



## **City of Biggs**

2010 City of Biggs General Plan / Housing Element  
Annual Report

Submitted By:  
**City of Biggs Planning Department**  
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**May 2010**

**Department of Housing and  
Community Development  
ANNUAL HOUSING ELEMENT PROGRESS REPORT**

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Reporting Period by Calendar Year: from January 1, 2010 to December 31, 2010

These forms and tables, including the **Certificate of Accuracy** are due to the Department of Housing and Community Development (HCD) and the Governor's Office of Planning and Research (OPR) on or before April 31, 2009. Submit separate reports directly to both HCD and OPR (Government Code Section 65400) at the addresses listed below:

**Department of Housing and Community Development**  
Division of Housing Policy Development  
P.O. Box 952053  
Sacramento, CA 94252-2053

-and-

**Governor's Office of Planning and Research**  
P. O. Box 3044  
Sacramento, CA 95812-3044

## CERTIFICATION OF ACCURACY

I, Peter R. Carr, the City Administrator of the City of Biggs, have reviewed the information provided in the forms and report contained herein, and certify, to the best of my knowledge, that the information that has been provided herein is true and correct.

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Peter R. Carr, City Administrator

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June 21, 2011



## **BACKGROUND AND PURPOSE OF THE GENERAL PLAN ANNUAL REPORT**

### ***General – State Law and local planning***

California Government Code Section 65400(a)(2) mandates that all cities and counties submit to their legislative bodies an annual report on the status of the General Plan and progress in its implementation. Only charter cities are exempt from the requirement to prepare Progress Reports, pursuant to Government Code Section 65700. A copy of this Progress Report must also be sent to the Governor's Office of Planning and Research (OPR) and the Department of Housing and Community Development (HCD).

The intent is to ensure that the General Plan directs all land use decisions and remains an effective guide for future development. Because the role of the General Plan is to act as a "constitution" for the long-term physical development of a community and because it is required to be updated periodically to reflect current circumstances, it is critical that local planning agencies periodically review the General Plan and its implementation. The report is a tool for doing this.

The main purpose and most important function of the report is to provide local legislative bodies with information regarding implementation of their General Plan. The report must be presented to the local legislative body for their review and acceptance. This is typically done by placing the report on a regular meeting agenda as a consent or discussion item.

### ***City of Biggs – Growth and the General Plan***

The *City of Biggs General Plan 1997-2015* was adopted by the City Council in January of 1998. Since the Plan's adoption, the City has seen fluctuations in development interest within Biggs, as evidenced by the receipt of Land Use Entitlement Applications. After an increase in development and entitlement requests in 2005-2006 (which included annexation proposals, zone change requests, and land division requests), there was a sharp decrease in 2007, which continued to decline through 2010.

The reasons for the increased interest and subsequent decline of development in Biggs are varied, but are most directly related to the "real estate bubble" and current depressed state of the economy.

These and other market forces to include the large number of foreclosed properties and the general depressed conditions of the local job market, have resulted in a flat to declining rate of growth in the City and a continued reduction in the overall number of applications submitted to the City for development through the 2009-2010 reporting period. As a result of these conditions, the City has not seen any real interest from groups seeking to leverage the opportunities that exist in the City for new development. The City of Biggs continues to engage in dialogue with various alternative energy providers but has not been successful in securing any real projects as a result. It is anticipated that this interest will continue due in part to the pending requirements for alternative energy components to power portfolios, the City's position as a local agency power provider and member of NCPA and the available land resources surrounding the City suitable for these types of ventures.



Regardless of development interest within the City and the current state of the economy, the City's General Plan remains a valid and useful document, and the Goals and Policies of the Plan were advanced through the actions of the City throughout the 2010 calendar year.

While the Plan remains adequate, it is now over a decade old. Thus, in 2008, the City approved a contract to update the General Plan to reflect changing market dynamics, an evolving community vision and new and changed priorities that have surfaced since the Plan was adopted in 1998.

In late 2008, as part of the General Plan Update process, an administrative draft Background Report was prepared and public meetings were held to gain community input into the process. In early 2009, a Preferred Land Use Alternative was selected by the City Council. Shortly thereafter, the Council decided to suspend the General Plan Update process due to lack of funding. The General Plan Update effort was re-started by the City in 2010 and the City is currently progressing towards the completion of a draft policy document. The City anticipates the initiation of proceedings to prepare an Environmental Impact Report in support of the Plan update effort at some time in the 2010-2011 budget year.

### ***City of Biggs 2009-2014 Housing Element***

The City of Biggs *2009-2014 Housing Element* (Housing Element) was adopted by the City Council on May 3<sup>rd</sup>, 2010. The HE was drafted during the second half of 2009 and was conditionally certified by the State Department of Housing and Community Development in February of 2010. Following its adoption by the City Council in May, staff submitted the Housing Element to the State of California Housing and Community Development Department for final certification.

The Housing Element outlines the Goals, Policies and Programs of the City in relation to the provision of housing, addresses the City's success in implementing the previous Housing Element and provides a detailed demographic and analytical evaluation of how the City is planning to accommodate its share of the regions housing during the planning period (2009-2014). The primary components of the Plan remain consistent with the City's previous Housing Element. The finding of the Plan suggest that the City has made strides toward the achievement of accommodating its regional fair share of the affordable housing needs and will continue to move toward meeting the goals of the Element during the next 5-year plan period.

### **EXECUTIVE SUMMARY**

As described in this report, the City of Biggs General Plan remains a useful and valuable tool to assist the City in providing policy direction for City decision makers and information for City residents and interested parties.

In that context and in terms of the City of Biggs and its General Plan, this report concludes the following:

- The City of Biggs General Plan remains a valid and useful document, which continues to provide guidance and direction for the City as intended. However, as



previously stated, the document is over a decade old and the City will need to begin to prioritize an update to the Plan in order to better reflect current conditions, new state planning requirements, and the evolving vision of the City and its residents.

- In comparing the current City of Biggs General Plan projections to the current setting, it can be summarized that the main thrust of the General Plan projections were, and continue to be, correct in that the Plan identified the concept that limited new residential development would be required to meet projected longer-term demand.
- The adoption of new requirements (generally resulting from outside legislation) have created new topical areas, which will need to be addressed as part of the any planned General Plan update.
- There is detailed information about the City and surrounding area in all of the elements of the current City of Biggs General Plan. Much of the overarching, supporting, and descriptive information (setting, et cetera) remains accurate and therefore useful. However, any future General Plan Update will need to update much of the setting information to reflect changes that have occurred since the Plan's adoption, and growth projections will be revised and renewed. Changes to the Land Use and subordinate elements will reflect those updates to reset the foundation for the best possible planning and to become the best possible tool for the City's decision-making bodies.
- The 2009-2014 Housing Element concludes that the City is making progress towards meeting its regional housing needs allocations and has the land supply available to meet its targets in the planning horizon (2009-2014).



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## I. IS THE GENERAL PLAN SERVING TO MEET ITS OWN GOALS?

With regard to Land Use, all of the Policies and Programs set forth by the City of Biggs General Plan stem from **Goal 1.1**, as follows:

*“Maintain and promote the qualities which make Biggs a desirable community.”*

A determination of whether Goal 1.1 is being met may be subjective, but there are objective measures as well. One metric to determine whether a community is desirable is whether there is a presence of growth interests. The section below titled DEVELOPMENT ACTIVITY 2010 (beginning on page 18) summarizes the development applications and activity that has occurred over the last year. Prior to that is a review of the stage set by the current General Plan.

### **General Plan Land Use Projections**

The *City of Biggs General Plan 1997-2015* makes projections for both population and land use demands. The first section, Land Use, includes the following under its Population and Demographics heading:

*“The 1977 Biggs General Plan anticipated that the growth rates of the 1960's and early 1970's would continue. This led to a belief that the population of Biggs would increase from a 1975 level of 1,377 persons to 2,200 by 1995. In fact, the 1995 population of Biggs was 1,640... the growth rate for the period from 1990 through 1996 was the lowest since Biggs incorporated in 1903...*

*...During the decade of 1980 to 1990 the population growth rate was about 1.2 percent per year. Over the longer thirty year term of 1970 through 1997 the City population grew at a rate of approximately 1.45% annually... It is expected that the growth rate in Biggs will fall between one and two percent during the next 18 years as families are attracted to Biggs by affordable housing and the desire to raise children in a small town setting.”*

That same General Plan section contained Projected Land Use Demands, which included the following:

*“Based upon a 2% annual growth rate, the City will need housing for an additional 702 residents by the year 2015. Given an average household size of 3.03 persons, Biggs will need approximately 231 new homes to satisfy the community's housing needs.*

*It is noteworthy that the 2.0% growth rate assumed within this General Plan is optimistic. Unless regional conditions change significantly in coming years an average growth rate of 1% to 1.5% annually is more likely. However, planning for a 2% growth rate ensures that the General Plan will accommodate development should economic conditions within the region improve.”*

### **Current Setting**

The *2009-2014 City of Biggs General Plan Housing Element* states that between 1990 and 2000, the City's population increased by 13.4 percent, which equates to a 1.3



percent average annual increase. This growth rate was higher than that for the County during the same period, which was 1.0 percent. From 1980 to 2000, the City experienced a slow but steady increase in population. A review of the population and growth figures from the California Department of Finance suggests that the population of Biggs decreased from 1,793 in 2008 to 1,777 in 2009.

The 2009-2014 Housing Element identified 16 vacant residential parcels within the developed portion of the City with the potential to provide for residential growth opportunities.

The largest parcel of land available for residential development within the developed City areas was 2.75 acres of a larger 6.57 acre R-1 zoned parcel constrained due to bisection by an irrigation canal. The only other parcels over an acre in size are two abutting R-3 parcels totaling 4.25 acres. The available residential land analysis identified 3.68 acres of R-1 zoned land, 2.26 acres of R-2 zoned land, and 4.25 acres of R-3 zoned land. The Housing Element 2009-2014 identified the realistic residential unit capacity by zoning district as 13, 19, and 68 units, respectively, totaling 100 units. Various other parcels over 2-acres in size existing within the City but are designated for use other than residential by the General Plan or zoning ordinance.

The limited availability of residential land within the developed portion of the City is also true within the City's adopted Sphere of Influence. While numerous vacant parcels exist within the adopted Sphere area, few are available for development or have the potential to provide for any substantial measure of growth in their current configurations. Few parcels that are outside the City limit boundary but inside the City's Sphere – are larger than five acres in size, and most would not be considered to serve for long-term growth planning in that they are generally not contiguous to existing development, not suitable because of size (not large enough), or are constrained by other issues including availability to market, physical properties, or current use(s) that determine suitability. Two such parcels were annexed as part of the North Biggs Estates and Summit Estates subdivisions, which have approved tentative maps totaling 109 potential new residential lots.

It can be concluded that the projections framed by the current General Plan regarding housing requirement needs accurately estimated the current setting, in that there is not a great supply of land within or surrounding the City boundary which would serve to provide for any long-term housing stock needs, should the City desire an increase in growth options.

### ***Regional Housing Needs***

A Regional Housing Needs Plan (RHNP) is mandated by the State of California (Government Code, Section 65584) for regions to address housing issues and needs based on future growth projections for the area. The State of California also establishes the number of total housing unit need for each region. In this area, the RHNP is developed by the Butte County Association of Governments (BCAG), and allocates to cities and the unincorporated county their "fair share" of the region's projected housing needs. The RHNP allocates "fair share" needs based on household income groupings over the five-year planning period for each specific jurisdiction's Housing Element. The RHNP, which covers a span of 8 years, also identifies and quantifies the existing housing needs for each jurisdiction.





The intent of the RHNP is to ensure that local jurisdictions address not only the needs of their immediate areas but also provide their share of housing needs for the entire region. Additionally, a major goal of the RHNP is to assure that every community provides an opportunity for a mix of affordable housing to all economic segments of its population. The RHNP jurisdictional allocations are made to ensure that adequate sites and zoning are provided to address existing and anticipated housing demands during the planning period and that market forces are not inhibited in addressing the housing needs for all facets of a particular community.

Based on projections found in the BCAG *Draft Butte County Regional Housing Needs Plan, January 1, 2007 – June 30, 2014*, the City will need to provide 77 housing units affordable to very-low and low-income households over the plan horizon. In addition, the City will have to provide 78 housing units available to moderate and above-moderate income households. A total of 155 new housing units meeting the above noted income groupings are suggested to be constructed within the City of Biggs by 2014, according to the RHNA.

The 2009-2014 Housing Element counted the two pending residential projects in Biggs totaling 109 units toward meeting the RHNA. North Biggs Estates, acquired by the Community Housing Improvement Program (CHIP) in 2008, is currently being developed with 56 new affordable single-family residential units. At this time, site improvements have been installed in the project area and the Final Map has been recorded. A Community Facilities District (CFD) has been established for the North Biggs Estates project, as required by the conditions of project approval. The CFD will provide funding for expenses such as landscaping costs, drainage costs, street lights, etc. The Summit Estates tentative subdivision map was approved and annexed in 2008, and consists of 53 market-rate (above moderate) single family lots however no further improvements have been made to the Summit Estates project area in furtherance of the project.

The available residential site inventory completed as part of the 2009-2014 Housing Element demonstrates the capacity for 68 very low and low income units, as well 32 moderate and above moderate units.

Between the pending projects within the City, and the available residential land for development, the City has the capacity to exceed its regional housing needs allocation by 47 low and very low income units, and 7 moderate or above moderate units.

### **Summary**

In comparing the General Plan's projections to the current setting, it is concluded that the General Plan projections were correct in that they identified that new residential development would be required to meet demand. The City's Housing Element identifies some new requirements (resulting from outside legislation) that have created new targets for the City to meet, and through the required internal consistency will work in concert to support the General Plan to address those goals. It is then concluded that the General Plan is serving to meet its own goals. Upon initiation of unit construction in the North Biggs Estates project, it is anticipated that the City will meet or approach its targeted unit allocation for the very-low and low income housing ranges pursuant to the Updated Regional Housing Needs Plan (RHNP).



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## II. ADEQUACY OF THE CURRENT CITY OF BIGGS GENERAL PLAN

Government Code § 65302 states that "*the General Plan shall consist of a statement of development policies and shall include a diagram or diagrams and text setting forth objectives, principles, standards, and plan proposals.*" The General Plan must include the seven elements described below in this report.

For one of the required Elements, the Housing Element, the Government Code is very specific about contents, requirements and frequency of adoption. The requirements for the other six elements are less specific. The Government Code requires that the Housing Element must be reviewed and adopted or re-adopted at least every 5 years while the other elements of the Plan should be revised "as needed" to keep information current. The City of Biggs General Plan contains all seven of the required Elements comprising a legally adequate General Plan. As indicated previously in this report, all Elements of the General Plan with the exception of the Housing Element (adopted in 2010) were adopted in 1998 and remain valid and functional today.

The City of Biggs' General Plan was consistent with state requirements when it was adopted in 1998 and remains consistent with state requirements to this day. The Housing Element was updated in 2009 and adopted in 2010. The remainder of the plan will be updated as part of the City's pending General Plan Update project.

### ***Usefulness of the Plan***

The General Plan has been described by the courts as "*the constitution for development*" (of a jurisdiction). All development approvals must be consistent with the General Plan. Therefore, a General Plan is useful if it provides up-to-date information, goals, policies and implementing actions that are consistent with current city growth policies and which are physically and economically feasible to implement.

The Biggs General Plan elements are listed below, with a brief description of what they include, followed by a brief discussion and summary regarding currency and what has been done in the City of Biggs in the 2010 calendar year to ensure that the goals, policies, and programs set forth within the General Plan have been addressed:

### **LAND USE ELEMENT**

*"A land use element which designates the proposed general distribution and general location and extent of the uses of the land for housing, business, industry, open space...and other categories of public and private uses of land. [It]...shall include a statement of the standards of population and building intensity recommended for the various districts..."*

There are two goals listed within the Land Use Element of the Biggs General Plan, as follows:

- Maintain and promote the qualities which make Biggs a desirable community.
- Promote economic growth within the City of Biggs to ensure employment opportunities and goods and services are available within the community.



These goals contain several Policies and Programs which generally seek to assure adequate land supply, address blighted buildings, and assure that new buildings are aesthetically pleasing. Within that framework, Staff has been working on the following items throughout the 2009 calendar year to ensure that the goals set forth in the Biggs GP have been addressed:

- The City continues to be active in enforcing its Code Enforcement program in 2010 with a focus on fences, property and building maintenance and foreclosed structure issues. (PROGRAM 1.1.2)
- The City is in the process of budgeting for adequate funds to establish a Design Review process. In the interim, Staff continues to apply the Interim Design Guidelines presented within the Community Enhancement Element when reviewing future projects. (PROGRAM 1.1.7)
- The City has completed and adopted a planning study identified as phase II of the Downtown Visual Master Planning process. This effort tiered off of the City of Biggs Downtown Visual Master Plan phase I adopted in 2009. This effort seeks to further refine the design standards for the downtown and review potential project structures for design enhancements (POLICY 1.1.C; PROGRAM 1.4.1)
- The City continues to utilize and pursue State and Federal grant funds for several activities and infrastructure improvements, including well-upgrade projects, the sixth street bridge replacement effort and the upgrading of the City's Wastewater Treatment Plant. (PROGRAM 1.4.2)

Summary/Conclusion: The Land Use Element is useful and adequate in its characterization of the nature of the City, and the Plan's overarching goals and policies. The Land Use Plan has been amended twice since its adoption with both changes being small changes facilitating the implementation of broader General Plan goals and policies. No amendments were made in 2010. Although the Land Use Element, including its Land Use Plan, provides meaningful, useful, and appropriate guidance to the City, it is anticipated that as part of any future General Plan Update effort that the Land Use Element will likely undergo revisions in order to reflect current conditions, new state planning requirements, and the up-to-date vision of the City and its residents.

#### CIRCULATION ELEMENT:

*"A circulation element consisting of the general location and extent of existing and proposed major thoroughfares, transportation routes, terminals, and other local public utilities and facilities, all correlated with the land use element of the plan..."*

There are five goals listed within the Circulation Element of the Biggs General Plan, as follows:

- Plan and develop roadways in an orderly and visually attractive manner which enhances the community and provides for the movement of people and goods within the City of Biggs.



- Ensure that circulation improvements are adequate to serve transportation demands of new development within Biggs.
- Accomplishment of on-going maintenance of roadways in an efficient and cost-effective manner.
- Provide safe, convenient, and attractive routes for pedestrians and bicyclists of all ages throughout Biggs.
- Minimize the impacts of the Union Pacific Railroad Company tracks on the City and its residents.

These goals contain several Policies and Programs which generally seek to enhance the movement of goods and people throughout the City, provide safe walking routes for residents, maintain and improve the quality of the roadways within the City, etc. During the 2009 calendar year, the City has taken the following measures to advance the policies and programs under these goals:

- The City of Biggs continues to pursue grant funding to upgrade and maintain City roadways. The City was unsuccessful in its efforts to acquire funding through the safe-routes-to-school grant program but continues to seek funding through other programs to include CDBG and PTA grant programs. (GOAL 2.1; POLICY 2.1.A; POLICY 2.4.A, B, and C)
- The City of Biggs prepared and adopted an update to the City's Bicycle Transportation Plan which provides focused information and policy guidance for bicycle and non-motorized transportation efforts in the City. (Goal 2.4 and policies and programs 2.4A - 2.4C)
- The sixth street bridge structure is currently under design which will replace the existing sub-standard structure to meet all size and safety standards. The City is currently awaiting phase II funding approval for the project from the California Department of Transportation (Caltrans). (PROGRAM 2.1.5)
- The City Engineering Department is working on the preparation of new street cross-sections for incorporation into the City's General Plan Update effort and Roadway Design Standards Manual. (Goal 2.2 and policies and programs 2.2.A – 2.2.F)

Summary/Conclusion: The Circulation Element in the General Plan is devised and designed to support Land Use Plan and policies for both current uses and future growth. The Circulation Element has not been substantially amended since its adoption and the goals, objectives and policies of the Element remain valid. The Circulation Plan within the Element continues to serve to facilitate the implementation of the Land Use Plan and the assumptions and projections supporting its designations of streets and roadways remain accurate and provide for a legally adequate and viable plan. However, as part of the pending General Plan Update, it is anticipated that the Element will undergo revision in order to reflect the changed vision of the City, changing current conditions, and new applicable regulatory changes.



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## COMMUNITY ENHANCEMENT ELEMENT:

*The Community Enhancement Element is an optional element of the Biggs General Plan. This element is intended to maintain and enhance the community's existing character, preserve cultural and historical resources, and provide cultural, social, and recreational services, all of which make Biggs a desirable place to live.*

There are five goals listed within the Community Enhancement Element of the Biggs General Plan, as follows:

- Maintain the small town character that makes Biggs a special place to live.
- Maintain and enhance the City's character and visual appearance in order to create a quality future community.
- Maintain and enhance the historic resources, qualities and character of the City of Biggs.
- Biggs shall provide ample recreational facilities and opportunities for all members of the community.
- The City shall maintain a system of basic social services which meet the needs of existing and future members of the community.

There have been significant work efforts within the City in 2009 to advance the programs and policies of the Community Enhancement Element. Some of these work efforts include the following:

- The City has completed the Phase II work effort for the Downtown Visual Master Plan project. Phase II of this study refines and advances the efforts of Phase I and seek to advance potential projects in the downtown area. (POLICY 3.1.D)
- As stated previously, the City is currently budgeting to prepare Design Guidelines. However in the interim, the City continues to implement the Interim Design Guidelines included within the Community Character Element of the General Plan (PROGRAM 3.2.2)
- The City continues to be active in enforcing its Code Enforcement program in 2010 with a focus on fences, property and building maintenance and foreclosed structure issues. (PROGRAM 1.1.2)

Summary/Conclusion: The Community Enhancement Element in the General Plan is envisioned and designed to maintain and enhance the community's existing character, and to reflect the desires of the City to make the City of Biggs aesthetically pleasing and well-designed. The Community Enhancement Element has not been amended since its adoption and the goals, objectives and policies of the Element remain valid. However, as part of the pending General Plan Update, the Element could undergo revisions in order to reflect the changing vision of the City, its current conditions, and new applicable regulatory framework.



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## PUBLIC FACILITIES ELEMENT:

*Various aspects of public facilities are considered within the Public Facilities Element. While state law requires the general plan to address domestic water service issues, requirements regarding other facilities are not clearly or specifically defined. This element considers the range of public facilities which the City must provide to support existing and future urban land uses.*

There are six goals listed within the Community Enhancement Element of the Biggs General Plan, as follows:

- Ensure that public facilities are planned and constructed in a comprehensive and efficient manner and that new development provides for facilities on an equitable basis.
- Ensure an ample supply of high quality water and adequate treatment and distribution facilities are available to meet the present and future needs of the City.
- Develop and properly maintain facilities to transport, treat, and discharge wastewater in a safe and sanitary manner.
- Provide for the collection, transport and discharge of stormwater in a safe manner and protect people and property from flooding.
- Ensure that electrical service facilities are adequate to meet the needs of current and future residents and that facilities are maintained and operated in a safe and efficient manner.
- Ensure that solid waste disposal and recycling services are adequate to meet the needs of current and future residents of the City.

These goals contain several Policies and Programs which generally seek to maintain and enhance public facilities provided to the City of Biggs. These facilities include water supply facilities, wastewater disposal facilities, storm drainage facilities, electrical utility service facilities, and solid waste management. During the 2009 calendar year, the City has taken the following measures to advance the policies and programs under these goals:

- The City has converted and fully implemented a “telemetry read” system to increase efficiency of Staff for the reading of electricity and water meters. (GOAL 4.1)
- The City has completed a project to rehabilitate and upgrade the existing municipal well located in the Family Park to ensure and increase efficiency and reliability and has installed a backup power generator at the location to address power-outage and system reliability issues. (GOAL 4.2)
- The City completed a major effort to inspect the condition of a majority of the City’s sewer lines using state-of-the-art remote camera systems to identify system operational concerns and to improve overall system reliability, identify and function. (POLICY 4.2.A)
- The City continued its effort to leverage and utilize grant monies through the Federal Stimulus Package in order to upgrade to a higher level of wastewater



treatment to improve reliability and meet new State water quality discharge standards. (PROGRAM 4.3.A)

- The City completed a major effort to increase the water pressure of the City potable water system resulting in a increase of system water pressures from +/-35psi to approximately 55psi. This effort has provided measurable benefits to the City in the areas of fire suppression, system functionality and user satisfaction. (POLICY 4.5.B)

#### OPEN SPACE AND CONSERVATION ELEMENT:

*"A conservation element for the conservation, development and utilization of natural resources including water...soils, rivers...and other natural resources."*

There are four goals listed within the Open Space and Conservation Element of the Biggs General Plan, as follows:

- Promote and protect the continued viability of agriculture surrounding Biggs.
- Minimize impacts to wildlife and wildlife habitat as new development occurs within Biggs.
- Maintain and protect air quality within the City of Biggs at acceptable levels as defined by state and federal standards.
- Protect the quantity and quality of community water supplies and avoid degradation of water quality downstream from Biggs.

There have been significant work efforts within the City in 2009 to advance the programs and policies of the Open Space and Conservation Element. Some of these work efforts include the following:

- While the City currently meets all applicable water discharge standards, it is in the process of seeking grant monies through the Federal Stimulus Package in order to upgrade to a higher level of wastewater treatment. (PROGRAM 5.4.2)
- The has successfully concluded its effort to upgrade the City's primary well facility located in the Biggs Family Park in order to ensure that the well continues to supply safe and adequate water to City residents. (PROGRAM 5.4.4)
- The City continues to support and participate in efforts to develop the Butte Regional Habitat Conservation Plan/Natural Community Conservation Plan currently under preparation by the Butte County Association of Governments. (Goal 5.2; Policy 5.2A, B, D).

Summary/Conclusion: The Open Space and Conservation Element remains useful and relevant and has served the City over its last period of increased development interest and activity, and the recent decrease. The Element has not been amended since its adoption and the goals, objectives and policies of the Element remain valid. However, as part of the pending General Plan Update, the Element could undergo revisions in order to reflect the changed vision of the City, updated current conditions, and new applicable



regulatory framework. Additionally, the pending update will be consistent with the update to the Butte County General Plan's Habitat Conservation Plan.

#### NOISE ELEMENT:

*"A noise element which shall identify and appraise noise problems in the community. [It shall...analyze and quantify, to the extent practicable...current and projected noise levels for all of the following sources...[including highways, industrial uses, and others identified by Council as contributing to the community noise environment]. Noise contours shall be shown for all of these sources...The noise contours shall be used as a guide for establishing a pattern of land uses in the land use element..."*

There is one goal listed within the Noise Element of the Biggs General Plan, as follows:

- Protect City residents from the harmful and annoying effects of exposure to excessive noise and protect industrial land uses from encroachment by noise sensitive land uses.

Summary/Conclusion: The Noise Element contains standards and guidelines that protect both existing noise generating uses and new potentially noise sensitive land uses. The Noise Element contained within the General Plan has been used by staff on a number of occasions and has provided valuable guidance and policy direction for the City. The Noise Element contained within the Plan is current and accurate, and remains useful and legally adequate. However, as part of the pending General Plan Update, the Element could undergo multiple revisions in order to reflect the vision of the City, current conditions, and applicable regulatory framework.

#### PUBLIC HEALTH AND SAFETY ELEMENT:

*"A safety element for the protection of the community from any unreasonable risks associated with the effects of...[earthquakes, dam failures, subsidence, liquefaction and other known geologic hazards]. It shall also address evacuation routes, peakload water supply requirements..."*

There are seven goals listed within the Public Health and Safety Element of the Biggs General Plan, as follows:

- To ensure that the City and involved local agencies are able to effectively respond to emergency situations which may threaten the people or property of the Biggs community.
- Minimize the risk of personal injury and property damage resulting from flooding.
- Protect people and property within the City of Biggs against fire related loss and damage.
- Ensure that police services within the City of Biggs are adequate to protect both people and property in the community.
- Minimize the threat of personal injury and property damage due to seismic and geologic hazards.





- Minimize the risk of personal injury, property damage, and environmental degradation resulting from the use, transport, disposal, and release/discharge of hazardous materials.
- Minimize the potential for hazards related to rail service in and around the City of Biggs.

There have been work efforts within the City in 2009 to advance the programs and policies of the Public Health and Safety Element. Some of these work efforts include the following:

- The City continued to refine and improve its Emergency Response Plan, which documents and records the City's procedures to address disaster or emergency events which could occur within Biggs, including regional flooding, volcanic activity, hazardous materials incidents, dam failure, approaching wildland fire, seismic activity, etc. (PROGRAM 6.1.2)
- As mentioned previously, the City successfully completed its on-going project to upgrade the well facility located in the Biggs Family Park in order to ensure that the well continues to supply safe and adequate water to City residents. (PROGRAM 5.4.4)
- The City completed negotiations for a new law enforcement (police services) contract with its law enforcement services provider resulting in significant cost savings to the City and the continued provision of a high quality, community appropriate level of law enforcement services. (Goal 6.4; Program 6.4.3)
- The City has aggressively and actively participated in efforts to address local and regional flood issues and has undertaken cost and effort to prepare and provide information document the City's topographical conditions for a determination of flood hazard levels. The City continued to participate in the Sutter Butte Flood Protection Control Authority and is actively engaged on behalf of City residents in on-going efforts by the ACOE and DWR to re-designate flood hazard areas in the City and regional area (Goal 6.2; Policy 6.2A; Policy 6.2.1)

Summary/Conclusion: The Public Health and Safety Element contains information and goals, policies and objectives regarding emergency preparedness, flood hazards, fire and police protection, and hazardous waste and materials. The Element has not been amended since its adoption and remains a current, useful and adequate Element of the Plan. As part of the pending General Plan Update, this Element could undergo multiple revisions in order to reflect the updated vision of the City, new conditions, and new applicable regulatory framework. Additionally, the element will be updated to include the changes in the flood status of the Biggs area, as well as the evolving nature of the police and fire departments.

#### HOUSING ELEMENT:

*"The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and*



*development of housing. [It] shall identify adequate sites for housing, including rental housing, factory-built housing, and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community... (§65580)." "Each local government shall review its housing element as frequently as appropriate...but not less than every five years." (§65588)*

Summary/Conclusion: As the 2009-2014 Housing Element was adopted in May 2010, the applicable Housing Element during 2009 was the 2004-2009 Housing Element. The Housing Element was at that time, the most recently adopted Element of the General Plan. The 2004-2009 Element was adopted by the City in 2004 and was subsequently approved by the State Housing and Community Development Department. Generally, Housing Elements provide information and policy guidance on issues to include affordable housing, housing for special needs groups and identifies potential programs that the City utilizes to help fill under-served housing needs in the community.

The 2009-2014 Housing Element contains 12 policies and 25 programs designed to establish the City's approach to the planning of housing in the City. Because of issues related to the general state of the local, regional and national economies, the City has not seen any substantial housing-related planning projects nor has there been any new housing constructed in the City.

The 2009-2014 Housing Element functioned as a useful and adequate Element of the Plan over the course of the past year.

### **Summary**

The City of Biggs adopted its General Plan in January of 1998 and the document has been providing policy guidance and direction in a meaningful way since its adoption. The General Plan Land Use Map was amended two times in 2006 with both amendments being minor in nature and not resulting in any changes or shifts in Plan vision or policy direction. Both amendments furthered the implementation of various goals and objectives of the Plan.

There have been no amendments to the Plan proposed, considered or approved in the previous year. While various setting discussions and statistical information contained within the Plan have changed following its adoption, the Plan continues to be legally-adequate and to responsibly and sufficiently represent the policy direction of the City. However as mentioned previously, because the City is in the process of updating its General Plan, significant changes are expected to occur which may result in new Goals, Policies, and Programs being analyzed in the 2011 or 2012 annual reports.

### **DEVELOPMENT ACTIVITY 2010**

As discussed above, 2010 saw a continued reduction in the levels of development activity and interest following what had been a substantial increase in development and entitlement-related activities during the 2004-2006 periods.

In 2010, the City of Biggs Planning Department processed 5 applications, ranging from a Rezoning to support a relocated business to Site Plan Reviews (single-family residential construction on an existing infill parcel) to various Use and Home Occupation Permits..



**Table 1** (below) is a summary of applications submitted to the City throughout the 2010 calendar year.

The City did not process any General Plan Amendments, Lot Line Adjustments, Lot Mergers, Subdivision Maps, Tentative Maps or Annexation requests in 2010.



**Table 1: City of Biggs Land Use Entitlement Actions & Related Applications - 2010**

APPLICATION TYPE	NUMBER OF APPLICATIONS	STATUS
CONDITIONAL USE PERMIT	1	Approved
GENERAL PLAN AMENDMENT	0	n/a
LOT LINE ADJUSTMENT	0	n/a
LOT MERGER	0	n/a
CHANGE OF ZONE	1	Approved
FENCE	6	5 -Approved, 1-Denied as submitted
VARIANCE	0	n/a
TENTATIVE MAP	0	n/a
HOME OCCUPATION PERMIT	1	Approved
USE PERMIT	0	n/a
ANNEXATION	0	n/a
MERGER BY DEED	0	n/a
SITE PLAN REVIEW	1	Approved

The project listing is further illustrated with a table attached as **Appendices A**.

### **Summary**

As the real estate market continued to decline throughout the majority of Northern Sacramento Valley communities, the City of Biggs has experienced a slowing in total development activity and application levels experienced in past few years resulting in almost no development activity within the City in 2010.

As indicated previously in this report, the City of Biggs General Plan continues to provide meaningful direction to elected officials, city staff, landowners, citizens and parties interested in the future of the City. Through the end of the calendar year 2010, the Plan has remained essentially unchanged in its direction and policy foundations from the time of its adoption in 1998. The Plan was not amended in 2010, and there were no changes to land uses or to the goals, objectives and policies of the Plan.

Although the General Plan is pending a comprehensive update, the current General Plan continues to provide accurate and useful policy guidance for the City. The document is



adequate and functional, and succeeds in meeting its own goals, policies, and programs and in serving the needs of the City of Biggs.

## REFERENCES

1. *City of Biggs General Plan 1997-2015*
2. *2009-2014 City of Biggs General Plan Housing Element*
3. *2010 City of Biggs Planning Department Application Processing Log*
4. *Draft Butte County Regional Housing Needs Plan, January 1, 2007 – June 30, 2014*, Butte County Association of Governments (December 2007).
5. California Department of Finance, Demographic Research Unit, E-5 Report, (2010).
6. Website, State of California: Governor's Office of Planning and Research. Various pages; <http://www.opr.ca.gov/>

**CA Department of Housing and Community Development (HCD)**

**Housing Element Implementation  
Annual Progress Report Form**

**Reporting Year 2010**

# ANNUAL ELEMENT PROGRESS REPORT Housing Element Implementation

(CCR Title 25 §6202 )

Jurisdiction: City of Biggs  
Reporting Period: 1-Jan-10 - 31-Dec-10

Table A

## Annual Building Activity Report Very Low-, Low-, and Moderate-Income Units and Mixed-Income Multifamily Projects

1	2	3	4			5	6	7	8
			Affordability by Household Incomes						
Project Identifier (may be APN No., project name or address)	Unit Category	Tenure R=Renter O=Owner	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Assistance Programs for Each Development See Instructions	Deed Restricted Units See Instructions	Note below the number of units determined to be affordable without financial or deed restrictions and attach an explanation how the jurisdiction determined the units were affordable. Refer to instructions.
			0	0	1	0			
<b>(9) Total of Above Moderate from Table A2</b>			▲	▲	▲	0			
<b>(10) Total by income units (Field 5) Table A</b>			▲	▲	▲	0			

# ANNUAL ELEMENT PROGRESS REPORT *Housing Element Implementation*

(CCR Title 25 §6202 )

Jurisdiction City of Biggs  
Reporting Period 1-Jan-10 - 31-Dec-10

**Table A2**

## Annual Building Activity Report Summary - Units Rehabilitated, Preserved and Acquired pursuant to GC Section 65583.1.c.1

Note: Units may only be credited to the table below when a jurisdiction has included a program in its housing element to rehabilitate, preserve or acquire units to accommodate a portion of its RHNA which meet the specific criteria in GC 65583.c.1

Activity Type	Affordability by Household Incomes				(4) The Description should adequately document how each unit complies with subsection c.7 of GC 65583.1
	Ext. Low	Very Low	Low	Total Units	
(1) Rehabilitation					
(2) Preservation of Units at-risk				0	
(3) Acquisition of Units				0	
(5) Total Units by Income	0	0	0	0	



**ANNUAL ELEMENT PROGRESS REPORT**  
**Housing Element Implementation**  
(CCR Title 25 §6202 )

**Jurisdiction** City of Biggs  
**Reporting Period** 1-Jan-10 - 31-Dec-10

**Table B**

**Regional Housing Needs Allocation Progress**

**Permitted Units Issued by Affordability**

Enter Calendar Year starting with the first year of the RHNA allocation period. See Example.	RHNA Allocation by Income Level	Permitted Units Issued by Affordability										Total Units to Date (all years)	Total Remaining RHNA by Income Level
		2007 Year 1	2008 Year 2	2009 Year 3	2010 Year 4	2011 Year 5	2012 Year 6	2013 Year 7	2014 Year 8	Year 9			
Very Low	Deed	0	0	0	0	0	0	0	0	0	0	0	51
	Restricted												
	Non-deed restricted	0	0	0	0	0	0	0	0	0	0	0	
Low	Deed	0	0	0	0	0	0	0	0	0	0	0	26
	Restricted												
	Non-deed restricted	4	0	0	0	0	0	0	0	0	4	4	
Moderate	Deed	0	0	0	0	0	0	0	0	0	0	0	22
	Restricted												
	Non-deed restricted	0	0	2	1	0	0	0	0	0	3	3	
Above Moderate		3	4	0	0	0	0	0	0	0	0	7	49
Total RHNA by COG. Enter allocation number:												155	
Total Units		7	4	2	1	0	0	0	0	0	0	14	138
Remaining Need for RHNA Period													

**ANNUAL ELEMENT PROGRESS REPORT**  
***Housing Element Implementation***  
(CCR Title 25 §6202 )

**Jurisdiction** City of Biggs  
**Reporting Period** 1-Jan-10 - 31-Dec-10

**Table C**

**Program Implementation Status**

Program Description (By Housing Element Program Names)	Housing Programs Progress Report - Government Code Section 65583. Describe progress of all programs including progress in removing regulatory barriers as identified in Housing Element .		
Name of Program	Objective	Deadline in H.E.	Status of Program Implementation
<p>Housing Inspection Program - City Code Enforcement will continue inspect buildings for health and safety standards and building code violations. Particular attention shall be given to housing units identified as dilapidated in the 2004 Housing Condition Survey. The owners of buildings in need of rehabilitation will be notified of the City's rehabilitation program.</p>	<p>The City shall continue the code enforcement program. Buildings found to be in violation of health and safety standards and/or building codes will be required to be rehabilitated to current codes and standards.</p>	<p>Ongoing.</p>	<p>Ongoing. The City has been active in utilizing the Code Enforcement program to combat blight and substandard buildings. Through study sessions with the City Council, the City has adopted new procedures to allow Code Enforcement to be more aggressive in the assessment of fines for substandard buildings which has resulted in abatement of known issues in the City. Additionally, the City is working with the County on a joint-inspection process to address building code violations in the City.</p>
<p>Housing Rehab Program - Continuation and expansion of existing program. Continue to apply for Community Development Block Grant (CDBG) funding for this program. Additionally, the City will apply for funding from the HOME and CalHome programs. The Housing Rehabilitation Program shall be publicized through the development of informational material made available at City Hall, the City's quarterly newsletter and the library.</p>	<p>Continue the Housing Rehabilitation Program to provide financial assistance to eligible owner and renter lower-income households for housing rehabilitation.</p>	<p>Ongoing.</p>	<p>Ongoing. The Housing Rehabilitation Program provided assistance for a total of 7 housing rehabilitations between 2004 and 2010.</p>
<p>Housing Condition Survey - The Community Development Specialist will conduct a housing condition survey in order to determine the housing in the City in need of rehabilitation.</p>	<p>To identify adequate sites and facilitate the development of 30-50 multifamily housing units for lower income households.</p>	<p>2008</p>	<p>In May 2004, the City of Biggs initiated a citywide survey of housing. The results of the housing condition survey reveal a substantial need for housing rehabilitation and maintenance in the City of Biggs. The overall percentage of units needing improvement totaled approximately 80 percent, or 473 units.</p>
<p>General Plan and Housing Element Periodic Review and Update - Review the General Plan and Housing Element on an annual basis to determine the effectiveness of the Element in achieving goals and objectives and update the data in the Element on a continual basis. Provide annual reports as to the effectiveness of the Housing Element to the Biggs Planning Commission, the City Council, and the Department of Housing and Community Development, as required by Government Code Section 65400.</p>	<p>Maintain a General Plan, including the Housing Element that contains current data and is effective in implementing housing goals.</p>	<p>Ongoing.</p>	<p>The City's most recent annual report on the General Plan and Housing Element progress for 2008 was submitted in April 2009. The City has provided annual reports to determine the effectiveness of the Housing Element, as well as for the General Plan.</p>

**ANNUAL ELEMENT PROGRESS REPORT**  
***Housing Element Implementation***  
(CCR Title 25 §6202)

**Jurisdiction**                      City of Biggs  
**Reporting Period**                      1-Jan-10 -      31-Dec-10

<p>Large Household Housing - The City will provide incentives, such as fee reductions, and modifications to development standards, and financial incentives for the development of sales and rental housing units with four or more bedrooms.</p>	<p>Renter households with six or more persons do not have an adequate number of dwelling possibilities in the City. The number of large rental housing units is very limited in the City, and as such large renter households cannot obtain adequate housing.</p>	<p align="center">2005</p>	<p>The City has not received any development proposals for large household housing, with four or more bedrooms, during the period of time following the adoption of the past Housing Element and has not been approached by any prospective developers of this type of housing. This program appropriate and required by law and will be continued to ensure incentives are offered for the production of large household housing within the City as part of the Housing Element update.</p>
<p>Infill Development Program - The City will encourage the use of infill for the development of housing through the reduction of fees and processing times, and if necessary amend the appropriate ordinances to allow for infill development.</p>	<p>Infill development is one technique in meeting the housing needs required by expanding populations. The City will encourage the use of vacant small individual lots in the City for the development of housing.</p>	<p align="center">2005-2006</p>	<p>All units constructed within the past 5 years have been on infill lots within the City limits and fee exemptions have been utilize on a majority of these lots.</p>
<p>Second Units - The City shall adopt a Second Unit Ordinance that will outline standards and requirements for second units and procedures for obtaining the necessary approvals. The Second Unit Ordinance may also include provisions to promote the production of second units in identified areas by allowing for reduced parking requirements, the removal of the requirement of a conditional use permit and the reduction of fees. The Second Unit Ordinance shall incorporate all applicable provisions of State law, including the provisions of AB 1866. The Zoning Ordinance shall be amended as appropriate to be consistent with the Second Unit Ordinance and State law.</p>	<p>Encourage the production of second units housing to meet the needs of the expanding Biggs population.</p>	<p align="center">2005</p>	<p>The City has adopted and incorporated Section 14.60.115 into the City's Zoning Ordinance, providing the provisions for Second Units. These Second Units incorporate all applicable provisions of State law, including provisions of AB 1866.</p>
<p>Development Processing System Review Program - Monitor the development processing/review procedures on an ongoing basis, and make changes as required to minimize the time required for review by the City as much as feasible. This reduction in time will reduce the cost to developers and may increase housing production in the City.</p>	<p>Complex processing procedures in permit issuance can be a major obstacle in housing development especially for affordable housing projects that are under tight timelines imposed by state and federal funding programs. Minimize processing time for development permits, especially those for affordable residential projects and those that conform to City development requirements.</p>	<p align="center">Ongoing</p>	<p>Ongoing. The City has not adopted any major new zoning, building, or site development ordinances following the adoption of the Development Code in 1997. Due to the low volume of permits issued by the City and the City's use of on-call staffing allowing for flexible staffing to accommodate its needs in process projects, time constraints on project processing are minimal within the City.</p>

**ANNUAL ELEMENT PROGRESS REPORT**  
***Housing Element Implementation***  
(CCR Title 25 §6202 )

**Jurisdiction**                      City of Biggs  
**Reporting Period**                      1-Jan-10 -                      31-Dec-10

<p>Substandard Lot Development Variance - The City shall allow the owners the identified lots to apply for a variance to allow development on lots not meeting the minimum required lot size. The City shall support such requests for a variance to the minimum lot size, when no public health and safety issues are found.</p>	<p>To provide opportunities for the use of under-utilized residential parcels. Within the City there are four vacant residentially zoned lots, less than 7,200 square feet, (APN: 022-150-032, 001-013-023, 001-113-012, 011-140-048) which may support residential development but because of the 7,200 minimum square footage requirement in the City's Zoning Ordinance, these lots are unbuildable at this time. This program was developed to allow these lots to apply for a variance to allow for development on a lot less than 7,200 square feet.</p>	<p>Ongoing</p>	<p>Ongoing. Since the adoption of the Housing Element, two of the four vacant small residentially zoned parcels have been developed. The City approved a Variance on one of the parcels to allow for construction and use of the site pursuant to this program.</p>
<p>Additional Sites for R3 Zoning - The City has identified a vacant four acre parcel, which is currently zoned as commercial. This parcel will be rezoned to R-3 by the City. Rezoning will provide additional lands for multifamily development and assist the City in meeting its housing needs.</p>	<p>To provide opportunities higher density R3 development. Currently the City does not have any vacant lands with the Zoning designation of R3. R3 zoned land have the largest potential to provide housing for lower income persons. By rezoning areas of the City to R3, the City is providing for the development of affordable housing.</p>	<p>2005-2006</p>	<p>The City has rezoned two parcels of land to the R-3 zone designation and is anticipating the development of one of the site within the planning period.</p>
<p>Housing Discrimination and Equal Opportunity - Continue to coordinate and refer interested persons to the appropriate agencies such as the Community Legal Information Center, Mediation Center of the North Valley, Butte County Housing Authority, and Legal Services of Northern California. The City will act as an independent third party to discrimination complaints. The City will support equal housing opportunity programs by continuing to provide informational fair housing brochures in English and in Spanish that will be available to the public at City Hall, the library, and other public places.</p>	<p>Prevent housing discrimination and promote equal housing opportunities.</p>	<p>Ongoing</p>	<p>Ongoing. Fair housing information is available in the lobby of City Hall and at the library.</p>
<p>Removal of Housing Constraints for Persons with Disabilities - The City will annually evaluate whether there are constraints on the development, maintenance and improvement of housing intended for persons with disabilities. The analysis will include a monitoring of existing land use controls, permit and processing procedures and building codes. If any constraints are found in these areas, the City will initiate actions to address these constraints, including removing the constraints or providing reasonable accommodation for housing intended for persons with disabilities.</p>	<p>Identify and remove of possible governmental constraints to the development of housing for persons with disabilities is the intention of the City.</p>	<p>Ongoing</p>	<p>Ongoing. During the planning period, the City approved one site plan to accommodate a resident with disabilities.</p>

**ANNUAL ELEMENT PROGRESS REPORT**  
**on Housing Element Implementation**  
**(CCR Title 25 Section 6202)**  
**Explanation to TABLE A**

One dwelling unit was constructed in the City of Biggs during the past year (January 1, 2010 through December 31, 2010). The unit is an owner occupied single-family residence on an existing infill lot. The unit is located at:

1. 496 D Street (001-033-017);

It was determined that the unit fulfills a portion of the City's share of regional housing for persons of low income.

In order to determine which economic segment of the population would be served for the purpose of satisfying RHNA numbers, home values were compared against the 2010 threshold of affordability for the various income groups. Home values were determined by using one of the following two methods:

- Where available, the listing price or recent sale price; or
- If not available, by combining the value of improvements (i.e., construction costs as stated in the building permit) along with the assessed value of the lot upon which the dwelling is situated.

Maximum monthly housing affordability was determined using the 2010 State Income Limits published by HCD as well as the criteria for determining affordability outlined in Sections 50052.5 and 50093 of the California Health and Safety Code. The following table identifies the Maximum Income Levels for various economic groups in Butte County, as well as the Maximum Monthly Housing Expenditure and the Maximum Affordable Home Price for each group.

Income Group	Maximum Annual Income <sup>1</sup>	Maximum Monthly Housing Affordability <sup>2,3</sup>	Maximum Affordable Purchase Price <sup>4</sup>
Extremely Low Income	\$16,900	\$141	\$38,784
Very Low Income	\$28,150	\$352	\$56,084
Low Income	\$45,050	\$788	\$125,657
Moderate Income	\$67,550	\$2,167	\$345,689

<sup>1</sup> Median income = \$56,300

Extremely Low Income = 30% of Median Income

Very Low Income = 50% of Median Income

Low Income = 50 to 80% of Median Income

Moderate Income = 80 to 120% of Median Income

<sup>2</sup> Extremely Low Income =  $\$16,900 \times 0.25 \times 0.40/12$

Very Low Income =  $\$28,150 \times 0.30 \times 0.50/12$

Low Income =  $\$45,050 \times 0.30 \times 0.70/12$

Median Income =  $\$56,300 \times 0.30/12$

Moderate Income =  $\$67,550 \times 0.35 \times 1.10/12$

<sup>3</sup> The formulas used to ascertain the maximum monthly housing affordability were determined using the criteria outlined in Sections 50052.5 and 50093 of the California Health and Safety Code.

<sup>4</sup> The maximum affordable purchase price was determined using the maximum monthly housing affordability numbers and the assumption that individuals would qualify for a 30-year, six-percent fixed-rate loan with no down payment.