of objectives to ensure maintenance of fair housing in the city.</p>	<p>Continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>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><b>Goal Six: To Promote Energy Conservation</b></p>		
<p><b>Program One: Implement State Energy Conservation Standards</b></p> <p><b>Description.</b> The State of California has adopted a number of energy conservation requirements for residential dwelling units. These conservation standards apply to all newly constructed dwelling units and additions to existing dwelling units. Conservation requirements address insulation; the amount and orientation of glazing; shading by landscaping, mechanical, and architectural devices; heating and cooling system efficiency; the amount and placement of thermal mass (materials that absorb heat during the daytime and release heat at night); and other aspects of building energy efficiency. The City is responsible for implementing the state's energy conservation standards. This includes the checking of building plans and other written documentation showing compliance and the inspection of construction to ensure that dwelling units are constructed according to those plans. The cost of enforcement is paid for from fees paid at the time plans are submitted.</p> <p><b>Proposed Actions:</b> The City will continue to require</p>	<p>Through the City's Building Division, the City continues to maintain and ensure new development complies with residential energy conservation standards (Title 24).</p>	<p>Modify and continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>applicants for building permits to demonstrate compliance with the state energy conservation requirements at the time building plans are submitted.</p>		
<p><b>Program Two: Energy Conservation Assistance for Low-Income Households</b>  <b>Description.</b> Substantial energy conservation, and reduced utility payments, can be realized from weatherizing and insulating older dwelling units. Many low-income households and owners of rental units lack the financial resources, however, to undertake such home improvements.  <b>Proposed Actions:</b> The City will include weatherization and energy conservation as eligible activities under its housing rehabilitation program. The City will provide information and refer eligible property owners to other programs offered by Pacific Gas &amp; Electric and nonprofit organizations. The City will promote weatherization and energy efficiency home improvement options through general advertisement of its housing rehabilitation program. 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. Information on other energy conservation and weatherization programs will be included in City mailings and advertisements of its housing rehabilitation program.</p>	<p>The City refers clients to non-City programs and incentives and has information available at City Hall. If the City renews housing rehabilitation efforts, it will consider inclusion of weatherization and energy conservation as eligible activities.</p>	<p>Delete. Program will be combined into Goal 6, Program 1.</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p><b>Program Three: Design Guidelines for Energy Conservation</b></p> <p><b>Description.</b> A significant reduction in the consumption of energy can be achieved through building design and layout. The City can promote energy conservation through design guidelines.</p> <p><b>Proposed Actions:</b> The City will update the Design Review Manual to include guidelines for energy conserving building design, layout, and orientation.</p>	<p>The City has not updated its Design Review Manual. Applicants are referred to State Title 24 for energy-efficient design guidelines.</p>	<p>Delete</p>
<p><b>Goal Seven: To Promote the Preservation of Historic Residences</b></p>		
<p><b>Program One: Document and Preserve Historic Resources</b></p> <p>Description. The preservation of historic resources requires proper documentation and maintenance of an inventory of such resources. The City can assist in the preservation of historic resources through designation of areas of the City with a concentration of such resources, enforcement of development standards that promote preservation, and the provision of financial assistance to property owners.</p> <p><b>Proposed Actions.</b> The City will undertake the following actions to document and preserve historic resources:</p>		
<p>a. Maintain a list of residential structures that are of historic or architectural value. The list will be compiled from information provided by the National Register for Historic Places, the State Office of Historic Preservation, and local historic preservation societies. 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.</p>	<p>The City is a Certified Local Government under the State Office of Historic Preservation. It maintains an inventory of historic structures and implements a very effective historic preservation program.</p>	<p>Modify and continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>b. To preserve historically and architecturally significant buildings, the City will undertake the following actions:</p> <ul style="list-style-type: none"> <li>• When considering development or rehabilitation activities, the City will evaluate the potential impact of such activities on historic properties. Higher priority in funding decisions will be given to eligible projects with objectives that include the preservation of properties identified as historic by a federal, state, or local agency.</li> <li>• The City will continue to maintain a historic design district 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 web site.</li> <li>• Property owners who wish to alter or convert historic structures will be required to follow state historic preservation guidelines. The demolition of such structures will not be allowed unless the property owner has first offered the property for sale to a public or private organization to preserve the property, and there has been no willing buyer; or, unless</li> </ul>	<p>The City has not updated the list of historic properties during the planning period. The City will continue to evaluate the potential impact of development on historic properties. The City works with property owners to comply with historic design district guidelines and to arrive at a financially feasible project, providing exemptions as appropriate.</p>	<p>Modify and continue</p>

Program/Action	Achievements/Effectiveness	Continue/Modify/Delete
<p>the property represents an immediate threat to public health and safety.</p> <ul style="list-style-type: none"> <li>• In public meetings and hearings on proposed activities involving the use of public funds for development or rehabilitation, the City will invite the public to comment on the potential impact of such activities on historically significant sites. Notices of such meeting and hearings will include language inviting such public comment.</li> <li>• The City will update the list of historic properties in 2004.</li> <li>• 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 retro-fitting, 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.</li> </ul>		

## B. GOALS, POLICIES, AND PROGRAMS

This section of the Housing Element contains the City's goals, policies, and proposed plan of actions to implement those goals and policies. The goals and policies reflect the needs identified in Section II and resources and constraints identified in Section III. 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.

The philosophy underlying the proposed policies and programs is that Marysville's role in the development of housing is one of the 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 use the limited amount of Redevelopment housing set-aside funds available to support affordable housing programs. 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 One: Accommodate the City's Share of Regional Housing Needs for All Income Groups**

#### **POLICIES**

**Policy One: 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 Two: Work 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 Three: Identify vacant and underutilized sites that are suitable for multifamily housing development.**

#### **PROGRAMS**

##### **PROGRAM ONE: Provide Adequate Sites for Housing, in Particular Rental Housing**

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:

- a. 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.

- b. Continue to implement regulatory incentives for housing through:
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.

**Administration:** Planning Department, City Administrator

**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:**

- 1a. Ongoing, 2013–2021.
- 1b. Ongoing, 2013–2021.

- 1c. Apply for state and federal grants annually (2014–2021) in association with eligible residential development proposals.
- 1d. Ongoing, 2013–2021.
- 1e. Contact owners in conjunction with specific development proposals, 2013–2021.
- 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.
- 1g. Ongoing, 2013–2021.

## **PROGRAM TWO: 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 (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.

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.

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:

- a. 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).
- b. 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.
  - 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.
- 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.

**Administration/Funding:** Planning Department

**Funding:** General Fund

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

### **PROGRAM THREE: Emergency Shelters**

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.

**Administration/Funding:** Planning Department

**Funding:** General Fund

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

### **PROGRAM FOUR: Transitional and Supportive Housing**

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).

**Administration/Funding:** Planning Department

**Funding:** General Fund

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

## **PROGRAM FIVE. 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 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.

**Administration:** Planning Department

**Funding:** General Fund, permit fees

**Time Frame:** Current and ongoing, 2013–2021; meet with homeless service providers annually beginning in first half of 2014.

## **PROGRAM SIX: Second Dwelling Units**

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.

**Administration:** Planning 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 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**

**POLICIES**

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

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

**Policy Five:** 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 ONE: Density Bonuses and Other Incentives**

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:

- 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.

**Administration:** Planning 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 TWO: Pursue Funding Under State and Federal Programs**

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.

**Administration:** Planning Department, City Administrator, 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, 2013–2021; additional contacts as needed to discuss project-specific issues.

## **PROGRAM THREE. Encourage the Production of Housing for Large Families**

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.

**Administration:** City Manager, Finance Department

**Funding:** General Fund

**Time Frame:** 2013–2021, through pre-application meetings for affordable housing projects that request City assistance.

## **PROGRAM FOUR. Joint Effort with Yuba County and Nonprofit Organizations**

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.

**Administration:** Planning Department, City Administrator

**Funding:** General Fund

**Time Frame:** Conduct initial meetings with the Housing Authority and nonprofit organizations between April and October 2014. Meet annually thereafter.

### **PROGRAM FIVE. Administrative Use Permit**

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.

**Administration:** Planning Department

**Funding:** General Fund

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

### **PROGRAM SIX. REASONABLE ACCOMMODATION**

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.

The administrative use permit review process will include application of the following decision-making criteria:

- 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 visitability on the site.

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.

**Responsibility:** City Council, Planning Commission, Community Development Department

**Funding:** General Fund

**Time Frame:** October 2014

## **PROGRAM SEVEN. CONDITIONAL USE PERMIT MONITORING**

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.

**Responsibility:** Community Development Department

**Funding:** General Fund

**Time Frame:** Initial Review in 2014, with biennial review thereafter.

### **Goal Three. Improve/Conserve the Existing Supply of Housing**

#### **POLICIES**

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

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

**Policy Four:** 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 Five:** Periodically survey housing conditions to maintain a current database on housing repair needs.

## **PROGRAMS**

### **PROGRAM ONE. 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. 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 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.

**Administration:** Building Department

**Funding:** General Fund, code enforcement fees

**Time Frame:** Current and ongoing, 2013–2021.

## **PROGRAM TWO: 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 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 organizations in identifying and securing funds as specified in Goal Two, Program Two.

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.

**Administration:** Planning Department, Building Department

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

**Time Frame:** Housing rehabilitation and acquisition: current and ongoing, 2013–2021; housing condition survey update: 2018.

### **Goal Four: To Conserve Existing Affordable Housing**

#### **POLICIES**

**Policy One: The City will seek to preserve the affordable housing developments in Marysville.**

#### **PROGRAMS**

##### **PROGRAM ONE: 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. 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 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.

**Administration:** Planning Department, City Administrator

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

**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.

**Goal Five: Ensure Equal Housing Opportunity**

## **POLICIES**

**Policy One: The City will continue to provide information and referral services to individuals with fair housing complaints.**

## **PROGRAMS**

### **PROGRAM ONE: Fair Housing Program**

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.

**Administration:** Planning Department

**Funding:** General Fund, Community Development Block Grant

**Time Frame:** Current and ongoing, 2013–2021.

**Goal Six: To Promote Energy Conservation**

## **POLICIES**

**Policy One: Continue to implement state energy efficiency standards.**

**Policy Two: Provide weatherization assistance to lower-income households.**

## **PROGRAMS**

### **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.

## **Goal Seven: Promote the Preservation of Historic Residences**

### **POLICY**

**Policy One: The City will encourage the preservation of residential buildings with historic or architectural value.**

### **PROGRAMS**

#### **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 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.
  - 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.

**Administration:** Planning Department

**Funding:** General Fund

**Time Frame:** Current and ongoing, 2013–2021; update annually as property status changes.

## C. SUMMARY OF QUANTIFIED OBJECTIVES

TABLE V-1: 2013–2021 QUANTIFIED OBJECTIVES

	<b>Extremely Low</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>Total</b>
New Construction	13	30	69	65	114	291
Rehabilitation	0	25	45	0	0	70
Preservation of Affordable Rental Housing	0	100	0	0	0	100



# APPENDIX A: PUBLIC PARTICIPATION

---

## A. PUBLIC NOTICE DISTRIBUTION LIST

Alta Regional Center  
1506 Starr Drive, Suite A  
Yuba City, CA 95991

Angela Breining and Tatiana Reyes, California Rural Legal Assistance  
511 D Street  
Marysville, CA 95901

California Exceptional Peoples  
500 Olive Street  
Marysville, CA 95901

Central Valley Homeless Veterans Assistance Program  
P.O. Box 1409  
Marysville, CA 95901

E Center Head Start  
1128 Yuba Street  
Marysville, CA 95901

FREED, Center of Independent Living  
508 J Street  
Marysville, CA 95901

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

Mara Feeney  
19B Beaver Street  
San Francisco, CA 94114

Maidu Tribe  
Enterprise Rancheria  
2133 Monte Vista Avenue  
Oroville, CA 95966  
info@enterpriserancheria.org

Marysville Joint Unified School District  
1919 B Street  
Marysville, CA 95901

Mental Retardation Service  
5876 Lindhurst Avenue  
Marysville, CA 95901

Migrant Education  
Attn: Jesus Rodriquez  
841 Cedar Lane  
West Linda, CA 95961  
Richland Housing Center  
448 Garden Highway  
Yuba City, CA 95991

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

Salvation Army  
408 J Street  
Marysville, CA 95901

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

Yuba County Community Development Department  
938 14<sup>th</sup> Street  
Marysville, CA 95901

Yuba County Library  
303 Second Street  
Marysville, CA 95901

Yuba County Superintendent of Schools  
938 14<sup>th</sup> Street  
Marysville, CA 95901

Yuba County Housing Authority  
938 14<sup>th</sup> Street  
Marysville, CA 95901

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

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

Yuba-Sutter Homeless Consortium  
Miles Johnson  
milesj64@hotmail.com

Yuba Sutter Legal Center  
725 D Street  
Marysville, CA 95901

Yuba-Sutter Respite and Community Services  
423 4<sup>th</sup> Street  
Marysville, CA 95901

## B. PUBLIC WORKSHOP LETTER

Note: Similar letters will be issued for the public meetings later in the Housing Element Update process.

February 11, 2013

RE: Housing Element Public Workshop

Dear Interested Parties,

Residents, businesses, property owners, and other interested individuals are invited to attend a public workshop on February 27, 2013, at the City of Marysville to discuss the City's Housing Element update.

Under State law, every city in California is required to adopt a Housing Element that describes how the City can best meet the community's housing needs. Cities in Yuba County are required to have their Housing Elements adopted and certified by the California Department of Housing and Community Development by October 31, 2013. PMC has been retained by the City of Marysville to assist with the preparation of the City's Housing Element.

One of the first steps in this process is gathering input from the community. The workshop will seek your perspective on Marysville's housing needs and how we can improve our housing programs. City staff and PMC will provide an overview of what the Housing Element is and why it must be updated.

Please join us to share your opinions and learn about this important topic. The workshop will be held at 6:00 p.m. on Wednesday February 27, 2013, in the Council Chambers, City Hall, 526 C Street, Marysville. If you have any questions, please contact me at (530) 749-3902.

Sincerely,

David Lamon  
City Services Director  
City of Marysville  
dlamon@marysville.ca.us

## C. FEBRUARY 28, 2013, PUBLIC WORKSHOP ATTENDEES

- Angela Breining, California Rural Legal Assistance
- Kelly Richcreek
- Robert Mackensen, Preservation Architect
- Gayle Diemond
- David M. Bean Kennedy
- Goldfield Realty, Marysville
- Suzanne England
- The Salvation Army
- Joseph Hale
- Habitat for Humanity
- Ricky Samayoa, Mayor, City of Marysville
- Miles Johnson, Sutter Yuba Homeless Consortium
- Cynthia Fontayne

## D. DRAFT HOUSING ELEMENT REVISIONS IN RESPONSE TO INPUT RECEIVED ON THE PUBLIC REVIEW DRAFT HOUSING ELEMENT

- Information from the 2013 homeless count was obtained and included in the draft in response to several comments requesting updated homeless count information.
- Information was provided about the St. John's Episcopal Church Loaves & Britches Program and was included in the draft.
- Incentivization of maintenance of existing and creation of new barrier free housing for those with disabilities and consideration of visitability requirements in all new construction and when rehabilitating housing units was requested. Criteria related to barrier free features and visitability were added to Program Six, Goal Two.
- In response to a comment stating that sites listed in the land inventory for lower-income residential development don't allow residential by-right, a note clarifying that residential uses are allowed by right on upper floors in the downtown commercial areas was added to the draft.
- In response to a request that more information be provided about why the units constructed or approved since 2006 are listed in the respective income level categories, details about income category assignments for units constructed or approved since 2006 were added to the draft.
- A comment was made that available data on number of farmworkers was not used including USDA Agricultural Census, California Agricultural Workers Survey. Information from the USDA Agricultural Census was included in the Public Review Draft. The additional data sources referenced were reviewed and none of them included Yuba County or Marysville specific data. No change was made to the draft in response to this comment.
- To respond to a comment requesting that farmworker needs be more adequately addressed, additional text was added regarding the needs of seasonal farmworkers and appropriate housing types for this special needs group.
- In response to a request for additional policies addressing farmworkers, funding sources including one specific to Farmworker housing were added to Program Two, Goal Two "Pursue Funding Under State and Federal Programs." Farmworker Needs are also addressed by Program Two, Goal 1.
- A comment noted that there aren't any implementation programs addressing female-headed households in the Public Review Draft. The City supports a variety of housing types through its zoning code regulations and through the zoning code amendments proposed in this draft Housing Element. The type of infill affordable housing most common in Marysville in recent years includes a small number of units and does not present opportunities for onsite amenities

for female-headed households with children. No change was made to the draft in response to this comment.

In addition to the comments referenced above several more minor editorial comments were received and addressed. The remainder of the comments received were reviewed and no changes were made either due to limited City resources to include additional programs or because they were already sufficiently addressed in the Public Review Draft Housing Element.





## APPENDIX B: STATE REQUIREMENTS

---

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.





## APPENDIX C: DATA SOURCES AND THEIR USE

---

A variety of local, regional, state, federal, and private sources of information were used to prepare the 2013–2021 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) Regional Housing Needs Plan, adopted September 2012. Other principal sources of information included the US Census Bureau, the California Department of Finance, the California Employment Development Department, the City of Marysville, the County of Yuba, the Yuba-Sutter Economic Development Agency (a local nonprofit organization serving special needs populations), and local real estate and property management firms. Due to differences in surveying techniques, numbers may differ slightly depending on the source.





## APPENDIX D: 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 D-1 contains the 2013 income guidelines.

**Table D-1: Income Limits by Family Size (2013)**

Income Group	1	2	3	4	5	6	7	8
Extremely Low	\$12,500	\$14,250	\$16,050	\$17,800	\$19,250	\$20,650	\$22,100	\$23,500
Very Low	\$20,800	\$23,800	\$26,750	\$29,700	\$32,100	\$34,500	\$36,850	\$39,250
Low	\$33,250	\$38,000	\$42,750	\$47,500	\$51,300	\$55,100	\$58,900	\$62,700
Median	\$41,600	\$47,500	\$53,450	\$59,400	\$64,150	\$38,900	\$73,650	\$78,400
Moderate	\$49,900	\$57,050	\$64,150	\$71,300	\$77,000	\$82,700	\$88,400	\$94,100

*Source: California Department of Housing and Community Development 2013*

*Notes:*

*Yuba County Median: \$59,400. 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 \$41,600. ( $\$29,700 \times .08 = \$2,376$ ;  $\$39,200 + \$2,376 = \$41,576$ ;  $\$41,576$  rounded =  $\$41,600$ )*

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





## APPENDIX E: GENERAL PLAN CONSISTENCY

---

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. Due to the passage of AB 162 relating to flood protection in 2007, the City may be required to amend the Community Safety and Seismic Safety Element and the Open Space, Conservation and Recreation Element of the General Plan. If amendments are needed, the Housing Element will be amended to be consistent with these elements.