

PHA 5-Year and Annual Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0226
Expires 4/30/2011

1.0	PHA Information PHA Name: <u>Yuba County Housing Authority</u> PHA Code: <u>CA107</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>07/01/2010</u>				
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: _____ Number of HCV units: <u>449</u>				
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
					PH HCV
	PHA 1:				
	PHA 2:				
	PHA 3:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.				
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: The mission of the Yuba County Housing and Community Services Division is to assist low-income residents of Yuba County in achieving self-sufficiency. It is envisioned this will be accomplished by advocating on behalf of the poor, identifying innovative and effective programs to eliminate the condition of poverty.				
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. See attachment 5.2				
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.				
7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. Include statements related to these programs as applicable.				
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.				
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing.				
8.2	Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.				
8.3	Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.				
9.0	Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. See attachment 9.0				

9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>See attachment 9.1</p>
10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p>
11.0	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>

5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.
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PHA Goal: Expand the supply of assisted housing -- The Yuba County Housing Authority has applied for additional HCV vouchers and is awaiting a decision from HUD.

PHA Goal: Improve the quality of assisted housing – The PHA has increased its SEMAP scores from “Troubled” to “High Performer” for the last three years. In addition, the PHA has improved its customer satisfaction through the hiring of additional staff, sending staff to training and obtaining translators to assist with communication.

PHA Goal: Increase assisted housing choices – The PHA provides tenant briefings and landlord briefings in an effort to educate participants on the proper use of the Housing Choice Voucher. As a part of the 2010 5-Year Plan, the PHA intends to implement the voucher homeownership program. The PHA did apply for the additional program; however, the agency was not funded.

PHA Goal: Promote self-sufficiency and asset development of families and individuals – For the past five years, and prior years, the PHA has successfully applied for and been awarded a Family Self-Sufficiency coordinator grant. This grant is used, in conjunction with CSBG dollars, to provide supportive services to low-income families to reduce barriers to employment and to encourage self-sufficiency.

PHA Goal: Ensure equal opportunity and affirmatively further fair housing – The PHA provides training to staff, posts Equal Opportunity informational posters and provides information and referral to participants to ensure access to assisted housing and to provide a suitable living environment regardless of race, color, religion, national origin, sex, familial status and disability.

9.0	Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.
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The County of Yuba is within the jurisdiction of the State of California's Consolidated Plan. However, specifics to the housing needs of Yuba County are better identified in the 2008-2013 Housing Element of the Yuba County General Plan. Attached are pages H-46 through H-67 of the above referenced Housing Element which address the above referenced needs.

9.1	Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.
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The Yuba County Housing Authority will continue its work referenced in the Housing Element to address housing needs. In addition, it will keep the Housing Choice Voucher waiting list open in an effort to fill all 449 vouchers within the limitations of funding available.



One of the primary issues addressed in the ongoing 2030 Yuba County General Plan update is economic development, including job creation. Job growth in the County has lagged behind residential development in recent times. The imbalance between residential and nonresidential growth has led to a greater mismatch between housing and jobs in the county overall. The lack of commercial retail and services has also created issues for County residents who must travel substantial distances to access shopping and commercial services. Based on direction from the public, the General Plan Update Advisory Committee, and the County Board of Supervisors, the Planning Department has established economic development and jobs/housing balance as priority issues for the 2030 General Plan Update. The General Plan will be designed to move toward a more sustainable balance between housing and jobs, and between nonresidential and residential development, as well as facilitating the development of mixed land uses in proximity.

HOUSEHOLD CHARACTERISTICS

A household consists of all persons who occupy a housing unit and share household functions. This definition includes families (related individuals living together), unrelated individuals living together, and individuals living alone. Family households, as defined by the U.S. Census Bureau, comprise two or more individuals who live together and are related by birth, marriage, or adoption. Unmarried or domestic partners are not counted by the U.S. Census Bureau as related individuals for the purpose of reporting on the number and characteristics of family households.

People living in retirement or convalescent homes, dormitories, or other group living situations are not considered “households” for the purpose of the U.S. Census 2000 count. The household characteristics in a community, including household size, income, and the presence of special needs households, are important factors in determining the size and type of housing needed in the community.

As of 2008, Yuba County had an estimated 18,431 households, with an average 2.988 persons per household. According to the 2006 American Community Survey, 55.2 percent of the population resided in owner-occupied units and 44.8 percent resided in renter-occupied units. There was a lower ownership rate in Yuba County than in California as a whole (58.4 percent) and lower than other counties nearby. Sutter County had an ownership rate of 64.4 percent, Sacramento County was 61.2 percent owner occupied, and Placer County was 72.4 percent. The ownership rate in 2006 was slightly higher than 2000 (54.1 percent) and higher still than 1990 (52.8 percent). Yuba County has been growing in the past 10–15 years, attracting new residents that desire to buy homes that are more affordable than the surrounding areas. This trend has, in part, led to the increase in owner-occupied housing.

Overall, Yuba County has seen an increase in the total number of households and a slight increase in the number of persons per household (Table H-13).

TABLE H-13. HOUSEHOLD GROWTH 1990 TO 2008

Year	Households	Owner Occupied	Renter Occupied	Size
1990	19,776	52.8	47.2	2.85
2000	20,535	54.1	45.9	2.87
2006	24,256	55.2	44.8	2.83
2008	24,310	NA	NA	2.91

Note: NA = not available.

Source: U.S. Census 1990 and 2000, ACS 2006, DOF 2008



As shown in Table H-14, in 1990 three-quarters of households in the county were families, while 21 percent were single persons. A majority of families were married couples, which comprised 77 percent of all households. Since 1990, there has been a slight decrease in the proportion of households that are families, with a corresponding increase in the representation of single persons and other households. Within families, the percentage of married couples has decreased since 1990, while the percentage of female householders with no husband present has increased. In comparison to the county as a whole, single-person households in the foothills represented a slightly larger percentage of all households (22 percent) and family households represented a slightly smaller percentage (72 percent).

TABLE H-14. HOUSEHOLD TYPE

Household Type	1990		2000		2006	
	Number	Percent	Number	Percent	Number	Percent
Family households	14,878	75	14,801	72	16,430	68
Married couple family	11,530	77	10,926	53	12,775	53
Female householder, no husband present	2,537	5	2,740	13	2,865	12
Male householder, no wife present	811	17	1,135	6	790	3
Single person households	4,064	21	4,456	22	No Data	NA
Other households	834	4	1,278	6	7,826	32
Total households	19,776	100	20,535	100	24,256	100

Note: NA = not available.

Source: U.S. Census 1990 and 2000, ACS 2006

Household size in the county has remained relatively consistent since 1990, with an average household size of nearly three persons per household. Usually, owners have larger household sizes than renters, because owner-occupied units are generally larger than rental units. However, the opposite is true for Yuba County, where the average household size among owners is 2.76 persons per household, while renters have an average household size of 3.26 persons per household. However, most rental units (64 percent) in the unincorporated County area are single-family homes, which provide housing for larger families who cannot afford to purchase a home. The larger size of renter household is also related to the high proportion of renters who are large families.

The slight increase in household size may be attributed to the rising costs of housing in the last planning period. More residents may have been willing to share housing with nonfamily members to share the cost. However, recent home prices have dropped from their peak and may continue to decrease for a portion of this planning period. If the increase in household size is indeed related to the price of housing, there may be some decreases in household size during this planning period.

Household income is one of the most important factors affecting housing opportunity since it determines a household's ability to purchase or rent housing and balance housing costs with other necessities. Income levels vary considerably among households, affecting household choices regarding tenure, location, and housing type. While higher-income households have more discretionary income to spend on housing, low and moderate-income households are limited in the range of housing that they can afford. Typically, as the income of households decreases, the incidence of cost burden and overcrowding increases.

For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California State Department of



Housing and Community Development (HCD). For Yuba County, the area median income (AMI) for 2008 is \$53,800. The unincorporated portions of Yuba County have approximately the same distribution of household incomes as the County as a whole (Table H-15). Yuba County has a greater percentage of very low-income and low-income households compared to the six-county Sacramento Area Council of Governments (SACOG) region. The County has a lower percentage of households in the above-moderate income category compared to the SACOG region.

TABLE H-15. HOUSEHOLD INCOME DISTRIBUTION

Income Category	Percent of Households in Income Category		
	Yuba County Unincorporated	Yuba County Total	Six-County SACOG Region
Very Low Income (<50 percent of AMI)	27.5	27.5	22.4
Low Income (50-80 percent of AMI)	20.4	20.5	16.8
Moderate Income (80-120 percent of AMI)	18.3	17.6	19.5
Above Moderate Income (120+ percent of AMI)	33.9	34.3	41.3

Source: SACOG RHNP, 2008; 2008 HCD Income Limits

Table H-16 shows the distribution of household income for the year 2007, as reported in the American Community Survey estimates (U.S. Census Bureau). Yuba County's median income is lower than most neighboring counties (with the exception of Butte County) and substantially lower than the state as a whole.

TABLE H-16. INCOME DISTRIBUTION

Income Range	Yuba County		Sutter County	Butte County	Placer County	Nevada County	California
	Number	Percent	Percent	Percent	Percent	Percent	Percent
Less than \$10,000	1,337	5.6	5.2	7.4	3.0	3.8	5.6
\$10,000 to \$14,999	1,866	7.8	5.7	9.9	3.8	5.0	5.3
\$15,000 to \$24,999	3,563	15.0	9.8	15.2	7.9	9.2	9.8
\$25,000 to \$34,999	3,119	13.1	12.2	12.5	7.8	10.6	9.6
\$35,000 to \$49,999	3,861	16.2	14.5	14.1	13.2	15.3	13.1
\$50,000 to \$74,999	4,421	18.6	19.2	17.3	18.8	21.2	18.0
\$75,000 to \$99,999	2,632	11.1	14.1	11.1	15.6	13.2	12.8
\$100,000 to \$149,999	2,176	9.1	12.3	8.4	16.5	13.6	14.3
\$150,000 to \$199,999	552	2.3	3.9	2.5	7.3	4.5	5.7
\$200,000 or more	274	1.2	3.0	1.6	6.1	3.7	5.8
Total	23,801	100.0	100.0	100.0	100.0	100.0	100.0
Median HH Income	\$41,620		\$52,486	\$40,011	\$68,463	\$56,344	\$58,361

Source: ACS, 2005-2007 3-Year Estimates

Note: Income reported in 2007 inflation-adjusted dollars.



OVERPAYMENT

“Overpayment” is a measure commonly used by public agencies to measure housing affordability. The U.S. Department of Housing and Urban Development (HUD) refers to overpayment as “housing cost burden” in its Comprehensive Housing Affordability Strategy (CHAS) data. Households that pay more than 30 percent of their gross income for housing are said to be “overpaying” for housing. Thirty percent of households in Yuba County use more than 30 percent of their income on housing while 13 percent are severely cost burdened and use 50 percent or more of their income on housing. The 2000 CHAS data provide some insight into overpayment by tenure (Table H-17).

TABLE H-17. MONTHLY HOUSING COSTS OF HOUSEHOLDS BY PERCENTAGE OF INCOME, 2000

Income Spent on Housing	Owner		Renter		Total	
Less than 30 percent	6,932	63	4,785	51	11,723	57
30 to 50 percent (cost burdened)	2,908	26	3,122	33	6035	30
50 percent or more (severely cost burdened)	1,216	11	1,495	16	2,700	13
Total	11,056	100	9,402	100	20,458	100

Source: CHAS 2000

Residents at the lower end of the income scale are more likely to overpay for housing. Table H-18 shows the number of lower income households in 2000 that paid more than 30 percent of their income for housing. In all, 5,038 households, or 51 percent of lower income households, were estimated to overpay for housing in 2000. In 2000, 78 percent of extremely low-income households overpaid for housing, compared to 59 percent of very low-income and 29 percent of low income households.

TABLE H-18. LOWER INCOME HOUSEHOLDS OVERPAYING FOR HOUSING, 2000

Category	Owners			Renters			Total		
	Total	Number Overpaying	Percent Overpaying	Total	Number Overpaying	Percent Overpaying	Total	Number Overpaying	Percent Overpaying
Extremely low income (<30 AMI)	809	599	74	1,947	1,538	79	2,756	2,137	78
Very low income (30–50 AMI)	1,075	600	56	1,782	1,089	61	2,857	1,689	59
Low income (50–80 AMI)	1,929	793	41	2,251	419	19	4,180	1,212	29
All lower income (<80 AMI)	3,813	1,992	52	5,980	3,046	51	9,793	5,038	51

Source: CHAS 2000



Households most significantly affected by cost burdens include:

- ✓ renter households with extremely low incomes and large families (91 percent or 2,034 households);
- ✓ large families that own their home (88 percent or 58 households);
- ✓ very low-income renters in general (74 percent or 244 households);
- ✓ very low-income large families that own their home (84 percent or 99 households);
- ✓ low-income renters (27 percent or 110 households); and
- ✓ small families that own their home (48 percent or 304 households).

Overall, elderly renter households (23 percent or 231 households) and general owner households (17 percent or 233 households) have the most instances of severe cost burden (50 percent or more of income to housing). Renters are generally more cost burdened than owner households, 33 percent and 26 percent, respectively; however, renters and owners have similar rates of severe cost burden, 17 percent and 16 percent, respectively.

OVERCROWDING

Overcrowding is a measure of the ability of existing housing to adequately accommodate residents. The U.S. Census Bureau defines overcrowding as a household that lives in a dwelling unit with an average of more than 1.0 person per room, not including bathrooms, porches, balconies, foyers, halls, or half-rooms. Severe overcrowding is defined as more than 1.5 persons per room. Too many individuals living in housing with inadequate space and number of rooms can result in deterioration of the quality of life and the condition of the dwelling unit from overuse. Overcrowding results when either the costs of available housing with a sufficient number of bedrooms for a family exceeds the family's ability to afford such housing or unrelated individuals (such as students or low-wage single adult workers) share dwelling units because of high housing costs.

According to the U.S. Census 2000, overcrowding in the unincorporated area of Yuba County was about 17 percent (3,438 housing units), compared to 13 percent (968 housing units) in Marysville. Among renters, approximately 11 percent of housing units (or 1,178 housing units) were in overcrowded conditions, and eight percent of these housing units were in severely overcrowded conditions. Among owners, approximately 24 percent of housing units (or 2,260) were in overcrowded conditions, and 8 percent of these housing units were in severely overcrowded conditions.

HOUSING STOCK CHARACTERISTICS

Housing stock characteristics, including housing type, tenure, and price, are important in identifying the housing needs of Yuba County residents. A majority of housing units in the county are single-family homes, though mobile homes compose 20 percent of the housing stock. Since 1990, the percentage of households owning homes has increased slightly. However, many new homes being developed in the county are affordable only to above moderate-income households. Rental housing remains affordable to most households in the county.



HOUSING TYPES

Since 1990, the housing stock in unincorporated Yuba County has increased by approximately 5,950 units. A majority of the growth in housing units has been single-family homes, which compose 69 percent of the housing stock. Mobile homes accounted for 21 percent of the housing stock in 1990 and 18 percent of the housing stock in 2008. The total number of mobile homes increased by 582 units between 1990 and 2008. The proportion of mobile homes to all units has decreased while the proportion of single-family homes has risen. All other unit types maintained a similar proportion of the housing stock in 1990, 2000, and 2008 estimates. Table H-19 compares the housing stock in 1990, 2000, and 2008.

TABLE H-19. HOUSING UNIT TYPE, UNINCORPORATED COUNTY

Housing Unit Type	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Single family detached	10,172	66	10,630	63	14,842	69
Single family attached			867	5	915	4
2-4 units			753	4	709	3
5+ units			2,002	13	1,114	7
Mobile homes	3,309	21	3,458	21	3,891	18
Total Housing Units	15,483	100	16,782	100	21,433	100

Sources: DOF 2008

VACANCY RATES

Among the housing units, 90 percent were occupied and 10 percent were vacant, including 2 percent of units vacant for seasonal, recreational, or occasional use. The homeowner vacancy rate in the county was 1.8 percent, while the renter vacancy rate was 6.7 percent. The percentage of vacant units in the county has increased since 1990, from 7 percent to 10 percent. The percentage of units vacant for seasonal, recreational, or occasional use has remained the same, at 2 percent.

Among occupied housing units, 58 percent were owner occupied and 42 percent were renter occupied. This represents a slight increase from the 55 percent of households owning homes in 1990. Within the foothills area, 77 percent of housing units are owner occupied, reflecting the higher percentage of single-family homes and mobile homes on individual lots compared to Valley communities.

HOUSING COSTS AND AFFORDABILITY

The relationship of housing costs to local incomes is crucial to understanding overall housing need. If housing costs increase faster than incomes, this can create unmet needs. If housing costs are relatively high in comparison to household income, a correspondingly higher prevalence of cost burden (payment of more than 30 percent of income for housing) and overcrowding (more than one person per room) will



result. This section summarizes the cost and affordability of the Yuba County housing stock to residents. The analysis of the for-sale and rental housing market in the county relied on data from Realtor.com, *Appeal Democrat*, *Sacramento Bee*, and real estate listings on the internet.

OWNERSHIP HOUSING

Between February 2008 and July 2008, 714 homes were listed for sale in the Yuba County area and 599 were sold. All of these were single-family homes. Median sale prices by bedroom size ranged from \$117,000 for a one-bedroom home to \$257,000 for a five-bedroom listing. Three-bedroom homes were the most commonly listed home size, accounting for 52 percent of all sales, with a median sales price of \$180,000 (Table H-20).

TABLE H-20. RECENTLY SOLD HOMES

Bedrooms	Listings	Median Sale Price
1	6	\$117,000
2	79	\$150,000
3	314	\$180,000
4	182	\$229,000
5+	18	\$257,000
Total	599	

Source: Realtor.com (July 10, 2008)

As of early 2009, foreclosure rates were very high. In April 2009, more homes were in foreclosure than were for-sale conventionally² in Yuba County. In Olivehurst, there were 45 homes for sale and 154 homes in foreclosure. In Marysville, there were 109 homes for sale and 312 homes in foreclosure. In Wheatland, there were 11 homes for sale and 38 homes in foreclosure. As shown in Table H-21, Yuba County had a higher foreclosure rate than neighboring counties.

TABLE H-21. FORECLOSURE RATES

Place	Foreclosure Rate (Ratio of one foreclosed home in comparison to all units)	Total Number of Foreclosure Properties
Yuba County	1:122	229
Nevada County	1:377	132
Placer County	1:200	724
Sutter County	1:159	208
Butte County	1:376	252

Source: Realtytrac.com (February 2009)

² Realestate.yahoo.com, April 2, 2009



More than 60 percent of mortgage borrowers in Yuba County owe more on their house than it is now worth, leading to a greater danger of foreclosure for these residents³.

Partly as a result of the high foreclosure rate, the County received \$1.4 million in Neighborhood Stabilization Funding, which the County has set aside for the first-time homebuyers program, to assist households with moderate incomes or below.

RENTAL HOUSING

Rental housing in the county consists of apartments, townhomes, and single-family homes. Table H-22 shows the range of rental prices by bedroom size. In general, the rental prices were consistent across all areas of the county. As shown below, the rental range for one-bedroom apartments was \$350 to \$550 per month, two-bedroom apartments ranged from \$500 to \$1,110, and three-bedroom apartments ranged from \$775 to \$1,420.

TABLE H-22. RENTAL COSTS

Bedrooms	Rental Range
Room	\$350-\$550
Studio	\$425
1	\$425-715
2	\$500-\$1,110
3	\$775-1,420
4	\$1,390-1,605

Source: Appeal Democrat and Sacramento Bee (July 24, 2008)

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. 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 H-21 shows the maximum affordable home and rental price based on the 2008 income limits determined by the U.S. 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

³ Wasserman, Jim. March 31, 2009. Yuba County tops nation in 'underwater' loans. *Sacramento Bee*. Page B8.



income range (e.g., a moderate-income four-person family could have an annual income as low as \$43,051 but the example is based on the same family with a \$64,600 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 multiple of their earnings—sometimes four or more times the household’s annual income.

According to Table H-23, the median rent in 2006 was \$667. Assuming prices did not change significantly in 2 years, it is likely that many units are affordable to those with very low incomes. It is likely that an extremely low-income household would find it difficult to find an apartment of sufficient size. As can be seen in Table H-20, affording even a one-bedroom apartment could be difficult for such a household.

TABLE H-23. AFFORDABILITY OF HOUSING IN RELATION TO INCOME, 2008

Income Group	Income Range (Family of Four)	Highest Affordable Monthly Rent ¹	Median Rent ²	Affordable Purchase Price ³	Median Home Price (July 2008) ⁴
Extremely low	\$0–\$16,150	\$403	\$667	\$48,450	\$183,500
Very low	\$16,151–\$26,900	\$672		\$80,700	
Low	\$26,901–\$43,050	\$1,076		\$129,150	
Moderate	\$43,051–\$64,600	\$1,615		\$193,800	

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

² Source: ACS 2006

³ Affordable purchase price assumes a value of three times the annual income.

⁴ Source: Sacramento Bee (August 21, 2008)

Sources: *Sacramento Bee*, HCD 2008 Income Limits.

Note: Area Median Income = \$53,800

The median home price in July 2008 could be affordable to many moderate-income households but would not be affordable to lower income households. Like rentals, although some homes may be available at lower costs, they may not be of sufficient size.

The following discussion evaluates the affordability of ownership and rental housing options for extremely low-, very low-, low-, and moderate-income households:

Extremely Low-Income Households. Extremely low-income households have incomes that do not exceed 30 percent of the area median income, as adjusted for family size. The maximum affordable home price for extremely low-income households ranges from \$0 to \$48,450, well below the income needed to afford a median-priced home. No for-sale homes were available at prices affordable to extremely low-income households at the time of the survey. These households are essentially priced out of the for-sale market.



For rental units, extremely low-income households can afford rents up to \$403 per month. This rental range is enough for rental of a room within an apartment or home. However, it is unlikely that an extremely low-income large household could afford a unit with three or more bedrooms.

Very Low-Income Households. Very low-income households have incomes that do not exceed 50 percent of the area median income, as adjusted for family size. The maximum affordable home price for very low-income households ranges from \$48,453 to \$80,700, well below the median home price. As seen in Table H-18, the median price of homes of all sizes were out of the affordable range of very low-income households. Therefore, these households are also priced out of the for-sale market.

Very low-income households can afford rents between \$403 and \$672 per month. This rental range is enough for a one-bedroom apartment and some of the lower-priced two-bedroom units. However, it is unlikely that a very low-income large household could afford a unit with three or more bedrooms.

Low-Income Households. Low-income households have incomes ranging from 51 percent to 80 percent of the area median income, as adjusted for family size. The maximum purchase price ranges from \$90,450 for a one-person household to \$170,550 for an eight-person family. Given current sales prices, low-income households can afford some of the lower priced single-family homes in the county; however, most units currently listed for sale in the county are unavailable to this income group.

In the rental market, a low-income household could afford to pay rent from \$753 (one-person household) to \$1,421 (eight-person household) per month, depending upon household size. Low-income households could afford one-bedroom and many of the two-bedroom rentals. Therefore, the smaller low-income households are able to afford rents in the county, but large households will have difficulty finding affordable large units.

Moderate-Income Households. Moderate-income households have incomes ranging from 80 percent up to 120 percent of the area median income. The maximum affordable house price for a moderate income four-person household is \$193,800. A moderate income household should be able to find a for-sale home in the county.

In the rental market, a moderate income four-person household can pay up to \$1,321 per month. This allows moderate-income households to afford nearly all rentals in the county, including apartments and single-family homes.

For ownership housing, the trend in housing affordability can be measured using a housing affordability index. The housing affordability index is a measurement of the percentage of homes sold that would be affordable to a family earning the median income. It should be noted that the historical trend of housing affordability goes through cycles of increasing to decreasing affordability. Data suggest that the county and region are in a down cycle of affordability. The Yuba City MSA, which includes Sutter and Yuba Counties, Housing Opportunity Index (HOI) is an affordability index prepared by Wells Fargo and the National Association of Home Builders. The HOI figures for the fourth quarter of each year are shown in Table H-22.

As shown in the Table H-24, the HOI has dropped from a recent high of 43.5 percent in 2000 to 14 percent in the third quarter of 2007. The long-term impact of the current trend toward lower median home prices on affordability is not clear.



TABLE H-24. YUBA CITY MSA¹ AFFORDABILITY INDEX FOR SELECT YEARS

Year	Index Percentage ²
2000	43.5
2001	48.5
2003	27.1
2005	8.2
2007	14

Note: MSA = Metropolitan Statistical Area

¹ Figures are the percentage of homes sold that would be affordable to a family earning the median income during the fourth quarter of each year (third quarter of 2007).

² The Yuba City MSA includes Sutter and Yuba Counties.

Source: National Association of Home Builders 2007

HOUSING CONDITIONS

Understanding the housing conditions in the county is important to deciding how funds may be targeted to be most effective. The age of housing is an important characteristic of supply because it often indicates housing condition. Many federal and state programs use the age of housing as one factor to determine housing rehabilitation needs. A general rule of thumb is that housing units begin to require repairs or rehabilitation after 30 years, and major rehabilitation needs arise as housing units reach 50 years of age. As shown in Table H-25, 44 percent of the housing stock in unincorporated Yuba County is more than 30 years old (built before 1970), indicating that many units may need repairs. In the foothills area, approximately 30 percent of the housing stock is 30 years old or more.

TABLE H-25. YEAR HOUSING WAS BUILT

Year Built	Number	Percent
1990-2000	2,697	16
1980-1989	2,905	17
1970-1979	3,930	23
1960-1969	3,275	20
Before 1960	3,986	24
Total	16,793	100

Source: U.S. Census Bureau 2000

According to the U.S. Census 2000, over 1,400 housing units, approximately 9 percent of housing units in the unincorporated area, were duplex, multifamily, or mobile homes constructed before 1970. The overwhelming majority of these properties are owned privately. Although these housing units may have lower costs than newer rental or ownership housing, these older rental units have a high probability of needing repairs that are not necessarily affordable to their occupants.

In 2006, Mercy Housing California conducted a housing condition survey for Yuba County (Table H-26). In their sample of 5,271 homes, they found that about 23 percent were substandard. These homes



ranged in condition from needing a minor repair to being completely unfit for human habitation. Those homes that are completely dilapidated may need to be demolished. Other homes may benefit from either a home repair or rehabilitation loan program.

TABLE H-26. HOUSING CONDITION SURVEY

Condition	Number of Units	Percent of Total
Sound	17,430	77.0
Minor	2,740	12.1
Moderate	1,471	6.5
Substantial	339	1.5
Dilapidated	656	2.9
Total Substandard	5,206	23.0
Total Units	22,636	100.0

Source: Mercy Housing California: Housing Condition Survey of Yuba County, April 2006

SPECIAL HOUSING NEEDS

Certain segments of the population face difficulties finding affordable housing because of special circumstances related to age, family status, and self-care ability. State housing element law identifies special needs groups as senior households, persons with disabilities, large families, female-headed households, persons in need of emergency shelter, and farmworkers. See Table H-27 for the numbers of residents in each special needs group. State law requires the County to analyze the needs of extremely low-income households, which are covered below. The following discussion details the housing and supportive services needs of each particular group and the major programs and services available to address their needs. In Yuba County, another unique group needing special consideration includes military personnel, especially veterans.

TABLE H-27. SPECIAL NEEDS GROUPS IN YUBA COUNTY

Special Needs Groups	Persons	Households	Percent of County
Elderly (65+) ¹	6,213	4,955	8.8/20.0
Population with a disability (16+) ¹	11,669		23.3
Female-headed households with children ¹		2,349	9.7
Large households ²		3,081	15.0
Owners		1,472	7.2
Renters		1,609	7.8
Agricultural workers ³	7,100		
Homeless persons ⁴	706		1.0
Military veterans ¹	6,137		8.7

¹ ACS 2006

² Refers to households with five or more persons per the U.S. Census 2000.

³ Estimated total for the Yuba City Metropolitan Statistical Area, according to California EDD (2008). See Table H-44 for additional estimates of agricultural and farmworkers.

⁴ CoC (January 29, 2008)



ELDERLY

Elderly households typically have special housing needs caused by low (usually fixed) incomes, high health care costs, and declining mobility that affects self-care capacity. According to the U.S. Census 2000, an elderly person headed 20 percent (4,144) of households in the unincorporated county area. Among elderly households, 78 percent (3,221) were homeowners and 22 percent (923) were renters.

More recent statistics on the exact number of elderly-headed households are not available; however, estimates from the 2006 American Community Survey show that 20 percent of households in Yuba County had at least one elderly resident. This number is expected to be higher in unincorporated areas. Many elderly households that own homes have paid off the mortgages and have equity from the home; however most rely on fixed incomes to pay for expenses. Mismatch between relatively high value of property and low monthly incomes can create difficulty for some elderly households in maintaining their homes.

These homes may now also be too large for their current needs, creating additional maintenance difficulties for occupants. Low-income elderly homeowners can receive home rehabilitation assistance through the County's housing rehabilitation loan program, which provides deferred payment loans to seniors for a wide variety of rehabilitation needs, including structural repairs, plumbing, and accessibility modifications among others. In 2000, over 6 percent of elderly owner-occupied households had incomes below the poverty level. Poverty level is defined by the U.S. Census based off of certain directives from the Office of Management and Budget. Poverty level is a national set of money income thresholds revised every year to account for inflation. The individuals in most need of housing assistance are elderly renters. Seniors who rent housing typically have lower incomes than homeowners, and fewer financial assets. Over 15 percent of senior households who rented had incomes below the poverty level in 2000.

Potential sources of assistance for this group include subsidized housing and rental assistance, among others. Buttes Christian Manor, a 100-unit complex in Marysville, and Olive Tree Apartments, a 44-unit complex in Olivehurst, provide affordable housing for elderly households in Yuba County.

Several community care facilities in the county provide services to the elderly. Feather River Manor, Prestige Assisted Living, Sunrise Garden Residential Care, and Ursula's Care Home are elderly residential care facilities in the county, providing care for up to 150 elderly residents.

AGRICULTURAL WORKERS

Agricultural workers consist of persons who earn their primary income through permanent or seasonal agricultural labor. Permanent farmworkers work in the fields, processing plants, or support activities on a year-round basis. When workloads increase during harvest periods, seasonal or migrant laborers supplement the labor force. Farmworkers' special housing needs arise from their very limited incomes and the often unstable nature of their employment.

Agriculture is a major industry in Yuba County. The gross revenue from agricultural and forestry operations in Yuba County was approximately \$137 million in 2005. Top crops include rice, peaches, walnuts, cattle, milk, timber, prunes, pasture, kiwi, and almonds. As a result of this agricultural activity, there is a significant population of farmworkers in Yuba County (see Table H-28).



TABLE H-28. YUBA COUNTY FARMWORKER ESTIMATES

Source	Migrant Farmworkers	Seasonal Farmworkers	Total Farmworkers
California EDD ¹	—	—	7,100
Migrant Health Program (HHS) ²	1,930	2,239	4,169
Migrant Health Program (HHS) ³	2,477	2,872	5,349

Note: EDD = California Employment Development Department; HHS = U.S. Department of Health and Human Services; MSA = Metropolitan Statistical Area.

¹ July 2008. California EDD does not differentiate between migrant and seasonal farmworkers. Data is for Yuba City MSA, which includes Yuba County and Sutter County.

² 2000. Information taken from a variety of U.S. EDD reports.

³ 2000. Information taken from Agricultural Employment and Earnings Bulletin, U.S. Employment Development Department.

No statistics are available to indicate the locations of farmworkers in Yuba County; however, it is expected that farmworkers would seek housing in and around agricultural areas on the western end of the county. In 2003, according to the U.S. Department of Labor, farmworkers were predominantly Hispanic/Latino.

The Migrant Health Program of the U.S. Department of Health and Human Services (HHS) released the *Migrant and Seasonal Farmworker Enumeration Profiles Study* in 2000. The study estimated the number of migrant and seasonal farmworkers and their nonfarmworker household members in California. The study was based on secondary source material, including existing database information and interviews with knowledgeable individuals. The study indicated that Yuba County had an estimated 5,349 farmworkers, including 2,872 seasonal farmworkers. According to the 2008 California EDD data, the Yuba City MSA had 7,100 persons in farm work, which represented approximately 15 percent of the employed workforce. Statewide surveys provide some insight into the demographic characteristics and housing needs of farmworkers. Among the major findings are:

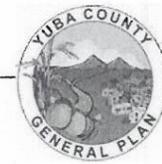
Limited Income. Farmworkers typically earn very low incomes. Wages in 2007 for farmworkers in the Sacramento Valley Region⁴ ranged from around \$9.00 to \$13.00 an hour. This would equate with an approximate salary range between \$18,000 and \$27,000 for 12 months of full-time work; however, many workers are only employed seasonally.

Overcrowding. Because of their very low incomes, farmworkers have limited housing choices and are often forced to double up to afford rents. A Statewide survey indicated that overcrowding is prevalent and a significant housing problem exists among farmworkers.⁵

Substandard Housing Conditions. Many farmworkers live in overcrowded conditions and substandard housing, including shacks, illegal garage units, and other structures generally unsuitable for occupancy.²

⁴ California EDD. 2007. Agricultural Employment in California. Earnings. Available: <<http://www.calmis.ca.gov/file/agric/sac2007earn.xls>>. Accessed November 12, 2008

⁵ Sherman, J., et al. [Don Villarejo, Anna Garcia, Stephen McCurdy, Ketty Mobed, David Runsten, Cathy Saiki, Steven Samuels, Marc Schenker]. 1997 (April). Finding Invisible Farm Workers: The Parlier Survey. Available: <<http://www.cirsinc.org/Documents/Pub0497.1.PDF>>. Accessed August 25, 2008.



Seasonal, or migrant, farmworkers face an additional challenge of finding affordable housing for several months of the year. Such workers have very low or even extremely low incomes. Migrant farmworkers who do not travel with their families must pay for seasonal shelter for themselves and their families back home, further increasing their financial difficulties.

Many farmworkers’ families also face the challenge of finding affordable housing of adequate size because such families are often larger than average. Others, because they have very low incomes and do not speak English well, face discrimination in the housing market.

Several assisted housing complexes within the county can assist farmworkers who are permanent residents. Six affordable housing projects in the unincorporated areas are funded through the U.S. Department of Agriculture (USDA) Rural Development Section 515 program. These affordable housing projects provide 197 units of assisted housing. In addition, Beverly Terrace, which provides 34 units of assisted housing, is partially funded through the farm labor housing program under USDA Rural Development Section 514/516.

Available housing resources for seasonal farmworkers who migrate to the region are extremely limited in relation to the number of such workers. Few agricultural landowners provide seasonal employee housing. Most migrant workers compete for limited rental housing; live in motels, trailers, their cars, or other places not designed for seasonal housing; or live unsheltered. Overcrowding and substandard housing conditions are common among this segment of the workforce.

LARGE FAMILIES

The U.S. Department of Housing and Urban Development defines a large family as one with five or more members. These households constitute a special need group, particularly those with low income, because the supply of adequately-sized, affordable housing units in a community is often limited. Most owner-occupied homes in Yuba County have three or fewer bedrooms, which is generally adequate for the averagely-sized household (Table H-29). Renter-occupied homes tend to be smaller. According to the U.S. Census 2000 data, 16,079 households in Yuba County (78 percent of all households in the county) had two or more people. Of these households, 3,076 (15 percent of the total) had five or more members. Tables H-30 and H-31 present household sizes in Yuba County.

TABLE H-29. BEDROOMS IN UNITS

Bedrooms	Owner-Occupied Units	of Total	Renter-Occupied Units	of Total	Total Units
No bedroom	75	0.7	359	3.8	434
One bedroom	1,048	9.5	2,301	24.4	3,349
Two bedrooms	2,956	26.7	3,749	39.7	6,705
Three bedrooms	5,636	50.8	2,355	24.9	7,991
Four bedrooms	1,262	11.4	658	7	1,920
Five or more bedrooms	111	1	25	0.3	136

Source: U.S. Census Bureau 2000



TABLE H-30. HOUSEHOLD SIZE, 1990-2000

	1990		2000		Change, 1990-2000
One-person households	4,064	21	4,456	22	10
Two-person households	6,262	32	6,494	32	4
Three-person households	3,498	18	3,515	17	0
Four-person households	3,160	16	2,994	15	-5
Five-person households	1,525	8	1,522	7	0
Six-person households	645	3	723	4	12
Seven or more-person households	622	3	831	4	34
TOTAL:	19,776	100	20,535	100	4

Source: U.S. Census Bureau 1990, 2000

TABLE H-31. HOUSEHOLD SIZE BY INCOME

Income Level	1-4 persons		5+ Persons		Total ¹	
	Number of People	Percent	Number of People	Percent	Number of People	Percent
Below 30 of AMI	1,636	11.7	289	9.6	2,756	13.5
31 to 50 of AMI	1,919	13.7	451	15.0	2,857	14.0
51 to 80 of AMI	2,694	19.2	857	28.5	4,180	20.4
Above 81 of AMI	7,752	55.4	1,409	46.9	10,665	52.1
TOTAL	14,001	100.0	3,006	100.0	20,458	100.0

Note: AMI = Area Median Income

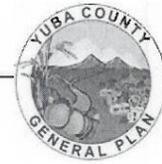
Source: CHAS 2000

¹Total includes other categories that were not captured in the original data under 1-4 or 5+ person households.

Household size in the county has remained relatively consistent since 1990, with an average household size of nearly three persons per household. Generally, owners have larger household sizes than renters, because owner-occupied units are generally larger than rental units. However, the opposite has been true for Yuba County, with the average household size among owners in 2000 of 2.76 persons per household, while renters had an average 3.26 persons per household. In 2000, most rental units (64 percent) in the unincorporated County area were single-family homes, which can provide housing for larger families who cannot afford to purchase a home. The larger size of renter households can be related to the high proportion of renters who are large families.

Large families require more bedrooms than small families to avoid overcrowding. The number of large households increased more than the number of other household sizes between 1990 and 2000, although the percentage point change is relatively small (Table H-30). To save money for other necessities such as food, clothing, and medical care, many lower-income large households reside in smaller units, which frequently results in overcrowding.

Among the large households countywide, 48 percent were owners and 52 percent were renters. The number of housing units in the unincorporated areas appears adequate to meet the needs of large



households, as 75 percent of owner-occupied units and 43 percent of renter occupied units have five or more rooms. However, a significant number of households, 9 percent of owners and 17 percent of renters, live in overcrowded conditions because they cannot afford housing of adequate size.

Large households were in similar income categories in 2000 as other households (Table H-31). Although there were fewer large households with incomes in the moderate or above range, there were fewer large households in the extremely low-income range as well.

The County should encourage and work with affordable housing providers to provide affordable units to large lower income households.

HOMELESS PERSONS

Individuals and families become homeless for many, often related, reasons. Most face financial circumstances and are unable to afford housing in a particular community. Others have mental and/or health conditions that lead to homelessness. Still others face homelessness because of the seasonal nature of their work. A reason that many women with children become homeless is domestic violence.

Beyond the need for housing, homeless individuals are likely to need supportive services such as life skills training, health care, substance abuse treatment, education, and job training. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system 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).

Accurately assessing the homeless population is difficult because of the transient nature of the population and because many individuals are not visibly homeless but move around in temporary living conditions. The 2000 Census identified 132 persons who either resided in emergency shelters or transitional housing, or were visible in street locations. The Continuum of Care conducted a survey in January of 2008. The results of this survey are shown below in Tables H-32 and H-33.

TABLE H-32. HOMELESS POPULATION

Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Households with dependant children	10	89	17	116
Total number of persons in these households (adults and children)	37	292	33	362
Households without dependant children	46	185	82	313
Total number of persons in these households	55	199	90	344
Total persons	92	491	123	706

Source: CoC (January 29, 2008)



TABLE H-33. HOMELESS SUBPOPULATIONS

	Sheltered	Unsheltered	Total
Chronically homeless	77	20	97
Severely mentally ill	92	12	104
Chronic substance abuse	223	11	234
Veterans	16	5	21
Persons with HIV/Aids	5	0	5
Victims of domestic violence	82	6	88
Unaccompanied youth (under 18)	3	2	5

Source: CoC (January 29, 2008)

There were 706 homeless individuals. About 14 percent of these were chronically homeless. HUD describes a chronically homeless individual as an unaccompanied disabled individual who has been continuously homeless for over 1 year. A large proportion of homeless individuals were found to have chronic substance abuse.

Generally, three types of facilities provide shelter for homeless individuals and families:

Emergency shelter: a facility that provides overnight shelter and fulfills a client's basic needs (i.e., food, clothing, medical care) either on-site or through off-site services. The permitted length of stay can vary from 1 day at a time to 2 months, depending on whether the shelter is short-term or long-term.

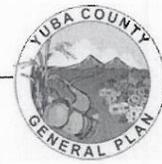
Transitional housing: a residence that provides housing for 2 years or less. Transitional housing typically connects residents to rehabilitative services, including substance abuse and mental health care interventions, employment services, individual and group counseling, and life skills training.

Permanent housing: permanent housing that is affordable in the community or service-enriched housing that is linked with on-going supportive services (on- or off-site) and is designed to allow formerly homeless clients to live at the facility on an indefinite basis.

As seen in Table H-31, homeless persons have a wide range of needs. In addition to housing, a homeless individual may need substance abuse counseling, health care, mental health care, child care, job search assistance, or other services. There are several agencies and nonprofits that provide housing and other services to the homeless in Yuba County. Most are located in Marysville or in neighboring Yuba City in Sutter County.

Sutter Yuba Continuum of Care/Homeless Consortium is a group of homeless care providers, agencies, municipalities, and nonprofits in Yuba and Sutter counties. Its purpose is to represent the homeless and assist them in finding permanent housing. The consortium conducts regular surveys of the homeless, with the most recent survey occurring in January 2008.

Casa de Esperanza, located in Yuba City, provides emergency shelter, food, counseling, and other services to help families and children recover from domestic violence and find new homes.



Hands of Hope, in Yuba City, provides supportive services to homeless school-aged children, preschool siblings, and their families. They work in partnership with Bridges-to-Housing to provide on-site housing assistance and host events for other local agencies serving homeless families. In February 2009⁶, they opened a 6,000-square-foot day shelter where homeless families could shower, wash clothes, and catch up on homework during afternoon and evening hours.⁷

Bridges-to-Housing partners with Hands of Hope to help people find homes.

The **Yuba-Sutter Salvation Army** provides emergency food, shelter, and utility assistance to families and individuals in crisis. Their residential and drop-in programs target homeless families and individuals. These programs include the Relief from Energy Assistance through Community Help (REACH) and the Emergency Food and Shelter Program (EFSP). These two programs provide rental assistance, food assistance, utility assistance, and temporary shelter. They serve a yearly average of 12,300 local individuals.

The **Depot Family Crisis Center**, operated by the Salvation Army, provides longer term housing for homeless individuals. While residing at the crisis center, residents take part in a homeless prevention program, which includes life skills, vocational training, and job search training. The Salvation Army provides transitional housing for those awaiting entry into the homeless prevention program.

Transitional housing (nine two-bedroom homes) is available to Depot graduates. Families are able to live in these homes as they seek permanent housing.

The **Cold Weather Shelter Project** is a partnership with The Salvation Army, Sutter County Housing Authority, and Yuba City that houses up to 25 families during the winter months. The program is an accelerated version of the Depot. The Cold Weather Shelter runs from December through March.

The **Twin Cities Rescue Mission**, located in Marysville, provides 52 beds for homeless persons and families. The mission provides meals and housing for up to 3 days.

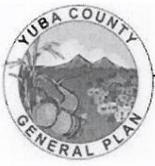
PERSONS WITH DISABILITIES

Persons with disabilities have special housing needs because of the lack of accessible and affordable housing; higher health costs associated with their disabilities and, for those whose disabilities affect their work potential, limited income earning opportunity. Disabilities refer to mental, physical, or health conditions that last more than 6 months. The U.S. Census 2000 defines three types of disabilities: work, mobility, or self-care limitations.

Work disability refers to a condition that restricts a person's choice of work and prevents them from working full time. Mobility limitation refers to physical or mental conditions that make it difficult to go outside the home alone. Self-care limitation refers to a physical or mental condition that makes it difficult for a person to take care of their own personal needs.

⁶ Gebb, Ashley. 2009 (February 1). *Lending a hand of hope: Volunteers prepare haven for families facing hard times*. Appeal-Democrat.

⁷ Dickey, J. 2008 (July 17). *Lending a hoping hand: Work begins to transform building into 6,000-square-foot shelter*. Appeal-Democrat.



Depending on the type of disability, such individuals may need special group housing with professional supervision and access to supportive services, on- or off-site. Others may simply need home modifications to facilitate independent living. Persons with disabilities that require group-home living with supportive services face a special challenge: finding living quarters with appropriate supportive services and access to transportation. In much of the unincorporated area, the availability of supportive services and transportation is limited.

According to the U.S. Census 2000, 26 percent of residents in the unincorporated areas had at least one of the three types of disabilities. Among persons with disabilities, 22 percent were elderly. Approximately 42 percent of persons age 21–64 with disabilities are prevented from working because of their disabilities.

Several facilities in the county assist persons with disabilities. The Alta California Regional Center, with a field office in Yuba City, is a coordinating agency for group homes assisting the developmentally disabled population. The regional center supervises a network of 21 residential care facilities in northern and central California, serving an estimated 12,000 persons. Eight adult residential care facilities are located in the county, providing capacity for 52 individuals. Adult residential facilities typically provide 24-hour nonmedical care for persons age 18–59 that are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, or mentally disabled.

In addition, the county contains five facilities for adult day care, which provide capacity for 100 individuals. Adult day care facilities typically provide programs for frail elderly, developmentally disabled, and or mentally disabled clients.

Sutter-Yuba Mental Health Services assists persons with mental disabilities. Established in 1968 as a joint powers agency, Sutter-Yuba Mental Health Services is the only joint county mental health program in California and serves the residents of Sutter and Yuba Counties.

FEMALE-HEADED HOUSEHOLDS

Female-headed households often require special consideration and assistance because of their greater need for affordable housing. Most such households are either single parents who need accessible day care, health care, and other supportive services, or elderly persons living alone, often on very low incomes. Because of their relatively lower incomes and higher living expenses, such households usually have more limited opportunities for finding affordable and decent housing than the population at large.

As shown in Table H-34, approximately three-quarters of households in the county were families. Female-headed households comprised almost 20 percent of all family households. In general, 16 percent of families had incomes that were below poverty level. Female-headed households had much higher poverty rates, with almost 40 percent of female-headed families with incomes below the poverty level. Female-headed families made up 45.3 percent of all families below the poverty level. Although male-headed families also had a higher percentage than average below the poverty level (27.2 percent), they made up only 12.4 percent of all families below the poverty level.



TABLE H-34. FEMALE-HEADED HOUSEHOLDS

Householder Type	Number	Percent
Total households	20,552	100.0
Total family households	14,954	72.8
Total male-headed family households (no wife present)	1,115	7.5
Male heads with children under 18	698	62.6
Male heads without children under 18	417	37.4
Male-headed family households under the poverty level	303	27.2
Total female-headed family households (no husband present)	2,782	18.6
Female heads with children under 18	1,765	63.4
Female heads without children under 18	1,017	36.6
Female-headed family households under the poverty level	1,108	39.8
Total families under the poverty level	2,444	16.3

Source: U.S. Census Bureau 2000

EXTREMELY LOW-INCOME HOUSEHOLDS

Households in the extremely low-income (ELI) 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 ELI households and actions that the County may take to better serve them. ELI households may be homeless or in danger of being homeless because of their inability to find appropriately priced housing. The ELI category focuses on those households that make less than 30 percent of the area median income of \$53,800. This equates to \$16,150 for a family of four.

According to the U.S. Census 2000, more than 13 percent of households in Yuba County were in the ELI category. Of the 2,756 households, 809 were owners and 1,947 were renters. If one assumes that the proportion of ELI to all households remains the same, then in 2008, there were approximately 3,727 households that made less than 30 percent of the area median income. By June 2013, the County estimates that there will be an additional 630 ELI households.

As seen in Table H-35, most ELI households spend more than 50 percent of their income on their housing costs. Because of these cost burdens, ELI households may require specific housing solutions; including subsidies, housing with supportive services, single-room occupancy units, shared housing, or other solutions. The County has a range of housing and supportive services programs that could assist ELI households, including participation 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 various health and human services related programs.



TABLE H-35. EXTREMELY LOW-INCOME HOUSEHOLDS

	Renters	Owners	Total
Percent with cost burden > 30 percent	78.9	84.8	80.1
Percent with cost burden > 50 percent	59.8	56.5	58.8

Source: CHAS 2000

MILITARY VETERANS

Yuba County is home to Beale Air Force Base, which employs close to 6,000 individuals. Many individuals who leave the military continue to live in Yuba County. The U.S. Census 2000 reported that nearly 6,700 Yuba County residents served in the military at some time. While career or retired officers in the military may have adequate resources to acquire housing meeting their needs at an affordable cost, many other former military personnel often do not have sufficient incomes to obtain adequate, affordable housing. Others may have disabilities related to their military service. Still others are homeless or unable to care for themselves. Homeless and disabled veterans comprise a substantial segment of the disabled and homeless populations, although precise statistics are not available. The needs and resources of military veterans who do not have adequate, affordable housing or have special housing needs related to their disabilities or homeless status would be similar to the needs and resources discussed previously for other special needs groups.

Several state and federal initiatives seek to provide housing and supportive service to veterans. HUD has created the HUD Veteran Resources Center (HUDVET), in collaboration with national veterans groups, to focus federal housing and supportive services resources on veterans needs. The California Department of Veterans Affairs assists veterans with home purchase and other housing financing; coordinates health care, homeless assistance, education, and other services for veterans; and operates several veterans' homes for elderly and disabled veterans.

ASSISTED HOUSING DEVELOPMENTS "AT RISK" OF CONVERSION

Housing that receives governmental assistance is often a significant source of affordable housing in many communities. Because of its significance, this section identifies publicly assisted rental housing in the unincorporated County areas, evaluates the potential of such housing to convert to market rates during a ten-year planning period, and analyzes the cost to preserve those units.

INVENTORY OF ASSISTED HOUSING UNITS

Yuba County is required to identify subsidized affordable units and develop a program in their housing elements for the preservation of assisted, affordable multifamily units. Subsequent amendments have clarified the scope of the analysis to also include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert within ten years. As part of the analysis, an

**PHA Certifications of Compliance with the PHA Plans and Related Regulations:
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year and/or Annual PHA Plan for the PHA fiscal year beginning 2010, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

Yuba County Housing Authority

CA107

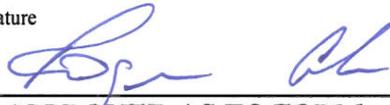
PHA Name

PHA Number/HA Code

X _____ 5-Year PHA Plan for Fiscal Years 20¹⁰ - 20¹⁴

X _____ Annual PHA Plan for Fiscal Years 20¹⁰ - 20¹¹

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
Roger Abe	Chair, Yuba County Housing Commission
Signature	Date
	May 6, 2010

APPROVED AS TO FORM
 ANGIL P. MORRIS-JONES
 COUNTY COUNSEL
 BY: 

BEFORE THE YUBA COUNTY HOUSING AUTHORITY

BOARD OF COMMISSIONERS

IN RE:

Resolution No.: 2010-1

Approve PHA 5-Year and Annual Plan)
for Fiscal Years 2010-2014)

WHEREAS, the Yuba County Housing Authority Board of Commissioners have previously approved the 2005/09 Five Year Plan, including the Annual Plan for 2008/2009

WHEREAS, the 2010/2014 5-Year and Annual Plan has been reviewed and updated.

NOW THEREFORE BE IT RESOLVED that the Yuba County Housing Authority Board of Commissioners does hereby adopt the 5-Year and Annual PHA Plan for 2010-2014.

PASSED AND ADOPTED at a meeting of the Housing Commissioners of the County of Yuba, State of California, on the 4th day of May, 2010 by the following vote:

AYES:

ABSENT:

NOES:

ABSTAIN:



Roger Abe, Chair

ATTEST:

By: 

Debra J. Phillips, Executive Director/Secretary

APPROVED TO FORM:

By: 

Angil Morris-Jones, County Counsel

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the County of Yuba will conduct a public hearing by the Yuba County Housing Authority Commission on Tuesday, May 4, 2010, at 5:30 p.m., or as soon thereafter as the matter may be heard, at the Board of Supervisors Chambers, 915 8th Street, to discuss the Yuba County Housing Authority PHA Five-Year and Annual Plan and to solicit citizen input.

The proposed PHA Five-Year and Annual Plan, including policy and program revisions since submission of the last Annual Plan, and all information relevant to the public hearing is available for public review at County of Yuba, Community Development and Services Agency, Housing and Community Services Division, 915 8th Street, Suite 130, Marysville, CA 95901

The purpose of the public hearing will be to give citizens an opportunity to make their comments known. If you are unable to attend the public hearing, you may direct written comments to the County of Yuba, Community Development and Services Agency, Housing and Community Services Division, 915 8th Street, Suite 130, Marysville, CA 95901 or you may telephone 530-749-5460. In addition, information may be obtained at the above address between the hours of 8:00 a.m. and 5:00 p.m. on weekdays.

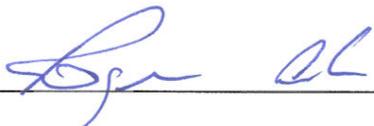
The County of Yuba and the State of California do not discriminate in housing or employment on the basis of race, religion, sex, age, national origin, or handicap. The location of the public meeting is fully accessible to mobility-impaired individuals.

In compliance with the Americans with Disabilities Act, the County of Yuba encourages those with disabilities to participate fully in the public hearing process. If you have any special needs to allow you to attend or participate in this public hearing process, please contact our office at 749-5460 prior to the public hearing, so that we may accommodate you.

* NO COMMENTS *

**Certification by State or Local Official of PHA Plans Consistency with the
Consolidated Plan**

I, Roger Abe the Chair, Housing Authority Commission certify that the Five Year and
Annual PHA Plan of the Yuba County Housing Authority is consistent with the Consolidated Plan of
State of California prepared pursuant to 24 CFR Part 91.

 5/6/10

Signed / Dated by Appropriate State or Local Official

Civil Rights Certification

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Expires 4/30/2011

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

Yuba County Housing Authority

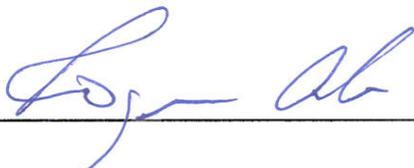
CA107

PHA Name

PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

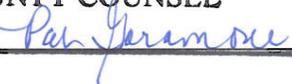
Name of Authorized Official	Roger Abe	Title	Chair, Yuba County Housing Commission
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Signature		Date	May 6, 2010
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APPROVED AS TO FORM

ANGIL P. MORRIS-JONES

COUNTY COUNSEL

BY: 

VAWA Statement Attachment
For Five-Year and Fiscal Year 2010 Annual PHA Plan
Yuba County Housing Authority - CA107

Yuba County Housing Authority is complying with the Violence Against Women Reauthorization Act of 2005 (VAWA) by providing information to tenants and landlords at the briefings and at the time of lease-up (Form HUD-91067 Lease Addendum VAWA). In addition, the above referenced information is posted at our office, located at 915 8th Street, Suite 130, Marysville, CA 95901.