

COUNTYWIDE 6TH CYCLE HOUSING ELEMENT

Amador County, City of Amador City, City of Ione, City of Jackson, City of Plymouth, and City of Sutter Creek

Housing Element Contents

Part 1. Housing Plan

Part 2. Background Report

Part 3. Annexes to the Background Report

Part 4. Appendices to the Background Report

Part 2. Background Report

Adopted by Amador County

November 2023

Minor revisions made September 2024

Prepared By:

De Novo Planning Group

1020 Suncast Lane, #106

El Dorado Hills, CA 95762

<https://denovoplanning.com/>

Part 2. Background Report

Background Report Table of Contents

I.	INTRODUCTION	3
II.	HOUSING NEEDS ASSESSMENT	6
	A. Introduction	6
	B. Data and Methodology	6
	C. Demographic Profile.....	6
	D. Household Profile.....	12
	E. Housing Stock Characteristics	41
	F. Housing Costs and Affordability.....	53
	G. Projected Housing Needs.....	65
III.	HOUSING CONSTRAINTS	67
	A. Non-Governmental Constraints.....	67
	B. Infrastructure Requirements and Constraints	74
	C. Environmental Constraints	90
IV.	HOUSING RESOURCES.....	106
	A. Inventory of Housing Sites.....	106
	B. Housing Assistance and Community Service Providers.....	106
	C. Incentives and Financial Resources.....	109
V.	AFFIRMATIVELY FURTHERING FAIR HOUSING.....	113
	A. Outreach	113
	B. Assessment of Fair Housing Issues.....	117
	C. Discussion of Disproportionate Housing Needs	173
	D. Sites Inventory Analysis	177
	E. Assessment of Contributing Factors to Fair Housing Issues.....	187
VII.	EVALUATION OF THE 2014–2019 HOUSING ELEMENTS	190

A.	Introduction	190
B.	Summary of Achievements	190
C.	Appropriateness And Effectiveness of the 2014 – 2019 Housing Element	192
VII.	OTHER REQUIREMENTS.....	239
A.	Energy Conservation Opportunities	239
B.	Consistency with Other General Plan Elements.....	241
C.	Priority Water and Sewer Service.....	241

I. INTRODUCTION

A. HOUSING ELEMENT CONTENTS

The Countywide 6th Cycle Housing Element consists of four parts:

Part 1. Housing Plan (policy document)

The 6th Cycle Housing Plan establishes housing goals for the jurisdictions, as well as housing objectives, policies, and programs for the 6th Cycle, providing an implementable plan of action to address housing needs and constraints.

Part 2. Background Report

The Background Report provides information regarding the population, household, and housing characteristics, quantifies housing needs, addresses special needs populations, describes potential constraints to housing, addresses fair housing issues, and identifies resources available, including land and financial resources, for the production, rehabilitation, and preservation of housing. The Housing Element Background Report provides documentation and analysis in support of the goals, polices programs, and quantified objectives in this Housing Element policy document.

Part 3. Annexes to the Background Report

The Annexes to the Background Report include jurisdiction-specific information regarding constraints to housing and the inventory of residential sites. There are six annexes:

- Amador County Annex
- Amador City Annex
- Ione Annex
- Jackson Annex
- Plymouth Annex
- Sutter Creek Annex

Part 4. Appendices to the Background Report

There are three appendices:

A - Responses to the Service Providers, Community Organizations, and Housing Developers/Providers Survey

B – Responses to the Housing Needs and Priorities Survey

C – Summary of Comments on the Draft Housing Element and Responses to Comments

B. BACKGROUND REPORT CONTENTS

The Background Report includes the following sections:

I. Introduction

The Introduction provides a brief summary of the purpose and contents of the 6th Cycle Housing Element Background Report and identifies acronyms used in the document.

II. Housing Needs Assessment

This Chapter includes an analysis of population and employment trends, quantified housing needs for all income levels, including each jurisdiction's share of the Regional Housing Needs Allocation (RHNA), household characteristics, housing characteristics, housing stock condition, special housing needs, such as those of the elderly, disabled, including developmentally disabled, large families, farmworkers, families with female heads of households, and families and persons in

need of emergency shelter, and the risk of assisted housing developments converting from lower income to market-rate units for Amador County and the cities of Amador City, Lone, Jackson, Plymouth, and Sutter Creek.

III. Housing Constraints and Resources

This Chapter includes an analysis of potential and actual governmental constraints, including codes, plans, policies, and programs adopted by the County and each City, upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, local processing and permit procedures, and locally adopted ordinances that directly impact the cost and supply of residential development. This Chapter also provides an analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, the cost of construction, proposed and approved densities versus minimum densities, building permit timing. A discussion of resources available for housing development, including funding sources for affordable housing, rehabilitation, and refinancing is provided.

IV. Inventory of Residential Sites

This Chapter provides an inventory of land suitable for residential development in each jurisdiction, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship between zoning, public facilities, and utility services to these sites.

V. Affirmatively Furthering Fair Housing

This Chapter includes an assessment of fair housing at the regional level and addresses needs for each jurisdiction, including a summary of fair housing issues, an assessment of the fair housing enforcement and fair housing outreach capacity, an analysis of available data and knowledge to identify integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk, an assessment of the contributing factors for identified fair housing issues, identification and analysis of the fair housing priorities and goals, and identification of strategies and opportunities to implement fair housing priorities and goals.

VI. Evaluation of the 2014-2019 Housing Element

This Chapter evaluates the implementation of the 2014-2019 Housing Element for each jurisdiction, including the effectiveness in achieving each jurisdiction's housing goals and objectives and its effectiveness in addressing the housing needs.

VII. Other Requirements

This Chapter addresses opportunities for energy conservation and the 6th Cycle Housing Element's consistency with each jurisdiction's General Plan.

B. ACRONYMS AND TERMS

ACS – U.S. Census American Community Survey

ADU – Accessory Dwelling Unit

AFFH – Affirmatively Furthering Fair Housing

AMI – Area Median Income (Amador County Median Income)

APR – Annual Progress Report

ARSA – Amador Regional Sewer Authority

AWA – Amador Water Agency

CDBG – Community Development Block Grant

CSCoC – Central Sierra Continuum of Care

DOF – Department of Finance

EDD – Employment Development Department
Element – Housing Element
ELI – Extremely Low Income
FMR – Fair Market Rent
GPD – gallons per day
HCD – California Department of Housing and Community Development
HCV – Housing Choice Voucher (formerly Section 8)
JADU – Junior Accessory Dwelling Unit
MGD – million gallons per day
PIT – Point in Time
RHNA – Regional Housing Need Allocation
SB9 – Senate Bill 9
SRO – single room occupancy unit

II. HOUSING NEEDS ASSESSMENT

A. INTRODUCTION

This section of the Housing Element discusses the characteristics of the County's population and housing stock as a means of better understanding the nature and extent of unmet housing needs. The Housing Needs Assessment is comprised of the following components: A) Demographic Profile; B) Household Profile; C) Housing Stock Characteristics; and D) Regional Housing Needs.

B. DATA AND METHODOLOGY

To understand the context of local housing in the County of Amador (Amador County or County), a review and analysis of the County's population characteristics and housing stock was performed. The primary data sources for the 2021-2029 Housing Element Update include the U.S. Census Bureau (2010 Census and 2015-2019 American Community Survey (ACS)), California Department of Finance (DOF), California Employment Development Department (EDD), HCD income limits, and other sources as noted in the document. Due to the use of multiple data sources (with some varying dates), there are slight variations in some of the information, such as total population and total household numbers, presented in this document. It is noted that population data generally includes persons living in group quarters, which are places where people live or stay in a group living arrangement that is owned or managed by an organization providing housing and/or services for the residents (e.g., assisted living facilities, prisons, and other group living arrangements). Household and housing unit data does not include persons living in group quarters, as such persons are not counted by the Census as being in a household or housing unit.

C. DEMOGRAPHIC PROFILE

Demographic changes such as population growth or changes in age can affect the type and amount of housing that is needed in a jurisdiction. This section addresses population, age, and race and ethnicity of Amador County residents.

1. POPULATION GROWTH AND TRENDS

Between 2010 and 2021, the countywide population of Amador County declined from 38,091 to 37,377 people (see Table II-1), an annual decline rate of approximately 0.2%. When reviewing population data, it is important to distinguish between the population changes that affect the entire County and the unincorporated portion of the County, which can be affected by annexations and other boundary changes. The unincorporated area of the County currently makes up about 57.6% of the entire County's total population.

Table II-1 shows population growth for Amador County, each city, and the unincorporated area from 2000 through 2021, including the population countywide and the incorporated and unincorporated portion of the County. According to data prepared by the California DOF, the population of Amador County in 2021 was 37,377 persons countywide, a decrease of approximately 1.9% or 714 people since 2010. Of the 37,377 persons living in the County in 2021, 21,520 persons resided in the unincorporated portion of the County, a decrease of approximately 1.4% (311 people) since 2010. Therefore, the unincorporated portion of the County experienced slightly less population decline during the recent decade (2010 to 2021). Among all jurisdictions, Lone saw the greatest growth in population between 2015 and 2021, increasing by 16.5% or 1,092 people, resulting an annual growth rate of 2.7%. Conversely, Amador City saw the greatest decline in population between 2015 and 2021, decreasing by 7.3% or 12 people, resulting in an annual decline rate of 1.2%.

Table II-1. Population¹ Statistics and Projections – Amador County (2000–2021)				
	2000	2010	2015	2021
Amador County	35,100	38,091	36,111	37,377
Percent Change	-	+8.5%	-5.2%	+3.5%
Annual Percent Change	-	+0.9%	-1.0%	+0.6%
2000-2021 Percent Change	+6.5%			
Amador City	201	185	165	153
Percent Change	-	-8.0%	-10.8%	-7.3%
Annual Percent Change	-	-0.8%	-2.2%	-1.2%
2000-2021 Percent Change	-23.9%			
lone	7,214¹	7,918¹	6,620¹	7,712¹
Percent Change	-	+9.8%	-16.4%	+16.5%
Annual Percent Change	-	+1.0%	-3.3%	+2.7%
2000-2021 Percent Change	+6.9%			
Jackson	4,467	4,651	4,548	4,621
Percent Change	-	+4.1%	-2.2%	+1.6%
Annual Percent Change	-	+0.4%	-0.4%	+0.3%
2000-2021 Percent Change	+3.4%			
Plymouth	957	1,005	936	950
Percent Change	-	+5.0%	-6.9%	+1.5%
Annual Percent Change	-	+0.5%	-1.4%	+0.2%
2000-2021 Percent Change	-0.7%			
Sutter Creek	2,342	2,501	2,406	2,421
Percent Change	-	+6.8%	-3.8%	+0.6%
Annual Percent Change	-	+0.7%	-0.8%	+0.1%
2000-2021 Percent Change	+3.4%			
Unincorporated Area	19,919	21,831	21,436	21,520
Percent Change	-	+9.6%	-1.8%	+0.4%
Annual Percent Change	-	+1.0%	-0.4%	+0.1%
2000-2021 Percent Change	+8.0%			
¹ The population includes group quarters, which are places where people live or stay in a group living arrangement that is owned or managed by an organization providing housing and/or services for the residents. In lone, this population includes Mule Creek Prison which had an average population of approximately 3,850 inmates in 2021 (Mule Creek State Prison Statistical Report (SB601) for 2021). Sources: U.S. Census Bureau, 2000 Census, State of California, Department of Finance, E-5 Population Estimates for Cities, Counties, and the State, 2010-2021, California, May 2021.				

Table II-1 compares the growth rate of cities within Amador County and the unincorporated portion of the Amador from 2010 to 2021. As shown in Table II-1, the unincorporated portion of Amador County had the greatest numeric change in population (311 persons), followed by the City of lone (206 persons) and the City of Sutter Creek (80 persons).

2. AGE CHARACTERISTICS

Table II-2 compares changes in age distributions between the years 2010 and 2019 for Amador County, including countywide and the incorporated and unincorporated areas. The U.S. Census Bureau data shows that Amador County has a diverse population, with a significant amount of residents (almost 50%) above the age of 45. From 2010 through 2019, there were mostly increases in the percentage share of the total population for age categories under 5 years of age and 65 years of age or older. The data also shows a decrease for age category 5 to 19 years of age, 20 to 44 years of age, 45 to 64 years of age,

and 65 years of age or older. For the unincorporated areas, the number of persons under 5 years of age increased by 328 or about 50.2% since 2010, persons between 20 to 44 years of age increased by 610 or 14.7%, and persons 65 years or older increased by 1,634 or 33.0% since 2010. Additionally, the number of persons 5 to 19 years of age decreased by 760 or 20.5% and the number of persons 45 to 64 years of age decreased by 1,606 or 18.8% since 2010.

The median age of Amador County residents increased from 47.2 in 2010 to 50.5 in 2019, which is approximately 14 years higher than the State’s median age of 36.5. Among all jurisdictions in Amador County, Amador City saw the greatest decrease in median age from 47.8 to 39.1, Plymouth saw the second greatest population decrease from 40.4 to 33.8. Sutter Creek experienced the greatest increase in median age from 42.9 to 50.8, lone experienced the second-greatest increase in median age from 41.1 to 46.9, and Jackson experienced the third-greatest increase of median age from 42.7 to 46.5. This trend points to projecting a larger aging population in Sutter Creek, lone, and Jackson and the need to plan for services, such as health and medical services for this older community.

Table II-2. Age Distribution – County, Cities, Unincorporated Area (2010, 2019)														
2010														
Age Group	Amador County		Amador City		lone		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Under 5 Years	1,305	3.4%	7	5.5%	327	4.2%	208	4.5%	56	6.2%	54	1.9%	653	3.0%
5 to 19 Years	6,270	16.4%	19	14.8%	1,036	13.2%	761	16.5%	203	22.5%	547	19.3%	3,704	16.8%
20 to 44 Years	10,029	26.2%	31	24.2%	3,275	41.7%	1,446	31.3%	230	25.5%	898	31.8%	4,149	18.9%
45 to 64 Years	13,334	34.8%	57	44.5%	2,590	33.0%	1,205	26.1%	248	27.5%	687	24.3%	8,547	38.9%
65 + Years	7,389	19.3%	14	10.9%	617	7.9%	1,005	21.7%	166	18.4%	641	22.7%	4,946	22.5%
Median Age	47.2	-	47.8	-	41.1	-	42.7	-	40.4	-	42.9	-	-	-
2019														
Age Group	Amador County		Amador City		lone		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Under 5 Years	1,527	4.0%	7	4.2%	148	1.9%	216	4.5%	42	4.3%	133	5.2%	981	4.4%
5 to 19 Years	5,132	13.4%	40	24.0%	798	10.3%	688	14.5%	229	23.4%	433	16.8%	2,944	13.3%
20 to 44 Years	9,886	25.7%	62	37.1%	2,627	33.9%	1,422	29.9%	391	39.9%	625	24.3%	4,759	21.4%
45 to 64 Years	11,638	30.3%	36	21.6%	2,817	36.3%	1,028	21.6%	213	21.7%	603	23.4%	6,941	31.3%
65 + Years	10,246	26.7%	22	13.2%	1,363	17.6%	1,397	29.4%	105	10.7%	779	30.3%	6,580	29.6%
Median Age	50.5	-	39.1	-	46.9	-	46.5	-	33.8	-	50.8	-	-	-
Source: U.S. Census Bureau, ACS 5-Year Estimates, 2015-2019														

3. RACE AND ETHNICITY

Table II-3 shows that countywide, the County’s residents are predominantly White (86.7%) or Hispanic (13.9%). Between 2010 and 2019, the number of White residents decreased by about 314 people or 0.9%, while the number of American Indian or Alaskan Native residents decreased by about 271 people or 47.2%, and Native Hawaiian and Pacific Islander decreased by about 62 or 52.1%. During this time period, the Black or African American population increased from 1.9% to 2.4%, the Asian population increased from 1.1% to 1.3%, the Other Race population increased from 3.7% to 3.9%, and the Two or More Races population increased from 3.8% to 4.8%, and Hispanic or Latino population increased from 11.9% to 13.9%.

Table II-3. Population Distribution by Race & Origin – Amador County (2010, 2019)														
2010														
Age Group	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White	33,641	87.8%	128	100.0%	5,798	73.9%	4,256	92.0%	850	94.1%	2,597	91.9%	20,012	91.0%
Black or African American	714	1.9%	0	0.0%	652	8.3%	0	0.0%	0	0.0%	0	0.0%	62	0.3%
American Indian or Alaskan Native	574	1.5%	0	0.0%	150	1.9%	63	1.4%	17	1.9%	23	0.8%	321	1.5%
Asian	428	1.1%	0	0.0%	100	1.3%	43	0.9%	9	1.0%	93	3.3%	183	0.8%
Native Hawaiian and Pacific Islander	119	0.3%	0	0.0%	24	0.3%	95	2.1%	0	0.0%	0	0.0%	0	0.0%
Other Race	1,410	3.7%	0	0.0%	896	11.4%	119	2.6%	23	2.5%	0	0.0%	372	1.7%
Two or More Races	1,441	3.8%	0	0.0%	225	2.9%	49	1.1%	4	0.4%	114	4.0%	1,049	4.8%
Hispanic or Latino	4,566	11.9%	0	0.0%	1,957	24.9%	820	17.7%	54	6.0%	102	3.6%	1,633	7.4%
2019														
Age Group	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White	33,327	86.7%	137	82.0%	5,877	75.8%	4,194	88.3%	796	81.2%	2,463	95.7%	19,860	89.4%
Black or African American	904	2.4%	0	0.0%	815	10.5%	14	0.3%	5	0.5%	3	0.1%	67	0.3%
American Indian or Alaskan Native	303	0.8%	0	0.0%	77	1.0%	0	0.0%	6	0.6%	5	0.2%	215	1.0%
Asian	508	1.3%	0	0.0%	88	1.1%	167	3.5%	9	0.9%	10	0.4%	234	1.1%
Native Hawaiian and Pacific Islander	57	0.1%	0	0.0%	10	0.1%	32	0.7%	0	0.0%	0	0.0%	15	0.1%
Other Race	1,500	3.9%	15	9.0%	637	8.2%	161	3.4%	55	5.6%	28	1.1%	604	2.7%
Two or More Races	1,830	4.8%	15	9.0%	249	3.2%	183	3.9%	109	11.1%	64	2.5%	1,210	5.4%
Hispanic or Latino	5,340	13.9%	35	21.0%	1,800	23.2%	502	10.6%	389	39.7%	241	9.4%	2,373	10.7%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2015-2019

4. EMPLOYMENT

One of the factors that can affect the demand for housing, and particular housing types, is expansion of the employment base and the types of local jobs that are available. According to the ACS, the estimated civilian labor force in Amador County totaled 13,665 people in 2019, decreasing by 653 workers since 2010. The civilian labor force includes those civilians 16 years or older living in Amador County who are either working or looking for work. Table II-4 summarizes the employment by industry for residents in 2010 and 2019. The largest industry in Amador County in 2019 was Educational Services, and Health Care and Social Assistance at 19.2%, followed by Arts, Entertainment, and Recreation, and Accommodation and Food Services at 13.4%, and Retail Trade at 11.6%. Educational Services, and Health Care and Social Assistance was the largest industry in Ione (19.8%), Jackson (24.0%), Sutter Creek (19.7%) and the unincorporated area (18.3%). Additionally, Public Administration was the largest industry in Amador City and Construction was the largest industry in Plymouth (17.6%).

2010														
Age Group	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Agriculture, Forestry, Fishing/Hunting, and Mining	422	2.9%	0	0.0%	14	0.9%	48	2.3%	10	2.8%	4	0.3%	346	3.9%
Construction	1,157	8.1%	2	4.3%	320	19.7%	79	3.8%	32	8.9%	153	12.3%	571	6.4%
Manufacturing	675	4.7%	0	0.0%	10	0.6%	164	7.8%	7	1.9%	25	2.0%	469	5.2%
Wholesale Trade	208	1.5%	0	0.0%	0	0.0%	19	0.9%	19	5.3%	15	1.2%	155	1.7%
Retail Trade	1,824	12.7%	9	19.1%	147	9.0%	274	13.0%	52	14.5%	183	14.7%	1,159	13.0%
Transportation/Warehousing, and Utilities	951	6.6%	4	8.5%	92	5.7%	90	4.3%	3	0.8%	44	3.5%	718	8.0%
Information	214	1.5%	0	0.0%	6	0.4%	41	1.9%	0	0.0%	39	3.1%	128	1.4%
Finance, Insurance, Real Estate, Rental/ Leasing	442	3.1%	9	19.1%	41	2.5%	72	3.4%	17	4.7%	53	4.3%	250	2.8%
Professional, Scientific, Management, and Administrative/Waste Management Services	1,329	9.3%	0	0.0%	91	5.6%	150	7.1%	16	4.5%	119	9.6%	953	10.7%
Educational Services, Health Care, Social Assistance	2,518	17.6%	18	38.3%	266	16.3%	247	11.7%	78	21.7%	281	22.6%	1,628	18.2%
Arts, Entertainment, Recreation, Accommodation, and Food Services	2,264	15.8%	0	0.0%	240	14.7%	528	25.1%	77	21.4%	169	13.6%	1,250	14.0%
Other Services, except Public Administration	580	4.1%	0	0.0%	52	3.2%	164	7.8%	25	7.0%	53	4.3%	286	3.2%
Public Administration	1,734	12.1%	5	10.6%	349	21.4%	229	10.9%	23	6.4%	104	8.4%	1,024	11.5%
Total Civilian Employed Population 16 Years and Over	14,318	100.0%	47	100.0%	1,628	100.0%	2,105	100.0%	359	100.0%	1,242	100.0%	8,937	100.0%
2019														
Age Group	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Agriculture, Forestry, Fishing/Hunting, and Mining	702	5.1%	0	0.0%	146	6.6%	79	4.3%	75	14.8%	71	6.8%	331	4.1%
Construction	1,069	7.8%	7	10.9%	141	6.3%	158	8.6%	89	17.6%	35	3.3%	639	8.0%
Manufacturing	587	4.3%	0	0.0%	55	2.5%	43	2.3%	64	12.6%	81	7.7%	344	4.3%
Wholesale Trade	155	1.1%	0	0.0%	78	3.5%	0	0.0%	1	0.2%	0	0.0%	76	1.0%
Retail Trade	1,588	11.6%	0	0.0%	197	8.9%	142	7.7%	56	11.1%	155	14.8%	1,038	13.0%
Transportation/Warehousing, and Utilities	794	5.8%	0	0.0%	129	5.8%	69	3.7%	22	4.3%	0	0.0%	574	7.2%
Information	276	2.0%	1	1.6%	14	0.6%	56	3.0%	0	0.0%	16	1.5%	189	2.4%

Finance, Insurance, Real Estate, Rental/ Leasing	604	4.4%	5	7.8%	51	2.3%	123	6.7%	4	0.8%	62	5.9%	359	4.5%
Professional, Scientific, Management, and Administrative/Waste Management Services	1,228	9.0%	9	14.1%	121	5.4%	243	13.2%	21	4.2%	110	10.5%	724	9.1%
Educational Services, Health Care, Social Assistance	2,619	19.2%	13	20.3%	440	19.8%	442	24.0%	56	11.1%	206	19.7%	1,462	18.3%
Arts, Entertainment, Recreation, Accommodation, and Food Services	1,837	13.4%	8	12.5%	374	16.8%	219	11.9%	62	12.3%	146	14.0%	1,028	12.9%
Other Services, except Public Administration	723	5.3%	5	7.8%	100	4.5%	71	3.9%	16	3.2%	69	6.6%	462	5.8%
Public Administration	1,483	10.9%	16	25.0%	375	16.9%	197	10.7%	40	7.9%	95	9.1%	760	9.5%
Total Civilian Employed Population 16 Years and Over	13,665	100.0%	64	100.0%	2,221	100.0%	1,842	100.0%	506	100.0%	1,046	100.0%	7,986	100.0%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2015-2019

Amador County is located within the Eastern Sierra-Mother Lode Region, which includes the Counties of Alpine, Amador, Calaveras, Inyo, Mariposa, Mono and Tuolumne). EDD projections indicate that the total employment within the Eastern Sierra-Mother Lode Region is expected to increase by 6.4% between 2018 and 2028. The highest forecast for job growth is in Educational Services (Private), Health Care, and Social Assistance (20.9% increase) and Private Household Workers (14.3% increase). EDD also predicts that Mining and Logging activities and Information activities will decrease by 11.9% and 8.3%, respectively, within this time period (*State of California EDD, 2018-2028 Industry Employment Projections*). Table II-5 shows examples of typical jobs and mean wages in Amador County.

Standard for 1 Adult in Amador County	Hourly Wages	Estimated Annual Wages
Living Wage	\$16.26	\$32,520
Poverty Wage	\$6.13	\$12,260
Minimum Wage	\$12.00	\$24,000
Occupation Title	Mean Hourly Wage	
Goods-Producing	\$23.70	\$47,400
Natural Resources and Mining	\$22.90	\$45,800
Construction	\$26.65	\$53,300
Manufacturing	\$22.23	\$44,450
Service-Providing	\$20.68	\$41,350
Trade, Transportation, and Utilities	\$18.48	\$36,950
Information	\$31.70	\$63,400
Financial Activities	\$27.98	\$55,950
Professional and Business Services	\$25.10	\$50,200
Education and Health Services	\$26.95	\$53,900
Leisure and Hospitality	\$10.10	\$20,200
Other Services	\$19.23	\$38,450

Federal Government	\$26.50	\$53,000
State Government	\$33.98	\$67,950
Local Government	\$25.10	\$50,200
Annual wages assumed wages paid for 2,000 hours per year (50 weeks times 40 hours per week).		
State of California EDD, Quarterly Census of Employment and Wages (QCEW) Major Industry Level, 2020.		

D. HOUSEHOLD PROFILE

Household size and type, income levels, and the presence of special needs populations all affect the type of housing needed by residents. This section details the various household characteristics affecting housing needs in Amador County.

1. HOUSEHOLD CHARACTERISTICS

According to the Census, a household is defined as all persons living in a housing unit. This definition includes families (related individuals living together), unrelated individuals living together, and individuals living alone. Household data does not include persons living in group quarters, such as an assisted living facility or prison.

A housing unit is defined by the Census as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, 1 person living alone, 2 or more families living together, or any other group of related or unrelated persons who share living arrangements.

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 County. People living in assisted living facilities or other group living situations are not considered “households” for the purpose of the U.S. Census count.

Table II-6 below identifies households by tenure (whether a household rents or owns their home) and ages of householders in Amador County in 2019 based on ACS data from 2015–2019. Countywide, 76.5% of households own their home and 23.5% rent. The incorporated area’s renter rate is lower than the countywide renter rate, and conversely the homeowner rate in unincorporated area is higher than the countywide rate, with 84.9% homeowner household and 15.1% renter households. The homeowner rate in Amador City (37.8%) and Plymouth (47.5%) is significantly lower than countywide rate.

Countywide, homeowner households are generally headed by older residents, with 84.5% of households headed by a resident 55 years of age or older. Households who rent their homes are generally younger; only about 42.1% of renter households are headed by a person over the age of 55. However, in Plymouth, only 50.5% of homeowner households are headed by a resident 55 years of age or older.

2019														
Age Group	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total:	14,594	100.0%	74	100.0%	1,935	100.0%	2,110	100.0%	332	100.0%	1,196	100.0%	8,947	100.0%
Owner Occupied	11,165	76.5%	28	37.8%	1,459	75.4%	1,310	62.1%	208	62.7%	568	47.5%	7,592	84.9%
15 to 24 years	13	0.1%	0	0.0%	0	0.0%	0	0.0%	1	0.5%	0	0.0%	12	0.2%
25 to 34 years	400	3.6%	0	0.0%	37	2.5%	40	3.1%	39	18.8%	60	10.6%	224	3.0%
35 to 44 years	1,183	10.6%	0	0.0%	113	7.7%	158	12.1%	39	18.8%	36	6.3%	837	11.0%
45 to 54 years	1,545	13.8%	1	3.6%	211	14.5%	87	6.6%	50	24.0%	34	6.0%	1,162	15.3%

55 to 64 years	2,691	24.1%	9	32.1%	428	29.3%	272	20.8%	35	16.8%	141	24.8%	1,806	23.8%
65 to 74 years	4,677	41.9%	18	64.3%	607	41.6%	627	47.9%	42	20.2%	250	44.0%	3,133	41.3%
75 to 84 years	1,414	12.7%	0	0.0%	123	8.4%	257	19.6%	26	12.5%	120	21.1%	888	11.7%
85 years and older	656	5.9%	0	0.0%	63	4.3%	126	9.6%	2	1.0%	47	8.3%	418	5.5%
Renter Occupied:	3,429	23.5%	46	62.2%	476	24.6%	800	37.9%	124	37.3%	628	52.5%	1,355	15.1%
15 to 24 years	113	3.3%	0	0.0%	21	4.4%	25	3.1%	0	0.0%	37	5.9%	30	2.2%
25 to 34 years	749	21.8%	9	19.6%	59	12.4%	256	32.0%	63	50.8%	103	16.4%	259	19.1%
35 to 44 years	557	16.2%	35	76.1%	69	14.5%	128	16.0%	29	23.4%	83	13.2%	213	15.7%
45 to 54 years	567	16.5%	0	0.0%	123	25.8%	116	14.5%	6	4.8%	70	11.1%	252	18.6%
55 to 64 years	666	19.4%	2	4.3%	149	31.3%	165	20.6%	8	6.5%	91	14.5%	251	18.5%
65 to 74 years	496	14.5%	0	0.0%	32	6.7%	59	7.4%	3	2.4%	99	15.8%	303	22.4%
75 to 84 years	134	3.9%	0	0.0%	12	2.5%	26	3.3%	6	4.8%	50	8.0%	40	3.0%
85 years and older	147	4.3%	0	0.0%	11	2.3%	25	3.1%	9	7.3%	95	15.1%	7	0.5%
Source: U.S. Census Bureau, ACS 5-Year Estimates, 2015-2019 (Table B25007)														

Table II-7 identifies the household sizes by housing tenure in Amador County. In 2019, the majority of households consisted of 2 to 4 persons. Large households of 5 or more persons only made up 6.9% of the total households countywide. Among all incorporated jurisdictions, Plymouth had the highest rate of households of 5 or more persons, taking 15.7% of the total households. Additionally, the average household size in Amador County in 2019 for an owner-occupied unit was 2.37 persons per household and 2.42 persons per household for a renter-occupied unit while in Plymouth the average household size in 2019 for an owner-occupied unit was 2.88 persons per household and 2.98 persons per household for a renter-occupied unit. Conversely, in Sutter Creek the average household size in 2019 for an owner-occupied unit was 2.35 persons per household and 1.96 persons per household for a renter-occupied unit.

	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Owner	11,165	100.0%	28	100.0%	1,459	100.0%	1,310	100.0%	208	100.0%	568	100.0%	7,592	100.0%
Householder living alone	2,793	25.0%	5	17.9%	377	25.8%	492	37.6%	25	12.0%	204	35.9%	1,690	22.3%
Households 2-4 persons	7,648	68.5%	23	82.1%	1,024	70.2%	709	54.1%	157	75.5%	331	58.3%	5,404	71.2%
Large households 5+ persons	724	6.5%	0	0.0%	58	4.0%	109	8.3%	26	12.5%	33	5.8%	498	6.6%
Average Household Size	2.37		2.21		2.21		2.07		2.88		2.35		-	
Rental	3,429	100.0%	46	100.0%	476	100.0%	800	100.0%	124	100.0%	628	100.0%	1,355	100.0%
Householder living alone	1,224	35.7%	27	58.7%	122	25.6%	307	38.4%	44	35.5%	361	57.5%	363	26.8%
Households 2-4 persons	1,923	56.1%	14	30.4%	354	74.4%	432	54.0%	54	43.5%	231	36.8%	838	61.8%
Large households 5+ persons	282	8.2%	5	10.9%	0	0.0%	61	7.6%	26	21.0%	36	5.7%	154	11.4%

Average Household Size	2.42		2.28		2.45		2.28		2.98		1.96		-	
Total:	14,594	100.0%	74	100.0%	1,935	100.0%	2,110	100.0%	332	100.0%	1,196	100.0%	8,947	100.0%
Total Householder living alone	4,017	27.5%	32	43.2%	499	25.8%	799	37.9%	69	20.8%	565	47.2%	2,053	22.9%
Households 2-4 persons	9,571	65.6%	37	50.0%	1,378	71.2%	1,141	54.1%	211	63.6%	562	47.0%	6,242	69.8%
Large households 5+ persons	1,006	6.9%	5	6.8%	58	3.0%	170	8.1%	52	15.7%	69	5.8%	652	7.3%
Average Household Size	2.38		2.26		2.27		2.15		2.92		2.15		-	
Source: U.S. Census Bureau, ACS 5-Year Estimates, 2015-2019 (Table B25009&DP04)														

2. HOUSEHOLD INCOME

Household income is one of the most important factors affecting housing opportunity and determining a household’s ability to balance housing costs with other basic necessities of life.

Income Characteristics

According to HCD, the estimated median household income (AMI) for a four-person family in the State of California in 2021 was \$90,100. The estimated median household income for Amador County in 2021 was \$78,700 countywide, while nearby El Dorado and Sacramento Counties had a median income of \$91,000, Calaveras County had a median income of \$81,700, and Alpine County had a median income of \$94,900.

Income by Household Type and Tenure

Table II-8 shows the income level of Amador County residents by household tenure. A significantly higher percentage of renter households (62.0%) were lower income (<80% median) compared to lower-income residents who owned their homes (38.3%). The high incidence of lower income renter households is of particular significance as market rents in Amador County exceed the level of affordability for lower-income households. As shown in Table II-9, all lower income households, including both renter and homeowner households, are more likely to pay more than 30% of their income for housing. This issue is further evaluated in the Housing Affordability section.

Income Level	Renters		Owners		Total	
	Number	%	Number	%	Number	%
Extremely Low Income (<30% AMI)	545	16.6%	675	6.3%	1,220	8.7%
Very Low Income (31-50% AMI)	695	21.1%	995	9.2%	1,690	12.0%
Low Income (51-80% AMI)	800	24.3%	1,685	15.6%	2,485	17.6%
Moderate Income & Above (>80% AMI)	1,250	38.0%	7,445	68.9%	8,695	61.7%
Total	3,290	100.0%	10,800	100.0%	14,090	100.0%
Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data 2014-2018						

As indicated by Tables II-9 A through II-9F, there is a significant variation in cost burden (overpaying for housing) by income level. Approximately 4,500 (31.9%) of households in Amador County overpay for housing. In incorporated jurisdictions., approximately 24.0% to 43.8% of households overpay for housing. In Amador City overpay for housing, which is slightly lower than total percent of households county wide overpaying for housing. In other incorporated jurisdictions, the overpaying rate is generally higher than countywide rate, with approximately 575 (32.7%) households in Lone, 895 (43.8%) households

in Jackson, 95 (32.2%) households in Plymouth, and 412 (35.1%) households in Sutter Creek overpay for housing. The majority of households in Amador County overpaying for housing are in the extremely low (985 households overpaying), very low (1,230 households overpaying), and low categories (1,260 households overpaying). In Amador County, more owner households overpay for housing (2,855 owner households overpaying) than renter households (1,655 renter households overpaying).

Total Households Characteristics	Amador City		Amador County	
	Number	% of Total	Number	% of Total
Total Households	75	100.0%	14,090	100.0%
Total Renter households	35	46.7%	3,290	23.3%
Total Owner households	40	53.3%	10,800	76.7%
Total lower income (0-80% AMI) households	31	41.3%	5,395	38.3%
Lower income renters (0-80%)	19	25.3%	2,040	14.5%
Lower income owners (0-80%)	12	16.0%	3,355	23.8%
Extremely low income renters (0-30% AMI)	4	5.3%	545	3.9%
Extremely low income owners (0-30% AMI)	4	5.3%	675	4.8%
Low, Very Low, and Extremely Low Income Households Overpaying for Housing				
Lower Income Paying More than 30%	18	24.0%	3,475	24.7%
Lower Income Renter Overpaying	10	13.3%	1,515	10.8%
Lower Income Owner Overpaying	8	10.7%	1,965	13.9%
Extremely Low Income (0-30%)	0	0.0%	985	7.0%
Very Low Income Overpaying (30-50% AMI)	4	5.3%	1,230	8.7%
Low Income Overpaying (50 -80% AMI)	14	18.7%	1,260	8.9%
Low, Very Low, and Extremely Low Income Households Severely Overpaying for Housing				
Lower Income Paying More Than 50%	4	5.3%	2,105	14.9%
Lower Income Renter Severely Overpaying	0	0.0%	785	5.6%
Lower Income Owner Severely Overpaying	4	5.3%	1,320	9.4%
Extremely Low Income (0-30%)	0	0.0%	865	6.1%
Extremely Low Income Renter Severely Overpaying	0	0.0%	385	2.7%
Extremely Low Income Owner Severely Overpaying	0	0.0%	480	3.4%
Very Low Income Severely Overpaying (30-50% AMI)	0	0.0%	710	5.0%
Low Income Severely Overpaying (50-80% AMI)	4	5.3%	530	3.8%
Total Households Overpaying	18	24.0%	4,500	31.9%
Total Renter Households Overpaying	10	13.3%	1,655	11.7%
Total Owner Households Overpaying	8	10.7%	2,855	20.3%
Total Households Overpaying 30-50% Income for Housing	14	18.7%	2,255	16.0%
Total Households Severely Overpaying 50% of Income or More for Housing	4	5.3%	2,245	15.9%

Source: HUD CHAS Data 2014-2018

Table II-9B. Housing Characteristics (Tenure, Overpayment) by Income Level - Ione (2018)				
Total Households Characteristics	Ione		Amador County	
	Number	% of Total	Number	% of Total
Total Households	1,760	100.0%	14,090	100.0%
Total Renter households	465	26.4%	3,290	23.3%
Total Owner households	1,295	73.6%	10,800	76.7%
Total lower income (0-80% AMI) households	580	33.0%	5,395	38.3%
Lower income renters (0-80%)	280	15.9%	2,040	14.5%
Lower income owners (0-80%)	300	17.0%	3,355	23.8%
Extremely low income renters (0-30% AMI)	55	3.1%	545	3.9%
Extremely low income owners (0-30% AMI)	90	5.1%	675	4.8%
Low, Very Low, and Extremely Low Income Households Overpaying for Housing				
Lower Income Paying More than 30%	355	20.2%	3,475	24.7%
Lower Income Renter Overpaying	155	8.8%	1,515	10.8%
Lower Income Owner Overpaying	205	11.6%	1,965	13.9%
<i>Extremely Low Income (0-30%)</i>	115	6.5%	985	7.0%
<i>Very Low Income Overpaying (30-50% AMI)</i>	130	7.4%	1,230	8.7%
<i>Low Income Overpaying (50-80% AMI)</i>	110	6.3%	1,260	8.9%
Low, Very Low, and Extremely Low Income Households Severely Overpaying for Housing				
Lower Income Paying More Than 50%	285	16.2%	2,105	14.9%
Lower Income Renter Severely Overpaying	125	7.1%	785	5.6%
Lower Income Owner Severely Overpaying	160	9.1%	1,320	9.4%
<i>Extremely Low Income (0-30%)</i>	115	6.5%	865	6.1%
<i>Extremely Low Income Renter Severely Overpaying</i>	25	1.4%	385	2.7%
<i>Extremely Low Income Owner Severely Overpaying</i>	90	5.1%	480	3.4%
<i>Very Low Income Severely Overpaying (30-50% AMI)</i>	115	6.5%	710	5.0%
<i>Low Income Severely Overpaying (50-80% AMI)</i>	55	3.1%	530	3.8%
Total Households Overpaying	575	32.7%	4,500	31.9%
Total Renter Households Overpaying	159	9.0%	1,655	11.7%
Total Owner Households Overpaying	420	23.9%	2,855	20.3%
Total Households Overpaying 30-50% Income for Housing	290	16.5%	2,255	16.0%
Total Households Severely Overpaying 50% of Income or More for Housing	285	16.2%	2,245	15.9%
Source: HUD CHAS Data 2014-2018				

Table II-9C. Housing Characteristics (Tenure, Overpayment) by Income Level - Jackson (2018)				
Total Households Characteristics	Jackson		Amador County	
	Number	% of Total	Number	% of Total
Total Households	2,045	100.0%	14,090	100.0%
Total Renter households	815	39.9%	3,290	23.3%
Total Owner households	1,230	60.1%	10,800	76.7%
Total lower income (0-80% AMI) households	980	47.9%	5,395	38.3%
Lower income renters (0-80%)	495	24.2%	2,040	14.5%
Lower income owners (0-80%)	485	23.7%	3,355	23.8%
Extremely low income renters (0-30% AMI)	115	5.6%	545	3.9%
Extremely low income owners (0-30% AMI)	90	4.4%	675	4.8%
Low, Very Low, and Extremely Low Income Households Overpaying for Housing				
Lower Income Paying More than 30%	755	36.9%	3,475	24.7%
Lower Income Renter Overpaying	420	20.5%	1,515	10.8%
Lower Income Owner Overpaying	335	16.4%	1,965	13.9%
<i>Extremely Low Income (0-30%)</i>	175	8.6%	985	7.0%
<i>Very Low Income Overpaying (30-50% AMI)</i>	335	16.4%	1,230	8.7%
<i>Low Income Overpaying (50 -80% AMI)</i>	245	12.0%	1,260	8.9%
Low, Very Low, and Extremely Low Income Households Severely Overpaying for Housing				
Lower Income Paying More Than 50%	385	18.8%	2,105	14.9%
Lower Income Renter Severely Overpaying	200	9.8%	785	5.6%
Lower Income Owner Severely Overpaying	180	8.8%	1,320	9.4%
<i>Extremely Low Income (0-30%)</i>	165	8.1%	865	6.1%
<i>Extremely Low Income Renter Severely Overpaying</i>	75	3.7%	385	2.7%
<i>Extremely Low Income Owner Severely Overpaying</i>	90	4.4%	480	3.4%
<i>Very Low Income Severely Overpaying (30-50% AMI)</i>	170	8.3%	710	5.0%
<i>Low Income Severely Overpaying (50-80% AMI)</i>	50	2.4%	530	3.8%
Total Households Overpaying	895	43.8%	4,500	31.9%
Total Renter Households Overpaying	475	23.2%	1,655	11.7%
Total Owner Households Overpaying	420	20.5%	2,855	20.3%
Total Households Overpaying 30-50% Income for Housing	500	24.4%	2,255	16.0%
Total Households Severely Overpaying 50% of Income or More for Housing	395	19.3%	2,245	15.9%
Source: HUD CHAS Data 2014-2018				

Total Households Characteristics	Plymouth		Amador County	
	Number	% of Total	Number	% of Total
Total Households	295	100.0%	14,090	100.0%
Total Renter households	100	33.9%	3,290	23.3%
Total Owner households	195	66.1%	10,800	76.7%
Total lower income (0-80% AMI) households	133	45.1%	5,395	38.3%
Lower income renters (0-80%)	54	18.3%	2,040	14.5%
Lower income owners (0-80%)	79	26.8%	3,355	23.8%
Extremely low income renters (0-30% AMI)	4	1.4%	545	3.9%
Extremely low income owners (0-30% AMI)	4	1.4%	675	4.8%
Low, Very Low, and Extremely Low Income Households Overpaying for Housing				
Lower Income Paying More than 30%	85	28.8%	3,475	24.7%
Lower Income Renter Overpaying	39	13.2%	1,515	10.8%
Lower Income Owner Overpaying	43	14.6%	1,965	13.9%
<i>Extremely Low Income (0-30%)</i>	10	3.4%	985	7.0%
<i>Very Low Income Overpaying (30-50% AMI)</i>	35	11.9%	1,230	8.7%
<i>Low Income Overpaying (50-80% AMI)</i>	40	13.6%	1,260	8.9%
Low, Very Low, and Extremely Low Income Households Severely Overpaying for Housing				
Lower Income Paying More Than 50%	45	15.3%	2,105	14.9%
Lower Income Renter Severely Overpaying	4	1.4%	785	5.6%
Lower Income Owner Severely Overpaying	39	13.2%	1,320	9.4%
<i>Extremely Low Income (0-30%)</i>	10	3.4%	865	6.1%
<i>Extremely Low Income Renter Severely Overpaying</i>	4	1.4%	385	2.7%
<i>Extremely Low Income Owner Severely Overpaying</i>	4	1.4%	480	3.4%
<i>Very Low Income Severely Overpaying (30-50% AMI)</i>	15	5.1%	710	5.0%
<i>Low Income Severely Overpaying (50-80% AMI)</i>	20	6.8%	530	3.8%
Total Households Overpaying	95	32.2%	4,500	31.9%
Total Renter Households Overpaying	43	14.6%	1,655	11.7%
Total Owner Households Overpaying	53	18.0%	2,855	20.3%
Total Households Overpaying 30-50% Income for Housing	52	17.6%	2,255	16.0%
Total Households Severely Overpaying 50% of Income or More for Housing	43	14.6%	2,245	15.9%
Source: HUD CHAS Data 2014-2018				

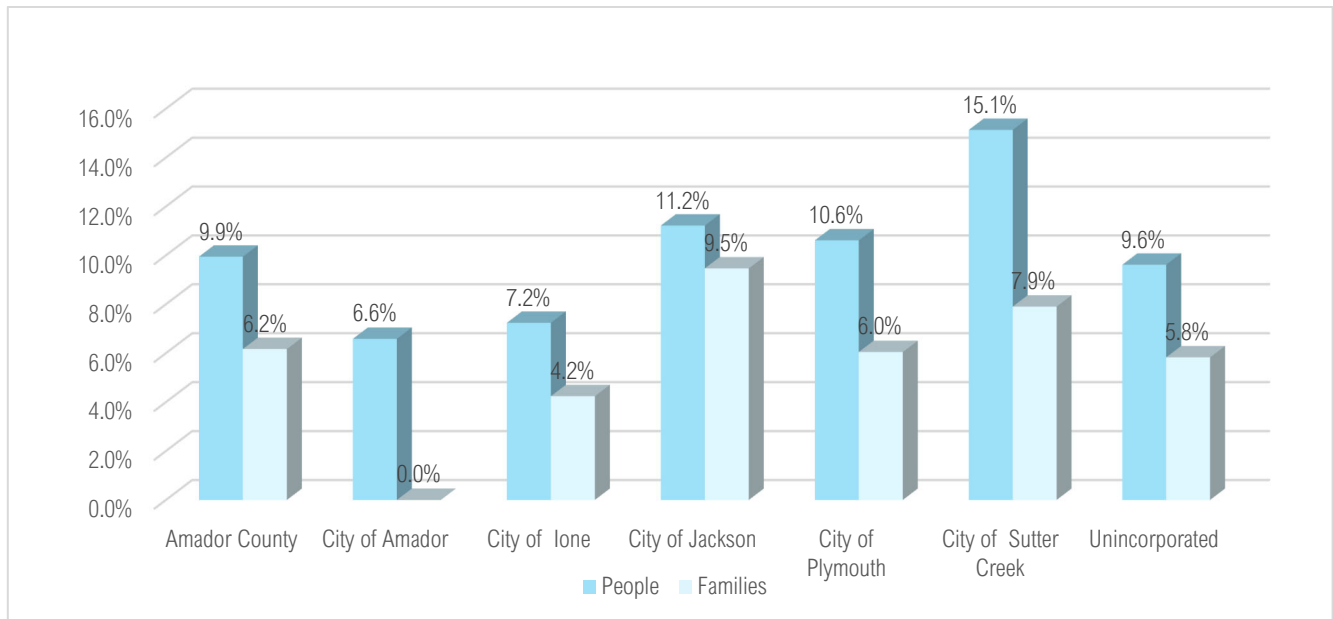
Total Households Characteristics	Sutter Creek		Amador County	
	Number	% of Total	Number	% of Total
Total Households	1,175	100.0%	14,090	100.0%
Total Renter households	585	49.8%	3,290	23.3%
Total Owner households	585	49.8%	10,800	76.7%
Total lower income (0-80% AMI) households	530	45.1%	5,395	38.3%
Lower income renters (0-80%)	360	30.6%	2,040	14.5%
Lower income owners (0-80%)	170	14.5%	3,355	23.8%
Extremely low income renters (0-30% AMI)	130	11.1%	545	3.9%
Extremely low income owners (0-30% AMI)	70	6.0%	675	4.8%
Low, Very Low, and Extremely Low Income Households Overpaying for Housing				
Lower Income Paying More than 30%	354	30.1%	3,475	24.7%
Lower Income Renter Overpaying	279	23.7%	1,515	10.8%
Lower Income Owner Overpaying	69	5.9%	1,965	13.9%
<i>Extremely Low Income (0-30%)</i>	140	11.9%	985	7.0%
<i>Very Low Income Overpaying (30-50% AMI)</i>	140	11.9%	1,230	8.7%
<i>Low Income Overpaying (50-80% AMI)</i>	74	6.3%	1,260	8.9%
Low, Very Low, and Extremely Low Income Households Severely Overpaying for Housing				
Lower Income Paying More Than 50%	204	17.4%	2,105	14.9%
Lower Income Renter Severely Overpaying	154	13.1%	785	5.6%
Lower Income Owner Severely Overpaying	45	3.8%	1,320	9.4%
<i>Extremely Low Income (0-30%)</i>	120	10.2%	865	6.1%
<i>Extremely Low Income Renter Severely Overpaying</i>	85	7.2%	385	2.7%
<i>Extremely Low Income Owner Severely Overpaying</i>	30	2.6%	480	3.4%
<i>Very Low Income Severely Overpaying (30-50% AMI)</i>	80	6.8%	710	5.0%
<i>Low Income Severely Overpaying (50-80% AMI)</i>	4	0.3%	530	3.8%
Total Households Overpaying	412	35.1%	4,500	31.9%
Total Renter Households Overpaying	294	25.0%	1,655	11.7%
Total Owner Households Overpaying	116	9.9%	2,855	20.3%
Total Households Overpaying 30-50% Income for Housing	205	17.4%	2,255	16.0%
Total Households Severely Overpaying 50% of Income or More for Housing	207	17.6%	2,245	15.9%
Source: HUD CHAS Data 2014-2018				

Total Households Characteristics	Amador County (unincorporated)		Amador County	
	Number	% of Total	Number	% of Total
Total Households	8,740	100.00%	14,090	100.00%
Total Renter households	1,290	14.76%	3,290	23.30%
Total Owner households	7,455	85.30%	10,800	76.70%
Total lower income (0-80% AMI) households	3,141	35.94%	5,395	38.30%
Lower income renters (0-80%)	832	9.52%	2,040	14.50%
Lower income owners (0-80%)	2,309	26.42%	3,355	23.80%
Extremely low income renters (0-30% AMI)	237	2.71%	545	3.90%
Extremely low income owners (0-30% AMI)	417	4.77%	675	4.80%
Low, Very Low, and Extremely Low Income Households Overpaying for Housing				
Lower Income Paying More than 30%	1,908	21.83%	3,475	24.70%
Lower Income Renter Overpaying	612	7.00%	1,515	10.80%
Lower Income Owner Overpaying	1,305	14.93%	1,965	13.90%
<i>Extremely Low Income (0-30%)</i>	<i>545</i>	<i>6.24%</i>	<i>985</i>	<i>7.00%</i>
<i>Very Low Income Overpaying (30-50% AMI)</i>	<i>586</i>	<i>6.70%</i>	<i>1,230</i>	<i>8.70%</i>
<i>Low Income Overpaying (50 -80% AMI)</i>	<i>777</i>	<i>8.89%</i>	<i>1,260</i>	<i>8.90%</i>
Low, Very Low, and Extremely Low Income Households Severely Overpaying for Housing				
Lower Income Paying More Than 50%	1,182	13.52%	2,105	14.90%
Lower Income Renter Severely Overpaying	302	3.46%	785	5.60%
Lower Income Owner Severely Overpaying	892	10.21%	1,320	9.40%
<i>Extremely Low Income (0-30%)</i>	<i>455</i>	<i>5.21%</i>	<i>865</i>	<i>6.10%</i>
<i>Extremely Low Income Renter Severely Overpaying</i>	<i>196</i>	<i>2.24%</i>	<i>385</i>	<i>2.70%</i>
<i>Extremely Low Income Owner Severely Overpaying</i>	<i>266</i>	<i>3.04%</i>	<i>480</i>	<i>3.40%</i>
<i>Very Low Income Severely Overpaying (30-50% AMI)</i>	<i>330</i>	<i>3.78%</i>	<i>710</i>	<i>5.00%</i>
<i>Low Income Severely Overpaying (50-80% AMI)</i>	<i>397</i>	<i>4.54%</i>	<i>530</i>	<i>3.80%</i>
Total Households Overpaying	2,505	28.66%	4,500	31.90%
Total Renter Households Overpaying	674	7.71%	1,655	11.70%
Total Owner Households Overpaying	1,838	21.03%	2,855	20.30%
Total Households Overpaying 30-50% Income for Housing	1,194	13.66%	2,255	16.00%
Total Households Severely Overpaying 50% of Income or More for Housing	1,311	15.00%	2,245	15.90%
Source: HUD CHAS Data 2014-2018				

Households in Poverty

The level of poverty in a jurisdiction often influences the need for housing to accommodate those persons and families in the Very Low and Low-income categories. The U.S. Census Bureau measures poverty by using a set of money income thresholds that vary by family size and composition of who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. For example, the poverty threshold for a family of 2 with no children would be 17,331, a household of 2 with a householder aged 65 or older and no children has a poverty threshold of 15,644, and the poverty threshold of a family of 4 with 2 children under the age of 18 would be 26,246. (Source: U.S. Census Bureau, 2020).

Figure II-1. Percentage of Families & People Living in Poverty (2019)



Source: U.S. Census Bureau, 2015 – 2019 ACS (B17001 and B17012)

Poverty rates in Amador County are shown in Figure II-1, which compares the numbers of families living in poverty in the incorporated cities to those living in the unincorporated area within the County. In 2019, 9.9% of individuals and 6.2% families in Amador County were listed as living below the poverty level. Sutter Creek has the highest rate of people living in the poverty and individuals in Amador City are least likely to be living in poverty. Jackson has the highest rate of families living in poverty and families in Amador City are least likely to be living in poverty.

Table II-10 shows poverty rates for families in Amador County, with a focus on female-headed households, senior households, and large (5 or more persons) families.

Overall, 612 of 9,872 families were in poverty (6.2%). Although female-headed households made up only 11.3% of all families, they accounted for 50.3% of families in poverty. Additionally, large families made up 9.3% of all families in Amador County, but accounted for 50.7% of families in poverty. In Jackson, female-headed households accounted for 63.6% of families under the poverty level. In Ione, senior households accounted for 77.6% of families under the poverty level. In unincorporated area, large families accounted for 72.8% of families under the poverty level.

Table II-10. Families in Poverty in Amador County (2019)

Family Type	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total Families	9,872	100.0%	39	100.0%	1,415	100.0%	1,257	100.0%	248	100.0%	582	100.0%	6,331	100.0%
Female Headed Households	1,119	11.3%	8	20.5%	129	9.1%	276	22.0%	43	17.3%	88	15.1%	575	9.1%
Senior (65 years or older)	3,618	36.6%	18	46.2%	448	31.7%	374	29.8%	36	14.5%	189	32.5%	2,553	40.3%
Large (5 or more people)	916	9.3%	5	12.8%	58	4.1%	155	12.3%	38	15.3%	44	7.6%	616	9.7%
Families Under the Poverty Level	612	6.2%	0	0.0%	59	4.2%	119	9.5%	15	6.0%	46	7.9%	372	5.9%
Female Headed Households	308	50.3%	0	0.0%	14	23.7%	76	63.6%	8	53.8%	19	41.3%	191	51.2%
Senior (65 years or older) Households	148	24.2%	0	0.0%	46	77.6%	0	0.0%	0	0.0%	0	0.0%	102	27.4%
Large (5 or more people) Households	311	50.7%	0	0.0%	0	0.0%	0	0.0%	9	61.5%	30	65.8%	271	72.8%

Source: US. Census Bureau, 2015 – 2019 ACS (Table S1702)

Extremely Low-Income Households

Extremely low-income (ELI) households are defined as those earning up to 30% of the area median household income. For Amador County, the countywide median household income in 2021 was \$78,700. For ELI households in Amador County, this results in an income of \$26,500 or less for a four-person household or \$16,550 for a one-person household. ELI households have a variety of housing situations and needs. For example, most families and individuals receiving only public assistance, such as social security insurance or disability insurance are considered ELI households.

Table II-11 provides representative occupations with hourly wages that are within or close to the ELI income range. As shown in Table II-8, there are 1,220 ELI households in Amador County, making up 8.7% of all households in within the County. Within these ELI households, there are 985 households overpay for housing, making up 80.7% of total ELI households. In detail, 415 ELI renter households (76.1% of total ELI renter households) and 570 ELI owner households (84.4% of total ELI owner households) overpay for housing. Within 985 ELI households that overpay for housing, 865 of these households severely overpay for housing, including 385 renter households and 480 owner households.

Overcrowding is an important issue for ELI households. Among 1,220 ELI households in Amador County, 510 ELI renter households live in a housing unit that is less than or equal to 1 person per room and 35 renter households live in a housing unit that is greater than 1 but less than or equal to 1.5 person per room. All 675 ELI owner households live in a housing unit that is less than or equal to 1 person per room. Additionally, transportation is a large budget item for ELI households. ELI households have less income available to purchase and keep a vehicle. Therefore, ELI households have higher reliance on public transit, walking, and bicycling. ELI households require greater assistance with housing costs than very low, moderate, and above moderate income households, due to their limited annual income and the need to spend a proportionately larger amount of their income on necessities to meet basic needs, including food, health care, and transportation. Due to limited incomes, ELI households often do not have the available resources to address expensive home repairs or emergency housing needs. Programs available to assist extremely low income households include subsidized lower income housing (see Table III-4), Housing Choice Vouchers/Section 8 housing, and housing types such as ADUs, home sharing, multi-generational living, and single room occupancies that are typically more affordable than standard market-rate single family housing; housing assistance and community service providers are described in Chapter IV. The Housing Plan includes programs to: promote

affordable housing, including special needs housing (Programs 9 and 20), increase access to Housing Choice Vouchers (Program 16), assist households with understanding available resources (Programs 14, 23, and 25), coordinate efforts between Amador County jurisdictions to improve access to housing and housing-related resources (Program 1), increase the variety of units and housing options (Programs 4 and 17), increase access to housing rehabilitation, weatherization, and emergency repair resources (Program 8), assist households that are homeless or at-risk of homelessness (Program 5B), and preserve existing affordable housing, including assisted units and market-rate housing (Programs 10 and 11).

Table II-11. Occupations with Wages for Extremely Low Income Households in Amador County (2018)

Occupation Title	Median Hourly Wage	Median Annual Wages
Farmworkers and Laborers, Crop, Nursery, and Greenhouse	\$11.99	\$24,940
Food Preparation and Serving Related Workers, All Other	\$12.26	\$25,494
Dishwashers	\$12.31	\$25,597
Cleaners of Vehicles and Equipment	\$12.46	\$25,923
Dining Room and Cafeteria Attendants and Bartender Helpers	\$12.50	\$26,019
Hotel, Motel, and Resort Desk Clerks	\$12.50	\$25,985
Amusement and Recreation Attendants	\$12.52	\$26,040
Automotive and Watercraft Service Attendants	\$12.52	\$26,037
Preschool Teachers, Except Special Education	\$12.67	\$26,343
Food Preparation Workers	\$12.69	\$26,401

Source: Employment Development Department, Long-Term Occupational Employment Projections 2018–2028 (updated April 2021)

Pursuant to Government Code Section 65583(a)(1), 50% of the County's very low-income regional housing needs assigned by HCD are extremely low-income households. As a result, from the very low-income need of 189 units, the County has a projected need of 95 units for extremely low-income households. Based on current figures, extremely low-income households will most likely be facing an overpayment, overcrowding, or substandard housing conditions. Some extremely low-income households could include individuals with mental or other disabilities and special needs.

3. SPECIAL NEEDS POPULATIONS

Government Code Section 65583(a)(7) requires a Housing Element to address special housing needs, such as those of the elderly; persons with disabilities, including a developmental disability, as defined in Section 4512 of the Welfare and Institutions Code; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter. The needs of these groups often call for targeted program responses, such as temporary housing, preservation of residential hotels, housing with features to make it more accessible, and the development of four-bedroom apartments. Special needs groups have been identified and, to the degree possible, responsive programs are provided. A principal emphasis in addressing the needs of these groups is to continue to seek State technical assistance grants to identify the extent and location of those with special needs and identify ways and means to assist them. Local government budget limitations may act to limit effectiveness in implementing programs for this group. Please refer to Section II-H of this Element which provide information related to agencies and programs that serve special needs populations in Amador County.

Table II-12. Senior Household Trends and Population – Amador County														
2010														
Age Group	Amador County		Amador City		lone		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total Owner Occupied:	11,372	77.3%	42	62.7%	1,048	73.6%	1,047	52.2%	214	58.6%	664	51.6%	8,357	87.4%
Owner Householders 65 years and over	4,071	27.7%	8	11.9%	283	19.9%	523	26.1%	85	23.3%	322	25.0%	2,850	29.8%
Total Renter Occupied:	3,343	22.7%	25	37.3%	375	26.4%	960	47.8%	151	41.4%	622	48.4%	1,210	12.6%
Renter Householders 65 years and over	501	3.4%	0	0.0%	35	2.5%	104	5.2%	24	6.6%	100	7.8%	238	2.5%
Total Occupied Households	14,715	100.0%	67	100.0%	1,423	100.0%	2,007	100.0%	365	100.0%	1,286	100.0%	9,567	100.0%
Total Householder 65 years and over	4,572	31.1%	8	11.9%	318	22.3%	627	31.2%	109	29.9%	422	32.8%	3,088	32.3%
Total Population	38,327	100.0%	128	100.0%	7,845	100.0%	4,625	100.0%	903	100.0%	2,827	100.0%	21,999	100.0%
Total Population 65 years and over	7,397	19.3%	14	10.9%	620	7.9%	1,004	21.7%	166	18.4%	642	22.7%	4,952	22.5%
2019														
Age Group	Amador County		Amador City		lone		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total Owner Occupied:	11,165	76.5%	28	37.8%	1,459	75.4%	1,310	62.1%	208	62.7%	568	47.5%	7,592	84.9%
Owner Householders 65 years and over	5,333	36.5%	18	24.3%	670	34.6%	753	35.7%	44	13.3%	297	24.8%	3,551	39.7%
Total Renter Occupied:	3,429	23.5%	46	62.2%	476	24.6%	800	37.9%	124	37.3%	628	52.5%	1,355	15.1%
Renter Householders 65 years and over	777	5.3%	0	0.0%	55	2.8%	110	5.2%	18	5.4%	244	20.4%	350	3.9%
Total Occupied Households	14,594	100.0%	74	100.0%	1,935	100.0%	2,110	100.0%	332	100.0%	1,196	100.0%	8,947	100.0%
Total Householder 65 years and over	6,110	41.9%	18	24.3%	725	37.5%	863	40.9%	62	18.7%	541	45.2%	3,901	43.6%
Total Population	38,429	100.0%	167	100.0%	7,753	100.0%	4,751	100.0%	980	100.0%	2,573	100.0%	22,205	100.0%
Total Population 65 years and over	10,246	26.7%	22	13.2%	1,363	17.6%	1,397	29.4%	105	10.7%	779	30.3%	6,579	29.6%

Source: ACS 2015 - 2019. (Table B25007); Census Bureau, 2010 Census. U.S. Census Bureau, 2000 Census. (Table H016)

made up of single-family detached homes, leaving 19.0% of the housing stock for those who choose to or must live in other forms of housing.

The County received 17 responses to the Service Providers, Community Organizations, and Housing Developers/Providers Survey, with 10 respondents providing services to senior households. The full survey data is provided in **Appendix A**. Survey feedback identified the following needs for senior households:

Primary Housing Type Needed (multiple choice top 4 responses – each had 4- 5 votes)

- Housing close to services (grocery stores, financial, personal, and social services, etc.)
- Single family housing affordable to low, very low, or extremely low income households
- Multifamily housing - affordable to extremely low, very low, and low income households
- Housing with features for a disabled person (ramp, grab bars, low counters and cabinets, assistive devices for hearing- or visually-impaired persons)

Primary Housing Needs (multiple choice top 5 responses – each had 4-5 votes)

- General assistance with renting a home
- Assistance finding housing affordable to extremely low income (<30% of median income) households
- Assistance finding housing affordable to lower income (<80% of median income) households
- Occasional financial assistance to pay rent, mortgage, and/or utilities
- Housing close to services (grocery stores, financial, personal, and social services, etc.)

As described in Chapter III, each jurisdiction's zoning and land use regulations accommodate a range of housing types that serve the senior population, including single family housing, multifamily housing, mobile homes, senior housing, and care facilities. There are programs and services for the County's senior citizens; many of which serve the disabled or otherwise underprivileged groups. Programs and services for seniors and their families and caregivers are summarized in Chapter IV.

Persons with Disabilities

A “disability” includes, but is not limited to, any physical or mental disability as defined in California Government Code Section 12926. A “mental disability” involves having any mental or psychological disorder or condition, such as mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disabilities that limits a major life activity. A “physical disability” involves having any physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that affects body systems including neurological, immunological, musculoskeletal, special sense organs, respiratory, speech organs, cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin and endocrine. In addition, a mental or physical disability limits a major life activity by making the achievement of major life activities difficult including physical, mental, and social activities and working.

Physical, mental, and/or developmental disabilities could prevent a person from working, restrict a persons' mobility or make caring for oneself difficult. Therefore, disabled persons often require special housing needs related to potential limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with disabilities. Additionally, people with disabilities require a wide range of different housing, depending on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (i.e., group care homes). Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation.

- Individuals with a mobility, visual, or hearing limitation may require housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps, bathroom modifications (i.e., lowered countertops, grab bars, adjustable shower heads, etc.) and special sensory devices including smoke alarms and flashing lights.
- Individuals with self-care limitations (which can include persons with mobility difficulties) may require residential environments that include in-home or on-site support services ranging from congregate to convalescent care. Support services can include medical therapy, daily living assistance, congregate dining, and related services.

- Individuals with developmental disabilities and other physical and mental conditions that prevent them from functioning independently may require assisted care or group home environments.
- Individuals with disabilities may require financial assistance to meet their housing needs because a higher percentage than the population at large are low-income and their special housing needs are often more costly than conventional housing.

Table II-13 compares the employment status of persons with and without a disability in 2015 and 2019 for the County, each city, and the unincorporated area. Between 2015 and 2019 there was increase (12.0%) in the number of persons with a disability in Amador County. The number of persons employed with a disability increased by 6.0% from 800 persons in 2015 to 848 persons in 2019. Additionally, the number of persons unemployed with a disability also increased by 3.8% from 290 persons in 2015 to 301 in 2019. Similarly, the number of persons with a disability not in the labor force increased by about 16.8% from 1,460 persons in 2015 to 1,706 persons in 2019.

Table II-13. Persons with Disability by Employment Status –Amador County (2015, 2019)														
2015														
	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
In the Labor Force:	13,249	70.2%	84	77.8%	2,423	68.7%	1,936	80.4%	396	76.0%	759	67.6%	7,651	68.5%
Employed:	11,407	86.1%	72	85.7%	2,109	87.0%	1,533	79.2%	354	89.4%	689	90.8%	6,650	86.9%
With a Disability	800	7.0%	13	18.1%	89	4.2%	153	10.0%	29	8.2%	59	8.6%	457	6.9%
No Disability	10,607	93.0%	59	81.9%	2,020	95.8%	1,380	90.0%	325	91.8%	630	91.4%	6,193	93.1%
Unemployed:	1,842	13.9%	12	14.3%	314	13.0%	403	20.8%	42	10.6%	70	9.2%	1,001	13.1%
With a Disability	290	15.7%	0	0.0%	19	6.1%	82	20.3%	6	14.3%	18	25.7%	165	16.5%
No Disability	1,552	84.3%	12	100.0%	295	93.9%	321	79.7%	36	85.7%	52	74.3%	836	83.5%
Not in the Labor Force:	5,611	29.8%	24	22.2%	1,105	31.3%	472	19.6%	125	24.0%	363	32.4%	3,522	31.5%
With a Disability	1460	26.0%	5	20.8%	170	15.4%	117	24.8%	25	20.0%	146	40.2%	997	28.3%
No Disability	4,151	74.0%	19	79.2%	935	84.6%	355	75.2%	100	80.0%	217	59.8%	2,525	71.7%
Total:	18,860	100.0%	108	100.0%	3,528	100.0%	2,408	100.0%	521	100.0%	1,122	100.0%	11,173	100.0%
With a Disability	2,550	13.5%	18	16.7%	278	7.9%	352	14.6%	60	11.5%	223	19.9%	1,619	14.5%
No Disability	16,310	86.5%	90	83.3%	3,250	92.1%	2,056	85.4%	461	88.5%	899	80.1%	9,554	85.5%
2019														
	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
In the Labor Force:	13,147	68.9%	68	0.4%	2,019	10.6%	1,774	9.3%	516	2.7%	977	5.1%	7,793	40.8%
Employed:	12,240	93.1%	58	85.3%	2,002	99.2%	1,638	92.3%	492	95.3%	941	96.3%	7,109	91.2%
With a Disability	848	6.9%	12	20.7%	181	9.0%	129	7.9%	18	3.7%	42	4.5%	466	6.6%
No Disability	11,392	93.1%	46	79.3%	1,821	91.0%	1,509	92.1%	474	96.3%	899	95.5%	6,643	93.4%
Unemployed:	907	6.9%	10	14.7%	17	0.8%	136	7.7%	24	4.7%	36	3.7%	684	8.8%
Source: HUD CHAS Data 2014-2018	301	33.2%	0	0.0%	8	47.1%	41	30.1%	0	0.0%	0	0.0%	252	36.8%
No Disability	606	66.8%	10	100.0%	9	52.9%	95	69.9%	24	100.0%	36	100.0%	432	63.2%

Table II-13. Persons with Disability by Employment Status –Amador County (2015, 2019)

Not in the Labor Force:	5,933	31.1%	40	0.2%	758	4.0%	611	3.2%	97	0.5%	285	1.5%	4,142	21.7%
With a Disability	1706	28.8%	0	0.0%	302	39.8%	240	39.3%	40	41.2%	77	27.0%	1047	25.3%
No Disability	4,227	71.2%	40	100.0%	456	60.2%	371	60.7%	57	58.8%	208	73.0%	3,095	74.7%
Total:	19,080	100.0%	108	100.0%	2,777	100.0%	2,385	100.0%	613	100.0%	1,262	100.0%	11,935	100.0%
With a Disability	2,855	15.0%	12	11.1%	491	17.7%	410	17.2%	58	9.5%	119	9.4%	1,765	14.8%
No Disability	16,225	85.0%	96	88.9%	2,286	82.3%	1,975	82.8%	555	90.5%	1,143	90.6%	10,170	85.2%

Source: ACS 2011 – 2015, and 2015 – 2019 (Table C18120)

Table II-14 presents data on the types of disabilities of residents in the County, each city, and the unincorporated area based on the ACS 2019 data; persons may have more than 1 disability resulting in the total number of disabilities exceeding the total number of disabled persons shown in Table II-14. For persons ages 0 to 64, the most common disabilities are cognitive difficulties (25.6%), ambulatory difficulties (24.5%), and independent living difficulties (20.9%). For the population of ages 65 and over, the most common disabilities are ambulatory difficulties (33.8%), hearing difficulties (22.1%), and independent living difficulties (17.7%).

Table II-14. Persons with Disabilities by Disability Type and Age (2019)

	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total Disabilities Tallied	11,956	100.0%	35	100.0%	1,590	100.0%	1,631	100.0%	179	100.0%	906	100.0%	7,615	100.0%
Total Disabilities for Ages 0–64	5,144	43.0%	30	85.7%	970	61.0%	635	38.9%	128	71.5%	263	29.0%	3,118	40.9%
Hearing Difficulty	574	11.2%	9	30.0%	65	6.7%	75	11.8%	25	19.5%	65	24.7%	335	10.7%
Vision Difficulty	403	7.8%	0	0.0%	46	4.7%	76	12.0%	19	14.8%	12	4.6%	250	8.0%
Cognitive Difficulty	1316	25.6%	12	40.0%	204	21.0%	160	25.2%	27	21.1%	67	25.5%	846	27.1%
Ambulatory Difficulty	1259	24.5%	0	0.0%	323	33.3%	134	21.1%	24	18.8%	53	20.2%	725	23.3%
Self-Care Difficulty	519	10.1%	0	0.0%	105	10.8%	47	7.4%	12	9.4%	20	7.6%	335	10.7%
Independent Living Difficulty (Ages 18-64)	1073	20.9%	9	30.0%	227	23.4%	143	22.5%	21	16.4%	46	17.5%	627	20.1%
Total Disabilities for Ages 65 and Over	6,812	57.0%	5	14.3%	620	39.0%	996	61.1%	51	28.5%	643	71.0%	4,497	59.1%
Hearing Difficulty	1507	22.1%	0	0.0%	135	21.8%	189	19.0%	11	21.6%	104	16.2%	1068	23.7%
Vision Difficulty	343	5.0%	5	100.0%	21	3.4%	29	2.9%	5	9.8%	84	13.1%	199	4.4%
Cognitive Difficulty	753	11.1%	0	0.0%	51	8.2%	96	9.6%	7	13.7%	98	15.2%	501	11.1%
Ambulatory Difficulty	2300	33.8%	0	0.0%	271	43.7%	360	36.1%	18	35.3%	154	24.0%	1497	33.3%

Self-Care Difficulty	700	10.3%	0	0.0%	27	4.4%	73	7.3%	7	13.7%	59	9.2%	534	11.9%
Independent Living Difficulty	1209	17.7%	0	0.0%	115	18.5%	249	25.0%	3	5.9%	144	22.4%	698	15.5%
Source: ACS 2015-2019 (Table S1810)														

The County received 17 responses to the Service Providers, Community Organizations, and Housing Developers/Providers Survey, with 10 respondents providing services to persons with a developmental disability. The full survey data is provided in **Appendix A**. Survey feedback identified the following needs for persons with a developmental disability:

Primary Housing Type Needed (multiple choice top 3 responses – each had 3 votes)

- Single family housing affordable to low, very low, or extremely low income households
- Multifamily housing - affordable to extremely low, very low, and low income households
- Housing with features for a disabled person (ramp, grab bars, low counters and cabinets, assistive devices for hearing- or visually-impaired persons)

Primary Housing Needs (multiple choice top 2 responses – each had 3 votes)

- General assistance with renting a home
- Grants or loans to make modifications to make a home accessible to a disabled resident

As described in Section III, each jurisdiction’s zoning and land use regulations accommodate a range of housing types that serve the disabled population, including residential care facilities for 6 or fewer persons which are treated as a single-family home, care facilities, and various housing types including multifamily housing and mobile homes.

Persons with Developmental Disabilities

A developmental disability is a disability which originates before an individual attains age 18, continues or can be expected to continue indefinitely, and constitutes a substantial handicap for the individual. This term includes the diagnoses of intellectual disability, cerebral palsy, epilepsy, and autism. This term also includes handicapping conditions found to be closely related to mental retardation or requiring treatment similar to that required for persons with an intellectual disability, but does not include other handicapping conditions that are solely physical in nature. (Lanterman Act, Welfare and Institutions Code, Section 4512.)

Valley Mountain Regional Center (VMRC) is responsible for serving developmentally disabled residents of 5 counties in northern California (i.e., Amador, Calaveras, Tuolumne, San Joaquin, Stanislaus Counties). While the US Census reports on a broad range of disabilities, the Census does not identify the subpopulation that has a developmental disability. The VMRC maintains data regarding people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments. In the fiscal year 2019-2020, there were 14,047 consumers were served in VMRC. The average per capita expenditures in fiscal year 2019-2020 in VMRC is \$12,621.

The California Department of Developmental Services (DDS) maintains data regarding people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments. The DDS data is reported by zip code; therefore, it should be noted that zip codes for incorporated cities may contain portions of unincorporated Amador County. For example, approximately 66.8% of the population within the zip code for Lone (95640) resides in Lone based on ACS population data. As shown in Table II-15, the DDS data indicates that a total of >59 developmentally persons reside in zip codes for the unincorporated areas of Amador County, while 190 developmentally persons reside in an incorporated city.

	0 to 17 Years	18+ Years	Total
City Areas by Zip Code			
95601 / Amador City	<11	<11	>0
95640 / Lone	33	46	79
95642 / Jackson	30	55	85
95669 / Plymouth	<11	<11	>0
95685 / Sutter Creek	<11	26	>26
Subtotal	>63	>127	>190
Unincorporated Communities and Areas by Zip Code			
95629 / Fiddletown	<11	<11	>0
95665 / Pine Grove & Red Corral	17	15	32
95666 / Pioneer & Buckhorn & Amador Pines	11	16	27
95675 / River Pines	<11	<11	>0
95689 / Lockwood & Volcano	<11	<11	>0
95699 / Drytown	0	<11	>0
Subtotal – Unincorporated Areas	>28	>31	>59
Total	>91	>158	>249
Source: DDS, 2021 Developmental Disabilities by Zip Code; De Novo Planning Group, 2021			

Table II-16 breaks down the developmentally disabled population by residence type for the Amador County zip codes. Countywide, approximately 82.5% (or >188) of developmentally disabled persons reside in the homes of their families or private guardians while about 17.5% (or >40) reside in independent living facilities. As shown in Table II-16, in the zip codes associated with incorporated and unincorporated areas, the majority of developmentally disabled persons live in the home of their family, parent, or guardian.

	Home of Parent, Family, or Guardian	Independent / Supported Living	Community Care Facility	Intermediate Care Facility	Foster / Family Home	Other	Total
City Areas by Zip Code							
95601 / Amador City	<11	0	<11	0	0	0	>0
95640 / Lone	51	15	<11	0	<11	<11	>66
95642 / Jackson	59	25	0	0	0	<11	>84
95669 / Plymouth	<11	0	<11	0	0	0	>0
95685 / Sutter Creek	28	<11	<11	0	0	0	>28
Subtotal	>138	>40	>0	>0	>0	>0	>178
Unincorporated Communities and Areas by Zip Code							
95629 / Fiddletown	<11	<11	0	0	0	0	>0
95665 / Pine Grove & Red Corral	25	<11	<11	0	<11	<11	>25
95666 / Pioneer & Buckhorn & Amador Pines	25	<11	0	0	<11	0	>25
95675 / River Pines	<11	0	0	0	0	0	>0
95689 / Lockwood & Volcano	<11	0	0	0	0	0	>0

95699 / Drytown	0	<11	0	0	0	0	>0
Subtotal – Unincorporated Areas	>50	>0	>0	>0	>0	>0	>50
Total	>188	>40	>0	>0	>0	>0	>228
Source: DDS, 2021 Developmental Disabilities by Zip Code; De Novo Planning Group, 2021							

According to Amador County’s 2014-2019 Housing Element, there were 200 developmentally disabled persons countywide in 2014. As shown in Table II-16, in 2020, there were more than 228 developmentally disabled persons countywide, representing more than a 14.0% increase since 2014. This rise in developmentally disabled persons countywide indicates that demand for affordable, accessible housing for this population will likely increase.

The County received 17 responses to the Service Providers, Community Organizations, and Housing Developers/Providers Survey, with 8 respondents providing services to persons with a developmental disability. The full survey data is provided in **Appendix A**. Survey feedback identified the following needs for persons with a developmental disability:

Primary Housing Type Needed (multiple choice top 2 responses – each had 4 votes)

- Single family housing affordable to low, very low, or extremely low income households
- Multifamily housing - affordable to extremely low, very low, and low income households

Primary Housing Needs (multiple choice top 5 responses – each had 3 votes)

- General assistance with renting a home
- Assistance finding housing affordable to extremely low income (<30% of median income) households
- Assistance finding housing affordable to lower income (<80% of median income) households
- Occasional financial assistance to pay rent, mortgage, and/or utilities
- Housing close to services (grocery stores, financial, personal, and social services, etc.)

While the majority of developmentally disabled persons in Amador County live with their parents as identified in Table II-16, many need a supportive living environment, such as in-home care, a residential care home, or a community living facility. While many persons with developmental disabilities are eligible for various subsidy and assistance programs, many are unable to secure needed subsidized housing. Many of the individuals living with their parents will need alternative housing options as their parents age. This cycle triggers a need to explore other feasible housing alternatives, including in-home supportive care and adult residential care homes and facilities. Resources for persons with developmental disabilities are described in Chapter IV below. As described in Section III, each jurisdiction’s zoning and land use regulations accommodate a range of housing types that serve the developmentally disabled population, including single family housing, multifamily housing, and mobile homes for persons living with their family or guardian.

Large Households

Government Code Section 65583(a)(C) requires an analysis of housing needs for large families, those with 5 or more members. Large family households comprised 6.9%, or 1,006, of the total households in Amador County according to the 2015–2019 ACS (see Table II-17 below). As shown in Table II-17, approximately 72.0% of large households in the areas owned their own homes. Additionally, 5-person households make up nearly 55.7% of the large family households in Amador County with households with 6 or more persons accounting for the remaining 44.3% of large households. In Amador City, 5-person households make up nearly 100.0% of the large family households with no households with 6 or more persons. In the City of Lone, households with 6 or more persons accounting for 100.0% of large households with no households with 5 persons. In the City of Jackson, 5-person households make up nearly 87.1% of the large family households with households with 6 or more persons accounting for the remaining 12.9% of large households. In the City of Plymouth, 5-person households make up nearly 82.7% of the large family households with households with 6 or more persons accounting for the remaining 17.3% of large households. In the City of Sutter Creek, 5-person households make up nearly 40.6% of the large family households with households with 6 or more persons accounting for the remaining 59.4% of large households. For the unincorporated areas of Amador County, 5-person households make up nearly 51.5% of the large family households with households with 6 or more persons accounting for the remaining 48.5% of large households.

Table II-17. Large Households in Amador County (2019)

Householder Type	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Owner Households	11,165	76.5%	28	37.8%	1,459	75.4%	1,310	62.1%	208	62.7%	568	47.5%	7,592	84.9%
5-Person Household	415	3.7%	0	0.0%	0	0.0%	87	6.6%	17	8.2%	28	4.9%	283	3.7%
6-Person Household	214	1.9%	0	0.0%	33	2.3%	12	0.9%	0	0.0%	0	0.0%	169	2.2%
7-or-more Person Household	95	0.9%	0	0.0%	25	1.7%	10	0.8%	9	4.3%	5	0.9%	46	0.6%
Renter Households	3,429	23.5%	46	62.2%	476	24.6%	800	37.9%	124	37.3%	628	52.5%	1,355	15.1%
5-Person Household	145	4.2%	5	10.9%	0	0.0%	61	7.6%	26	21.0%	0	0.0%	53	3.9%
6-Person Household	97	2.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	25	4.0%	72	5.3%
7-or-more Person Household	40	1.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	11	1.8%	29	2.1%
Combined Total	14,594	100.0%	74	100.0%	1,935	100.0%	2,110	100.0%	332	100.0%	1,196	100.0%	8,947	100.0%
5-Person Household	560	3.8%	5	6.8%	0	0.0%	148	7.0%	43	13.0%	28	2.3%	336	3.8%
6-Person Household	311	2.1%	0	0.0%	33	1.7%	12	0.6%	0	0.0%	25	2.1%	241	2.7%
7-or-more Person Household	135	0.9%	0	0.0%	25	1.3%	10	0.5%	9	2.7%	16	1.3%	75	0.8%

Source: U.S. Census Bureau, ACS 2015-2019 (B25009)

The County received 17 responses to the Service Providers, Community Organizations, and Housing Developers/Providers Survey, with 10 respondents providing services to large households. The full survey data is provided in **Appendix A**. Survey providers for large households identified the following needs for the general population:

Primary Housing Type Needed (multiple choice top 5 responses – each had 5 votes)

- Single family housing affordable to low, very low, or extremely low income households
- Multifamily housing - affordable to extremely low, very low, and low income households
- Emergency shelter
- Transitional or supportive housing
- Housing close to services (grocery stores, financial, personal, and social services, etc.)

Primary Housing Needs (multiple choice top 6 response –each had 5 votes)

- General assistance with renting a home
- Assistance finding housing affordable to extremely low income (<30% of median income) households
- Assistance with being housed in an emergency shelter
- Assistance with being housed in transitional or supportive housing
- Occasional financial assistance to pay rent, mortgage, and/or utilities
- Housing close to public transportation

The needs of large families are unique in that they require more space to satisfy minimum household needs. The increase in average household size Statewide is, to some extent, linked to the subject of overcrowding. Overcrowding is defined as more than 1 person per room; as shown in Table II-29, 2.6% of households in Amador County live in overcrowded conditions. To ameliorate this impact in the areas, an increase in the number of affordable housing units with 4 bedrooms or more is needed. In many cases, housing units of this size constitute a small portion of the total housing supply, forcing families to continue to live in what may be considered as overcrowded units. Large households may include multiple generations and have a higher need for proximity to services, including child care, health care, groceries and shops, schools, parks, and other community services.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal workers, often supplied by a labor contractor. For some crops, farms may hire migrant workers, defined as those whose travel prevents them from returning to their primary residence every evening.

Estimating the size of the agricultural labor force can be problematic as farmworkers are historically undercounted by the census and other data sources. For instance, the U.S. Census Bureau does not track farm labor separate from mining, fishing and hunting, and forestry, nor does the U.S. Census Bureau provide definitions that address the specific nuances of farm labor (e.g., field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business versus agricultural field). As shown in Table II-4, 702 persons (5.1% of Amador County residents in the labor force) were estimated to be employed in the agriculture, forestry, fishing, hunting, and mining industry based on 2015-2019 ACS data.

	Farm Operations	Workers	Total Payroll
Amador County	482 total farms 111 farms with hired workers	515	\$4,958,000
Farm Labor Employment Characteristics			
Unpaid workers ¹	263	715	-
150 Days or More	71	215	--
Less Than 150 Days	72	300	--
Migrant workers	29	459	-
¹ Includes family members and non-operator partners Source: 2017 USDA Agricultural Census Data, Table 7			

Data supplied by the United States Department of Agriculture, National Agriculture Statistics Service (USDA) reveals the countywide breakdown of farm labor employment and the labor expense for Amador County as shown in Table II-18. The 2017 USDA data is the most recent available data that provides a focused analysis of farming activities and employment in the County. Table II-15 provides a breakdown of countywide farm labor employment by days worked. The data from this table indicates that countywide, there were 515 farmworkers in 2017. Of these farmworkers, 215 worked more than 150 days a year and 300 worked less than 150 days per year and are likely seasonal workers. In addition, 263 unpaid workers (likely family members

Jurisdiction	Countywide Farmworkers	% of Total Employed in Agriculture, Forestry, Fishing/Hunting, and Mining (Table II-4)	Estimated Employees
Amador City	751 unpaid workers 515 employees 459 migrant workers ¹	0%	0-5
lone		3.3%	24 unpaid workers 17 farm employees 15 migrant workers
Jackson		11.4%	82 unpaid workers 59 farm employees 52 migrant workers
Plymouth		2.4%	17 unpaid workers 12 farm employees 11 migrant workers
Sutter Creek		0.9%	6 unpaid workers 5 farm employees 4 migrant workers
Unincorporated County		82.0%	586 unpaid workers 422 farm employees 376 migrant workers

Amador County is situated in the California Shenandoah Valley in Sierra Nevada Mountains of California. The Shenandoah Valley is one of the principal viticultural regions of California. Agricultural workers play an important role in the region’s wine industry. According to the most recent Amador County Agricultural Crop and Livestock Report, the gross value of agricultural production in the County reached \$38,363,267 in 2020 representing a decrease of \$4,119,166 or 9.7 % below 2019’s value. The top 3 crops for the region were wine grapes, pasture & range, and alfalfa respectively.¹

Although agriculture is an important part of Amador County economy, based on 2015-2019 ACS data, with over 13,665 residents employed in Amador County, only 702 persons (2.1% of Amador County residents) were estimated to be in the agriculture, forestry, fishing, hunting, and mining industry. It is noted that the ACS data aggregates the agriculture, forestry, fishing, hunting, and mining categories and does not provide separate data for each category. Table II-4 identifies employment by industry for the County as a whole and each jurisdiction. The following summarizes agriculture, forestry, fishing, hunting, and mining employment by jurisdiction to provide an estimate of the maximum number of residents employed in agriculturally-related fields:

- Amador City: 0 employees of a total of 64 employed residents
- lone: 146 persons (6.6%) of 2,221 employed residents
- Jackson: 79 persons (4.3%) of 1,842 employed residents
- Plymouth: 75 persons (14.8%) of 506 employed residents
- Sutter Creek: 71 persons (6.8%) of 1,046 employed residents
- Unincorporated Amador County: 331 persons (4.1%) of 7,986 employed residents

Table II-20 summarizes the farmworker/employee housing units in Amador County. According to HCD’s Employee Housing database, the employee housing facility is called Kit Carson Lodge and it is located at 32161 Kit Carson Road. While the County does not have programs specifically to assist farmworkers with housing-related needs, resources available for families,

¹ Amador County. *Amador County 2020 Agricultural Crop and Livestock Report*. Access: <https://www.amadorgov.org/home/showpublisheddocument/40766/637707639352270000>

lower income persons, and other populations in need of assistance that could benefit farmworkers are described in Chapter IV below.

Table II-20. Amador County Farmworker/Employee Housing Units		
Name/Location	Type	Capacity
Kit Carson Lodge 32161 Kit Carson Road, Kit Carson, CA, 95644	Employee Housing	11 units (22 employees)
Source: HCD Employee Housing Facility Portal. Access: https://casas.hcd.ca.gov/casas/ehFacilityQuery/onlineQuery		

The County received 17 responses to the Service Providers, Community Organizations, and Housing Developers/Providers Survey, with 8 respondents providing services to farmworkers. The full survey data is provided in **Appendix A**. Survey feedback identified the following needs for farmworkers:

Primary Housing Type Needed (multiple choice top 5 responses – each had 3 votes)

- Single family housing affordable to low, very low, or extremely low income households
- Multifamily housing - affordable to extremely low, very low, and low income households
- Transitional or supportive housing
- Permanent farmworker housing
- Seasonal or temporary farmworker housing

Primary Housing Needs (multiple choice top response –3 votes)

- General assistance with renting a home

Most permanent and migrant farmworkers earn low incomes. As shown in Table II-11, median annual wages in the Farmworkers and Laborers, Crop, Nursery, and Greenhouse category were \$24,940, which is in the extremely low income category for households with 4 or more persons. Migrant farmworkers frequently move locations and need rental housing in the vicinity of their seasonal employment. The 2022 Farmworker Health in California Report (2022 Farmworker Report) prepared by the Community and Labor Center, UC Merced, and California Department of Public Health reflects information gathered from farmworker organizations and interview surveys conducted with 1,242 farmworkers throughout California. The 2022 Farmworker Report identified that farmworkers studied were most likely to be renters (92%) and live in single family homes (55%). Farmworker households were larger than average, with a median size of four persons and 29% having 6 or more persons. Overcrowding is common with more than 25% sleeping in a room with 3 or more persons. The 2022 Farmworker Study also indicated that farmworkers generally experience substandard housing that often requires repairs. Further, poor ventilation and crowded spaces put farmworkers at increased risk for respiratory illnesses and infectious diseases. The 2022 Farmworker Report identified that housing needs for farmworkers include both seasonal and permanent affordable rental housing, with a significant amount (25%) of large units with 4 bedrooms. Homeownership programs would benefit permanent farmworkers.

Farmworker households are often comprised of extended family members or single male workers and as a result many farmworker households tend to have difficulties securing safe, decent and affordable housing. Far too often farmworkers are forced to occupy substandard homes or live in overcrowded situations. Additionally, farmworker households tend to have high rates of poverty, disproportionately live in housing that is in the poorest conditions, have very high rates of overcrowding, have low homeownership rates, and are predominately members of minority groups. While the 5th Cycle Housing Element addressed permitting farmworker housing consistent with the Health and Safety Code, it did not include any programs that promoted coordination or funding for farmworker housing. The Housing Plan includes Program 20, which addresses reviewing farmworker needs, identifying opportunities, and identifying potential applications for funding on an annual basis.

Female Heads of Households

Households with female heads make up approximately 11.3% of households in Amador County (See Table II-10, Families in Poverty). With over 39 households in Amador City, there are 8 households with female heads, making up approximately 20.5% of households in Amador City. With over 1,415 households in City of Lone, there are 129 households with female heads, making up approximately 9.1% of households in City of Lone. With over 1,257 households in City of Jackson, there are 276 households with female heads, making up approximately 22.0% of households in City of Jackson. With over 248 households in City of Plymouth, there are 43 households with female heads, making up approximately 17.3% of households in City of Plymouth. With over 582 households in City of Sutter Creek, there are 88 households with female heads, making up approximately 15.1% of households in City of Sutter Creek. With over 6,331 households in unincorporated areas of Amador County, there are 575 households with female heads, making up approximately 9.1% of households in unincorporated areas of Amador County. Among all incorporated jurisdictions in Amador County, Jackson has the most percentage (22.0%) households with female heads.

In 2019, about 27.5% of female-headed families in Amador County had incomes below the poverty line while families in poverty made up only 11.5% of all households in Amador County. Single female-headed households with children present would benefit from affordable housing types, particularly housing targeted at the ELI group, as well as housing located in the vicinity of daycare, schools, and other services. Battered women with children comprise a sub-group of female-headed households that are especially in need.

The County received 17 responses to the Service Providers, Community Organizations, and Housing Developers/Providers Survey, with 8-9 respondents providing services to [farmworkersfemale-headed households](#). The full survey data is provided in **Appendix A**. Survey feedback identified the following needs for [farmworkersfemale-headed households](#):

Primary Housing Type Needed (multiple choice top 5 responses – each had 3 votes)

- Single family housing affordable to low, very low, or extremely low income households
- Multifamily housing - affordable to extremely low, very low, and low income households
- [Single family detached and attached housing](#)
- [Duplex through fourplex units](#)
- Transitional or supportive housing
- ~~Permanent farmworker housing~~
- [Housing close to services](#)~~Seasonal or temporary farmworker housing~~

Primary Housing Needs (multiple choice top response –3 votes)

- [General assistance with renting a home](#)
- [Assistance finding housing affordable to extremely low and lower income households](#)
- [Occasional financial assistance to pay rent, mortgage, and/or utilities](#)
- [Housing close to daycare and services \(grocery stores, financial, personal, and social services, etc.\)](#)

In Amador County, there are a number of social service providers and emergency housing facilities serving women in need. For example, Women Infants and Children (WIC) is a program funded by the US Department of Agriculture (USDA). WIC provides nutrition and education programs for low-income pregnant women and mothers of infants and toddlers (birth to 5) throughout Amador County. As described in Chapter IV, there are also a number of health service providers, such as CommuniCare, as well as supportive, transitional, and emergency housing providers in Amador County to assist low-income women and women with children.

Homeless And Other Groups In Need Of Temporary And Transitional Affordable Housing

Government Code Section 65583(a)(7) requires that the Housing Element include an analysis of the needs of homeless persons and families. The analysis must include: (1) estimates of the number of persons lacking shelter; (2) where feasible, a description of the characteristics of the homeless (i.e., those who are mentally ill, developmentally disabled, substance abusers,

runaway youth); (3) an inventory of resources available in the community to assist the homeless; and (4) an assessment of unmet homeless needs, including the extent of the need for homeless shelters.

The law also requires that each jurisdiction address community needs and available resources for special-housing opportunities, known as transitional and supportive housing. These housing types provide the opportunity for families and individuals to “transition” from a homeless condition to permanent housing, often with the assistance of supportive services to assist individuals in gaining necessary life skills in support of independent living.

The following discussion addresses the requirements of Government Code Section 65583(a)(7). It should be noted that data on homeless families and individuals is not developed based on jurisdictional boundaries. The Central Sierra Continuum of Care (CSCoC) #CA-526, is a local planning body that provides leadership and coordination on the issues of homelessness and poverty in Amador County. The mission of the CSCoC is to coordinate and plan services and initiatives surrounding homelessness, ensuring that knowledge is shared, relationships are built, and common goals are reached. The CSCoC is also responsible for obtaining federal funding for local programs.

As the primary coordinating body for homeless issues and assistance for a geographic area encompassing the entire county, the CSCoC accomplishes a host of activities and programs vital to the community, including an annual point-in-time “snapshot” survey to identify and assess the needs of both the sheltered and unsheltered homeless, tracking homeless demographics using local service providers throughout the calendar year, and an annual action plan that helps direct community resources and actions in the form of comprehensive programs and activities.

Homeless Estimates

According to the CSCoC, an estimate of the County’s homeless population was undertaken in concert with the requirements of the U.S. Department of Housing and Urban Development (HUD). Those mandates require that a point-in-time study be taken. This study allows service agencies and local governments to spot trends in homelessness and to evaluate the success of existing programs. It is also a tool for agencies and their partners to plan for programs and services to meet the needs of homeless individuals and families in the community and to use in applying for grant and other funding.

The CSCoC conducted its 2022 Homeless Count in January 2022. The Homeless Count, also known as the Point-in-Time (PIT) Count, is a survey of individuals and families identified as experiencing sheltered or unsheltered homelessness within the boundaries of Amador County on a single night in January. While CSCoC conducted the majority of count activities on January 27, 2022, additional count activities occurred over the course of the 7 days followed enumerators several days to ensure a complete canvassing of the community. The primary drawback to the “post-night count” approach is that it increases the chances of double counting. In an effort to avoid double counting, enumerators collected the initials as well as birth month and year of each participant.

The 2022 PIT Count identified 184 total homeless persons countywide, consisting of 27 sheltered and 157 unsheltered homeless, which reflects a decrease in homelessness from the 2019 count which identified 224 homeless persons.

HPAC PIT Count	Amador County		
	Sheltered	Unsheltered	Total
Homeless PIT County 2022	27	157	184
Homeless PIT Count 2019	44*	180	224
*Includes persons identified as “couch surfing” Source: CSCoC 2019 PIT Report			

Additional demographics for the 184 homeless individuals countywide are shown below in Table II-22. Of the 184 homeless individuals countywide, 88 individuals are chronically homeless, 22 individuals are veterans, 6 are between 18 to 24 years

old, 56 experienced domestic violence, 31 have substance abuse disorder, and 45 have mental illness; it is noted that these characteristics are not discrete and there is overlap between these groups. HUD defines a chronically homeless individual as someone who has experienced homelessness for a year or longer, or has experienced at least 4 episodes of homelessness in the last 3 years and also has a diagnosed disability that prevents them from maintaining work or housing.

Homeless Profile	Sheltered	Unsheltered	Combined
Male	15	91	106
Female	12	64	86
Unknown	-	-	-
Additional Demographics			
Chronically Homeless	3	85	88
Veteran	6	16	22
Domestic Violence	3	53	56
Mental Illness	5	40	45
Substance Abuse Disorder	0	31	31
Youth (18-24)	0	6	6
Children (<18)	0	0	0
Note: Sheltered/unsheltered counts do not always total 184 and there are discrepancies in the sheltered/unsheltered counts by categories. Respondents may be included in more than 1 subset. For example: a respondent may be a Veteran and also Chronically Homeless.			
Source: CSCoC 2022PIT Report			

Emergency Shelters, Transitional, and Supportive Housing Resource Inventory

Homeless programs are primarily administered at the County-level through CSCoC. CSCoC maintains a list of services for homeless and low-income families. The most recent inventory of resources available within Amador County for emergency shelters, transitional housing, and permanent supportive housing units comes from the 2022 Housing Inventory reported to the U.S. Department of Housing and Urban Development by the CSCoC. Table II-23 below shows the total beds offered by homeless facilities in CSCoC region. As shown, 372 total beds were available countywide in 2019, which are described in greater detail in the following paragraphs. This information has not yet been updated for 2021 or 2022.

Facility Type	Tuolumne, Amador, Calaveras, Mariposa Counties CoC					
	Family Units	Family Beds	Adult-Only Beds	Total Year-Round Beds	Seasonal	Overflow
Emergency Shelter	24	89	60	134	0	23
Transitional Housing	9	36	45	51	0	23
Permanent Supportive Housing	6	15	15	46	n/a	n/a
Rapid Rehousing	28	99	31	141	n/a	n/a
Total Beds	67	239	42	372	n/a	n/a

Source: HUD 2019 Continuum of Care Homeless Assistance Programs – Housing Inventory County CoC Number: CA-521 (Tuolumne, Amador, Calaveras, Mariposa Counties CoC). Url: https://files.hudexchange.info/reports/published/CoC_HIC_CoC_CA-526-2019_CA_2019.pdf

According to the HUD 2019 Continuum of Care Housing Inventory County Report, which addresses the entire CSCoC region, and a review of facilities and programs specifically available within Amador County, a total of 36 year-round emergency shelter beds and 44 transitional housing beds are available to serve the homeless population.

Emergency Shelters

As described in Chapter III, an emergency shelter is housing with minimal supportive services for homeless persons that is limited to occupancy of 6 months or less. Eight emergency shelters are available to provide services in the CSCoC area.

Provider/Facility	Community	Total Beds
Amador Tuolumne Community Action Agency - Amador Emergency Shelter	Jackson	18 Family beds; 5 Adult-Only beds
Operation Care - Safe House	Jackson	13 Family beds

Transitional Housing

As described in Chapter III, transitional housing is rental housing requires the termination of assistance and recirculation of the assisted unit to another eligible program recipient after a pre-identified period of time that is no less than 6 months. Six transitional-housing providers were available to provide services in the CSCoC area, providing a total of 51 beds. The table below highlights the number of beds each of the transitional-housing providers in Amador County provided in 2019.

Provider/Facility	Community	Beds
New Hope Home	Jackson	6 beds (women)
Center for a Nonviolent Community - CNVC Transitional Housing	-	20 Family beds
Victory Village, Inc. - Victory Village Amador	Jackson	12 Adult-Only beds (veterans)

Permanent Supportive Housing

As described in Chapter III, supportive housing is housing for homeless persons that has no limit on the length of stay and is linked to onsite or offsite supportive services to maximize the occupant's ability to live and work in the community. In 2019, the CSCoC area had 1 permanent supportive housing provider.

Provider/Facility	Community	Beds
Amador-Tuolumne Community Action Agency - Amador Supportive Housing	0	2 Adult-Only beds
Sierra HOPE	Scattered sites	6 apartments (physical/mental disability)
Varley Village	Jackson	33 Beds (12 units)

Rapid Re-Housing

In 2019, Amador County provided Housing Support Program rapid-rehousing services to a total of 31 households and authorized assistance for a total of 164 days of temporary shelter to assist families. In 2020, rapid re-housing services were funded through ATCAA to assist approximately 16 families with rent payments, 10 families with security deposits, and 28 families with motel vouchers.

Assessment of Need

Based on the 2022 PIT count, there are approximately 184 homeless persons in Amador County, including 157 without shelter. The 2022 PIT count did not identify specific facilities that were counted and the total emergency shelter and transitional housing beds in the County exceed the sheltered homeless count. Based on the unsheltered homeless population count, there is a need for at least 157 emergency shelter beds. The Amador Tuolumne Community Action Agency (ATCAA) was contacted to identify estimates of unsheltered homeless by city and community, but ATCAA indicated this information was not collected as part of the 2022 PIT Count. Further, previous PIT Counts did not identify the number of homeless persons by jurisdiction.

To determine estimates of the homeless population by jurisdiction, ATCAA was contacted but does not collect nor maintain data at the individual jurisdiction level. A survey of management, planning, and law enforcement staff of the County and each city identified that Each jurisdiction worked with its local law enforcement agencies and local staff to estimate the number of unsheltered homeless persons on any given day. Based on this information, the unsheltered homeless population is estimated at:

- City of Amador City: No data provided.
- City of Lone: No unsheltered homeless individuals identified in the City on a given night.
- City of Jackson: No data provided. Jackson does have a known homeless encampment at Detert Park.
- City of Plymouth: No data provided.
- City of Sutter Creek: No unsheltered homeless individuals identified in the City on a given night.
- Unincorporated Amador County: No data provided.

Based on the information provided by local agencies and the transient place of residence, the unsheltered homeless need is distributed among the local jurisdictions based on each jurisdiction's share of the total County population:

Jurisdiction	% of Household Population	Homeless Distribution by % of Household Population	Adjustment for Proximity to County Services		Total Unsheltered Homeless Need
Amador City	1%	1	20% of unincorporated need allocated to jurisdictions with health and human services offices	-	1
Lone	14%	21		-	21
Jackson	13%	21		20	41
Plymouth	3%	5		-	5
Sutter Creek	7%	11		-	11
Unincorporated Amador County	62%	98		-20	78
TOTAL	100%	157			157

Although there are fluctuations in the sheltered and unsheltered homeless counts, these figures demonstrate a demand for additional emergency shelters, transitional housing, and supportive housing. Reviewing the eligible populations for the County's various shelter opportunities indicates 31 emergency shelter beds, 20 transitional housing beds, and 6 units are limited to occupancy by single adults with children or families with children. However, the majority of unsheltered persons were in households of adults only (146 or 93% of unsheltered homeless persons) and there are only 5 adult shelter beds and 12 adult transitional housing beds. This indicates that additional capacity is primarily needed for adult-only shelter opportunities.

The County received 17 responses to the Service Providers, Community Organizations, and Housing Developers/Providers Survey, with 10 respondents providing services to persons in need of emergency shelter and/or the homeless population. The full survey data is provided in **Appendix A**. Survey feedback identified the following needs for homeless and at-risk households:

Primary Housing Type Needed (multiple choice top 4 responses – each had 5 votes)

- Single family housing affordable to low, very low, or extremely low income households
- Multifamily housing - affordable to extremely low, very low, and low income households
- Emergency shelter
- Transitional or supportive housing

Primary Housing Needs (multiple choice top 3 responses – each had 6-7 votes)

- Assistance with being housed in an emergency shelter
- Assistance with being housed in transitional or supportive housing
- General assistance with renting a home

Primary Barriers to Finding or Staying in Housing (common responses – see Appendix A for full list of responses)

- Lack of affordable housing, including housing for families and families close to services and child care
- High rents

Services Needed to Provide Housing or Improve Human Services (common responses – see Appendix A for full list of responses)

- More affordable housing and income assistance
- More apartments, transitional housing, and supportive housing with services
- More rentals and landlords willing to work with roommate situations
- Collaboration with the school district to better serve each community

In June 2020, the Amador County Health and Human Services Department commissioned a 10-Year Plan to Address Homelessness for the purpose of detailing a focused and practical strategy for addressing the issue of homelessness in Amador County. The Plan builds and expands upon the initial work of the Amador Homeless Taskforce which began meeting on November 30th, 2017. The taskforce is made up of community members, people experiencing homelessness, professionals who serve or interact with those experiencing homelessness, including local government representatives, healthcare service providers, law enforcement representatives, and more. The 10-Year Plan is a threshold requirement of the State Housing and Community Development Department's (HCD) "No Place Like Home" Program (NPLH). The 10-Year Plan identifies 6 priority areas:

Priority Area A: Continuum of Housing Solutions. This priority area includes x goals:

- Goal A-1: Expand Supply of Housing Units
- Goal A-2: Community Support for Housing Development
- Goal A-3: Transitional Housing
- Goal A-4: Landlord Engagement
- Goal A-5: Eviction Prevention
- Goal A-6: Supportive Services to Maintain Housing

Priority Area B: Outreach and Crisis Intervention

- Goal B-1: Coordination and Collaboration

Priority Area C: Emergency Shelter and Day Services

- Goal C-1: Address Emergency Shelter Needs

Priority Area D: Health, Mental Health and Substance Use Disorder Services

- Goal D-1: Access to Health and Mental Health Services]

Priority Area E: Other Community Supports: Transportation, Legal Services, Education, etc.

- Goal E-1: Transportation Services

Priority Area F: Strategy and Funding

- Goal F-1: Collect Accurate Information
- Goal F-2: Funding Opportunities

The Housing Plan includes programs to address needs of the homeless population, including coordination between jurisdictions and service providers and removal of constraints to emergency shelters, low-barrier navigational centers, transitional housing, and supportive housing for each jurisdiction.

E. HOUSING STOCK CHARACTERISTICS

This section identifies the characteristics of Amador County’s physical housing stock. This includes an analysis of housing types, housing tenure, vacancy rates, housing conditions, and overcrowding.

1. HOUSING TYPE

As shown by Table II-25, in 2000 there were 15,035 housing units in Amador County. By 2010, the number increased to 18,032 units, most of which was due to single family construction. During this time period, the number of mobile homes also increased by 122 units resulting in an increase in the proportion of the total number of units. The DOF E-5 Report indicates that the number of total housing units in Amador County increased from 18,032 in 2010 to 18,381 in 2021, most of which was due to an increase in single family construction. Mobile homes increased by 15 units from 2010 to 2021, for a total of 1,432 mobile homes in 2021.

Table II-25. Housing Units by Type within Amador County				
Housing Units by Type	2000	2010	2021	Change 2010-2021
Amador County				
Single Family Detached	12,189	14,755	15,068	23.6%
Single Family Attached	399	558	571	43.1%
2 to 4 Units	386	612	609	57.8%
5+ Units	576	690	701	21.7%
Mobile Homes	1,295	1,417	1,432	10.6%
Total:	15,035	18,032	18,381	22.3%
Amador City				
Single Family Detached	76	90	92	21.1%
Single Family Attached	12	12	12	0.0%
2 to 4 Units	5	6	6	20.0%
5+ Units	0	0	0	-
Mobile Homes	0	0	0	-
Total:	93	108	110	18.3%
Ione				
Single Family Detached	895	1,447	1,628	81.9%
Single Family Attached	55	31	31	-43.6%
2 to 4 Units	66	0	0	-100.0%

5+ Units	89	104	104	16.9%
Mobile Homes	76	53	53	-30.3%
Total:	1,185	1,635	1,816	53.2%
Jackson				
Single Family Detached	1,256	1,427	1,481	17.9%
Single Family Attached	123	134	134	8.9%
2 to 4 Units	163	288	288	76.7%
5+ Units	272	252	252	-7.4%
Mobile Homes	220	208	208	-5.5%
Total:	2,047	2,309	2,363	15.4%
Plymouth				
Single Family Detached	258	275	290	12.4%
Single Family Attached	22	30	30	36.4%
2 to 4 Units	23	23	16	-30.4%
5+ Units	25	25	25	0.0%
Mobile Homes	59	140	139	135.6%
Total:	438	493	500	14.2%
Sutter Creek				
Single Family Detached	747	796	804	7.6%
Single Family Attached	106	81	94	-11.3%
2 to 4 Units	45	136	140	211.1%
5+ Units	144	243	254	76.4%
Mobile Homes	73	111	112	53.4%
Total:	1,115	1,367	1,404	25.9%
Unincorporated Amador County				
Single Family Detached	8,957	10,720	10,773	20.3%
Single Family Attached	81	270	270	233.3%
2 to 4 Units	84	159	159	89.3%
5+ Units	46	66	66	43.5%
Mobile Homes	867	905	920	6.1%
Total:	10,157	12,120	12,188	20.0%
Source: DOF E-5 Report 2010, DOF E-5 Report 2021. US Census 2000(Table DP4).				

2. HOUSING TENURE

Tenure in relation to housing units or households refers to the status of occupancy of a housing unit and whether it is an owner-occupied or a rental unit and, similarly, to the status of occupancy of a household (whether the household owns or rents their home). Figure II-2 below compares the distribution of households by tenure in Amador County, each city, and the unincorporated area between 2010 and 2019. Of the total occupied housing units in 2010, 76.5% (111,165 units) were owner-occupied and 23.5% (3,429 units) were renter households. In 2019, the distribution of occupied housing units in Amador County slightly increased with 77.3% (11,372 units) of the occupied housing units as owner-occupied and 22.7% (3,343 units) as rental units. This is noteworthy when addressing viable strategies to expand the range of affordable housing in the rural areas.

Figure II-2A. Distribution of Households by Tenure – Amador County (2010, 2019)

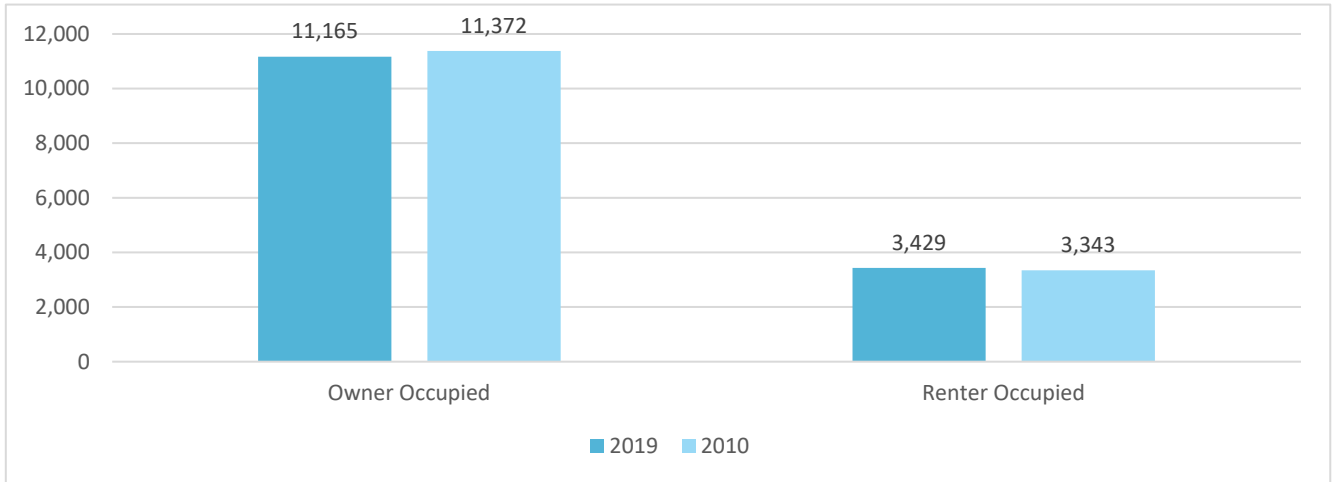


Figure II-2B. Distribution of Households by Tenure – Amador City (2010, 2019)

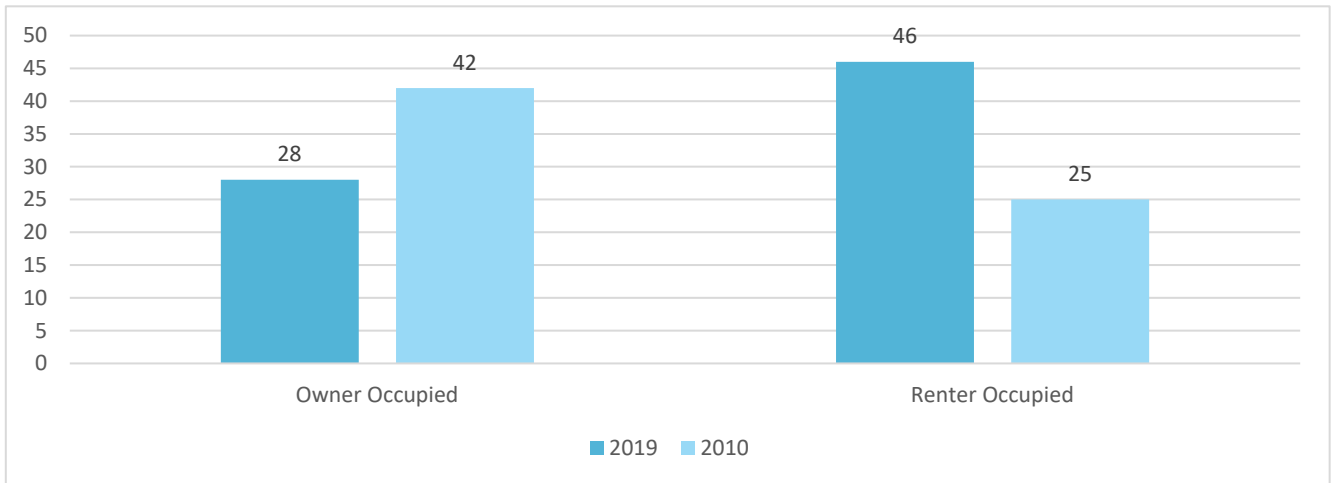


Figure II-2C. Distribution of Households by Tenure – Ione (2010, 2019)

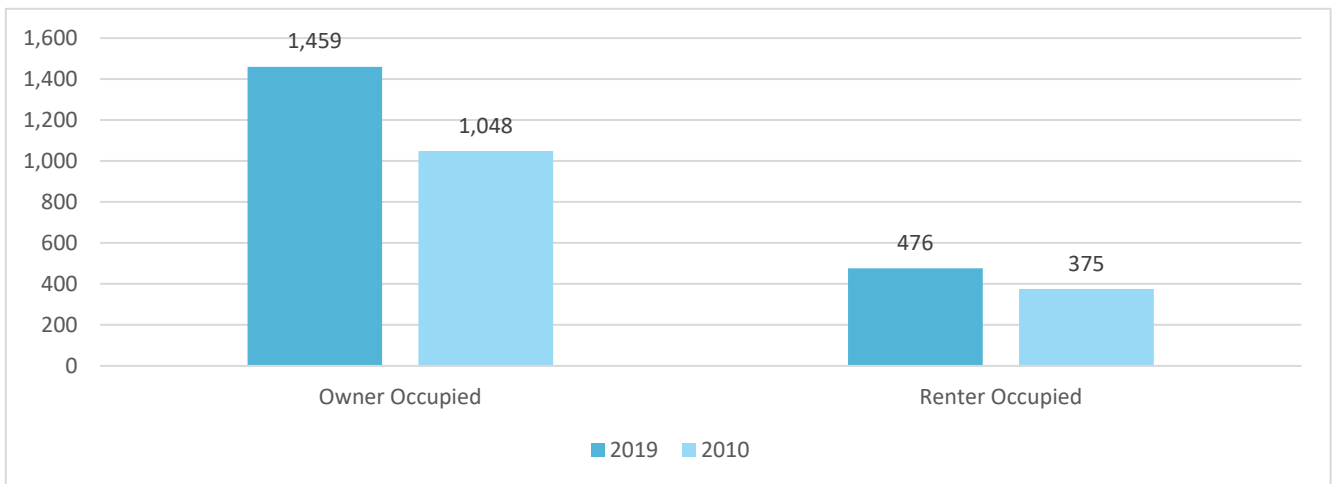


Figure II-2D. Distribution of Households by Tenure – Jackson (2010, 2019)

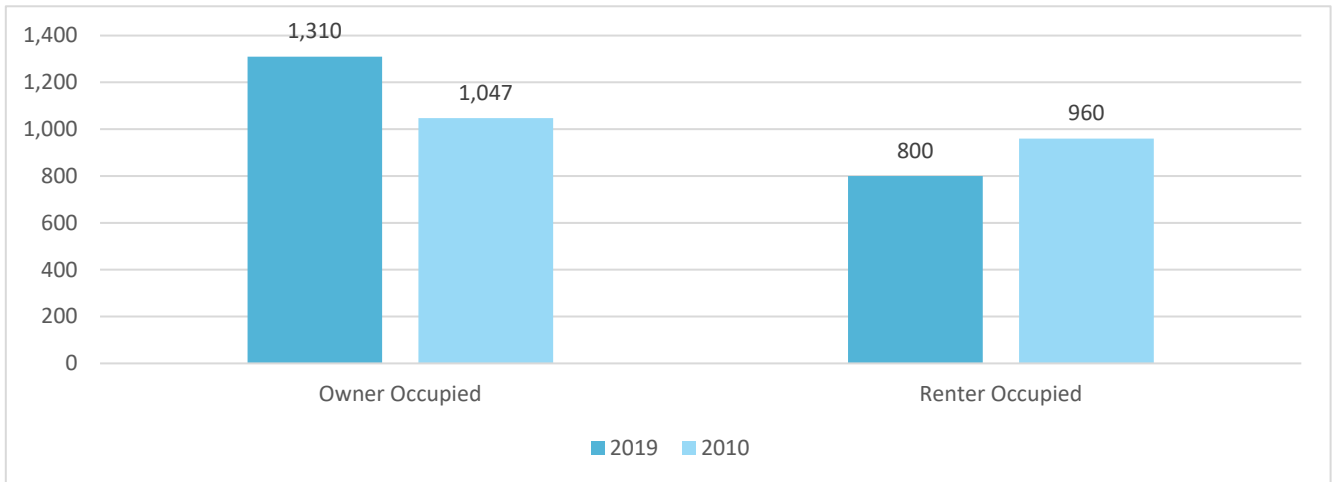


Figure II-2E. Distribution of Households by Tenure – Plymouth (2010, 2019)

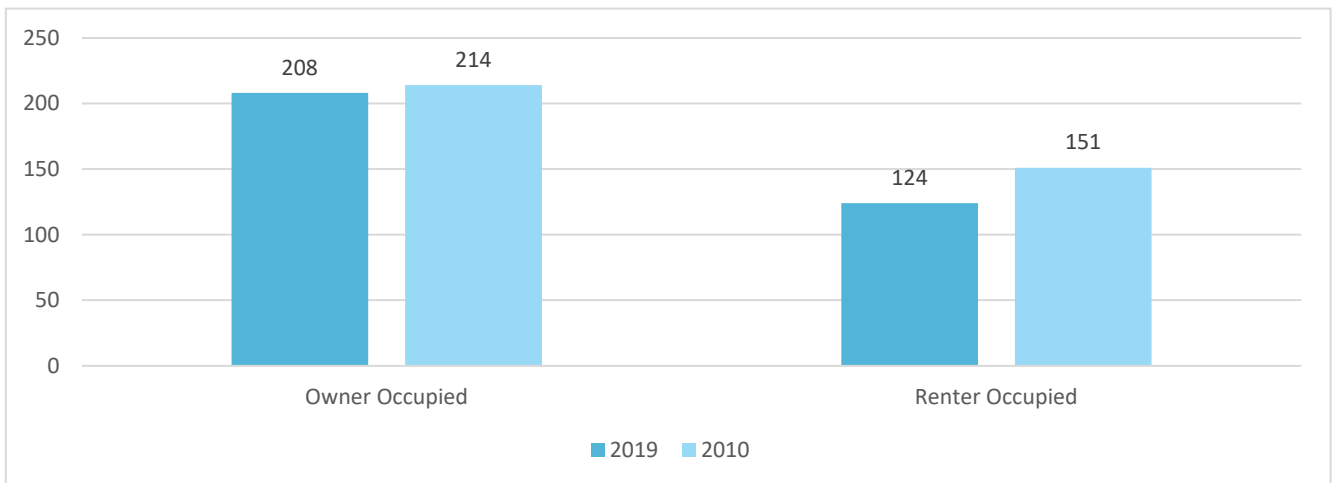


Figure II-2F. Distribution of Households by Tenure – Sutter Creek (2010, 2019)

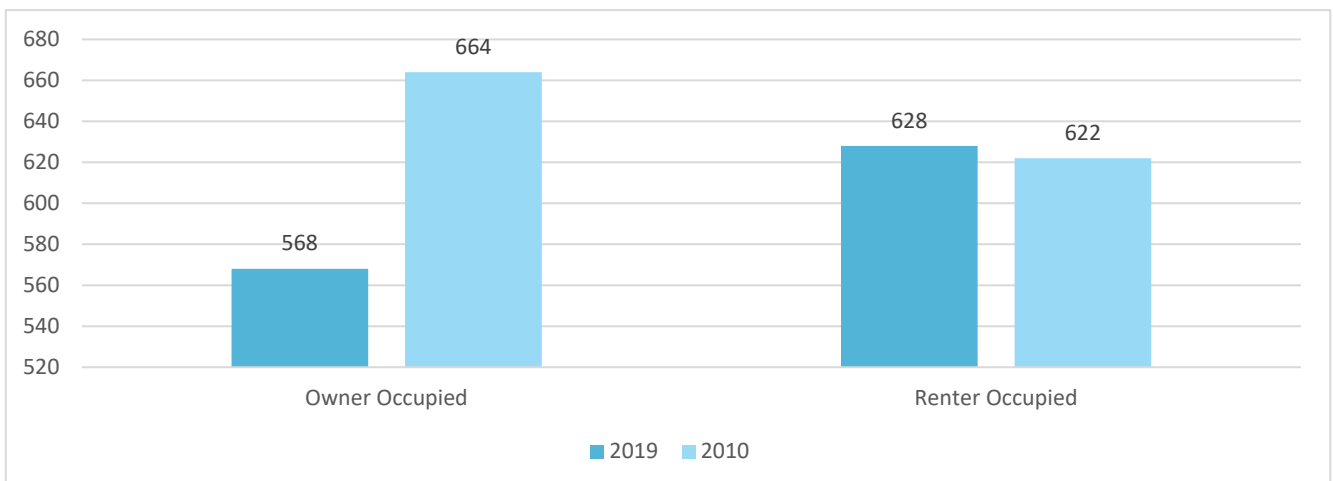
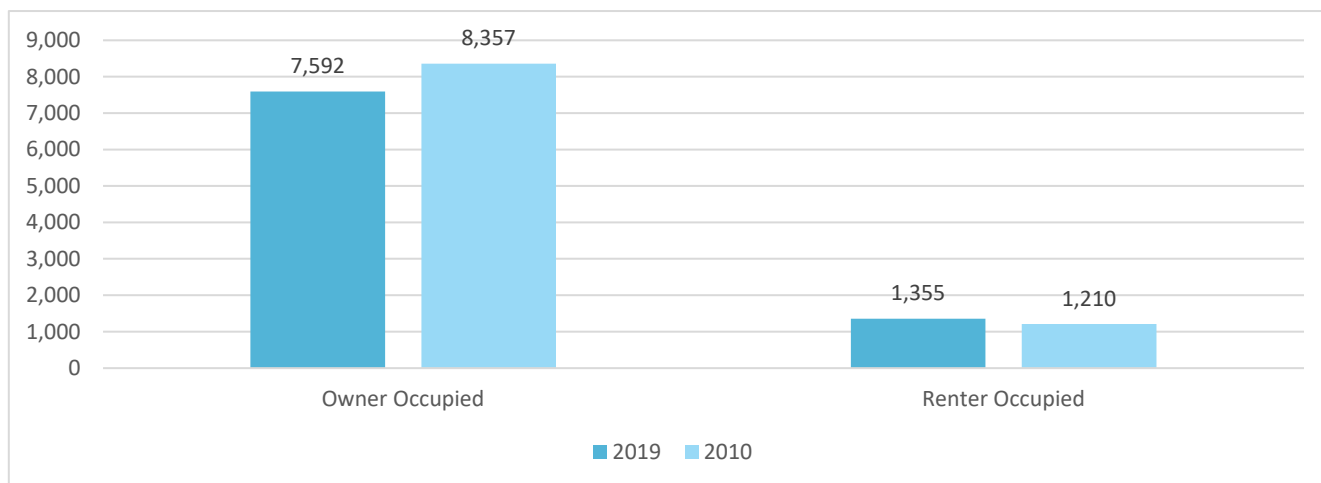


Figure II-2G. Distribution of Households by Tenure – Unincorporated Amador County (2010, 2019)



Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates (B25003)

3. VACANCY RATES

The vacancy rate in a community indicates the percentage of units that are vacant and for rent/sale at any single point in time. It is desirable to have a vacancy rate that offers a balance between a buyer and a seller. Vacancy rates often are a key indicator of the supply of affordable housing options, both for ownership and rental purposes. Housing literature suggests that a vacancy rate in the range of 2–3% for owner-occupied housing is considered desirable while for rental housing the desirable range is 5–6%. Table II-26 indicates the vacant housing stock by type in Amador County as listed in the ACS 2015-2019 5-Year Community Survey. The 2019 ACS data indicates that there were 3,785 vacant units (20.6%) in Amador County. Of the total vacant units, the majority of vacant units are not available for permanent occupancy, with 2,294 units (60.6%) classified as for seasonal, recreational, or occasional use and 660 units (17.4%) classified as other vacant. Vacant units available for sale or rent included 5.9% (222 units) for rent and 296 (7.8%) for sale. In all jurisdictions except Jackson, the majority of vacancies were in the for seasonal, recreational, or occasional use or other vacant categories, with 30.4% of vacancies in Amador City available for rent or for sale, 23.8% in Ione, 14.9% in Plymouth, 11.1% in Sutter Creek, and 7.9% in the unincorporated areas.

Housing Type	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total Vacant Units	3,785	100.0%	33	100.0%	327	100.0%	242	100.0%	101	100.0%	126	100.0%	2,956	100.0%
For Rent	222	5.9%	5	15.2%	55	16.8%	90	37.2%	15	14.9%	0	0.0%	57	1.9%
Rented, Not Occupied	19	0.5%	0	0.0%	0	0.0%	0	0.0%	8	7.9%	11	8.7%	0	0.0%
For Sale	296	7.8%	5	15.2%	23	7.0%	74	30.6%	0	0.0%	14	11.1%	180	6.1%
Sold, Not Occupied	294	7.8%	0	0.0%	53	16.2%	0	0.0%	14	13.9%	0	0.0%	227	7.7%
For Seasonal, Recreational, or Occasional Use	2,294	60.6%	18	54.5%	116	35.5%	51	21.1%	38	37.6%	77	61.1%	1,994	67.5%
Other Vacant	660	17.4%	5	15.2%	80	24.5%	27	11.2%	26	25.7%	24	19.0%	498	16.8%

Source: ACS 2015-2019 (B25004)

Table II-27 compares the vacancy status of housing in Amador County, each city, and the unincorporated area in 2010, 2015, and 2019. Amador County showed an overall increase in vacancy rate between 2010 to 2019 from 17.4% to 20.6%. The other vacancy rate column represents the vacancy rate for all seasonal, recreational, and occasional use units, migrant units, and units classified as other vacant units by the ACS. It should be noted that the overall vacancy rate without all other vacant types is only 4.5% in Amador County, which reflects a need for both rental and owner-occupied housing production to increase the vacancy rates to the desired range of 2–3% for owner-occupied housing and 5–6% for rental housing.

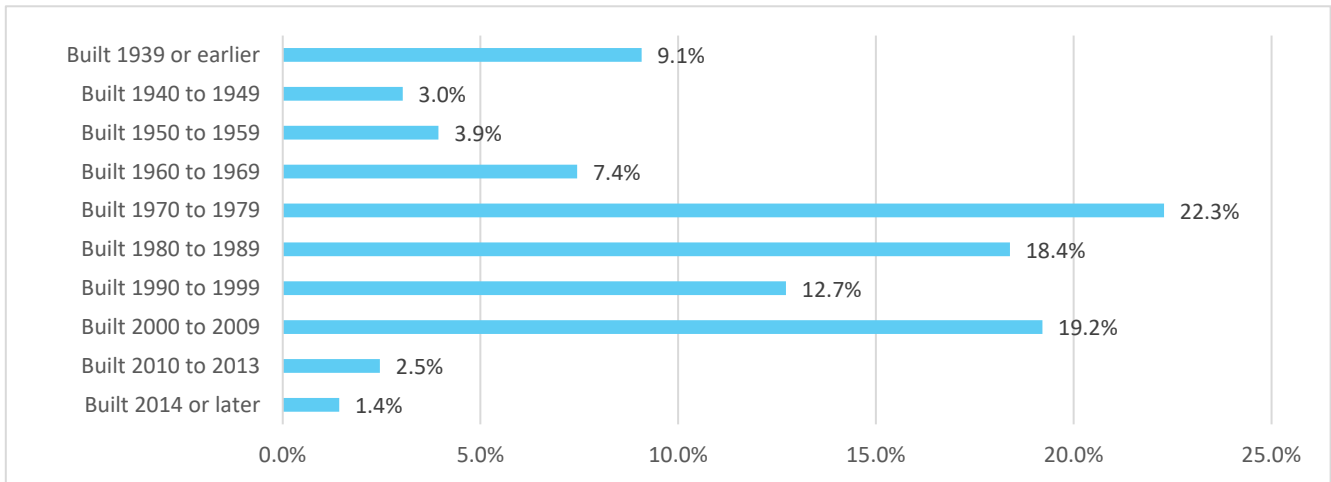
Table II-27. Vacancy Rates in Amador County (2010, 2015, and 2019)							
Year	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Overall Vacancy Rate	Homeowner Vacancy Rate	Rental Vacancy Rate	Other Vacancy Rates
Amador County							
2010	17,823	14,715	3,108	17.4%	1.0%	2.3%	14.2%
2015	18,184	13,925	4,259	23.4%	3.0%	2.6%	17.8%
2019	18,246	14,844	3,402	18.6%	2.9%	1.0%	14.7%
Amador City							
2010	91	67	24	26.4%	0.0%	3.3%	23.1%
2015	103	84	19	18.4%	0.0%	0.0%	18.4%
2019	90	62	28	31.1%	6.7%	6.7%	17.8%
Ione							
2010	1,583	1,423	160	10.1%	0.0%	6.1%	4.0%
2015	3,122	2,810	312	10.0%	2.9%	2.1%	5.0%
2019	3,543	3,380	163	4.6%	0.6%	0.0%	4.0%
Jackson							
2010	2,378	2,007	371	15.6%	5.3%	3.7%	6.5%
2015	2,310	1,884	426	18.4%	7.1%	5.4%	6.0%
2019	2,369	2,133	236	10.0%	2.9%	4.8%	2.2%
Plymouth							
2010	471	365	106	22.5%	2.8%	1.3%	18.5%
2015	428	295	133	31.1%	4.4%	9.6%	17.1%
2019	448	364	84	18.8%	2.0%	1.8%	15.0%
Sutter Creek							
2010	1,394	1,286	108	7.7%	0.0%	4.8%	2.9%
2015	1,271	1,067	204	16.1%	3.5%	3.8%	8.8%
2019	1,383	1,270	113	8.2%	0.9%	0.0%	7.2%
Unincorporated							
2010	11,906	9,567	2,339	19.6%	0.3%	1.2%	18.2%
2015	10,950	7,785	3,165	28.9%	2.1%	1.8%	25.0%
2019	10,413	7,635	2,778	26.7%	4.0%	0.5%	22.2%

Source: ACS 2010, 2011-2015, 2015-2019 5 Year Estimates (Tables B25002 and B25004)

4. HOUSING AGE AND CONDITIONS

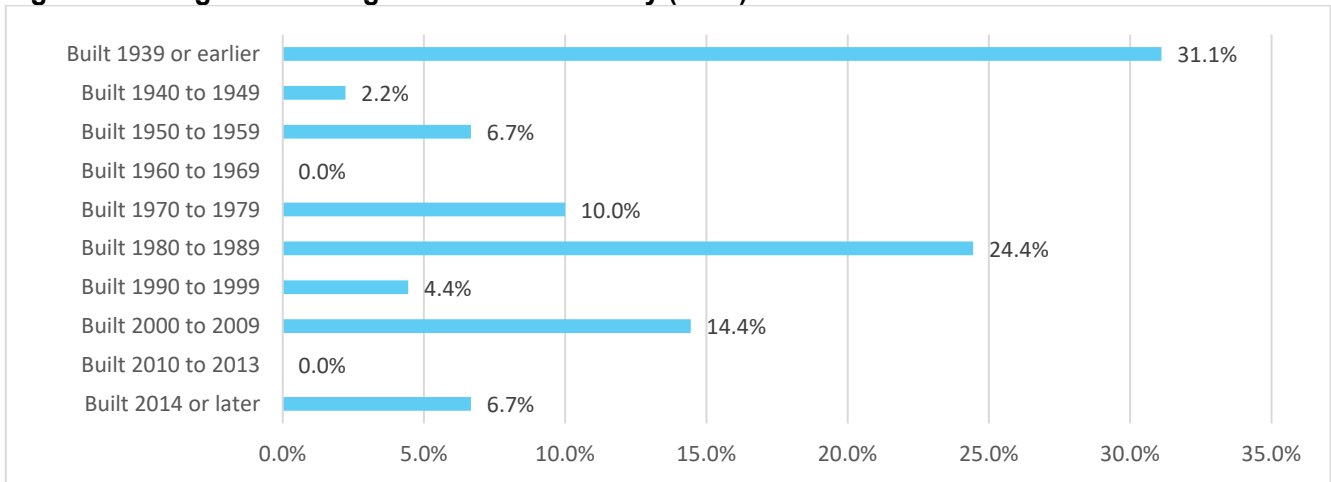
Related to the condition of the housing stock in Amador County is the age of the housing units. Generally, structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Unless properly maintained, homes older than 50 years may require major renovation to remain in a good, livable condition. Figure II-3 illustrates the age of the housing stock in Amador County.

Figure II-3A. Age of Housing Stock – Amador County (2019)



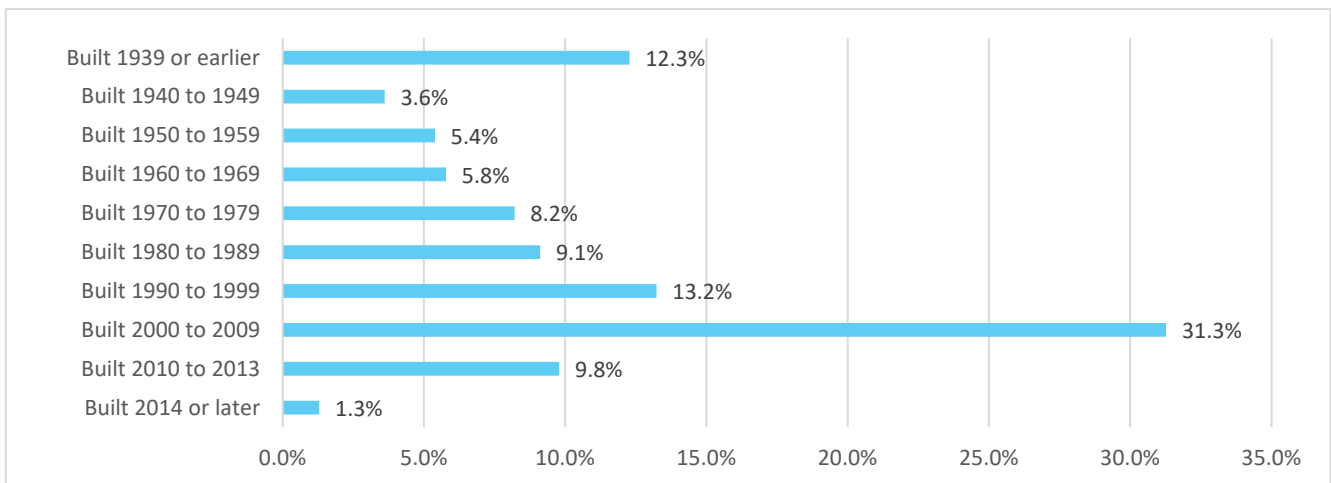
Source US Census Bureau, ACS 2015-2019 (DP04)

Figure II-3B. Age of Housing Stock – Amador City (2019)



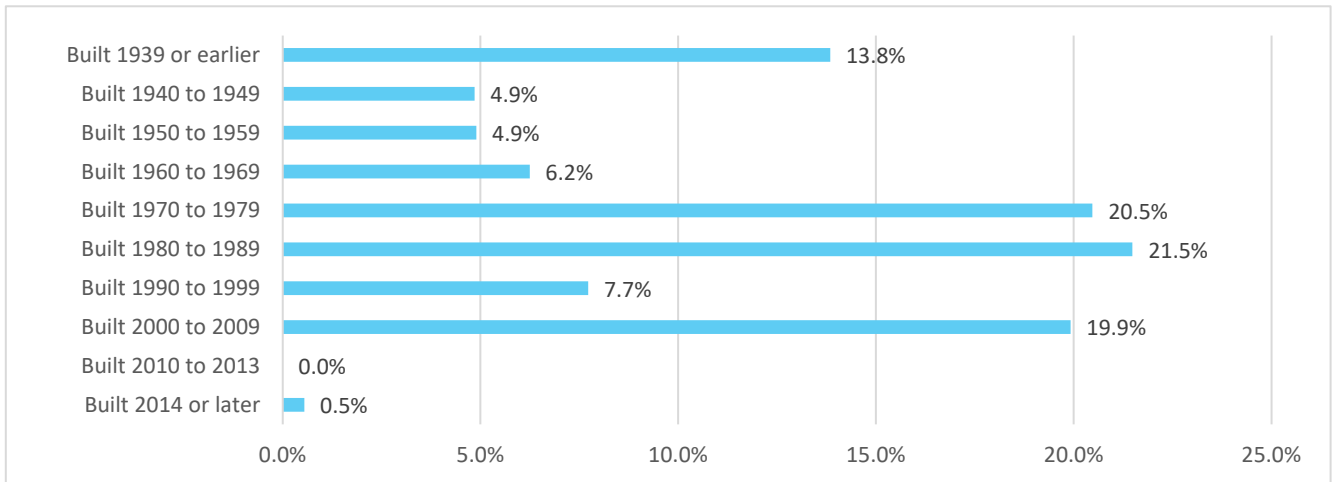
Source US Census Bureau, ACS 2015-2019 (DP04)

Figure II-3C. Age of Housing Stock – Ione (2019)



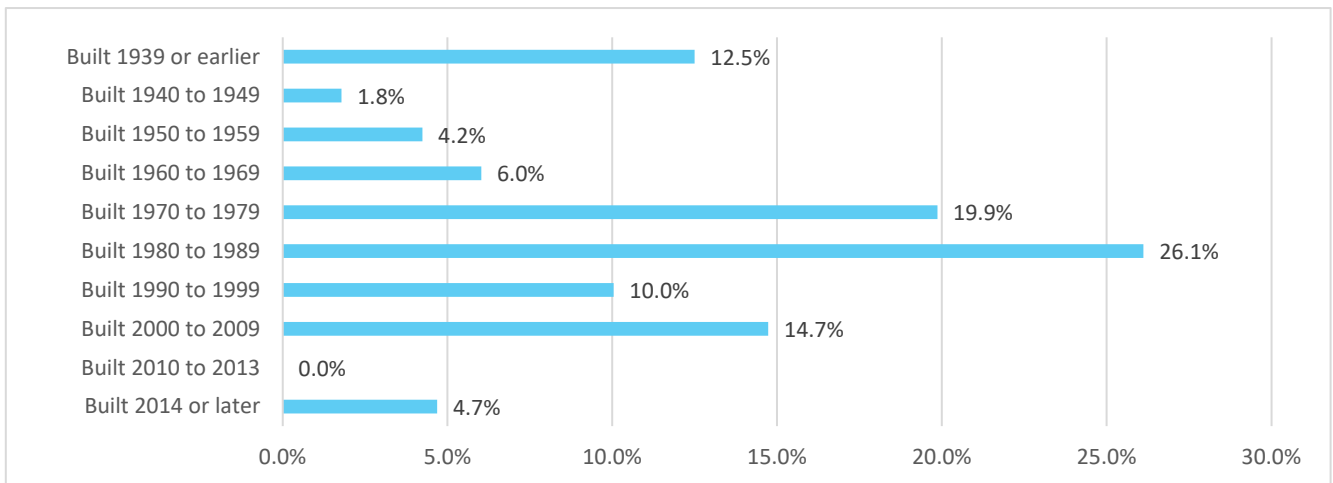
Source US Census Bureau, ACS 2015-2019 (DP04)

Figure II-3D. Age of Housing Stock – Jackson (2019)



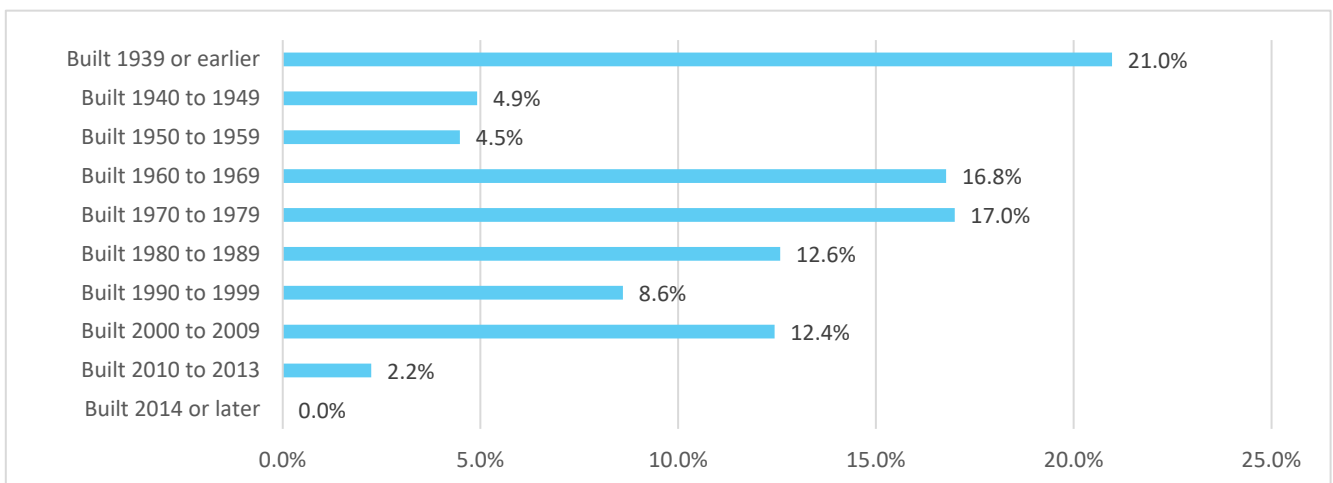
Source US Census Bureau, ACS 2015-2019 (DP04)

Figure II-3E. Age of Housing Stock – Plymouth (2019)



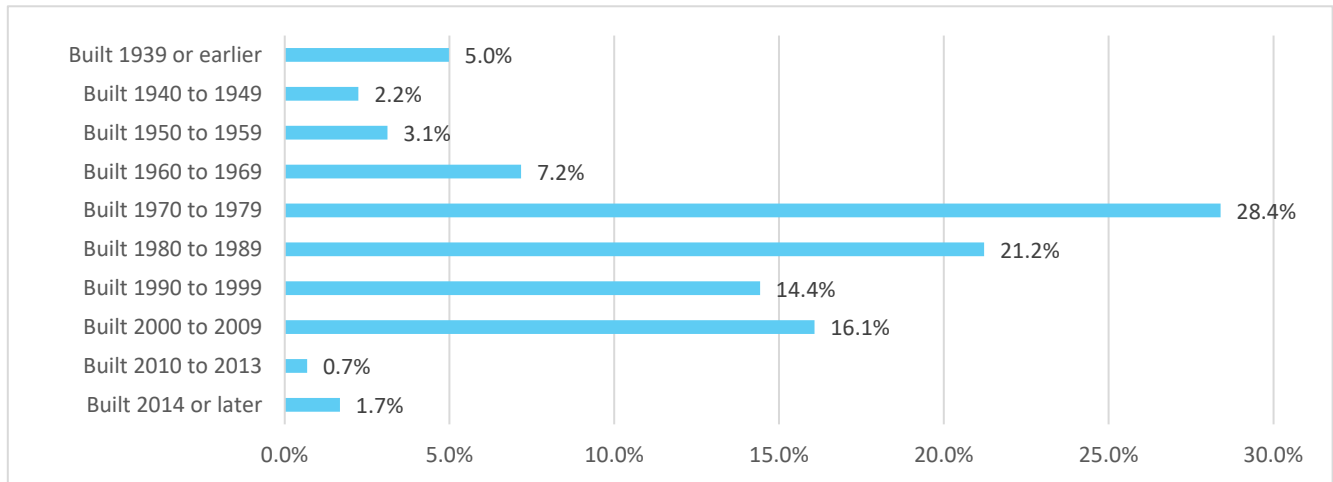
Source US Census Bureau, ACS 2015-2019 (DP04)

Figure II-3F. Age of Housing Stock – Sutter Creek (2019)



Source US Census Bureau, ACS 2015-2019 (DP04)

Figure II-3G. Age of Housing Stock – Unincorporated Amador (2019)



Source US Census Bureau, ACS 2015-2019 (DP04)

Housing Conditions

Limited data is available from the ACS that can be used to infer the condition of Amador County’s housing stock. The ACS data identifies whether housing units have complete plumbing and kitchen facilities and whether units lack a source of household heat. Generally, only a very small percentage of all housing units in Amador County lack complete plumbing facilities or kitchen facilities (see Table II-28). Most of these indicators do not reveal any significant needs associated with housing conditions. However, it is worth noticing that, in 2019, 8.9% of housing units in Sutter Creek lack complete kitchen facilities. Additionally, countywide, 12.6% of housing units rely on wood fuel or do not have a heating source. Unincorporated areas of Amador County has a significant higher percentage of housing units rely on wood fuel or do not have a heating sources at 19.6%, which may reveal needs associated with the housing conditions.

Housing Stock Indicators	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Total Housing Units	18,246	100.0%	90	100.0%	3,543	100.0%	2,369	100.0%	448	100.0%	1,383	100.0%	10,413	100.0%
Built 1970 or earlier	4,288	23.5%	36	40.0%	959	27.1%	707	29.8%	110	24.6%	652	47.1%	1,824	17.5%
Units Lacking Complete Plumbing Facilities	37	0.2%	0	0.0%	0	0.0%	0	0.0%	1	0.2%	0	0.0%	36	0.3%
Units Lacking Complete Kitchen Facilities	151	0.8%	0	0.0%	0	0.0%	0	0.0%	1	0.2%	123	8.9%	27	0.3%
No house heating fuel or wood fuel only	2,294	12.6%	6	6.7%	68	1.9%	79	3.3%	45	10.0%	60	4.3%	2,036	19.6%

No Phone Service Available	177	1.0%	0	0.0%	0	0.0%	0	0.0%	4	0.9%	20	1.4%	153	1.5%
Source: US Census ACS, 2015-2019 (Table DP04)														

Since housing stock age and condition are generally correlated, an ACS variable that provides an indication of housing conditions is the age of a community's housing stock. Most of the housing units in Amador County (12,226 or 66.5%) were built before 1990 with 25.3% or 4,643 units built before 1970 and 41.3% or 7,583 built between 1970 to 1990. Over 19.4% of Amador County's housing stock was built after 2000 and another 14.1% was built between 1990 and 1999. These statistics reflect tremendous growth in the area during the 1970s and 1980s. The age of housing stock often indicates the potential for a unit to need rehabilitation or significant maintenance. As shown in Figure II-3 on the previous page, most of the Amador County's housing stock is more than 30 years old (approximately 66.5%) and a 25.3% is over 50 years old, meaning these units may need moderate to significant rehabilitation, including replacement or refurbishing of roofs, siding, and windows as well as interior improvements including replacing or upgrading the plumbing and electric wires and outlets.

To identify local housing conditions, Community Development, Planning, and Building Department staff from each local jurisdiction were asked to identify housing conditions, including the overall condition of the housing stock and concentrated areas with housing in need of repair.

Amador City: Amador City did not identify any areas of the City with concentrations of housing that is in need of repair and it is anticipated that homes in need of repair are distributed throughout all developed areas of the City. Respondents from Amador City to the Housing Needs and Priorities Survey (**Appendix B**) indicated that units are primarily in excellent condition (50%) or in need of moderate (e.g., one or more modest rehabilitation improvements, such as new roof, new siding, etc.) repair (50%). However, 33% of respondents also indicated that their home is in poor condition and needs repair. Overall, it is estimated that approximately 8-10% of the housing stock needs moderate to substantial rehabilitation and 2-5% of the housing stock may need replacement.

Lone: The City's housing stock is generally in sound to excellent condition. Respondents from Lone to the Housing Needs and Priorities Survey (**Appendix B**) indicated that units are primarily in excellent condition (87%) or in need of moderate (e.g., one or more modest rehabilitation improvements, such as new roof, new siding, etc.) repair (13%). No respondents indicated that their home is in poor condition and needs repair. This reflects that much of the City's housing stock was constructed in the last 25 years and is in sound condition with minimal need for repair. However, the City's housing stock that is approximately 30 years or older does include units that are in need of roof repair or replacement (roughly 30% of units more than 30 years old), energy-efficient windows (roughly 50% of units more than 30 years old), and siding repair or replacement (roughly 20% of units more than 30 years old). While most homes do not require complete electrical upgrades, it is anticipated that about 10% to 25% of the City's housing could use improvements to the electrical systems, including grounded outlets and improvements to bring the electrical systems to current code requirements. Approximately 300 units or about 8% of the City's housing stock is estimated to require substantial rehabilitation (significant repairs or complete replacement of 4 or more major components such as roofs, windows, siding, electrical system, plumbing and/or foundation. While no individual units have been identified as dilapidated, there is the potential for inspection of individual units to identify the need for repairs that cannot be identified from the street view of a home, such as the need for electrical panel replacement, dry rot leading to significant siding, doorframe and sill replacement, foundation issues that require an engineer to identify, etc. It is anticipated that less than 40 units in the City would be considered dilapidated or in need of replacement. Areas of the City higher need for investment in the rehabilitation and repair of units include the Downtown and surrounding neighborhoods generally south of Dry Creek, from Depot Road to the east to S. Summit Street and Beacon Road to the West, the area north of W. Marlette Street that is east of the Lone Wastewater Treatment Plant, and areas along Preston Ave south of Waterman Road and Craig Street.

Jackson: The City of Jackson identified that there are no areas of the City with concentrations of housing that is in need of repair and it is anticipated that homes in need of repair are distributed throughout the City. Respondents from Jackson to the

Housing Needs and Priorities Survey (**Appendix B**) indicated that units are primarily in excellent condition (55%) and that the remaining units need various degrees of repair, including 26% in minor condition with need for minor repairs, 16% in need of moderate repair (e.g., one or more modest rehabilitation improvements, such as new roof, new siding, etc.), and 3% that are dilapidated and require replacement. Additionally, 24% of respondents indicated that their home is in poor condition and needs repair. Overall, it is estimated that approximately 15-20% of the housing stock needs moderate repair to substantial rehabilitation and 3-6% of the housing stock may need replacement.

Plymouth: The City of Plymouth identified that there are no areas of the City with concentrations of housing that is in need of repair and it is anticipated that homes in need of repair are distributed throughout the City. Respondents from Plymouth to the Housing Needs and Priorities Survey (**Appendix B**) indicated that units are primarily in excellent condition (57%) and that the remaining units need various degrees of repair, including 14% in minor condition with need for minor repairs, 29% in need of moderate repair (e.g., one or more modest rehabilitation improvements, such as new roof, new siding, etc.) and none that are dilapidated and require replacement. Further, 25% of respondents also indicated that their home is in poor condition and needs repair. Overall, it is estimated that approximately 25-35% of the housing stock needs moderate to substantial rehabilitation and 2-4% of the housing stock may need replacement.

Sutter Creek: The City of Sutter Creek identified that there are no areas of the City with concentrations of housing that is in need of repair and it is anticipated that homes in need of repair are distributed throughout the City. Respondents from Sutter Creek to the Housing Needs and Priorities Survey (**Appendix B**) indicated that units are primarily in excellent condition (62%) and that the remaining units need various degrees of repair, including 15% in minor condition with need for minor repairs, 23% in need of moderate repair (e.g., one or more modest rehabilitation improvements, such as new roof, new siding, etc.) and none that are dilapidated and require replacement. Further, 15% of respondents also indicated that their home is in poor condition and needs repair. Overall, it is estimated that approximately 20-25% of the housing stock needs moderate to substantial rehabilitation and 2-4% of the housing stock may need replacement.

Unincorporated Amador County: Amador County did not identify any areas of the unincorporated County with concentrations of housing that is in need of repair and it is anticipated that homes in need of repair are distributed primarily throughout the communities as well as the more rural/remote areas of the unincorporated County. Respondents from unincorporated Amador County to the Housing Needs and Priorities Survey (**Appendix B**) indicated that units are primarily in excellent condition (61%) and that the remaining units need various degrees of repair, including 26% in minor condition with need for minor repairs, 5% in need of moderate repair (e.g., one or more modest rehabilitation improvements, such as new roof, new siding, etc.), 8% in need of substantial repair, and none that are dilapidated and require replacement. Further, 19% of respondents also indicated that their home is in poor condition and needs repair. Overall, it is estimated that approximately 15-25% of the housing stock needs moderate to substantial rehabilitation and 2-4% of the housing stock may need replacement.

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, excluding kitchens and bathrooms. A severely crowded housing unit is occupied by 1.5 persons or more 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 usually 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.

Overcrowded households in Amador County do not appear to be significant compared to the State and surrounding areas. According to the 2015–2019 American Community Survey, overcrowding in Amador County was 2.6% (377 housing units), compared to 8.2% Statewide. Among renters in Amador County, approximately 4.9% of housing units (or 169 housing units) were in overcrowded conditions, and 1.2% were in severely overcrowded conditions. Among homeowners, approximately 1.9% (208 housing units) were in overcrowded conditions, and 0.3% were in severely overcrowded conditions. Table II-29 provides information on overcrowded housing Countywide and for each city and the unincorporated area.

OVERCROWD

Table II-29. Overcrowded Housing in Amador County (2019) – by % of units occupied														
	Amador County		Amador City		Ione		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Owner Occupied:	11,165	76.5%	28	37.8%	1,459	75.4%	1,310	62.1%	208	62.7%	568	47.5%	7,592	84.9%
<i>0.5 or less occupants per room</i>	8,963	80.3%	22	78.6%	1,341	91.9%	1,112	84.9%	160	76.9%	454	79.9%	5,874	77.4%
<i>0.51 to 1 occupant per room</i>	1,994	17.9%	6	21.4%	118	8.1%	198	15.1%	45	21.6%	109	19.2%	1,518	20.0%
<i>1.01 to 1.5 occupants per room</i>	171	1.5%	0	0.0%	0	0.0%	0	0.0%	3	1.4%	5	0.9%	163	2.1%
<i>1.51 to 2.0 occupants per room</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>2.01 or more occupants per room</i>	37	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	37	0.5%
Owner Occupied Overcrowded (1.01+)	208	1.9%	0	0.0%	0	0.0%	0	0.0%	3	1.4%	5	0.9%	200	2.6%
Owner Occupied Severely Overcrowded (1.5+)	37	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	37	0.5%
Renter Occupied:	3,429	23.5%	46	62.2%	476	24.6%	800	37.9%	124	37.3%	628	52.5%	1,355	15.1%
<i>0.5 or less occupants per room</i>	1,979	57.7%	12	26.1%	283	59.5%	512	64.0%	70	56.5%	336	53.5%	766	56.5%
<i>0.51 to 1 occupant per room</i>	1,281	37.4%	34	73.9%	193	40.5%	270	33.8%	39	31.5%	195	31.1%	550	40.6%
<i>1.01 to 1.5 occupants per room</i>	128	3.7%	0	0.0%	0	0.0%	18	2.3%	15	12.1%	60	9.6%	35	2.6%
<i>1.51 to 2.0 occupants per room</i>	41	1.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	37	5.9%	4	0.3%
<i>2.01 or more occupants per room</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Renter Occupied Overcrowded (1.01+)	169	4.9%	0	0.0%	0	0.0%	18	2.3%	15	12.1%	97	15.4%	39	2.9%
Renter Occupied Severely Overcrowded (1.5+)	41	1.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	37	5.9%	4	0.3%
Total Units	14,594	100.0%	74	100.0%	1,935	100.0%	2,110	100.0%	332	100.0%	1,196	100.0%	8,947	100.0%
Total Overcrowded	377	6.8%	0	0.0%	0	0.0%	18	2.3%	18	13.5%	102	16.3%	239	5.5%
Total Severely Overcrowded	78	1.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	37	5.9%	41	0.8%

Source: ACS 2015-2019 (Table B25014)

F. HOUSING COSTS AND AFFORDABILITY

1. HOUSING PRICES AND TRENDS

As indicated by Table II-30, housing costs changed for some more than others in Amador County and its cities through the years 2000 – 2019. From 2010 to 2019, renters saw a rent increase of 4.2 % while homeowners experienced a 12.4% decrease in housing costs. From 2010 to 2019, renters in Plymouth experienced the highest increase in housing costs at 29.7% and renters in Amador City saw the highest decrease in housing costs at 13.8%. In the same period, homeowners in Plymouth experienced the highest increase in housing costs at 60.6% and renters in Sutter Creek saw the highest decrease in housing costs at 37.5%.

A review of rental data on Craigslist.com, Zillow.com, and RentalSource.com identified 27 units for rent in Amador County in early November 2022. Rents in the communities are generally affordable to moderate and above moderate income households, with some units in the County, including in Jackson, Plymouth, Pioneer, and Lake Camanche, affordable to low income households. Rental rates are summarized below by community:

- Amador City – 1 3 bedroom unit, \$2,600 (Above Moderate)
- Ione – 4 units ranging from \$2,200 for a 2 bedroom (Moderate), \$1,995- \$2,400 for 3 bedrooms (Moderate and higher), and \$2,800 for a 4 bedroom (Above Moderate)
- Jackson – 6 units ranging from \$900-\$1,300 for a 1 bedroom (Low and higher), \$1,300-\$1,495 for a 2 bedroom (Moderate and higher), and \$2,300 for a 3 bedroom (Moderate and higher)
- Plymouth – 3 units ranging from \$800 for a 1 bedroom (Low and higher), \$2,000 for a 2 bedroom (Moderate and higher), and \$2,900 for a 4 bedroom (Above Moderate)
- Sutter Creek – 3 units ranging from \$2,100-\$2,695 for a 3 bedroom (Moderate and higher) and \$2,250 for a 4 bedroom (Moderate and higher)
- Pine Grove (unincorporated) – 1 1 bedroom unit, \$1,500 (Moderate and higher)
- Pioneer (unincorporated) – 4 units ranging from \$1,250 for a 1 bedroom (Low/Moderate and higher), \$1,490-\$1,725 for a 3 bedroom (Low and higher), and \$1,895 for a 4 bedroom (Moderate and higher)
- Jackson area (unincorporated) – 2 units ranging from \$1,050 for a 1 bedroom (Low/Moderate and higher) to \$1,600 for a 2 bedroom (Moderate and higher)
- Lake Camanche (unincorporated) – 1 2 bedroom unit, \$900 (Low and higher)
- Volcano (unincorporated) – 1 1 bedroom unit, \$1,100 (Moderate and higher)

Cost Type	Year			% Change
	2010	2015	2019	2010-2019
Amador County				
Median Monthly Ownership Cost	1,359	1,071	1,191	-12.4%
Median Gross Rent*	1,059	1,047	1,103	4.2%
Amador City				
Median Monthly Ownership Cost	1,219	1,042	1,000	-18.0%
Median Gross Rent*	986	864	850	-13.8%
Ione				
Median Monthly Ownership Cost	1,676	1,353	1,399	-16.5%
Median Gross Rent*	1,216	1,019	1,051	-13.6%
Jackson				
Median Monthly Ownership Cost	851	918	1,019	19.7%
Median Gross Rent*	875	997	1,029	17.6%

Plymouth				
Median Monthly Ownership Cost	775	1,142	1,245	60.6%
Median Gross Rent*	891	962	1,156	29.7%
Sutter Creek				
Median Monthly Ownership Cost	1,559	1,000	975	-37.5%
Median Gross Rent*	1,104	1,013	1,044	-5.4%
*Not adjusted for inflation				
Source: American Community Survey Table S2503 and Table DP04.				

Table II-31 indicates median housing value for homes in Amador County by zip code. Value is defined as the amount for which property, including house and lot, would sell if it were on the market at a given point in time. As shown in Table II-31, the median value for housing units varies throughout Amador County. For example, as of October 2021, the median home value in Plymouth was \$528,718, while the median home value of River Pines was \$195,882. The largest increase in median home value between 2017 and 2021 was seen in the community of River Pines, where the median home value increased from \$125,363 in 2017 to \$195,882 in 2021 (or by 56.3%). The overall median home value in Amador County has seen a consistent increase over the past 5 years, increasing from \$301,273 in 2017 to \$397,633 in 2021.

Location	Median Home Values					% Change
	2017	2018	2019	2020	2021 ¹	2017–2021
95640 / Lone	\$315,072	\$332,636	\$340,335	\$358,935	\$421,707	+33.8%
95642 / Jackson	\$321,097	\$336,720	\$341,845	\$358,659	\$418,657	+30.4%
95666 / Pioneer	\$247,990	\$260,655	\$264,439	\$279,839	\$329,523	+32.9%
95685 / Sutter Creek	\$352,282	\$368,451	\$376,876	\$392,768	\$462,201	+31.2%
95665 / Pine Grove	\$305,311	\$320,689	\$326,627	\$340,965	\$399,906	+31.0%
95669 / Plymouth	\$395,230	\$415,524	\$420,405	\$445,167	\$528,718	+33.8%
95689 / Volcano	\$300,858	\$316,029	\$321,583	\$335,374	\$394,483	+31.1%
95629 / Volcano	\$351,896	\$370,586	\$373,044	\$393,969	\$484,650	+37.7%
95656 / Plymouth	\$353,045	\$441,320	\$417,056	\$363,677	\$425,779	+20.6%
95675 / River Pines	\$125,363	\$140,382	\$139,511	\$154,007	\$195,882	+56.3%
95601 / Amador City	\$349,893	\$364,630	\$372,813	\$392,591	\$451,366	+29.0%
95699 / Plymouth	\$329,139	\$347,954	\$351,576	\$380,394	\$421,623	+28.1%
Amador County	\$301,273	\$316,681	\$322,330	\$338,707	\$397,633	32.0%
1) Median home value as of October 2021						
Source: Zillow.com						

Table II-32 indicates the value of owner-occupied housing units as reported on the ACS within Amador County, each city, and the unincorporated area in 2019. Of the 11,165 owner-occupied units, 853 (7.6%) were less than \$100,000, 1,439 (12.9%) were in the \$100,000 to \$199,999 price range, 2,899 (26.0%) were in the \$200,000 to \$299,999 price range, and 4,253 (38.1%) were in the \$300,000 to \$499,999 range. Additionally, there were 1,462 units (13.1%) valued in the \$500,000 to \$999,999 price range and 259 units (2.3%) valued in the \$1,000,000 or more price range.

Value	Amador County		Amador City		Lone		Jackson		Plymouth		Sutter Creek		Unincorporated	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%

Less than \$50,000	309	2.8%	0	0.0%	25	1.7%	48	3.7%	20	9.6%	5	0.9%	211	2.8%
\$50,000 to \$99,000	544	4.9%	0	0.0%	131	9.0%	149	11.4%	4	1.9%	21	3.7%	239	3.1%
\$100,000 to \$149,999	643	5.8%	0	0.0%	62	4.2%	242	18.5%	4	1.9%	40	7.0%	295	3.9%
\$150,000 to \$199,999	796	7.1%	5	17.9%	77	5.3%	50	3.8%	34	16.3%	34	6.0%	596	7.9%
\$200,000 to \$299,999	2,899	26.0%	0	0.0%	360	24.7%	325	24.8%	97	46.6%	122	21.5%	1,995	26.3%
\$300,000 to \$499,999	4,253	38.1%	16	57.1%	697	47.8%	411	31.4%	27	13.0%	208	36.6%	2,894	38.1%
\$500,000 to \$999,999	1,462	13.1%	7	25.0%	90	6.2%	54	4.1%	22	10.6%	120	21.1%	1,169	15.4%
\$1,000,000 or more	259	2.3%	0	0.0%	17	1.2%	31	2.4%	0	0.0%	18	3.2%	193	2.5%
Total	11,165	100.0%	28	100.0%	1,459	100.0%	1,310	100.0%	208	100.0%	568	100.0%	7,592	100.0%

Source: U.S. Census (2015-2019 ACS Table DP04)

Single Family Units

Table II-33 indicates the median sales price of single family housing units throughout Amador County in September 2020 and September 2021. Jackson saw the largest increase in median sales price than any other jurisdiction in Amador County and had the highest median sales price in September, 2021. In Amador County, the median sales price of a single-family home in September 2021 was \$395,000 or about 18.6% higher than the median sales in September 2020 of \$333,000.

Table II-33. Sales Price by Jurisdiction and Community – Amador County			
City/Area	Median Sales Price 2020	Median Sales Price 2021	Percent Change
Amador County	\$333,000	\$395,000	18.6%
Cities			
Amador City	n/a	\$300,000	n/a
Ione	\$330,000	\$427,500	29.5%
Jackson	\$355,750	\$555,000	56.0%
Plymouth	\$300,000	\$323,500	7.8%
Sutter Creek	\$375,000	\$487,500	30.0%
Unincorporated Communities			
Pine Grove	\$325,500	\$450,000	38.2%
Pioneer	\$249,000	\$349,000	40.2%
River Pines	n/a	\$250,000	n/a
Volcano	\$337,500	\$505,000	49.6%

Source: CoreLogic California Home Sale Activity September 2021

Mobile Homes

Mobile homes offer a more affordable option for those interested in homeownership. The median value of a mobile home in Amador County in 2019 was \$91,600 (*US Census Bureau, ACS 2015-2019 Table B25083*). Overall, there are 1,432 mobile homes in all of Amador County. (*DOF, Table E-5, 1/1/2021*). As shown by Table II-34, there are 25 mobile home parks in Amador County with a total of 1,243 permitted Mobile Home spaces.

Name	Mobile Home Spaces	Location
Pine Grove Mobilehome Estates	74	Pine Grove
Ione Mobile Home Park	49	Ione
Forest Point Manufactured Housing Community - 1	20	Pine Grove
Pioneer Trailer Park	9	Pioneer
Gold Oaks Mobile Home Park	24	Martell
Gold Country Campground LLC	12	Pine Grove
Sutter Pines	11	Jackson
Ok Corral Trailer Park	6	Pioneer
Hidden Creek Mobilehome Park	5	Pioneer
Buckhorn Community	48	Pioneer
Bear River Resort	4	Pioneer
Camanche North Shore Recreation Area	146	Ione
Lake Amador Resort	4	Ione
Moriah Heights Mobile Village	18	Plymouth
Rancho Del Oro	23	Plymouth
Pardee Recreation Area	6	Ione
Forest Pines Manufactured Housing Community - 2	29	Pine Grove
Pioneer Creek Mobilehome Community	64	Pioneer
Highlands Mobilehome Park	59	Jackson
49er Village RV Resort	2	Plymouth
The Oaks Community Association	209	Ione
Meadow Pines Estates Mobilehome Park	50	Pioneer
Rollingwood Estates	219	Jackson
Plymouth Mobile Manor	32	Plymouth
Castle Village Mobile Home Park	120	Ione
Total Mobile Home Spaces in Amador County (Unincorporated): 1,243		
Source: HCD 2021 Mobile Home Park Listings		

2. HOUSING AFFORDABILITY

According to HCD and the U.S. Department of Housing and Urban Development (HUD), housing is considered affordable if a household spends no more than 30% of its income on housing. Table II-35 identifies housing affordability levels, including gross rents and home purchase price, by family size based on HCD's 2021 *Income Limits* for Amador County.

Number of Persons	1	2	3	4	5	6
Extremely Low-Income Households - 30% of Median Household Income						
Income Level	\$16,550	\$18,900	\$21,960	\$26,500	\$31,040	\$35,580
Monthly Income	\$1,379	\$1,575	\$1,830	\$2,208	\$2,587	\$2,965
Max. Monthly Gross Rent**	\$414	\$473	\$549	\$663	\$776	\$890
Max. Purchase Price***	\$62,666	\$70,879	\$81,574	\$97,441	\$113,308	\$129,175
Very Low-Income Households - 50% of Median Household Income						

Income Level	\$27,550	\$31,500	\$35,450	\$39,350	\$42,500	\$45,650
Monthly Income	\$2,296	\$2,625	\$2,954	\$3,279	\$3,542	\$3,804
Max. Monthly Gross Rent**	\$689	\$788	\$886	\$984	\$1,063	\$1,141
Max. Purchase Price***	\$105,936	\$119,741	\$133,546	\$147,176	\$158,185	\$169,194
Low-Income Households - 80% of Median Household Income						
Income Level	\$44,100	\$50,400	\$56,700	\$62,950	\$68,000	\$73,050
Monthly Income	\$3,675	\$4,200	\$4,725	\$5,246	\$5,667	\$6,088
Max. Monthly Gross Rent**	\$1,103	\$1,260	\$1,418	\$1,574	\$1,700	\$1,826
Max. Purchase Price***	\$169,476	\$191,608	\$213,740	\$235,696	\$253,437	\$271,178
Moderate-Income Households - 120% of Median Household Income						
Income Level	\$66,100	\$75,550	\$85,000	\$94,450	\$102,000	\$109,550
Monthly Income	\$5,508	\$6,296	\$7,083	\$7,871	\$8,500	\$9,129
Max. Monthly Gross Rent**	\$1,653	\$1,889	\$2,125	\$2,361	\$2,550	\$2,739
Max. Purchase Price***	\$257,785	\$291,154	\$324,523	\$357,893	\$384,553	\$411,213
Notes:						
*Based on Amador County FY 2020 Annual Median Income (household)						
**Assumes that 30% of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowner's insurance.						
***Maximum affordable sales price is based on the following assumptions: 4.1% interest rate, 30-year fixed loan, Down payment: \$5,000 – extremely low, \$10,000 – very low; \$15,000 – low; \$25,000 – moderate, property tax, utilities, and homeowners insurance as 30% of monthly housing cost (extremely low/very low), 28% of monthly housing cost (low), and 25% of monthly housing cost (moderate/above moderate). Closing costs: 3.5% (extremely low/very low), 3.0% low, and 2.5% moderate)						
Calculation Illustration for 3 Bedroom, 4 person, Low-Income Household						
1. Annual Income Level: \$62,950						
2. Monthly Income Level: $\$62,950/12 = \$5,245.83$						
3. Maximum Monthly Gross Rent: $\$5,245.83 \times 0.30 = \$1,573.75$						
4. Max Purchase Price:						
a. Gross monthly income = \$5,245.83						
b. Down Payment and Closing Costs \$15,000; Closing Costs 3.0%						
c. Monthly housing costs $\$5,245.83 \times 0.30 = \$1,573.75$						
d. Principal and Interest plus utilities/taxes/mortgage/insurance: $\$1,133.10 + \$440.65 = \$1,573.75$						
Sources: HCD FY2021 State Income Limits, De Novo Planning Group						

Overpayment

A household is considered to be overpaying for housing (or cost burdened) if it spends more than 30% of its gross income on housing. Severe housing cost burden occurs when a household pays more than 50% of its income on housing. The prevalence of overpayment varies significantly by income, tenure, household type, and household size. Table II-9 identifies overpayment levels by income range. As shown in Table II-9, approximately, 31.9% of all households in Amador County overpaid for housing. Owners were slightly more likely to overpay than renters; 11.7% of renter households paid more than 30% of their income for housing compared to 20.3% of owner households. Among all the incorporated jurisdictions, Jackson has the highest rate of overpayment, with 23.2% of renters and 20.5% of owners overpaid in 2019.

In general, overpayment disproportionately affects lower income households; 64.4% of lower income households (0-80% of AMI) and 80.7% of extremely low income households (0-30% of AMI) – paid more than 30% of their income for housing.

Affordability - Renters

Table II-36 identifies the Fair Market Rent (FMR) for Amador County in 2021 and 2022 as determined by HUD. HUD determines the FMR for an area based on the amount that would be needed to pay the rent (and utilities) for suitable privately-owned rental housing. HUD uses FMRs for a variety of purposes, such as determining the rental prices and subsidy amounts for units and households participating in various Section 8/Housing Choice Voucher (HCV) assistance programs.

The Housing Authority of the County of Stanislaus, a nonprofit, public corporation, is committed to addressing the unmet housing needs of residents and communities in Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Stanislaus, Tuolumne Counties. According to Housing Authority of Stanislaus County’s Fiscal Year 2021 Annual Agency Plan, the Stanislaus County Housing Authority has issued approximately 5,003 HCVs providing monthly rental assistance payments to lower income families. There are currently 54 HCVs allocated for use in Amador County.

Bedrooms in Unit	Fair Market Rent (FMR) - 2021	Fair Market Rent (FMR) - 2022
Studio	\$880	\$920
1 Bedroom	\$886	\$926
2 Bedrooms	\$1,149	\$1,148
3 Bedrooms	\$1,644	\$1,631
4 Bedrooms	\$1,980	\$1,965

Source: HUD 2021/2022 FMR Amador County

According to Zillow, reviewed in December 2021 and April 2022, there were only 9 properties for rent in Amador County. There was a three-bedroom townhouse for rent in Lone for \$1,495 a month, which was below the 2022 FMR. All the rest rentals were above the 2022 FMR. There was a two-bedroom single family house for rent for \$1,495 a month and a three-bedroom single family house for rent for \$1,795 a month, and a three-bedroom single family house for rent for \$2,500 a month in Lone. There is a three-bedroom single family house for rent for \$2,800 a month, a three-bedroom single family house for rent for \$2,300, and a two-bedroom single family house for rent for \$1,700 a month in Pioneer. There was a three-bedroom single family house for rent for \$3,200 a month in Volcano.

Additionally, according to ACS, the median gross rent in Amador County is \$1,103 in 2019. Standard management practices require that a household have 3 times their rent in income. Under this scenario, a household would need to earn approximately \$3,677 a month or \$44,120 per year to afford the average 2019 rental price in Amador County.

Further, looking at the available rentals in Amador County, a household would need to earn \$4,983 per month or \$59,800 per year to afford the \$1,495 a month, three-bedroom home in Lone, or \$10,666 per month or \$128,000 per year to afford the \$3,200 a month, three-bedroom mobile home in Volcano. Therefore, the currently available three-bedroom single family home for \$1,495 a month outside in Lone would be the only available rental affordable to low-income (\$39,350 - \$62,950 per year) households. The other rentals would be unaffordable to the extremely low- (< \$26,500 per year), very low- (\$26,500 - \$62,950 per year), and low-income (\$62,950 - \$78,700 per year) households, but would be affordable to some moderate-income (\$78,700 - \$94,450) households.

Affordability - Homeowners

As shown in Table II-30, the median home value in Amador County was \$397,633 in 2021, which was a 32.0% increase from \$301,273 in 2017. Recent median sales data in Table II-33 shows that the median sales price experienced a increase from 2020 to 2021 in Amador County, increasing 18.6% from \$333,000 to \$395,000. Reviewing the median sales data in Table II-33 along with the affordable home purchase price amounts by income level and household size in Table II-33 indicates that median home sales prices in Amador County are not affordable to lower income households nor most moderate-income households.

According to Zillow.com, there were 93 homes listed for sale in Amador County ranging from a three-bedroom single-family home in Lone listed for \$140,000 to a multi-family house in Amador City listed for \$2,200,000. Comparing the current listing prices to Table II-35, it appears that only 9 out of 93 homes listed for sale in Amador County are affordable to low-income households. Additionally, a review of recent sale data for housing in Amador County reveals that only 1 out of the 30 sold homes in November 2021 were affordable to low-income households. Table II-37 identifies the recent homes sold in Amador County affordable to low-income households, including type of housing unit (single family, townhome, mobile home, etc.) and the level of affordability of homes in the lower price range. The affordability of the recent homes is based on affordable home purchase prices identified in Table II-35.

Table II-37. Affordable Homes Sold in Amador County (November 2021 and April 2022)						
Address and Type of Unit	Bed/Bath	Sold Price	Sell Date	Affordable to:		
				Extremely Low Incomes	Very Low Incomes	Low Incomes
Amador City						
14238 Gods Hill Rd, Amador City Single-family Residence	3 / 3	\$425,000	11/23/21	No	No	No
lone						
5904 Park Cir, lone Single-family Residence	3 / -	\$175,000	10/28/21	No	No	Families of 2+
5604 Red Oak Dr, lone Single-family Residence	2 / 2	\$180,000	10/06/21	No	No	Families of 2+
5654 Cody Dr, lone Mobile Home	4 / 2	\$275,000	10/14/21	No	No	No
10 Welch Ln, lone Single-family Residence	4 / 2	\$321,500	10/08/21	No	No	No
261 Springcreek Dr, lone Single-family Residence	3 / -	\$363,500	10/25/21	No	No	No
808 Dove Ln, lone Single-family Residence	3 / 2	\$398,624	11/23/21	No	No	No
3920 Lakeview Dr, lone Single-family Residence	3 / 2	\$400,000	10/05/21	No	No	No
1980 Fox Ct, lone Single-family Residence	3 / 2	\$405,000	10/08/21	No	No	No
350 Brierwood Way, lone Single-family Residence	3 / 2	\$414,000	11/17/21	No	No	No
4165 Lakeview Dr, lone Single-family Residence	3 / 3	\$425,000	10/19/21	No	No	No
330 Quailhollow Dr, lone Single-family Residence	3 / 2	\$430,000	11/22/21	No	No	No
27 Stonybrook Ct, lone Single-family Residence	4 / 2	\$435,000	10/29/21	No	No	No
548 Lupine Dr, lone Single-family Residence	4 / 3	\$445,000	10/20/21	No	No	No
907 Vista Ln, lone Single-family Residence	2 / -	\$489,000	10/29/21	No	No	No
521 Fairway Dr, lone Single-family Residence	2 / 2	\$490,000	11/24/21	No	No	No
527 Pleasant Valley Dr, lone Single-family Residence	2 / 2	\$500,000	11/23/21	No	No	No
706 Clover Dr, lone Single-family Residence	4 / 3	\$535,000	10/14/21	No	No	No

4491 Cheyenne Dr, lone Single-family Residence	3 / 2	\$540,000	10/12/21	No	No	No
1704 Shakeley Ln, lone Single-family Residence	4 / 2	\$575,000	10/01/21	No	No	No
2933 Grapevine Gulch Rd, lone Single-family Residence	4 / 4	\$605,000	11/18/21	No	No	No
4903 Spyglass Dr, lone Single-family Residence	4 / -	\$635,000	10/25/21	No	No	No
10700 Beaver Loop, lone Single-family Residence	3 / 3	\$790,000	10/19/21	No	No	No
10835 Waterman Rd, lone Single-family Residence	3 / 2	\$1,075,000	10/29/21	No	No	No
Jackson						
150 Clinton Rd, Jackson Mobile Home	2 / 1	\$45,000	10/12/21	Families of 1+	Families of 1+	Families of 1+
13150 Penrose Dr, Jackson Single-family Residence	3 / 2	\$250,000	10/06/21	No	No	Families of 5+
838 N Main St, Jackson Single-family Residence	3 / 1	\$305,000	10/27/21	No	No	No
213 New York Ranch Rd, Jackson Condo	2 / 3	\$310,000	10/15/21	No	No	No
11795 Jackson Pines Dr, Jackson Single-family Residence	3 / 2	\$372,000	10/28/21	No	No	No
10219 Buena Vista Dr, Jackson Single-family Residence	3 / 3	\$395,000	11/16/21	No	No	No
827 Piccardo Ln, Jackson Single-family Residence	5 / 3	\$420,000	10/12/21	No	No	No
124 Broadway, Jackson Single-family Residence	3 / 2	\$475,000	11/02/21	No	No	No
705 Kristi Ct, Jackson Single-family Residence	3 / 2	\$495,000	10/07/21	No	No	No
12075 Mierkey Rd, Jackson Single-family Residence	3 / -	\$535,000	10/19/21	No	No	No
19200 W Clinton Rd, Jackson Single-family Residence	3 / 3	\$575,000	11/18/21	No	No	No
17780 Redberry Ln, Jackson Single-family Residence	4 / 4	\$588,000	10/29/21	No	No	No
18350 State Highway 88, Jackson Single-family Residence	3 / -	\$606,000	11/01/21	No	No	No
Plymouth						
9419 Landrum St, Plymouth Mobile Home	3 / 2	\$98,000	10/07/21	Families of 5+	Families of 1+	Families of 1+
18494 Davis St, Plymouth Single-family Residence	3 / 3	\$325,000	10/07/21	No	No	No
9260 Miller Way, Plymouth Single-family Residence	3 / 3	\$400,000	10/13/21	No	No	No
17920 Burke Dr, Plymouth Single-family Residence	3 / 2	\$610,000	10/14/21	No	No	No
5481 Welsh Pond Rd, Plymouth Single-family Residence	3 / 2	\$1,100,000	10/06/21	No	No	No
24000 Upton Rd, Plymouth Single-family Residence	3 / 4	\$1,300,000	11/17/21	No	No	No
Sutter Creek						

73 Mesa De Oro Cir, Sutter Creek Single-family Residence	3 / 2	\$345,000	10/04/21	No	No	No
170 Foothill Dr, Sutter Creek Single-family Residence	2 / 1	\$375,000	11/18/21	No	No	No
12625 Allen Ranch Rd, Sutter Creek Single-family Residence	3 / 3	\$427,500	10/15/21	No	No	No
16230 Sutter Creek Rd, Sutter Creek Single-family Residence	1 / 3	\$485,000	10/06/21	No	No	No
11716 Nugget Ln, Sutter Creek Single-family Residence	2 / 2	\$530,000	10/29/21	No	No	No
270 California Dr, Sutter Creek Single-family Residence	4 / 3	\$535,000	10/06/21	No	No	No
17000 Sutter Creek Rd, Sutter Creek Single-family Residence	2 / 2	\$550,000	11/24/21	No	No	No
24 Randolph St, Sutter Creek Single-family Residence	3 / 1	\$635,000	11/18/21	No	No	No
13701 W View Dr, Sutter Creek Single-family Residence	4 / 4	\$800,000	11/22/21	No	No	No
455 Herrington Ct, Sutter Creek Single-family Residence	4 / -	\$1,030,000	10/27/21	No	No	No
11 Main St, Sutter Creek Single-family Residence	4 / 2	\$1,125,000	11/24/21	No	No	No
Unincorporated						
16565 Prospect Pl, Pioneer Mobile Home	2 / 2	\$20,500	11/19/21	Families of 1+	Families of 1+	Families of 1+
17200 Hale Rd, Volcano Single-family Residence	2 / 1	\$70,000	11/22/21	Families of 2+	Families of 1+	Families of 1+
26354 Crawley Ln, Pioneer Single-family Residence	- / 1	\$80,000	10/08/21	Families of 3+	Families of 1+	Families of 1+
19470 W Mitchell Mine Rd, Pine Grove Single-family Residence	- / -	\$115,000	10/19/21	Families of 6+	Families of 2+	Families of 1+
30150 Plasse Rd, Pioneer Single-family Residence	4 / 3	\$119,000	10/21/21	No	Families of 2+	Families of 1+
20521 State Highway 88, Pine Grove Single-family Residence	3 / 2	\$150,000	10/20/21	No	Families of 5+	Families of 1+
28920 State Highway 88, Pioneer Single-family Residence	3 / 2	\$243,500	10/01/21	No	No	Families of 5+
27007 Lake Dr, Pioneer Single-family Residence	3 / -	\$265,000	10/26/21	No	No	Families of 6+
25498 Meadow Dr, Pioneer Single-family Residence	2 / -	\$278,450	10/06/21	No	No	No
25505 Meadow Dr, Pioneer Single-family Residence	2 / 1.5	\$278,500	10/06/21	No	No	No
19249 Ridge Rd, Pine Grove Single-family Residence	2 / 2	\$285,000	10/26/21	No	No	No
14361 Pine Cone Ln, Pine Grove Single-family Residence	1 / 2	\$285,000	11/24/21	No	No	No
26864 Nobb Hill Ct, Pioneer Single-family Residence	2 / 2	\$295,000	10/15/21	No	No	No
25570 Overland Dr, Volcano Single-family Residence	3 / 2	\$299,000	11/19/21	No	No	No
26150 Oxbow Rd, Pioneer Single-family Residence	3 / 2	\$300,000	10/27/21	No	No	No

26517 Fern Ridge Rd, Pioneer Single-family Residence	3 / -	\$305,000	10/29/21	No	No	No
27441 Madrone Pl, Pioneer Single-family Residence	2 / -	\$310,000	10/27/21	No	No	No
14424 Vista Ct, Pine Grove Single-family Residence	4 / 3	\$316,000	10/08/21	No	No	No
26125 Buckhorn Ln, Pioneer Single-family Residence	3 / 1	\$320,000	10/15/21	No	No	No
25301 Sugar Pine Dr, Pioneer Single-family Residence	3 / 2	\$328,000	10/01/21	No	No	No
25732 Ashland View Ct, Pioneer Single-family Residence	3 / 2	\$333,000	10/19/21	No	No	No
13915 Irishtown Rd, Pine Grove Single-family Residence	5 / 3	\$330,000	10/29/21	No	No	No
26491 Fairway Dr, Pioneer Single-family Residence	3 / 3	\$330,000	10/28/21	No	No	No
14585 Williams Rd, Pioneer Single-family Residence	2 / 2	\$335,000	10/13/21	No	No	No
17939 Acorn Ct, Pioneer Single-family Residence	3 / 2	\$345,000	11/19/21	No	No	No
18111 N Meadow Dr, Pioneer Single-family Residence	3 / 3	\$349,000	11/22/21	No	No	No
16586 Carolyn Ct, Pioneer Single-family Residence	3 / 3	\$350,000	10/27/21	No	No	No
11494 Quail Ct, Pine Grove Single-family Residence	1 / 2	\$354,000	10/12/21	No	No	No
18661 Manzanita Way, Pine Grove Single-family Residence	3 / 2	\$360,000	10/28/21	No	No	No
11624 Clinton Bar Rd, Pine Grove Single-family Residence	2 / 2	\$370,000	10/12/21	No	No	No
26265 Parkwood Dr E, Pioneer Single-family Residence	3 / 3	\$375,000	10/29/21	No	No	No
15379 Pioneer Volcano Rd, Volcano Single-family Residence	3 / 2	\$378,000	10/08/21	No	No	No
15260 Quartz Rd, Pioneer Single-family Residence	4 / 4	\$389,000	11/17/21	No	No	No
11561 Gold Strike Rd, Pine Grove Single-family Residence	3 / 2	\$390,000	10/07/21	No	No	No
11358 Quail Dr, Pine Grove Single-family Residence	3 / 2	\$394,000	11/19/21	No	No	No
28056 Holiday Ln, Pioneer Single-family Residence	3 / 3	\$395,000	11/16/21	No	No	No
23855 Meadow Crest Dr, Pioneer Single-family Residence	3 / -	\$426,500	10/29/21	No	No	No
20161 American Flat Rd, Fiddletown Single-family Residence	3 / 2	\$435,000	11/18/21	No	No	No
14785 Tanyard Hill Rd, Pine Grove Single-family Residence	3 / 2	\$440,000	10/22/21	No	No	No
19280 Cedar Pines Dr, Fiddletown Single-family Residence	2 / 1	\$450,000	11/17/21	No	No	No
19701 Buckeye Dr, Volcano Single-family Residence	4 / 3	\$474,000	10/04/21	No	No	No
19221 Gloria Ln, Pine Grove	3 / 2	\$475,000	10/22/21	No	No	No

Single-family Residence						
21351 Robin Ln, Pine Grove Single-family Residence	4 / 3	\$475,000	11/22/21	No	No	No
19599 Inspiration Dr, Pioneer Single-family Residence	3 / 2	\$480,000	11/23/21	No	No	No
12825 Burnt Cedar Ln, Pine Grove Single-family Residence	4 / -	\$485,000	10/13/21	No	No	No
23495 Stagecoach Rd, Volcano Single-family Residence	4 / 2	\$505,000	11/17/21	No	No	No
13750 Tank Dr, Pine Grove Single-family Residence	3 / -	\$630,000	10/21/21	No	No	No
19311 Mountain View Way Single-family Residence	3 / 4	\$795,000	10/14/21	No	No	No
16997 Nina Rd, Volcano Single-family Residence	3 / 3	\$830,000	10/04/21	No	No	No
19211 Red Hill Mine Rd, Pine Grove Single-family Residence	5 / 4	\$875,000	11/16/21	No	No	No
34184 Yarrow Pl, Pioneer Single-family Residence	3 / 3	\$890,000	10/14/21	No	No	No
18550 View Cir, Fiddletown Single-family Residence	4 / 4	\$1,150,000	10/12/21	No	No	No
Source: Zillow.com						

As indicated by Table II-35, extremely low, very-low, and low-income households regardless of household size and some moderate-income cannot afford the 2020 and 2021 median sales prices in Amador County. According to Zillow, 7 homes sold in the past month (November 2020 to November 2021) in Amador County were affordable to lower income households; however, these 7 homes represent approximately 7.6% of the total homes sold in the past year (92 total homes sold). Overall, mobile homes offer the more affordable alternatives for these income groups. Also, new manufactured homes on vacant lots can provide another affordable solution.

3. ASSISTED HOUSING AT-RISK OF CONVERSION

Government Code Section 65583(a)(8) requires that a housing element shall contain an analysis of existing assisted housing developments, which are defined as multi-family rental housing that receives governmental assistance, and identify any assisted housing developments that are eligible to change from lower-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. Assisted housing development means multi-family rental housing that receives governmental assistance under federal programs listed in subdivision (a) of Section 65863.10, State and local multi-family revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees.

The analysis shall include a listing of each development by project name and address, the type of governmental assistance received, the earliest possible date of change from Lower-income use and the total number of elderly and non-elderly units that could be lost from the locality's Lower-income housing stock in each year during the ten-year period.

Units at risk of conversion are those that may have their subsidized contracts terminated ("opt out") or that may "prepay" the mortgage, thus terminating the rental restrictions that keep the unit affordable to lower income tenants. There are several reasons why the property owner may choose to convert a government-assisted unit to a market-rate unit, including a determination that the unit(s) can be operated more profitably as a market-rate development; difficulties in dealing with HUD oversight and changing program rules; the depletion of tax advantages available to the owner; and the desire to roll over the investment into a new property.

According to the California Housing Partnership, seven subsidized projects are located in Amador County. Table II-38 identifies the total and subsidized units, type of project, the subsidy program that is in place for the project, and the likelihood of the development to convert to market-rate units that would not provide assistance to lower-income residents. None of the assisted multifamily projects are at-risk of converting to market rate. As shown in Table II-38, the year that affordability requirements expire and/or projects may exit from the assistance program from 2036 to 2066 with none expiring in the next 10 years.

Project/Address	Total Units	Subsidized Units	Type	Source	In Service//End of Affordability Requirements	At-Risk (10 Year)
Jose's Place Apartments 154 North Arroyo Seco Ione, CA 95640	44	43	Seniors	LIHTC	2011/2066	No
Sutter Hill Place Apartments 451 Sutter Hill Road Sutter Creek, CA 95685	44	43	Seniors	LIHTC	2006/2061	No
Kennedy Meadows Apartments 701 New York Ranch Road Jackson, CA 95642	56	55	Family	LIHTC	2005/2060	No
Jackson Hills Apartments 300 New York Ranch Road Jackson, CA 95642	86	80	Family	LIHTC	2011/2066	No
The Meadows 401 Clinton Road Jackson, CA 95642	30	27	Family	HUD	2016/2036	No
Meadows II Apartments 900 Broadway Jackson, CA 95642	34	34	Family	USDA	1994/2044	No
Jackson Cornerstone 1029 North Main Street Jackson, CA 95642	64	62	Family	LIHTC	2004/2059	No
Source: California Housing Partnership, 2021. California Tax Credit Allocation Agency (https://www.treasurer.ca.gov/ctcac/projects.xlsx), 2021. U. S. Department of Housing and Urban Development Multifamily Assistance and Section 8 Projects Database (https://www.hud.gov/sites/dfiles/Housing/documents/MF_Assistance_%26_Sec8_Contracts1.xlsx), 2022. USDA Rural Development Program Exit Data (https://www.sc.egov.usda.gov/data/files/MFH_Section_515/ActiveProjects/USDA_RD_MFH_Active_Projects-2022-04-18.xlsx), 2022.						

Amador County and the cities of Amador City, Ione, Jackson, Plymouth, and Sutter Creek take an active and supportive role in the preservation of rental housing, including affordable housing. The cost of conserving assisted units is significantly less than the cost required to replace units through new construction. Conservation of assisted units generally requires rehabilitation of the aging structure and re-structuring the finances to maintain a low debt service and legally restrict rents. Construction costs, land prices and land availability are generally the limiting factors to development of affordable housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction.

Further discussion related to the cost to replace assisted housing is provided in Section III of this Element and financial resources for the preservation of assisted housing are identified in Section IV.

Qualified Entities

HCD maintains a list of qualified entities, which are public and private nonprofit and for-profit corporations that have legal and managerial capacity to acquire at-risk housing. Table II-39 summarizes the qualified entities for Amador County.

Organization	Contact	Type
Rural California Housing Corp 3120 Freeboard Drive, Suite 201 West Sacramento, CA 95691 (916) 414-4436	-	Local, regional, national public agency
Mutual Housing California 8001 Fruitridge Road, Suite A Sacramento, CA 95820 (916) 453-8400	Rachel Iskkow rachel@mutualhousing.com (916) 453-8401	Local, regional, national public agency
Volunteers of America National Services 1108 34th Avenue Sacramento, CA 95822 (916) 917-6848	Paul Ainger painger@voa.org	Local, regional, national nonprofit org.

G. PROJECTED HOUSING NEEDS

California law requires each city and county to develop local programs within their housing element in order to meet their “fair share” of existing and future housing needs for all income groups, as determined by the California Department of Housing and Community Development. The Regional Housing Needs Allocation (RHNA) is a State-mandated process devised to distribute planning responsibility for housing need throughout the State of California. Chapter IV discusses the County’s ability to accommodate the RHNA through approved projects and vacant and underdeveloped sites suitable for residential development. The regional housing needs allocation for each jurisdiction in Amador County, as shown by Table II-40 below, is allocated by HCD to address existing and future needs and covers a time period from 2021-2029.

Income Group	Affordable Monthly Housing Costs ²	Unincorporated Amador County	Amador City	Ione	Jackson	Plymouth	Sutter Creek
Very Low ³ : < 50% AMI < \$39,350	\$984	109	1	30	27	7	15
Low: 50-80% AMI \$39,350 - \$62,950	\$984 - \$1,574	62	1	20	23	5	12
Moderate: 80-120% AMI \$62,950 - \$94,450	\$1,574 - \$2,361	72	1	25	24	5	13
Above Moderate: 120 + AMI \$94,450	\$2,361	134	2	42	64	13	34
Total	n/a	377	5	117	138	30	74

¹ HCD has established these income limits for Amador County for 2021.
² In determining how much families at each of these income levels should pay for housing, HCD considers housing “affordable” if the amount of rent or total ownership cost (principal, interest, taxes, and insurance) paid does not exceed 30% of gross household income.
³ 50% of the County’s very low-income housing needs (95 units) are for extremely low-income households, which are defined as those families earning less than 30% of median income.
 Source: HCD 2021 State Income Levels

III. HOUSING CONSTRAINTS

Constraints to housing development are defined as government measures or non-government conditions that limit the amount or timing of residential development.

Government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers. State law requires housing elements to contain an analysis of the governmental constraints on housing maintenance, improvement, and development (Government Code, Section 65583(a) (4)). Amador County is undertaking many changes to its Zoning Code as part of its work program to implement this Housing Element and is also addressing potential constraints identified during the preparation of this Housing Element.

Non-governmental constraints (required to be analyzed under Government Code, Section 65583(a) (5)) cover land prices, construction costs, and financing. While local governments cannot control prices or costs, identification of these constraints can be helpful to Amador County in formulating housing programs.

Various interrelated factors can constrain the ability of the private and public sectors to provide adequate housing and meet the housing needs for all economic segments of the community. These factors can be divided into two categories: (1) non-governmental and (2) governmental. Non- governmental constraints consist of land availability, the environment, vacancy rates, land cost, construction costs, and availability of financing. Governmental constraints consist of land use controls, development standards, processing fees, development impact fees, code enforcement, site improvement costs, development permit and approval processing, and provision for a variety of housing.

In general, non-governmental constraints are consistent across the cities of Lone, Jackson, Plymouth, Sutter Creek, and the unincorporated area of Amador County. Therefore, unless otherwise stated, the non-governmental constraints section applies to all the jurisdictions covered by this analysis.

Governmental constraints are specific to each jurisdiction and therefore are completed in their entirety for each participating jurisdiction.

This section addresses these potential constraints and their effects on the supply of affordable housing.

A. NON-GOVERNMENTAL CONSTRAINTS

Governmental Code Section 65583(a)(5) requires a Housing Element to contain an analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction. The cost parameters of these elements fluctuate significantly in response to a wide variety of local, State, natural, and global economic and social events. The influence that County government has on these factors is negligible. As regional and State economic conditions change, the demand and supply of affordable housing is impacted. Historically, the cost of housing in general in Amador County, relative to California mountain counties, has been considered low to moderate.

1. DEVELOPMENT COSTS

Land Costs

The price of residential building sites is influenced by fundamental factors such as location, topographical or geographical constraints, environmental amenities such as existing streams or lakes, tree cover, and the availability of services (i.e., road systems, public utilities, schools, shopping outlets, etc.). Table III-1 shows the land on the market in unincorporated Amador County and its current listed price as of February 2022 based on Multiple Listing Service data.

Address	List Price	Total Acres	Price per Acre
0 Vogan Toll Rd, Jackson, CA 95642	\$85,000	0.59 Acres	\$144,068
0 Rolling Oaks Ct Parcel 11, Fiddletown, CA 95629	\$99,900	5.17 Acres	\$19,323
27181 Forrest Oak Rd, Pioneer, CA 95666	\$30,000	0.48 Acres	\$62,500
14238 Sutter Highlands Dr, Sutter Creek, CA 95685	\$45,000	2.0 Acres	\$22,500
27339 Ashland Dr, Pioneer, CA 95666	\$85,000	2.29 Acres	\$37,118
3311 Village Dr, Lone, CA 95640	\$59,000	1.12 Acres	\$52,679
8500 Deer Ridge Ln, Lone, CA 95640	\$495,000	82.26 Acres	\$6,018
16250 Stephanie Way, Pioneer, CA 95666	\$58,000	0.6 Acres	\$96,667
1575 Kilham Ct, Jackson, CA 95642	\$95,000	0.89 Acres	\$106,742
10061 Fig Tree Ln, Pine Grove, CA 95665	\$125,000	12.53 Acres	\$9,976
13851 Tank Ct, Pine Grove, CA 95665	\$79,000	5.02 Acres	\$15,737
267 California Dr, Sutter Creek, CA 95685	\$125,000	0.32 Acres	\$390,625
15793 Black Prince Rd, Pioneer, CA 95666	\$995,000	88.95 Acres	\$11,186
12442 Trembath Mountain Rd, Fiddletown, CA 95629	\$425,000	64.66 Acres	\$6,573
2185 Grapevine Gulch Rd, Lone, CA 95640	\$175,000	5.00 Acres	\$35,000
0 N Main St, Jackson, CA 95642	\$125,000	0.28 Acres	\$446,429
17129 McKenzie Dr, Pioneer, CA 95666	\$149,000	8.01 Acres	\$18,601
0 Fine St, Plymouth, CA 95669	\$150,000	1.67 Acres	\$89,820
1 Hygrade Rd, Sutter Creek, CA 95685	\$100,000	0.60 Acres	\$166,666
0 Gods Hill Rd, Amador City, CA 95601	\$139,000	0.37 Acres	\$375,675
1999 Village Dr, Lone, CA 95640	\$69,000	1.45 Acres	\$47,586
4100 Quail Hill Ct, Lone, CA 95640	\$35,000	0.50 Acres	\$70,000

Source: Amador County MLS Data, Real Estate for Sale as of February 1, 2022 (<http://www.metrolistpro.com/homesearch/2>); Loopnet.com as of March 7, 2022 (<https://www.loopnet.com/search/commercial-real-estate/>)

As shown in Table III-15, the current price of land per acre in unincorporated Amador County ranges between approximately \$6,018 to \$446,429 per acre for unentitled land less than 10 acres that would likely be developed with one or two units. Price ranges also range between \$6,573 to \$11,186 per acre for unentitled land larger than 10 acres that would potentially be subdivided. Average land costs average \$6,018 to \$70,00 per acre in Lone; \$106,742 to \$446,429 in Jackson, \$375,675 in Amador City, \$89,820 in Plymouth, and \$92,465 in Sutter Creek. These parcels would require planning entitlements and permit processing prior to development. It is important to note that some of the least expensive land is in areas with no community water or wastewater systems; therefore, it is unlikely to support large-scale developments.

Cost of Construction

The cost of construction is primarily dependent on the cost of labor and materials. Construction costs in Amador County are comparable to costs throughout the Sacramento Valley region. Non-union labor is typically used for residential construction and there are no unusual costs with obtaining materials. Many factors can affect the cost of building a house, including the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. In recent years, factors such as materials for major construction projects and the price of fuel have adversely impacted overall construction costs.

The previous 2014-2019 Housing Element Update cited construction estimates the cost of a single-story four-cornered home in Amador County to be approximately \$136 per square foot. This cost estimate is based on a 1,600-square-foot house of good quality construction including a two-car garage and central heating and air conditioning. The total construction costs

excluding land costs are estimated at approximately \$211,258.² As shown in Table III-2 construction costs in the region for a 1,750 square foot single family home are estimated to be \$246,776.01, or \$141.01 per square foot. An 850-square foot multi-family unit would cost approximately \$166.87 per square foot; a 48-unit multifamily development with an average unit size is estimated to have a construction cost of approximately \$6.8 million, with a cost of \$141,837.46 per unit and \$166.87 per square foot.

	Single Family (1,750 s.f.)	Multi-family
Construction Cost	\$166,740.55	\$95,836.12
Contractor (25%)	\$41,685.14	\$23,959.03
Design Fees (8%)	\$13,339.24	\$7,666.89
Contingency (15%)	\$25,011.08	\$14,375.42
Total Cost	\$246,776.01	\$141,837.46
Per Square Foot	\$141.01	\$166.87
1 1,750 s.f., 2-stories, stucco exterior, no basement, custom grade		
2 850 s.f. per unit., 3-stories, stucco exterior, no basement, standard grade		
Source: BuildingJournal.com, 2021		

Upon securing the raw land, a residential developer would have to make certain site improvements to “finish” the lot before a home could actually be built on the property. Such improvements would include the installation of water mains, fire hydrants, sewer mains, storm drainage mains, street lights, and the construction of streets, curbs, gutters, and sidewalks. In addition, the developer is required to provide other improvements as applicable, including, but not limited to bridges, culverts, fencing of watercourses and hazardous areas, ornamental walls, landscaping, noise barriers, and recreation areas and facilities.

Construction cost increases, like land cost increases, affect the ability of consumers to pay for housing. Construction cost increases occur due to the cost of materials, labor, and higher government imposed standards (e.g., energy conservation requirements). New development in the unincorporated County has typically produced market rate for-sale and rental housing that includes units affordable to moderate and above moderate income households.

Cost and Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Amador County. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. When interest rates decline, sales increase. The reverse is true when interest rates increase. Over the past decade, there was dramatic growth in alternative mortgage products, including graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans. However, variable rate mortgages are not ideal for low- and moderate-income households that live on tight budgets. In addition, the availability of variable rate mortgages has declined in the last few years due to greater regulation of housing lending markets. Variable rate mortgages may allow lower-income households to enter into homeownership, but there is a definite risk of monthly housing costs rising above the financial means of that household. Therefore, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates.

The 2 principal ways in which financing can serve as a constraint to new residential development are the availability and cost of construction financing and the availability and cost of permanent financing.

² Sacramento Home Construction Costs & Prices – ProMatcher Cost Report. September 2020. Access: <https://home-builders.promatcher.com/cost/sacramento-ca-home-builders-costs-prices.aspx>

- If financing is not easily available, then more equity may be required for developing new projects and fewer homebuyers can purchase homes, since higher down payments are required.
- Higher construction period interest rates for developers result in higher development costs. For homebuyers, higher interest rates translate into higher mortgage payments (for the same loan amount), and therefore reduces the purchasing power of homebuyers.

Homebuyer Financing

On March 8, 2022, the reported average rate for a 30-year mortgage was 5.27% with 0.9 points (FreddieMac, 2020). From 2005 through 2020, average monthly mortgage rates have ranged from a current high of 5.27% on May 8, 2022 to a low of 2.51% in September 2021. This intense growth in purchase demand will result in a constraint to homeownership due to a lack of housing supply being readily available to support this growth momentum despite low mortgage rates. In addition, for homebuyers, it is necessary to pay a higher down payment than in the immediate past, and demonstrate credit worthiness and adequate incomes, so that loan applications meet standard underwriting criteria. While adherence to strict underwriting criteria was not required during the early and mid-2000s, the return to stricter standards is consistent with loan standards prior to 2001.

2. MARKET CONDITIONS

Most developers respond to market conditions, both in the project design in terms of density and unit sizes, and in terms of the timing between receiving entitlements and applying for building permits.

Building Permit Timing

Typically, single family home developers apply for the first building permits for a subdivision upon receipt of a grading permit. For simple projects or projects that must remain static in their design, building permits may be processed concurrently with grading plan reviews. Building permits typically take no more than 60-90 days in any of the Amador County jurisdictions, assuming 2 to 3 plan checks. Building permits can be issued in as few as 30 days if there are no corrections, but this is rarely the case for residential subdivisions or multifamily projects. As shown in Table III-3 in the following section, some project applicants request building permits within 1 year of project approvals. Many of the permits that are issued are for development of existing lots, where the residential use does not require entitlements beyond a plan check and building permit (see Amador County in Table III-3). However, there are a large number of projects that have been approved but have not started the building permit process or were approved and begun construction but are not yet complete so building permit issuance has occurred over an extended period of time (5-10 years) or has not yet occurred.

Approved and Built Densities

As discussed in Section III.1, Land Use Controls, the Amador County General Plan and Zoning Code regulate the residential densities for each land use and zoning designation. Future development must be consistent with the allowed densities anticipated by the County's General Plan, Specific Plans, and Zoning Code. However, while the County's regulations identify minimum and maximum densities that may be developed in the County, individual developers may opt to build at the lower, mid-range, or higher end of allowed densities. If developers choose to develop at the lower end of allowed residential densities, this could result in significantly fewer units at full buildout of the County and result in an overall lower contribution to the County's RHNA. In recent years, developments in Amador County have ranged from 34.3% to 122.1% of allowed densities, as shown in Table III-3.

In all jurisdictions, building permits have been issued for parcels that are already subdivided, with no significant new subdivisions or development projects approved in the 6th Cycle.

Table III-3: Allowed vs. Approved/Built Densities				
Project	Allowed Densities	Approved/Built Densities	Entitlement Approval	Building Permits
Approved and Proposed Projects – Amador County				
Martin Point – TSM 170 026-027-035	PD-SR: average 2.2 du/ac (Plan-wide average)	2.2 units/acre (35 units (1 duplex lot, 33 single family)/15.89 acres	Not yet approved/proposed 2021	NA
Pheasant Hill – TSM 2851	Site has split zoning R1: 7.56 du/ac A: 0.25 du/ac (1 du/40 acres)	0.1 units/acre 36.27 acres/4 single family units	Approved: 6/26/2018 TPM Expired: 9/22/2020 Resubmittal: 7/13/2021	No building permits requested
Vaira Ranch – TSM 2873 15050 Vaira Ranch Rd, Drytown 008-210-008, 008-210-009	X: No specified density	0.2 units per acre 154 acres/3 single family units	Approved: 6/8/2020	No building permits requested
Timbercreek Townhomes	PD-MF: average 11.0 du/ac (Plan-wide average)	12.7 units/acre 1.26 acres/16 townhome units	Approved: 4/8/2014	Phase 1: 2014 Phase 2: Map expired, resubmitted and extended in 2017 and extended for 6 years in 2020. No requested building permits to date
Palisades #6 – TSM 143 Palisades Dr/Olympic Ct 026-020-046	PD-SR: average 2.2 du/ac (Plan-wide average)	2.6 units/acre 8.1 acres/21 single family units	Approved: 11/8/2005 Expired: 11/8/2017 Approved: 11/14/2017	No building permits requested
Infill single family development – various locations, densities			2021: Building permit issued same day as entitlement approval (plan check, building permit) – 5 mobile homes, 5 ADUs, 34 single family units 2020: 6 mobile homes, 5 ADUs, 19 single family homes	
City of Amador City				
TM APN 008-294-009 Reso. 595		2.6 units/acre 8.1 acres/2 single family units	Approved: 1/18/2022	No building permits requested
City of Ione				
Castle Oaks Phase 2	PD: No specified density	5.0 du/ac Approved for 508 single family and 217 multifamily residential units on approx. 145 residential acres (commercial and golf course acreage not included in residential acreage). Project includes a golf course.	Phase II Subdivision Map and Planned Development Approval: 2005	Building permits for the subdivision began being issued 2006. Initial building permits were issued within first year of project approval; a slowdown in permits occurred during the Great Recession and permit issuance resumed in mid/late 5 th Cycle and has continued throughout the

Table III-3: Allowed vs. Approved/Built Densities				
Project	Allowed Densities	Approved/Built Densities	Entitlement Approval	Building Permits
				6 th Cycle. The subdivision is not yet built out.
Wildflower	PD: No specified density	3.2 du/ac 276 units on 85.37 acres	Approval: 2005	Building permits for the subdivision began being issued 4/1/2019.
	PD: No specified density.			None requested.
City of Jackson				
020-171-014 Park View	C/C-2: No specified density	17.1 units/acre 12 units/0.70 acres	Pending	NA
020-420-049, 020-420-031 Tunnel Hill	C/C-2: No specified density	14.3 units/acre 200 units/13.99 acres	Pending	NA
044-090-038 Sun View	RM/R-3: 21.78 units/acre	19.4 units/acre 30 units/1.55 acres	Pending	NA
City of Plymouth				
Greilich Ranch	SR: 4.8 units/acre <i>Note: Site has multiple zoning districts, residential uses are proposed on the SR portion.</i>	5.2 units/acre SR: 44.9 acres/234 single family units	Under review	NA
Zinfandel Ridge	RR: 2.28	1 unit/acre 365 acres/365 single family homes	Approved 2011; LAFCO Annexation in 2012	Building permits began being issued in during the 5 th Cycle. The subdivision is not yet built out.
Shenandoah Ridge	RR: 2.28	0.9 unit/acre 147 acres/137 single family homes	Approved 2011; LAFCO Annexation in 2012	Building permits began being issued during the 5 th Cycle. The subdivision is not yet built out.
City of Sutter Creek				
Gold Rush Ranch	R-1(PD): 4-8 units/acre R-1: 4.36 to 6.54 units per acre R-4: 17.44 to 32.70 units per acre MU: 17.44 to 32.70 units per acre	<u>Single Family Component</u> 2.61 units per acre (347.06 residential acres/1,304 residential units) <u>Multifamily Component</u> 13.0 units per acre (2.3 acres/30 units)	Approved in 2010 Development Agreement ended in 2017	None requested Development Agreement ended and project applicant did not request to extend Applicant currently discussing implementation, no application submitted to date.
Powder House Estates 018-140-003, -004, and 018-092-008	R-1: 6 du/ac	0.9 du/ac (43 units/46.2 acres)	Tentative Map approval: 4/23/16 TM Expired 4/23/2018	NA
Broadmeadows Estates (TPM, GP amendment, annexation, pre-zone)	R-1: 6 du/ac	2.8 du/ac (10 units/3.6 acres)	TPM application submittal in process pending CEQA	NA

Project	Allowed Densities	Approved/Built Densities	Entitlement Approval	Building Permits
Panner Creek Estates (TPM, GP/zoning amendment,	R-L: 2 du/ac	1.11 du/ac (37 units/33.25 ac)	TPM application submittal in process pending CEQA and revised application map	NA
Gold Quartz Senior Assisted Living 018-331-005	C-2: 16-29 du/ac	31.4 du/ac (11 units/0.35 acre)	Approved: 8/14/2014	Building Permit issued 2/16/17. Complete
Pinewoods West Apartments	R-4: 29 units/ac	29.8 du/ac (64 units/2.15 acres)	Approved: 6/2016	Improvement plans approved in 2018 Building permits not yet requested
Danco Supportive Housing	R-4: 29 units/ac	22.3 du/ac (46 units/2.06 acres)	Complete application not yet submitted	NA

3. AFFORDABLE HOUSING DEVELOPMENT CONSTRAINTS

In addition to the constraints to market rate housing development discussed above, affordable housing projects face additional constraints. While there is a range of sites available for potential affordable housing projects, as well as projects that focus on special needs populations, there is very little financial assistance for the development of affordable housing.

Multiple funding sources are needed to construct an affordable housing project, since substantial subsidies are required to make the units affordable to extremely low, very low, and low-income households. It is not unusual to see 5 or more financing sources required to make a project financially feasible. Each of these sources may have different requirements and application deadlines, and some sources may require that the project has already successfully secured financing commitments. Since financing is so critical and is also generally competitive, organizations and agencies that provide funding often can effectively dictate the type and sizes of projects. Thus, in some years senior housing may be favored by financing programs, while in other years family housing may be preferred. Target income levels can also vary from year to year.

This situation has worsened in recent years. Federal and state funding has decreased and limited amounts of housing funds are available and the process to obtain funds is extremely competitive. Tax credits, often a fundamental source of funds for affordable housing, are no longer selling on a 1:1 basis. In other words, once a project has received authorization to sell a specified amount of tax credits to equity investors, the investors are no longer purchasing the credits at face value, but are purchasing them at a discount. (Tax credits are not worth as much to investors if their incomes have dropped.)

4. PRESERVATION OF AT-RISK UNITS

Government Code Section 65583(a)(8) requires that a housing element shall contain an analysis of existing assisted housing developments, which are defined as multifamily rental housing that receives governmental assistance, and identify any assisted housing developments that are eligible to change from lower-income housing uses during the next ten years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. Assisted housing development means multifamily rental housing that receives governmental assistance under federal programs listed in subdivision (a) of Section 65863.10, State and local multifamily revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees.

The analysis shall include a listing of each development by project name and address, the type of governmental assistance received, the earliest possible date of change from Lower-income use and the total number of elderly and non-elderly units that could be lost from the locality's Lower-income housing stock in each year during the ten-year period.

Units at risk of conversion are those that may have their subsidized contracts terminated (“opt out”) or that may “prepay” the mortgage, thus terminating the rental restrictions that keep the unit affordable to lower income tenants. There are several reasons why the property owner may choose to convert a government-assisted unit to a market-rate unit, including a determination that the unit(s) can be operated more profitably as a market-rate development; difficulties in dealing with HUD oversight and changing program rules; the depletion of tax advantages available to the owner; and the desire to roll over the investment into a new property.

There are five affordable projects in the County, one located in Lone, three in Jackson, and one in Sutter Creek. All of the projects have received LIHTC assistance, and none have affordability restrictions that would expire within the 6th Cycle nor within the next 10 years. Should the County have any affordable units in the future, the County will contact all state and federal agencies that might provide affordable housing funds to determine whether any funding is available for future preservation of assisted housing developments. The County will work with not-for-profit housing providers to apply for affordable housing subsidies that may be available for this use, if necessary, in the future. Table III-4 identifies the project location, the subsidy source (Low-Income Housing Tax Credits), and the number of units.

Project Name	LIHTC Project Number/Type of Funding	Placed in Service Date	Minimum Affordability Period*	Construction Type	Housing Type	Total Units	Low Income Units
Jose's Place Apartments 154 North Arroyo Seco, Lone	CA-2009-575 4% ARRA	01/17/11	01/16/41	Acquisition/Rehab	Senior	44	43
Jackson Cornerstone 1029 North Main Street, Jackson	CA-2003-185 9%	10/22/04	10/22/34	Acquisition/Rehab	Non Targeted	64	62
Kennedy Meadows Apartments 701 New York Ranch Road, Jackson	CA-2003-800 4%	08/17/05	08/17/35	New Construction	Large Family	56	55
Jackson Hills Apartments 300 New York Ranch Road, Jackson	CA-2009-610 9% ARRA	07/01/11	06/30/41	Acquisition/Rehab	At-Risk	86	80
Sutter Hill Place Apartments 451 Sutter Hill Road, Sutter Creek	CA-2006-814 4%	12/31/06	12/30/36	Acquisition/Rehab	Senior	44	43

*Minimum affordability period of 30 years for federal LIHTC shown in order to be conservative with the timing. Projects receiving State tax credits have a minimum affordability period of 55 years for California LIHTC.

The cost of conserving assisted units is significantly less than the cost required to replace units through new construction. Conservation of assisted units generally requires rehabilitation of the aging structure and re-structuring the finances to maintain a low debt service and legally restrict rents. Construction costs, land prices and land availability are generally the limiting factors to development of affordable housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction.

B. INFRASTRUCTURE REQUIREMENTS AND CONSTRAINTS

Development of an expanded supply of housing, including affordable housing, requires water and sewer to serve each development. The majority of development to meet the RHNA countywide will include residential development served by community sewer and water services. Residential densities are limited in areas that require well and septic systems. The lack of adequate utility infrastructure systems, combined with other constraints such as the 100-year floodplain as discussed in

Section D below, in some communities inhibits multifamily housing projects at densities that accommodate lower income households.

This section provides general and jurisdiction-specific assessments of domestic water and wastewater capacity. The following provides an overview of the potable water and wastewater systems in the unincorporated areas of Amador County.

1. POTABLE WATER

Multiple water providers serve Amador County, as shown in Figure III-1. Individual water providers are described below.

a. Amador Water Agency

Nearly all of the domestic water in Amador County is supplied by the Amador Water Agency (AWA). The AWA has the legal jurisdiction to serve water throughout Amador County and provides retail water connections (water sold directly to local consumers) and wholesale water connections (water sold to a third party which distributes purchased water to its own local customers). AWA retails potable and raw water to approximately 14,000 people for municipal, industrial, and irrigation uses, in addition to wholesaling water to other agencies. The water served by AWA is primarily sourced from the Mokelumne River, although a small portion of AWA's customers are served with groundwater. In 2015, AWA delivered 2,291 AF (Acre-Feet) of potable water to retail customers, 1,156 AF of potable water to wholesale customers, 292 AF of raw water to retail customers, and experienced 2,236 AF of raw and potable water loss. Most of this water was used by residential customers, with the remaining water going to commercial, industrial, and agricultural uses. The total amount of water served to customers over the next 25 years is expected to increase by approximately 100% as the population served by AWA is expected to increase to over 20,000 people by 2040 and as water demand returns to pre-drought levels.

AWA's 2020 Urban Water Management Plan (UWMP) projects a service population increase of 2,120 persons, from 2020 to 2040, resulting in a 2040 service population of approximately 40,651 persons. The 2020 UWMP identifies an increase of single family residential connections from 6,904 in 2020 to 7,821 by 2040 and an increase in multifamily residential connections (connections are per multifamily development, not per unit) from 38 to 43 by 2040. This increase in planned residential water supply service is more than adequate to accommodate the Countywide RHNA of 741 units. The 2020 UWMP demonstrates a supply surplus in both normal year supply and demand (UWMP Table 7-2) and in single and multiple dry year scenarios (UWMP Tables 7-3 and 7-4), indicating adequate supplies to serve more than twice the projected demand in all UWMP scenarios.

Through the Central Amador Water Project System (CAWP), AWA provides wholesale water to the communities of First Mace Meadow Water Association, Pine Grove CSD, and Rabb Park CSD and provides retail water to Mace Meadow Unit #1 (CSA #2), Sunset Heights, Jackson Pines, C.Y.A. Pine Grove Camp, Pine Acres, Ranch House, Pioneer, Ridgeway Pines, Silver Lake Pines, Sierra Highlands, Buckhorn, Red Coral, River View, Pine Park East, Gayla Manor, and Toma Lane.

Lake Camanche Village is a major subdivision in western Amador County. AWA supplies both water and wastewater services to this area, with water supplies coming from groundwater rather than the Mokelumne River (as with the other two service areas). La Mel Heights is a small development in the northern part of the county, and is served by AWA from one community well.

While AWA has adequate supplies, it has identified issues with reliable water treatment and water storage capacity at its Lone and Lake Tanner Water Treatment Plants (WTPs). The Water Master Plan Study, accepted January 28, 2021, addressed planned population growth, AWA supply commitments, and projected water demands, as well as capacity to serve growth. The 2021 Water Master Plan Study anticipates Countywide population growth from 38,745 to 45,655 persons from 2020 to 2030, which equates to approximately 2,915 households based on an average household size of 2.37. This planned growth rate is more than adequate to accommodate the Countywide RHNA from 2021-2029 (741 units). However, planned growth and system capacity to provide service do not align for AWA. The Tanner & Lone Water Treatment Plan Capacity Study, published in April 2022, documents system constraints and identifies improvements necessary to accommodate existing and future demand.

The Tanner WTP, which serves Amador City, Sutter Creek, the unincorporated area of Martell, and the wholesale customers of Jackson, Plymouth, and Drytown, is projected to have a maximum day demand of 5.92 million gallons per day (mgd) in 2040; however, it has several components (one offline clarifier and limitations on daily clarifier operation due to backwash controls, one offline filter and limitations on daily filter operation due to backwash controls, and velocities in the clearwell feed line) that limit the theoretical capacity to 5.0 mgd. Further, the field-tested reliable capacity of the Tanner WTP is 4.4 mgd, primarily due to backwash and process controls and limitations in the filtered water pump station and clearwell feed line. Lastly, AWA has 5.74 MGD of existing supply commitments (this includes properties with “will-serve” commitments) that it must accommodate.

The Lone WTP, which serves the City of Lone and the Mule Creek Prison, is projected to have a maximum day demand of 5.56 mgd in 2040; however, it has more significant capacity restrictions than the Tanner WTP. The Lone WTP has several components (including the clarifier, flocculator, filter, and winter clearwell) that limit the theoretical capacity to 2.8 to 5.0 mgd, with the clarifier being the most limiting component. Further, the field-tested reliable capacity of the Lone WTP is 2.07 mgd, primarily due to the flocculator clarifier and filter. The Lone WTP is also limited by lack of area to expand the WTP at its site. Lastly, AWA has 4.3 mgd of existing supply commitments (this includes properties with “will-serve” commitments) that it must accommodate via the Lone WTP.

It is noted that a portion of the remaining capacity at AWA’s Lone and Lake Tanner WTPs is allocated to areas that AWA has “will serve” contracts with and such projects are anticipated to be accommodated. However, development projects that are not located on sites with a “will serve” commitment from AWA. AWA has not identified how much of the projected 2030 and 2040 demand is anticipated to occur on sites with “will-serve” commitments and how much additional capacity is necessary to serve anticipated development that does not have “will-serve” commitments. These capacity issues are anticipated to primarily affect growth in Amador City, Lone, Plymouth, and Sutter Creek. AWA has identified water improvements necessary to address deficiencies. These improvements total \$101.8 million dollars for the Tanner WTP and \$109.8 to \$120.3 million dollars for the Lone WTP, with improvements planned for 5-year periods from 2021 through 2040. Coordination with AWA is needed to identify specific areas/projects that AWA plans to serve within each jurisdiction and ensuring that improvements to AWA’s WTPs include improvements necessary to serve the RHNA with the consideration that a portion of the RHNA will be accommodated on sites where the property owner/developer does not currently have a “will serve” letter with AWA.

As shown in Figure III-1, the inventory of residential sites discussed in Chapter IV includes sites within the community services districts serving select unincorporated County areas and Amador Water Agency service areas.

b. Fiddletown CSD

Fiddletown Community Services District (FCSD) was formed on September 10, 1969, as an independent special district. FCSD was formed to supply water for any beneficial uses, in the same manner as a municipal water district, including the powers to acquire, control, distribute, store, treat, purify, recycle, recapture, and salvage any water, including sewage and storm waters. Other powers include undertaking a water conservation program and selling and delivering water.

FCSD provides water service within its bounds to 68 connections, with a majority of connections concentrated in the western portion of the District. FCSD’s water services are available to all of its boundary area, with some undeveloped and/or unserved parcels within its boundary. Thirteen parcels have rights to connect for water service based on District listings. FCSD owns, operates, and maintains a domestic water well and distribution system directly, with part-time district staff. FCSD does not produce or use recycled water, and does not practice conjunctive use. FCSD recently approved regulations to allow private wells on properties within FCSD, subject to certain restrictions, and may have other adopted regulatory policies.

Key water service infrastructure includes a well, two storage tanks and 1.25 miles of distribution pipeline. FCSD relies entirely on groundwater for water service. All water is pumped from a single well, treated with chlorine, and stored in the two storage tanks. The well, installed at the end of 2006, is in excellent condition and has a pumping capacity of 120 Gallons per Minute (gpm). In 2017, a long-term project was completed with a USDA loan, providing replacement of FCSD’s old tank with two new storage tanks, increasing the storage capacity to 60,000 gallons. This project was funded by a USDA Rural Development Grant

and Loan combination of \$500,000. The water rates were increased gradually over two years to fund the loan repayment to the USDA. The increased water storage helps with maintenance, reliability, fire protection and available water during emergencies or power outages.

In the event of emergencies, FCSD would rely on the short-term stored water reserves, which would last approximately two days based on FCSD's average daily use.

Historically, FCSD has had problems with total coliform bacteria, lead and copper, natural radioactivity, nitrates and nitrites, as well as others, as reported by County Environmental Health Department. The well, installed in 2006, and tank infrastructure, installed in 2017, has resolved these issues.

FCSD reported that service demand has been constant in recent years, consistent with limited growth in the area. There have been no new water connections in the last five years. FCSD replaced the ageing water storage tank in 2017 with two new stainless steel tanks, doubling the water storage capacity to 60,000 gallons. FCSD's supply is adequate to serve the 13 parcels with rights to connect for water service and is available to serve the inventory of sites identified within FCSD in Chapter IV.

c. Pine Grove CSD

Pine Grove Community Services District (PGCSD) was formed on November 19, 1965, as an independent special district. PGCSD was formed to provide "domestic and commercial supply of water, and fire protection facilities, including hydrants." In 1994, PGCSD was annexed to Amador Fire Protection District (AFPD) and service was transferred to AFPD.

PGCSD purchases treated water from AWA through the CAWP and distributes it to residential and commercial users. PGCSD does not provide water treatment services. PGCSD provides necessary maintenance and operation of the water distribution system directly through its part-time water manager. PGCSD does not produce or use recycled water, and does not practice conjunctive use. The District is a member of California Special Districts Association (CSDA) and California Rural Water Association (CRWA).

Key infrastructure includes the PGCSD's office, three storage tanks, 11 miles of distribution pipeline, and a well. PGCSD purchases treated surface water from Tiger Creek Reservoir from AWA. The water is treated at AWA's Buckhorn Treatment Plant, passes through the CAWP transmission pipeline, and fills the three storage tanks serving the District. As noted in the AWA UWMP, approximately 192.21 AF of water is sold to PGCSD.

PGCSD is not aware of any constraints on the amount that AWA will supply to the District for service within its current boundaries. During times of water shortage, AWA has the prerogative to ration water to PGCSD; however, that has never occurred. PGCSD must apply to AWA for a commitment to serve additional connections outside of bounds. PGCSD reported that water purchased from AWA is generally of excellent quality and there have been no contaminant issues. PGCSD uses groundwater for non-potable uses. PGCSD maintains a single well at the district office. The well is used primarily to fill the AFPD water tender and to provide bulk water to developers for construction sites. The well was built prior to 1960, but was refurbished in 2018 and is in good condition, as identified by PGCSD. Well water will also be extended to the park and the Pine Grove Cemetery to reduce use of treated water in these landscape applications. PGCSD reports that water purchased from AWA is generally of excellent quality and there have been no contaminate issues. The 2020 Annual Consumer Confidence Report indicates that Pine Grove Community Service District met all standards.

PGCSD owns and maintains 3 storage tanks. In the event of emergencies or when the new tank needs to be off-line temporarily for cleaning or repairs, PGCSD is able to pull water directly from the CAWP system. The distribution system consists of 11 miles of PVC (65%) and asbestos-cement (35%) pipes. The Amador Department of Public Health identified the pipes as being in generally good condition; however, PGCSD reported that the pipes are undersized with four to six-inch mains in some areas and in need of replacement with eight to 12-inch pipes. PGCSD lacks funding to replace all of its undersized pipes; consequently, replacement is done on an as-needed basis. PGCSD is undergoing regular upgrading and upsizing of the existing pipelines. The District identified a challenge maintaining sufficient pressure for fire flow and is in the process of

identifying options to maintain the ISO recommended flow of 1,000 gpm for residential areas and 1,500 to 2,000 gpm in commercial areas. The most recent inspection and report by the State Water Resources Control Board (SWRCB) on file with the Amador County Environmental Management Department is dated June 2, 2017. The report notes that the tanks and distribution system appear to be well maintained and all chemical monitoring is up to date. The water system is noted to be in good condition.

As discussed above, AWA's UWMP demonstrated adequate planned water supply to accommodate the RHNA and it is anticipated PGCSO will have adequate water supply to serve residential development consistent with the RHNA and inventory of sites associated with Pine Grove CSD as discussed in Chapter IV during the 6th Cycle.

d. River Pines Public Utility District

River Pines Public Utility District (PUD) provides treated surface and groundwater to its users. There are approximately 219 water connections within River Pines PUD bounds. The estimated population within River Pines PUD service area is 504. The District's population density is 3,877 per square mile, compared to the countywide density of 64. River Pines PUD reported that service demand had been stable in recent years. The number of connections has increased by 19 (10 percent) since 2008.

The groundwater source is a shallow, fractured rock aquifer underlying the River Pines community. Groundwater is extracted at two wells (Well No. 2 and Well No. 6-R). Well No. 2 has a yield of 35 gpm and does not satisfy District demand alone when Cosumnes River water is unavailable. Well No. 6-R yields 60 gpm. The groundwater at Well No. 6-R is classified as groundwater under the direct influence of surface water. Safe annual yield is unknown, as water production records are poor quality and no hydrogeological studies have been conducted in the last two decades. Groundwater quality at one of the wells (Well 6-R) is subject to microbiological contamination associated with coliform. River Pines PUD diverts surface water from the South Fork Cosumnes River, which flows through the east part of the community. River Pines PUD holds water rights to divert up to 126.4 AF from the South Fork Cosumnes River for municipal purposes, and may divert at a maximum rate of 0.204 cubic feet per second (cfs). River Pines PUD's water right requires it to maintain a minimum instream flow of 15 gpm; however, during the dry season, the South Fork Cosumnes River may run dry. In addition, River Pines PUD has rights to divert an additional 3 AF in water from the same source for recreational use during the summer months. River Pines PUD has another 15 AF in water rights from Slate Creek, a tributary to the south fork of the Cosumnes River, which may be used year-round for domestic purposes, although this water is currently not used. River Pines PUD's storage facilities have a capacity of less than a day's water demand, and its distribution system is in need of maintenance and improvements. Future growth is expected to be limited, because there are only a few undeveloped properties within the River Pines PUD boundaries. There are planned construction projects and River Pines PUD is currently in process of submitting its grant application for the new distribution system. This project will give 275,000 gallons of water storage, all new distribution lines, new meters, fire hydrants, pressure reducer valves, isolation valves for repair work and is anticipated to be completed within the next four years.

The 2020 Annual Consumer Confidence Report indicates that River Pines PUD met all standards.

River Pines PUD is not interested in expanding its service area, indicating that, absent grant funding for the new system, current facilities are probably not adequate for serving the maximum customer base, the cost to connect may be prohibitively expensive, and financial reserves are minimal. River Pines PUD intends to annex those properties outside the boundaries that are currently receiving service. With the planned upgrades to the distribution system, it is anticipated that River Pines PUD will have adequate capacity to serve the inventory of sites within its service area as discussed in Chapter IV during the 6th Cycle.

e. Drytown County Water District

Drytown County Water District (DCWD) serves the community of Drytown. There are 63 residential water connections served by DCWD, and two commercial connections. Service is in place within and outside of the district boundaries. The number of water connections has increased by two connections with one additional connection about to be installed. The estimated population within District bounds is 136. The District's population density is 578 per square mile, compared to the countywide overall density of 64. DCWD expects to serve up to 69 new connections in two proposed subdivisions, the St. Elizabeth

subdivision and the Thomas Estate. The St. Elizabeth subdivision was originally planned to add 11 new connections to the District's water system, but was reduced to nine parcels. Much of this subdivision area is outside DCWD boundaries. The Thomas Estate, 18.84 acres, is partially within the District's bounds and will require annexation if developed.

DCWD obtains treated surface water from AWA, and operates infrastructure, including a water tank and distribution system. Because DCWD obtains all its water from AWA, any new connections would require confirmation of capacity for service from AWA. Although DCWD's water tank is reportedly in excellent condition, its distribution network is estimated to lose approximately 20% of its water to leaks, and is in need of improvement. DCWD reports that water purchased from AWA is generally of excellent quality and there have been no contaminate issues. The 2020 Annual Consumer Confidence Report indicates that DCWD met all standards. As discussed above, AWA's UWMP demonstrated adequate planned water supply to accommodate the RHNA and it is anticipated DCWD will have adequate water supply to serve residential development consistent with the RHNA and inventory of sites associated with DCWD, including the planned development in the St. Elizabeth subdivision and Thomas Estate, in Chapter IV during the 6th Cycle.

f. Kirkwood Meadows Public Utility District

Kirkwood Meadows PUD provides domestic and irrigation water services to 848 active water connections, of which 663 are residential, 45 are commercial, and 178 are irrigation (residential and agricultural). KMPUD receives its water supply entirely from groundwater wells. Kirkwood Meadows PUD owns and maintains four wells that pump water from an unclassified aquifer. The wells have a combined capacity of 225 gpm. In 2007, Kirkwood Meadows PUD pumped a total of 23.95 mgd of groundwater with a maximum day flow of 0.1 mgd. Kirkwood Meadows PUD reports that water purchased from AWA is generally of excellent quality and there have been no contaminate issues. The 2020 Annual Consumer Confidence Report indicates that Kirkwood Meadows PUD met all standards.

The Kirkwood Meadows PUD owns, operates and maintains the water system serving the community of Kirkwood, which serves a total of 867 water connections, consisting of 648 residential connections, 51 commercial connections, and 168 irrigation connections. The Kirkwood Meadows PUD's domestic water is supplied by four groundwater wells located throughout the Kirkwood Valley, with a combined capacity of 225 gallons per minute or 324,000 gallons per day. The system includes two storage tanks with a capacity of 950,000 gallons, and the distribution system consists of approximately five miles of pipelines ranging from six to ten inches in diameter³⁴.

In 2014, Amador Local Agency Formation Commission performed a Municipal Services Review (MSR) for Kirkwood Meadows PUD. The MSR identified a remaining capacity of 699 units and did not identify any water supply deficiencies for meeting projected demand.⁵ Total water demand for the Kirkwood Meadows PUD varies from 11 to 15 million gallons per year at the current 50 percent build-out of the community, or approximately 1,412 equivalent dwelling units. At full buildout, the Services Capacity Analysis completed in 2014 predicts the Kirkwood Meadows PUD will have a deficit of 217,400 gallons per (peak) day. While water supply will need to be addressed for full buildout, it is not anticipated that capacity will be an issue in meeting the County's RHNA that can be accommodated within Kirkwood, which includes the sites identified in Chapter IV. Kirkwood Meadows PUD is undertaking a hydrology study, investigating a potential new potable water well, is performing distribution system improvements, and is planning to install an 800,000-gallon water storage tank, to meet build-out needs.⁷

g. Volcano Community Services District

Volcano CSD provides groundwater to 67 water connections, four of which are considered double meters due to the number of buildings on the property. Therefore, the District effectively serves 71 water connections, of which 14 supply commercial facilities and four supply residential customers outside district bounds. The estimated population within district bounds is 156.

³ Kirkwood Meadows PUD. 2019. 2018-2019 Annual Report. Available at: <https://www.kmpud.com/wp-content/uploads/Annual-Report-2018-2019-FINAL-111919-2.pdf>

⁴ Utility Service Provider Questionnaire. Kirkwood Meadows PUD. November 2021.

⁵ Amador Municipal Services Review Final. Amador Local Agency Formation Commission. May 22, 2014

The water source is groundwater under the influence of surface water from the Cleveland Tunnel, an inactive mine tunnel, and the back-up water source is groundwater wells with relatively low yields. The Cleveland Tunnel is considered groundwater under the influence of surface water. Volcano CSD claimed rights to divert 57 gpm from the Cleveland Tunnel in 2002 as a pre-1914 appropriative water right. The source yield is rated at 70 gpm in the Volcano CSD's permit, but only 43 gpm by a 2006 water supply study completed for Volcano CSD. Volcano CSD also operates two wells; the wells have a combined yield of 6 gpm presently; by comparison, peak demand has reached 29 gpm. Volcano CSD also operates a water treatment plant with a rated capacity of 53 gpm, although its 2006 supply study describes its capacity as 36 gpm due to operational considerations. Volcano CSD reports that water purchased from AWA is generally of excellent quality and there have been no contaminate issues. The 2020 Annual Consumer Confidence Report indicates that Volcano CSD met all standards.

Volcano CSD has a moratorium on new connections pending the outcome of a water supply study. Until completion of the water supply study, the Volcano CSD and the Amador County LAFCO cannot ascertain the adequacy and capacity of water services. Volcano CSD's primary water source yield has declined over the years, and groundwater wells in the area have low yields. Volcano CSD reported they have been conducting an evaluation of safe yield of its water sources since 2008. There are potentially water treatment plant needs, including upgrade of the filtration system, to be addressed upon completion of the water supply study. The Volcano CSD is not anticipated to accommodate development during the 6th Cycle.

h. Rabb Park Community Services District

Rabb Park CSD reported that service demand increased with development from 50 homes at formation in 1973 to 107 in 2008. Rabb Park CSD reported there have been no further developments since 2008 and therefore service demand has not been affected.

The Rabb Park CSD area is supplied retail water through AWA. The water is treated at AWA's Buckhorn Treatment Plant, passes through the CAWP transmission pipeline and fills the two storage tanks serving Volcano CSD. AWA is generally of excellent quality and there have been no contaminant issues. The 2020 Annual Consumer Confidence Report indicates that met all standards.

Future growth is expected to be limited, as there are no proposed or planned development projects within the Rabb Park CSD. There are approximately 30 undeveloped lots within the Rabb Park CSD; the Rabb Park CSD has confirmed it has the service capacity to add one to three additional connections annually which would result in a total of up to 8 to 24 units added to its service area during the 6th Cycle.

i. East Bay Municipal Utility District

EBMUD operates the Pardee and Camanche Reservoirs as water sources for its service area in Alameda and Contra Costa counties. EBMUD also provides groundwater to residents and visitors to the Camanche North Shore area from two groundwater wells, with a third well currently not in operation. This area encompasses approximately 105 acres and an aggregate total of 600 residential units and 35,000 sq. ft. of commercial and service uses. EBMUD plans to build a joint surface-water treatment plant with AWA and the Calaveras County Water District to phase out this groundwater use because of concerns about groundwater quality and basin overdraft. Additional residential growth anticipated in this northern area in the next several years will fall outside of EBMUD-owned lands and largely outside the Mokelumne drainage. With approval from the respective counties, subdivisions and other uses could be developed in the rural areas around the Mokelumne Watershed. EBMUD reported that additional growth would not affect service demand in Amador County. EBMUD reports that water is generally of excellent quality and there have been no contaminate issues. The 2020 Annual Consumer Confidence Report indicates that EBMUD met all standards.

2. WASTEWATER AND SEPTIC SYSTEMS

There are a variety of wastewater systems that currently serve the communities of Amador County, including on-site wastewater treatment systems (OWTS) and community or municipal wastewater systems. Wastewater providers serving Amador County are shown in Figure III-2. Community and municipal systems are more desirable than private systems for larger residential

developments as they allow lower per unit cost, the use of advanced technologies that attain a higher level of treatment, more control over desired locations and types of development, and more site planning flexibility.

Community wastewater conveyance and treatment in Amador County is provided by AWA (which administers multiple community wastewater systems), the City of Lone, the City of Plymouth, the City of Jackson, the City of Sutter Creek, Amador Regional Sanitation Authority, which is a joint powers authority comprised of the City of Sutter Creek, Amador City, and Amador County, Kirkwood PUD, and FCSD. Development within each city and within the service area of community wastewater treatment systems is generally required to be served by the associated wastewater system. Figure III-2 identifies the wastewater agencies serving Amador County.

a. Onsite Wastewater Treatment Systems

Development located outside of the boundaries of each city and outside a community wastewater treatment system service area is anticipated to be served. All OWTS must comply with the County's Local Area Management Program (LAMP) dated September 21, 2021 and approved by the California Regional Water Quality Control Board, Central Valley Region (Regional Water Board (Regional Water Board) on February 17, 2022.

OWTS are a common method of wastewater disposal, particularly in unincorporated Amador County. OWTS are designed to provide partial treatment of the sewage, with disposal to a subsurface disposal field so contaminants do not reach groundwater or streams. In Amador County, land divisions and discretionary projects enabling an OWTS must not exceed a density of a single family dwelling and second unit per 5 acres, unless the wastewater loading is demonstrated to not conflict with applicable salt and nutrient management requirements.

Subdivisions may propose density averaging, provided that the subdivision would not create parcels less than 2 acres in size served by private wells and OWTS. Parcels ranging from 1 acre to less than 5 acres may be served by an OWTS that meets the siting and design criteria and water supply is provided by a public water system. Subdivisions may not create parcels less than 40,000 square feet unless served by a sanitary sewer and a public water system. Private septic systems, if installed properly, provide an efficient and reliable method of sewage disposal.

b. Amador Water Agency

In addition to serving raw and potable water, AWA provides wastewater collection and treatment services. The volume of wastewater collected and treated within AWA's service area in 2015 was 1,696 AF. Approximately one-third of this wastewater is recycled for use at local golf courses, while the rest is treated and discharged by AWA or other wastewater treatment agencies in the area.

AWA currently owns, operates and maintains eleven geographically separate wastewater management systems throughout Amador County including Eagles Nest, Surrey Junction, Wildwood Estates, Gayla Manor, Jackson Pines, Fairway Pines, Pine Grove, Viewpoint, Tiger Creek Estates, Lake Camanche Village, and Martell improvement districts. As shown in Figure III-1, the inventory of sites anticipates units within AWA's service areas.

AWA's Wastewater Master Plan Study plans for improvements needed to its wastewater management systems, which all have average daily flows below their peak daily flow capacity.

AWA assumes an average daily flow of 200 gpd for new residential development; this is a conservative assumption well in excess of its realized residential wastewater generation which ranges from 40 to 177 gpd per dwelling unit and averages 128 gpd per dwelling unit systemwide (AWA Wastewater Master Plan Study, Table 4.8). AWA has planned for additional residential growth at each of its wastewater facilities, except Gayla Manor and Lake Camanche. AWA has had a moratorium on new wastewater connections served by the Lake Camanche WWTP since 2005 due to insufficient capacity. AWA's Wastewater Master Plan Study anticipates 5 additional active connections at Eagles Nest, 3 at Surrey Junction, 8 at Wildwood Estates, 3 at Viewpoint, 166 at Fairway Pines/Mace Meadows, 4 at Jackson Pines, 134 at Pine Grove, 3 at Tiger Creek Estates, 86 at

Camanche, and 1,272 at Martell. This planned growth is more than adequate to accommodate the RHNA for the unincorporated County.

c. Amador Regional Sanitation Authority

Amador Regional Sanitation Authority (ARSA) is a joint powers authority comprised of the City of Sutter Creek, Amador City, and Amador County. ARSA provides for the Sutter Creek wastewater treatment plant (WWTP) to collect and treat wastewater from Amador City, the City of Sutter Creek, and Martell. ARSA then provides for the distribution of treated wastewater from the Sutter Creek WWTP to either the City of Lone's tertiary treatment plant (Castle Oaks Reclamation Plant), or to the City of Lone's secondary treatment plant (ponds).

d. City of Amador City

The City of Amador City provides wastewater collection within the City limits and partially treats wastewater before pumping effluent to Sutter Creek for treatment. Amador City's wastewater collection system consists of approximately 10,000 feet of six inch gravity sewer lines, which were installed in the mid 1970's. The sewer lines make three stream crossings of Amador Creek; at this point, the lines are elevated above the 100-year flood level. The last sewer line segment prior to the equalization basin has a maximum capacity of approximately 224 gpm. The highest peak flow for the system was in January 1997 at 53,000 gpd. The City has instituted improvements to manage wet weather flows to ensure peak

The Amador City WWTP, operating under Order No. R5-2002-0224 issued by the Regional Water Board, receives domestic wastewater from approximately 82 residential connections. Amador City's most recent report of waste discharge identifies an average dry weather flow of approximately 24,000 gallons per day (gpd), with the highest peak flow of 53,000 gpd in January 1997. The Amador City WWTP is permitted for an average monthly flow of 50,000 gpd. Wastewater treatment processes include an influent bar screen, followed by aeration and clarification in a 4-6 inch thick concrete lined equalization basin. The total storage capacity of the equalization basin, with two feet of freeboard, is approximately 335,000 gallons.

Following treatment at the Amador City WWTP, effluent is exported to the City of Sutter Creek's WWTP via an effluent pump station and force main. The maximum capacity of the force main line between Amador City and Sutter Creek is approximately 125,000 gpd. Amador City's agreement with the City of Sutter Creek allows up to 39,000 gpd of wastewater to be discharged to the Sutter Creek WWTP, this is well below the average flow of the Amador City WWTP.

Based on the City's existing service levels, 82 residential connections represent an average of 289 gpd apiece per day [average dry weather flow of 24,000 divided by 83]. It is anticipated that the average flow per unit is less, when accounting for the demand associated with commercial, recreational, and other uses in the community. Based on the average daily demand, the 5 RHNA units from the 6th Cycle and the 2 carryover units from the 5th Cycle would generate an average of approximately 2,023 gpd, which is well within the City's permitted average flow.

e. City of Lone

The City WWTP operates under Waste Discharge Requirements Order No. R5-2013-0022 issued by the Regional Water Board, as amended by R5-2014-0166, which provides for an average dry weather flow (ADWF) of 0.50 mgd of influent and can be increased by the Regional Water Board Executive Officer to 0.52 mgd upon approval of the 2020 Capacity Expansion Report. The City's ADWF was 0.447 mgd as of 2011. The City's compliance strategy includes reducing the hydraulic loading to the percolation ponds by developing recycled water uses through the agronomic irrigation of four parcels) in a two-phase compliance project. The City has completed work to line ponds 1-3 and is addressing Cleanup and Abatement Order R5-2019-0701 associated with the removal of biosolids. The City's current ADWF is close to permitted capacity. The City is in the process of determining remaining capacity.

f. City of Jackson

In 2018, the City's wastewater system served 2,511 dwelling units and 256 commercial accounts. The City's WWTP has a design capacity of 0.71 MGD; however, RWQCB Order XX limits the capacity to 0.43 MGD. The City has worked with the Regional Water Quality Control Board to remove the capacity limitation. The Regional Water Quality Control Board has issued

a Tentative Order increasing the City's WWTP capacity to 0.71 MGD. This increase in capacity would accommodate approximately 1,866 dwelling units based on the City's estimated winter month generation rate for residential units (140 to 150 gpd) and is more than adequate to accommodate the RHNA.

g. City of Plymouth

The Plymouth General Plan Update identified a WWTP permitted capacity of 0.17 mgd, with average annual flows of approximately 0.126 mgd. Based on an average daily wastewater generation rate of 150 gpd per household, the remaining capacity will accommodate approximately 293 units and is more than adequate to accommodate the RHNA.

h. City of Sutter Creek

The Sutter Creek WWTP treats domestic wastewater from the City of Sutter Creek, Amador City, and the Martell area, and discharges secondary effluent to ARSA for disposal. The WWTP currently has a permitted ADWF capacity of 0.48 MGD, with an average ADWF of 0.273 MGD from 2012 through 2016 with a general decline in ADWF noted during the 2012-2016 time period. Based on the City's average reported water usage of 131 gpd per dwelling unit, the remaining capacity would accommodate approximately 1,680 dwelling units which exceeds the City's RHNA, as well as Amador City's RHNA and Countywide RHNA units anticipated in the unincorporated Martell area.

i. Fiddletown CSD

On June 14, 2016, FCSD submitted an application to Amador County Environmental Health and received a waiver of the secondary standards for iron manganese, color, and turbidity. The application was submitted following a survey of residents and in accordance with Section 64449.2 of Title 22 of California Code of Regulations. A nine-year waiver was approved by the Environmental Health Department on June 15, 2016. FCSD hopes to eventually install a filtration system that will allow it to meet these standards, but has not identified a funding plan to do so. During EHD's most recent inspection, no monitoring violations were identified

While the community of Fiddletown relies primarily on individual septic systems for wastewater disposal, FCSD serves certain parcels along Dry Creek and parcels too small for a contained onsite septic system drain through a collection system into a community leach field. FCSD wastewater service infrastructure includes the community leach field and 1.5 miles of PVC collection pipelines. The system was designed for a maximum of 78 parcels.

There are 47 wastewater connections and an additional 13 parcels have rights to connect in the future. The community leach field system located within FCSD bounds, previously owned by the County, was transferred to Fiddletown CSD in late 2010 following completion of the annexation of parcels receiving service. The leach field system includes wastewater collection and disposal services. FCSD maintains the leach field system and reported that no improvements have been needed or made to it since the transfer.

Property owners are responsible for the maintenance of the individual onsite septic systems, which provide a majority of the treatment process. The septic systems then connect to the community collection system.

FCSD has completed most of the required and recommended repairs identified in the 2008 MSR. Two remaining issues include replacement of monitoring devices for the groundwater to verify no adverse impacts and placement of posts to facilitate locating inspection pipes. FCSD states that the monitor devices are not working and it does plan to replace them. In the 2008 MSR, it was reported that there is a monitoring well network to ensure protection of nearby surface and subsurface waters; however, FCSD believes that no monitoring has been done. There are no known defects in the sewer system. However, there have been routine breaks and repairs made in the line system that runs through town. FCSD is in the process of performing an assessment of the collection system to identify specific needs.

j. Kirkwood Meadows PUD

As previously stated, the Kirkwood Meadows PUD provides sanitary wastewater collection, treatment and disposal for the community of Kirkwood. The Kirkwood Meadows PUD's wastewater collection system consists of approximately 8.3 miles of

6-inch gravity flow wastewater collection lines and approximately 3,600 feet of 8-inch force main sewer lines. Two lift stations transfer the wastewater to the Wastewater Treatment Plant (WWTP) which treats and then discharges the wastewater to effluent absorption beds. The WWTP is permitted under the jurisdiction of the Regional Water Quality Control Board under Waste Discharge Requirements (WDR) Order No. R5-2007-0125.

The WWTP has a monthly average design capacity of 0.19 mgd, with a peak flow design capacity of 0.27 mgd. From Fiscal Years 2017/18 through 2020/21, the WWTP has seen average annual flows of over 18 million gallons, or over 50,000 gallons per day. Peak month average daily flows over this period are over 90,000 gallons per day, with the highest flows occurring in the late winter/early spring during the period of seasonal snowmelt. When the WWTP was upgraded in 2011, the permit was not similarly updated to reflect actual disposal capacity which presents a permitted, versus actual, limitation in treatment capacity. Therefore, the District may not have sufficient permitted treatment capacity to serve build-out. Treated effluent is pumped into eight subsurface leachfields. The leachfields can dispose of a monthly average flow of .19 mgd and a peak daily flow of .43 gpd. According to the RWQCB, the system has sufficient disposal capacity to provide services given the current flows^{6,7}.

Between July 2018 to June 2019, numerous components failed at the WWTP and required repair or replacement. These included multiple repairs of the centrifuge, valving, and the WWTP control system. The current plant is over 40 years old and much of the equipment has reached the end of its useful life. Recognizing this, the Kirkwood Meadows PUD completed a WWTP Feasibility Study and Preliminary Engineering Report that investigated repair, rehabilitation, and possible replacement of the WWTP, its equipment, and processes. The associated WWTP repair and rehabilitation project is scheduled to commence in 2022 and be completed by 2025.¹³

At just over half of design capacity, the Kirkwood Meadows PUD, including the WWTP, has remaining capacity to accommodate additional growth and is anticipated to have adequate capacity to accommodate the portion of the County's RHNA anticipated for the Kirkwood Meadows PUD service area.

3. DRY UTILITIES

Dry utilities, including electricity, natural gas, and telephone service, are available to all of Amador County's unincorporated communities. The extension of power and natural gas to service new residential development has not been identified as a constraint. Electricity and natural gas service is provided by Pacific Gas & Electric (PG&E). Propane is supplied by a variety of independent distributors operating out of the Central California and Sacramento Valley areas, as well as from private companies in Amador County such as Kamps Propane in Pioneer. HughesNet, Volcano, and AT&T provides telephone service to unincorporated Amador County. All of the sites identified in Table IV-4, Lower Income Sites, are adjacent to or in the immediate vicinity of electricity, natural gas, and telephone service. While broadband internet service is provided by multiple wireline providers including AT&T of California, Comcast, and Verizon and multiple fixed wireless providers there are locations within the County where broadband service has been reported to be unreliable or not fast enough.

4. SITE AND ROADWAY IMPROVEMENTS

The County, and the municipal jurisdictions within the county, require that developers complete certain minimum site improvements in conjunction with new housing development. Water, sewer, drainage, police, fire, parks, schools, and transportation will require improvements in capacity to treat and distribute water, to treat sewage, to handle run-off, and to provide sufficient space and capacity for recreation, public safety, education, and movement of people and goods. Required improvements include the construction of streets, curbs, gutters, and sidewalks and, where necessary, the installation of water mains, fire hydrants, sewer mains, storm drainage mains, and street lights. These standards are typical of many communities and do not adversely affect the provision of affordable housing in Amador County and the municipal jurisdictions within the

⁶ Amador LAFCo. 2014. Amador County Municipal Services Review [Chapter 18, Kirkwood Meadows PUD]. Available at: <https://www.amadorgov.org/home/showpublisheddocument/19680/635520052416470000>

⁷ Utility Service Provider Questionnaire. Kirkwood Meadows PUD. November 2021.

county. However, whenever the developer advances the costs for improvements not located on the development project, which are required as a condition of such development project, the developer shall be entitled to reimbursement for that part of the required improvement which contains supplemental size, capacity, number or length for the benefit of property not within the development project. In each case, the cost of expansion most likely will be financed through development fees, exactions, assessment districts, or some combination of these.

The Amador County General Plan Circulation Element Diagram depicts the proposed circulation system to support existing, approved and planned development in unincorporated Amador County. The circulation system for Amador County is shown using a set of roadway classifications, developed to guide the County's long range transportation planning and programming. The following describes the classification of the County roadway system in the unincorporated area.

- **Arterial Roadway** -- Link cities and larger towns (and other traffic generators, such as major resort areas) and form an integrated network of arterial highways providing interstate and intercounty service. Examples include State Route 16, State Route 26, State Route 49, State Route 88, State Route 104 (from SR 88 to County line), and State Route 124.
- **Major Collectors**-- Generally serve intracounty travel rather than statewide travel with shorter routes and travel distances than arterials. Examples include Argonaut Lane, Buena Vista Road, Camanche Road, Climax Road, Fiddletown Road, Industry Blvd., Jackson Gate Road, Jackson Valley Road (From Camanche Rd to Buena Vista), Latrobe Road, Martell Road, Michigan Bar Road, New York Ranch Road, Old Highway 49, Prospect Drive Ridge Road, Shakeridge Road, Shenandoah Road, Sutter Creek Road (from Sutter Creek city limits to Pine Gulch Road), Tabeaud Road (from Clinton Bar Rd. to SR 88), and Wicklow Way.
- **Minor Collectors**-- Serve adjacent and nearby communities with shorter routes and travel distances than major collectors. Examples include Buckhorn Ridge Road, Bunker Hill Road (portion), Camanche Parkway North (portion), Cedar Heights Drive (off Silver Drive), Charleston Road, China Graveyard Road, Clinton Road, Coal Mine Road, Consolation Street, (Volcano), Curran Road, Defender Grade East School Street (Amador City), Five Mile Drive, Hale Road, Irishtown Road, Jackson Valley Road (portions), Kennedy Flat Road, Main Street (portion)- Volcano Mc Kenzie Drive (portion), Meadow Drive, New Chicago Road (portion), Old Ridge Road, Old Sacramento Road, Old Stockton Road, Pine Grove – Volcano Road, Pine Gulch Road, Pioneer Creek Road (portion), Pioneer Volcano Road (portion), Rams Horn Grade Silver Drive, (portion), Stony Creek Road, Sugar Pine Drive, Sutter Creek Road (east of Pine Gulch Rd), Sutter – Lone Road, Tabeaud Rd (Clinton Rd to Clinton Bar Rd), and Tiger Creek Road (portion). Minor collectors serving 400 to 1,000 vehicle trips per day require a minimum roadway width of 60 feet, with an improved roadbed width of 30.5 feet which includes a road surface (travel lanes) of 24 feet.
- **Local Roads**-- Provide access to adjacent properties and include travel lanes and gutters/storm drainage right-of-way in all areas. A minimum 50-foot roadway width is required in areas with less than 400 vehicle trips per day, with a minimum improved roadbed of 26.5 feet which includes a road surface (travel lanes) of 20 feet. Provide service to travel over relatively short distances as compared to higher order facilities.

Travel in Amador County is primarily automobile-oriented due to the rural nature of the local communities, low development densities, and limited options for using alternative modes of travel. Three state highways traverse Amador County: State Route (SR) 88, SR 49, SR 16, and SR 26. The Amador County 2020 Regional Transportation Improvement Program (RTP) identifies and prioritizes the transportation improvement project and programs that are required by the region, based on technical analysis and input from the cities, county, and the Public. The Amador County Transportation Commission (ACTC) carries out the RTP's projects and programs.

City of Lone

State Routes 104 and 124 run through downtown Lone and serve as truck routes. Through the downtown, these routes are narrow for trucks, with on-street parking and tight turns in key locations, causing safety hazards and impairing circulation in

lone. The West Lone Roadway Improvement Strategy (WIRIS) identifies improvements to the City circulation system on the west side of the City that address circulation in and around the City and improve safety.

State Route (SR) 104 extends from SR 99 north of Galt in Sacramento County, through Lone, to SR 88 south of Lone, within the Planning Area. SR 88 extends east from San Joaquin County to Alpine County and runs through the southern portion of the Planning Area. SR 124 connects from SR 16 northeast of Lone, through the City, to SR 88. Within the City, segments of SR 104 are identified by the local street name of Preston Avenue and SR 124 is identified as Main Street. Within the City, both SR 104 and 124 provide access to local streets as well as residential and commercial uses via driveways. The corner of Main Street and Preston Avenue is planned for improvements to remove a corner that poses a safety hazard. Outside the City in the Planning Area, segments of SR 104 are identified by the street name of Foothill Boulevard.

- **Arterial Roadway** -- Arterials provide for cross-town and regional travel and carry heavy volumes of traffic. Major arterials within the City include SR 104 and 124. In the Planning Area, arterials include Michigan Bar Road and Buena Vista Road.
- **Collector Roads**-- Collector roads link different parts of the City with one another. Generally, collector roads carry light to moderate traffic volumes and have speed limits in the 25 to 35 mile-per-hour range. In the City, collector roads include West Marlette Street, Shakeley Lane, Castle Oaks Drive, Fairway Drive, Sutter Lane, and Five Mile Drive. Collector road improvements and extensions are planned to serve the State Route 124 and Triangle Policy Areas, with planned improvements to Waterman Road and into the Triangle Policy Area.
- **Minor Collectors**—Collectors in the City of Lone include Buckhorn Ridge Road, Bunker Hill Road (portion), Camanche Parkway North (portion), Cedar Heights Drive (off Silver Drive), Charleston Road, China Graveyard Road, Clinton Road, Coal Mine Road, Consolation Street, (Volcano), Curran Road, Defender Grade East School Street (Amador City), Five Mile Drive, Hale Road, Irishtown Road, Jackson Valley Road (portions), Kennedy Flat Road, Main Street (portion)- Volcano Mc Kenzie Drive (portion), Meadow Drive, New Chicago Road (portion), Old Ridge Road, Old Sacramento Road, Old Stockton Road, Pine Grove – Volcano Road, Pine Gulch Road, Pioneer Creek Road (portion), Pioneer Volcano Road (portion), Rams Horn Grade Silver Drive, (portion), Stony Creek Road, Sugar Pine Drive, Sutter Creek Road (east of Pine Gulch Rd), Sutter – Lone Road, Tabeaud Rd (Clinton Rd to Clinton Bar Rd), and Tiger Creek Road (portion). Collector roads with parking on both sides of the street require a minimum right of way of 60 feet, with 20 feet on each side for a travel lane(s) and parking and 9 feet on each side for curb, gutter, and walkway.
- **Local Roads**—Local Roads within the City of Lone include Albatross Drive, Glenbrook Drive, West Jackson Street, and Raymond Drive. Roadway improvements and an extension is planned for Collings Road for future development in the Q Ranch Policy Area. New local roads will be designed in conjunction with subsequent land plans, Specific Plans, and other plans for future development. Local roads with parking on both sides of the street require a minimum right of way of 50 feet, with 16 feet on each side for a travel lane and parking and 8.5 feet on each side for curb, gutter, and walkway.

The City uses a Capital Improvement Plan (CIP) to prioritize and fund circulation improvements. Local and regional impact fees are used to fund vehicular and non-vehicular improvements. Additional funding for the CIP comes from a variety of sources, including but not limited to State gas tax, grant funding from Caltrans, State and federal transportation funds, and in some cases, the City's General Fund. Typical roadway improvements for development projects include curbs, gutters, and underground infrastructure (electric, telephone, cable and gas, sewer and water lines), and traffic safety items (striping and signage).

City of Jackson

The roadways fall into two general categories: State routes and local routes. Descriptions of individual roadways in each category are provided below.

The State highways serving the Jackson area include State Routes (SR) 49, 88, and 104. (See Figure 1). These routes provide for access to, from, and through the County. The following briefly describes each route.

- **SR 49** – SR 49 extends from Oakhurst in Madera County to Vinton in Plumas County, connecting many of the historic towns developed during the gold mining days. It is the major north/south highway through Amador County. Within the Jackson area, SR 49 becomes coincidental with SR 88 between Martell and Jackson and is classified as an arterial. Within the Jackson city limits, SR 49 bisects the City providing access to much of the commercial uses on both sides of the highway as a four-lane facility with a continuous two-way left-turn lane.
- **SR 88** – SR 88 is a two-lane, principal arterial that runs west to east through Amador County, connecting San Joaquin County on the west to Alpine County near Kirkwood on the east. SR 88 becomes coincidental with SR 49 in the Martell area and runs south into the City of Jackson. Just south of the Jackson downtown area, SR 88 and SR 49 separate with SR 88 continuing to the east into Alpine County. SR 88 serves significant local and recreational traffic traveling through the Jackson area. The intersection of SR 49 and SR 88 is considered among the most heavily used intersections in Amador County.
- **SR 104** – SR 104 is a major collector which originates at SR 99 at Galt in Sacramento County, enters Amador County and passes through the City of Lone, intersecting SR 88 at Post Mile 8.2 in Amador County, 2.3 miles east of Lone. It is then coincidental with SR 88 until 1.6 miles west of Martell, where it changes to a northeasterly direction as a major collector to SR 49 at Sutter Hill. At SR 49, Ridge Road becomes an easterly extension of SR 104 and continues as a County major collector road to SR 88 near Pine Grove. Although SR 104 is not within the Jackson planning area, the segment of SR 104 that is coincidental with SR 88 provides access into the Jackson planning area near Martell. This route is also important because it provides an alternate route for trucks and Jackson Rancheria Casino patrons instead of using SR 88 through Jackson. East of SR 49, the extension of SR 104 (Ridge Road) generally follows the northern boundary of Jackson's planning area.

The major local collector roadways within the study area include Hoffman Street/Stony Creek Road, New York Ranch Road, North Main Street, Jackson Gate Road and Ridge Road. Descriptions of each facility are provided below.

- **Hoffman Street/Stony Creek Road** extends in a southwesterly direction from SR 49 in the City of Jackson to Buena Vista Road near the Calaveras County line. In the Jackson study area, Hoffman Street provides access to Jackson Junior High School, Argonaut High School and the Amador County Superior Court.
- **New York Ranch Road** begins at Court Street in the City of Jackson and extends northerly out of the City limits, where it connects with Ridge Road. New York Ranch Road provides access to the Jackson Rancheria Casino and residential and professional office land uses within the City limits,.
- **North Main Street** is a historic route that extends from the downtown Jackson area to the north, where it transitions to Jackson Gate Road. North Main Street serves a variety of commercial, office and residential land uses between the downtown area and Jackson Gate Road.
- **Jackson Gate Road** loops around from SR 49 in the Martell area to the southeast, where it connects with North Main Street in the City of Jackson. Jackson Gate Road provides access from the Martell area to the northeast Jackson area, serving some commercial uses and historic sites along its route.
- **Ridge Road** extends northeasterly from SR 104 in Sutter Creek into the Pine Grove area, where it connects with SR 88. Ridge Road generally borders the City of Jackson Circulation Element November 2008 Page 28 northern portion of the Jackson planning area with some residential uses along its length.

Minor collectors with local significance include Argonaut Lane, Broadway, Butte Mountain Road, China Graveyard Road, Clinton Road, Court Street, and French Bar Road.

The City uses a Capital Improvement Plan (CIP) to prioritize and fund circulation improvements. Local and regional impact fees are used to fund vehicular and non-vehicular improvements.

City of Plymouth

A summary of the existing circulation conditions related to Plymouth is provided below. The City of Plymouth Circulation Element of the General Plan only identifies major roadways within the City of Plymouth.

- **SR 49** is the major north/south route through Amador County and is the only state highway in the Plymouth area. SR 49 extends from Oakhurst in Madera County to Vinton in Plumas County connecting many historic towns. Through Plymouth, this roadway is an undivided, two-lane rural highway.
- **Main Street** begins at the western border of Plymouth and becomes Shenandoah Road to the east of SR 49, then continues to the east where Shenandoah Road connects with Fiddletown Road. In Plymouth, Main Street/Shenandoah Road is a two-lane rural highway.
- **Old Sacramento Road/Main Street** extends through downtown Plymouth westward where it connects with Latrobe Road and terminates at SR 16. In downtown, Main Street is a two-lane road with on-street parking on both sides of the street. To the west of downtown, it turns into a narrow, winding two-lane country road without shoulders.

City of Amador City

Amador City roadways fall into two categories: arterial and local streets. Descriptions of individual roadways in each category are provided below.

- **SR 49** is the only arterial serving the study area. Within the Amador City limits, State Route 49 bisects the City as a two-lane facility, providing access to the residential and commercial facilities on both sides of the highway.

With the exception of State Route 49, all principal streets within Amador City are classified as local roads. They include Water Street, East School Street, Church Street and Old Amador Road. A description of each principal street is given below.

- **Water Street** is a two-lane, east-west local road that serves as access to East School Street and a series of residences along the eastern end of the road. It becomes Amador Creek Road east of East School Street.
- **East School Street** is a two-lane, north-south local road that begins at Water Street and serves the residential areas west to Church Street.
- **Church Street** is a two-lane, north-south local road that begins at State Route 49 north of Water Street and serves the residential areas in the north central section of the City.
- **Old Amador Road** is a two-lane local road that serves the north-west portion of the City and proceeds north into the unincorporated section of Amador County.
- **Ione Valley Road** is a two-lane, east-west local road on the southwest side of State Route 49 that distributes the local traffic amongst God's Hill Road, Pigturd Alley and Fleehart Street.

Other local roads that serve adjacent residents include O'Neil Alley, Freemont Mine Road, Cross Street, West School Street, Keystone Alley, Stringbean Alley, God's Hill Road, Pigturd Alley and Fleehart Street.

City of Sutter Creek

The City of Sutter Creek Circulation Element Setting of the General Plan identifies major roadways within the City of Sutter Creek as State Highways, arterial streets, collector streets and local streets.

State Highways

SR 49 runs predominantly in a north-south direction connecting Sutter Creek with the cities of Jackson and Plymouth in Amador County, El Dorado County to the north, and Calaveras County to the south. SR 49 is a primary commuter route connecting to SR 88 and SR 104 in the southern portion of Sutter Creek. SR 49 has a general two-lane highway type cross-section through most rural segments north and south of Sutter Creek. Within Sutter Creek, SR 49 increases to a four-lane highway cross-section between SR 88 and Main Street/Old Highway 49.

SR 104 runs predominately in an east-west direction from its western terminus at SR 99 in Sacramento County north of the City of Galt to its eastern terminus at SR 49 in Sutter Creek. SR 104 becomes Ridge Road east of SR 49 and continues east through Amador County. SR 104 has a general two-lane highway type cross-section, and overlaps with SR 88 for a portion of its alignment west of Sutter Creek.

SR 88 runs predominately in an east-west direction from the City of Stockton in San Joaquin County to the Nevada state line in Alpine County, connecting with SR 88 and SR 49 in Sutter Creek. SR 88 has a general two-lane highway type cross-section, and overlaps with SR 104 for a portion of its alignment west of Sutter Creek and SR 49 just south of Sutter Creek.

Arterial Streets

Arterial facilities serve to connect areas of major activity within the urban area and function primarily to distribute cross-town traffic from freeways / highways to collector streets. Within the City, arterial streets are mostly two-lane facilities with maximum operating speeds ranging from 30 to 45 miles per hour (mph). Main Street through the City's downtown area has a speed limit of 15 to 25 mph. Arterials within the City include Hanford Street, Main Street, Gopher Flat Road, Prospect Drive, Valley View Way, and Bowers Road. Ridge Road is considered a Major Arterial within the City due to its regional significance. Arterials within the City should have Buffered Class II Bicycle Lanes and sidewalk, or a Class I Shared-Use Path to accommodate bicycle and pedestrian travel.

Collector Streets

Collectors function as connector routes between local and arterial streets and provide access to residential, commercial, and industrial property. The City defines two types of collectors: major collectors and minor collectors. Major collectors include Sutter Lone Road, Church Street/Sutter Creek Road, and Old Sutter Hill Road. Minor collectors include Old Ridge Road, Bryson Drive, and Golden Hills Drive. Major collectors within the City should have Class II Bicycle Lanes and sidewalk, or a Class I Shared-Use Path to accommodate bicycle and pedestrian travel. Minor collectors with parking should be designated as Class III Bicycle Routes with sidewalk.

Local Streets

Local streets provide direct access to abutting properties and allow for localized movement of traffic. Local streets are characterized by low daily traffic volumes and low travel speeds. All roadways not identified in the General Plan circulation system map as freeways, highways, arterials, or collectors are designated local streets. Local roads with parking should be designated as Class III Bicycle Routes with sidewalk.

Conclusion

All County jurisdictions require adequate access, storm drainage, water, and sewer improvements to accompany residential development or the expansion of existing residential projects. Typical off-site improvements include curb and gutter installation, sidewalk installation (in urbanized areas) installation, and the undergrounding of existing overhead utility lines. As a condition of approval, the jurisdiction may require the dedication of improvements, such as rights-of-way, easements, and the construction of reasonable on- and off-site improvements, to serve the project. These types of improvements are common for all jurisdictions in Amador County and throughout the State. Therefore, these on- and off-site improvement standards would not make it less financially feasible to build housing in one jurisdiction over another.

4. ENVIRONMENTAL AND OTHER CONSTRAINTS

Agricultural Resources

County land use policies emphasize the importance of agricultural production within unincorporated Amador County. These policies are also supported by the State, which mapped 2,778 acres in Amador County as prime farmland in 2018⁸. With the intention of promoting the preservation of agricultural uses and open space, the County has adopted mitigation requirements for the conversion of land available for agricultural uses to non-agricultural uses.

In order to reduce the loss of Farmland (Prime Farmland, Farmland of Statewide Importance, and Unique Farmland) through conversion to non-agricultural uses, the County General Plan Final Environmental Impact Report requires that when granting discretionary approvals or permits, the applicant shall purchase an agricultural conservation easement to mitigate for the loss of farmland exceeding 5 acres, to be granted in perpetuity. The easement should be purchased for equivalent value farmland in Amador County at a minimum acreage ratio of 1:1.

The Agricultural Lands and Operations Disclosure (Ordinance Code 1504, Title 19, Chapter 19.80) implements the County's Right-to-Farm ordinance. The purpose of this ordinance is to promote the general health, safety, and welfare of the County and to preserve and protect those lands, however zoned, where agricultural operations do or may occur; to support and encourage the continued agricultural operations in the County; and to warn prospective purchasers and residents of property adjacent to agricultural operations of the inherent problems associated with the agricultural uses, including but not limited to, noise, dust, odor, smoke, fertilizers, and pesticides that may accompany agricultural operations. Sellers of any parcel located in the unincorporated area of the County, however zoned, and whether improved or unimproved, are required to disclose the Right-to-Farm ordinance provisions to prospective buyers as part of real estate transactions.

Forest and Timber Resources

California law defines forestland as "land that can support 10-percent native tree cover of any species, including hardwoods, under natural conditions, and that allows for management of one or more forest resources, including timber, aesthetics, fish and wildlife, biodiversity, water quality, recreation, and other public benefits" (Public Resources Code Section 12220[g]). State law defines timberland as "land, other than land owned by the federal government and land designated by the board as experimental forestland, which is available for, and capable of, growing a crop of trees of any commercial species used to produce lumber and other forest products, including Christmas trees" (Public Resources Code Section 4526). The criteria used by the U.S. Forest Service (USFS) to determine whether a forestland qualifies as timberland is whether the land is capable of growing 20 cubic feet or more of industrial wood per acre per year (CAL FIRE 2003).

CAL FIRE's Fire and Resource Assessment Program (FRAP) defines California's forestlands as those lands that currently have at least 10 percent cover of live trees as interpreted from satellite imagery. This definition includes not only conifer and hardwood forests but also considerable areas of woodlands (chaparral and shrub lands are excluded). FRAP has made estimates of forestland based solely on the 10 percent cover rule. This estimate varies from published USFS forestland estimates. The USFS includes forestlands that were stocked in the past in their estimates. (CAL FIRE 2003) FRAP data are combined and available as the California Wildlife Habitat Relationship System (CWHR) database. A total of 101,190 acres of coniferous habitats and 139,821 acres of woodland habitats are mapped in Amador County.

The USFS provides acreage estimates for forestland and timberland by County. It is estimated that there is a total of 218,823 acres of forestland and 150,890 acres of Timberland (USFS 2012).

Commercially viable Timberland is a subset of forestlands; not all forested areas are suitable for sustainable commercial harvest. Amador County has designated about 29,169 acres of land TPZ in accordance with the Forest Practices Act, Forest Taxation Reform Act, and Timber Productivity Act (these regulations are described in more detail in Section 4.2.1, "Regulatory

⁸ California Department of Conservation, Division of Land Resources Protection. 2016. Important Farmland Acreage Summary 2016 (Table B-3).

Setting”). In Amador County, all TPZ lands are zoned “TPZ.” The only compatible general plan land use designation for TPZ zoning is General Forest (GF).

Biological Resources

The county’s broad range of elevation and topography results in a rich diversity of natural and biological resources. The western half of the county is characterized by rolling hills covered with oak woodland, grassland, and chaparral. The forested upcountry, which is part of the Eldorado National Forest, has a more rugged topography characterized by steep slopes, deep river canyons, and high mountain peaks covered by forests, montane shrublands, and lakes.

The complex array of habitats in Amador County supports many diverse animal species because large tracts of land are covered by habitats known to have outstanding value for wildlife, such as mixed coniferous forests and oak woodlands. The oak woodlands that span the western portion of the county support a high diversity of wildlife species. Other habitats, like the lone chaparral, are unique plant communities found only in western Amador County. Large contiguous blocks containing multiple habitat types have the potential to support the highest wildlife diversity and abundance.

The South Fork Cosumnes River, the North Fork Mokelumne River, Dry Creek, Sutter Creek, Jackson Creek, Lake Camanche, Pardee Reservoir, and Lake Amador all provide vital fish spawning, rearing, and/or migratory habitat for a diverse range of fish. Deer migration corridors are also a concern in many foothill counties, including Amador County. The county is home to both resident and migratory deer populations, with critical winter range for deer found at elevations between 2,000 and 4,000 feet above sea level, and summer critical habitat at 4,000 to 9,000 feet above sea level. Because of animal migration needs, both the quantity and the location and connectivity of habitat are important considerations.

Oak Woodland Habitat

Loss of wildlife habitat associated with anticipated future urban growth in western Amador County will be greatest in the county’s oak woodlands, which form the dominant habitat type in this half of the county. In addition to being an essential element of the county’s rural character, oak woodlands support an unusual diversity of animal species and provide important corridors for wildlife movement. This is a result of the many resources that oak trees provide, including roosting and nesting sites, and an abundant food supply such as large acorn crops

Wetlands, Riparian Habitats, and Other Sensitive Communities

The vernal pool complexes and lone chaparral of western Amador County, and the riparian habitats along corridors such as the Cosumnes River, the Mokelumne River, and Dry Creek are examples of some of the sensitive communities found throughout the county. These sensitive communities are a part of the county’s biological wealth and are home to some of its unique plant and animal species. Future residential, commercial, and infrastructure development and expansion of agricultural or mining activities have the potential to directly remove, degrade, or fragment these sensitive habitats.

Each of these natural communities and habitats provide important biological value, support numerous plant and wildlife species, and are all part of an interrelated ecological landscape. An effective conservation approach considers the interrelatedness of this system as a whole and strives to preserve and restore the functioning of ecologic processes by maintaining the necessary connectivity across the landscape. Therefore, biological resources pose a potential constraint to new development, requiring adequate mitigation to reduce any impacts to wildlife habitats and special-status species known to occur in the County.

Fisheries Resources

Primary aquatic habitats in Amador County include the South Fork Cosumnes River, the North Fork Mokelumne River, Dry Creek, Sutter Creek, Jackson Creek, Lake Camanche, Pardee Reservoir, and Lake Amador. These water bodies provide vital fish spawning, rearing, and/or migratory habitat for a diverse assemblage of native and nonnative fish species. Native species can be separated into anadromous (i.e., species that spawn in freshwater after migrating as adults from marine habitat) and resident species. Native anadromous species that have the potential to occur in Amador County rivers and streams include two runs of chinook salmon (*Oncorhynchus tshawytscha*), steelhead trout (*Oncorhynchus mykiss*), green and white sturgeon

(*Acipenser medirostris* and *A. transmontanus*), and Pacific lamprey (*Lampetra tridentata*). Native resident species include Sacramento pikeminnow (*Ptychocheilus grandis*), Sacramento splittail (*Pogonichthys macrolepidotus*), Sacramento sucker (*Catostomus occidentalis*), hardhead (*Mylopharodon conocephalus*), Sacramento–San Joaquin roach (*Lavinia symmetricus* ssp. *symmetricus*), and rainbow trout (*Oncorhynchus mykiss*). Nonnative resident species include largemouth bass (*Micropterus salmoides*), smallmouth bass (*M. dolomieu*), redeye bass (*M. coosae*), white and black crappie (*Pomoxis annularis* and *P. nigromaculatus*), channel catfish (*Ictalurus punctatus*), white catfish (*Ameiurus catus*), brown bullhead (*Ictalurus nebulosus*), bluegill (*Lepomis macrochirus*), green sunfish (*Lepomis cyanellus*), golden shiner (*Notemigonus crysoleucas*), brown trout (*Salmo trutta*), and brook trout (*Salvelinus fontinalis*)

In Amador County and throughout the Central Valley, the use of different portions of water bodies by various fish species is influenced by variations in habitat conditions and by the habitat requirements, life history, and daily and seasonal movements and behavior of each species. The distribution of common native fishes in Amador County streams reflects the historical distribution of common native fishes in the larger Central Valley drainage.

Wildlife

Special-status species are generally defined as: 1) species listed as a candidate, threatened, or endangered under the federal or state Endangered Species Act; 2) species considered rare or endangered under CEQA; 3) plants considered “rare, threatened, or endangered in California” by the California Native Plant Society (Lists 1B); 4) animal listed as “species of special concern” by the state; and 5) animals fully protected in California by the Fish and Game Code. Many special-status species (including state and federal threatened and endangered species, state species of special concern and fully protected species, and plants listed by the California Native Plant Society) occur or have potential to occur in Amador County.

Amador County is home to several plant and wildlife species listed as endangered, threatened, or rare based on federal and/or state criteria, including but not limited to lone Manzanita, California tiger salamander, and Central Valley steelhead. These species are an important part of the county’s biological heritage worth protecting for future generations to experience. Special-status species could be affected by existing and projected land uses if habitat is lost, existing habitat is fragmented, or land use changes on adjacent lands degrade current habitat areas.

The complex array of habitats in Amador County supports an abundant and diverse fauna because large tracts of land are covered by habitats known to have outstanding value for wildlife, such as mixed coniferous forests and oak woodlands. The Sierra Bioregion is rich in biodiversity, with about two-thirds of the state’s birds and mammals and one-half of its reptiles and amphibians calling the area home. Among these are the mountain king snake, lodgepole chipmunk, mountain beaver, California mule deer, and mountain lion. The mountain chickadee, pine grosbeak, California spotted owl, and mountain quail are a sampling of the birds that can be found in the region. The California golden trout, the state fish, is a native of the southern part of the Sierra bioregion. Other rare species include the Black bear, Pacific fisher, northern goshawk. Threatened and endangered species include Wolverine, California bighorn sheep, willow flycatcher, bald eagle, and great grey owl.

Coniferous forest and other high-elevation habitats provide important habitat for many wildlife species, both resident and migratory. Common resident birds found at higher elevations in the County include Clark’s nutcracker (*Nucifraga columbiana*), mountain chickadee (*Poecile gambelii*), red-breasted nuthatch (*Sitta canadensis*), brown creeper (*Certhia americana*), and Williamson’s sapsucker (*Sphyrapicus thyroideus*). Common migratory birds found in coniferous forest habitats at high elevations include white-crowned sparrow (*Zonotrichia leucophrys*), Hammond’s flycatcher (*Empidonax hammondi*), and Lincoln’s sparrow (*Melospiza lincolni*). Mammals in the upper montane and subalpine regions include golden-mantled ground squirrel (*Spermophilus lateralis*), Belding’s ground squirrel (*Spermophilus beldingi*), alpine chipmunk (*Neotamias alpinus*), and yellow-bellied marmot (*Marmota flaviventris*).

Wildlife diversity is generally high in the lower montane coniferous forest types. Amphibians and reptiles found in lower montane forest and woodlands include Pacific treefrog (*Hyla regilla*) and rubber boa (*Charina bottae*). Common resident birds in these forests include Stellar’s jay (*Cyanocitta stelleri*) and hairy woodpecker. Migratory species that use these forests for breeding during summer months include western tanager (*Piranga ludoviciana*), Nashville warbler (*Vermivora ruficapilla*), and

black-headed grosbeak (*Pheucticus melanocephalus*). Common mammals in lower montane coniferous forests include mule deer (*Odocoileus hemionus*) and Douglas' squirrel (*Tamiasciurus douglasii*).

Oak and other hardwood habitats at middle elevations are important for a large percentage of the wildlife species found in Amador County. Reptiles and amphibians found in oak woodlands include California slender salamander (*Batrachoseps attenuatus*), western fence lizard (*Sceloporus occidentalis*), and common kingsnake (*Lampropeltis getula*). Common birds in oak woodland include acorn woodpecker, western scrub-jay, and oak titmouse (*Baeolophus inornatus*). Mammals that characterize oak woodland habitat include mule deer, western gray squirrel, gray fox (*Urocyon cinereoargenteus*), and bobcat (*Lynx rufus*).

Chaparral generally has lower wildlife diversity than most forest and woodland habitats. However, chaparral does provide habitat for many wildlife species, including some that are considered rare elsewhere. Reptiles found in chaparral include western rattlesnake (*Crotalus viridis*), western fence lizard, and western whiptail (*Aspidoscelis tigris*). Common birds in chaparral at low elevations include wrentit (*Chamaea fasciata*), Bewick's wren (*Thryomanes bewickii*), California towhee (*Pipilo crissalis*), and California quail (*Callipepla californica*). At higher elevations chaparral can provide habitat for mountain quail (*Oreortyx pictus*), fox sparrow (*Passerella iliaca*), and green-tailed towhee (*Pipilo chlorurus*). Mammals such as coyote, gray fox, bobcat, mule deer, and mountain lion use this habitat through established wildlife trails and areas disturbed by fire and brush removal.

Annual grasslands generally support lower wildlife diversity than woodland and shrub-dominated habitats but are invaluable to the grassland-dependent species found in the County. A great diversity and abundance of insects rely on grasslands. Reptiles found in annual grasslands include western fence lizard and gopher snake (*Pituophis catenifer*). Birds that are common in this habitat include western meadowlark (*Sturnella neglecta*), Say's phoebe (*Sayornis saya*), and savanna sparrow (*Passerculus sandwichensis*). Mammals known to use this habitat include California ground squirrel (*Spermophilus beecheyi*), black-tailed jackrabbit (*Lepus californicus*), pocket gopher (*Thomomys mazama*), and coyote (*Canis latrans*).

Agricultural land and lands dominated by urban development support many wildlife species, most of which are highly adapted to these disturbed environments. Agricultural land is not generally considered important wildlife habitat but is used by many species, particularly as foraging habitat. Wildlife found in agricultural areas varies by crop type and time of year. Common wildlife expected in most agricultural regions of Amador County include Brewers blackbird (*Euphagus cyanocephalus*), American crow (*Corvus brachyrhynchos*), red-tailed hawk (*Buteo jamaicensis*), house finch (*Carpodacus mexicanus*), raccoon (*Procyon lotor*), striped skunk (*Mephitis mephitis*), and opossum (*Didelphis virginiana*). Wildlife found in urban areas is often dependent upon surrounding land uses and the presence or absence of nearby natural vegetation. In the more urbanized areas, a large percentage of the wildlife can be made up of exotic species such as rock dove (*Columba livia*), European starling (*Sturnus vulgaris*), house sparrow (*Passer domesticus*), house mouse (*Mus musculus*), and brown rat (*Rattus norvegicus*). Urban areas provide habitat for species also found in agricultural areas, such as mourning dove, American robin (*Turdus migratorius*), and western gray squirrel.

No habitat conservation plans or natural community conservation plans have been adopted for Amador County or any areas within Amador County.

Geology

Amador County is located within an area with relatively low seismic activity. Seismic activity may result in geologic and seismic hazards, including seismically induced fault displacement and rupture, ground shaking, liquefaction, lateral spreading, landslides and avalanches, and structural hazards. No Alquist-Priolo Earthquake Fault Zones are located in the Planning Area (CGS 2007a). Several inactive faults are known to be present in Amador County. These faults, which are not known to have been active within the past 10,000 years, include faults associated with the Bear Mountains Fault Zone and the Melones Fault Zone of the Foothills Fault System, and with the Calaveras Shoo Fly Thrust. Nearby Alpine County is affected by Alquist-Priolo Earthquake fault zones and includes the closest active fault zones (the Genoa Fault).

The likelihood for future earthquakes occurring in Amador County is relatively low. This conclusion is based on historical data and the location of Amador County in relation to potentially active faults. No major earthquakes have been recorded within Amador County, although ground shaking has been felt in Amador County from earthquakes with epicenters located elsewhere. Amador County is located within a larger region with faults capable of producing maximum credible earthquakes of up to 6.5 magnitude and peak ground acceleration at the site between 0.1g to 0.2g (OES 2006). The western portions of Amador County may experience ground shaking from distant earthquakes on faults to the west and east. Both the San Andreas fault (source of the 8.0 estimated Richter magnitude San Francisco earthquake that caused damage in Sacramento in 1906) and the closer Hayward fault have the potential for earthquake events with a greater than 6.7 magnitude. The U.S. Geological Survey recently estimated that there is a 62 percent probability of at least one 6.7 or greater magnitude earthquake occurring that could cause widespread damage in the greater San Francisco Bay area before 2032 (OES 2006). Another potential source for earthquakes in Amador County is faults associated with the western edge of the Central Valley, recently defined as the Coast Range Central Valley (CRCV) boundary thrust fault system. Various documents define portions of this little known system as the Midland Fault Zone or the Dunnigan Hills fault where the 1892 Vacaville-Winters earthquake occurred. A southern part of the CRCV system may have been the source of the very damaging 1983 Coalinga earthquake (OES 2006). According to maps recently developed by the Department of Conservation's California Geological Survey, the Reno-Tahoe and surrounding areas, including Amador County, have the potential for ground shaking from earthquakes. Because of the location of Reno-Tahoe and Amador County areas, the seismic hazard in these areas is related to faults on both sides of the California-Nevada border, including the Genoa Fault. Based on this data, the eastern portion of the County is at greatest risk from earthquakes (OES 2006). The most recent moderately strong earthquake affecting South Lake Tahoe occurred on September 12, 1994 and measured 6.1 on the Richter scale. (Cosmo 2006)

In order to minimize potential damage to the buildings and site improvements, all construction in California is required to be designed in accordance with the latest seismic design standards of the California Building Code. The California Building Code, Title 24, Part 2, Chapter 16 addresses structural design and Chapter 18 addresses soils and foundations. Collectively, these state requirements, which have been adopted by the County, include design standards and requirements that are intended to minimize impacts to structures in seismically active areas of California. Section 1613 specifically provides structural design standards for earthquake loads. Section 1803.5.11 and 1803.5.12 provide requirements for geotechnical investigations for structures assigned varying Seismic Design Categories in accordance with Section 1613. Design in accordance with these standards and policies is standard in Amador County and addresses risks associated with seismic activity.

Title 14, including Chapter 14.12 of the County Code, provides regulations concerning the installation and use of on-site sewage systems, including septic systems. This Chapter requires that all on-site sewage systems be installed in accordance with a permit approved by the County health department. When operation of an existing system could be a health hazard or nuisance, the County health officer has the authority to require changes to an existing on-site sewage system. Title 15, including Chapter 15.04 of the County Code provides regulations for building, including adoption of the CBC (select provisions of which are described above). Chapter 15.40 includes regulations governing grading and erosion control, including engineering requirements, grading plans, and best management practices (BMPs) related to erosion.

Liquefaction

Liquefaction normally occurs when sites underlain by saturated, loose to medium dense, granular soils are subjected to relatively high ground shaking. During an earthquake, ground shaking may cause certain types of soil deposits to lose shear strength, resulting in ground settlement, oscillation, loss of bearing capacity, landsliding, and the buoyant rise of buried structures. Foothill and mountain areas have a low potential for liquefaction, except in areas of unconsolidated sediments (generally adjacent to stream channels).

Landslides

Landslides refer to a wide variety of processes that result in the perceptible downward and outward movement of soil, rock, and vegetation under gravitational influence. Common names for landslide types include slump, rockslide, debris slide, lateral spreading, debris avalanche, earth flow, and soil creep. Although landslides are primarily associated with steep slopes (i.e., greater than 15 percent), landslides can also occur in areas of generally low relief and occur as cut-and-fill failures, river bluff

failures, lateral spreading landslides, collapse of wine-waste piles, failures associated with quarries, and open-pit mines. Landslides may be triggered by both natural- and human-induced changes in the environment resulting in slope instability (OES 2006). Another type of landslide, debris flows, also occurs in some areas of Amador County. Debris flows generally occur in the immediate vicinity of existing drainage swales or steep ravines. Debris flows occur when surface soil in or near steeply sloping drainage swales becomes saturated during unusually heavy precipitation and begins to flow down a slope at a rapid rate (OES 2006). Precipitation, topography, and geology affect landslides and debris flows. Human activities such as mining, construction, and changes to surface drainage areas also affect landslide potential. Landslides often accompany other natural hazard events (i.e., floods, wildfires, earthquakes). Landslides can occur slowly or very suddenly; can damage and destroy structures, roads, utilities, and forested areas; and can cause injuries and death (OES 2006).

Impacts from landslides primarily involve damage to infrastructure, utility systems, and roads. Road closures can further impact emergency response efforts and interrupt business and school activities. Historically, landslides resulting in significant losses have been limited in Amador County. Based on historical data, isolated landslides will likely continue to occur in areas throughout the County, but the overall vulnerability to landslides in the County remains low (OES 2006).

Land Subsidence

Land subsidence is defined as the sinking of the land over man-made or natural underground voids. The type of subsidence of greatest concern in Amador County is the settling of the ground over abandoned mines. Past mining activities created surface subsidence in some areas and created the potential for subsidence in other areas. Subsidence can cause serious structural damage to buildings, roads, irrigation ditches, underground utilities, and pipelines. Increased surface weight from developments (e.g., roads, reservoirs, buildings) and human-caused vibrations (e.g., blasting, heavy trucks, train traffic) can accelerate the natural processes of subsidence. The consequences of improper utilization of land subject to ground subsidence generally consist of excessive economic losses, including high repair and maintenance costs for buildings, irrigation works, highways, utilities, and other structures. The HMP identified three areas with past subsidence issues, but all of these areas are within the Sutter Creek city limits. Historically, land subsidence issues in Amador County have been minimal and occurrences have been infrequent.

Flooding

The risk of flooding is an important limit on development in certain areas of the county. Regulations do not currently prevent construction within flood-prone areas, but the requirements increase the cost of construction and the cost of insurance, which could make proposed development too costly to build.

Based on flood insurance rate maps prepared by the Federal Emergency Management Agency (FEMA), portions of the county have been designated special flood hazard areas, indicating that they lack 100-year flood protection. FEMA revised these maps on May 16, 2012 and they show that the size and depth of flooding mapped within the county has increased. These changes are in part due to increasing uncertainty about the level of flood protection provided by existing levees and other infrastructure. Likewise, the California Department of Water Resources (DWR) has prepared maps based on the FEMA data that define both the 100- and 200-year floodplains. Map changes resulting from the DWR update also expand the 100 and 200-year floodplains to include additional lands. Flood hazard areas affecting Amador County are shown in Figure III-3.

The planning area has three basic types of potential flood hazards: stream-side overbank flows, slow surface drainage from areas of flat terrain, and inundation due to structural dam failure. Documented flooding in the past has caused the following general damages and impacts to areas within Amador County:

- Property Damage: Extensive water damage to building contents.
- Structural Damage: Structural damage to residential and commercial buildings, as well as sewer system pipes/infrastructure.
- Business/Economic Impact: Some businesses must close for a period of time after flooding.
- Road/School/Other Closures: Bridges routinely close during high-water periods and floods.

There is no substantial evidence to suggest that dam failure is likely, and implementation of the Draft General Plan would do nothing to increase the potential for dam failure. Dam Inundation Mapping Procedures (Title 19, Sec 2575), are required by the California Governor's OES for all dams where human life is potentially endangered by dam flooding inundation. Dam owners are responsible for obtaining recent hydrologic, meteorological, and topological data as well as land surveys denoting the flood plain, to be utilized for the preparation of a dam inundation map.

Low-lying areas located near streams and rivers, including Dry Creek, Sutter Creek, and Jackson Creek are subject to higher flood risk, the increased stormwater runoff caused by development under the Draft General Plan would increase these risks. Flood risk associated with dam failure is also a factor near rivers and streams. Developed uses are already present within the 100-year floodplain, particularly within incorporated areas of the county. There are currently no 200-year flood zones defined for the County. Within a flood hazard area, development can proceed if it follows the construction methods required by FEMA. These methods increase the cost of construction, but are standard in the developer areas (e.g., Downtown Lone, central Jackson) with significant developed areas within the floodplain. Such methods include the following:

- **Elevation of Living Areas.** All new residential construction is required to raise all habitable space (excluding garage, storage rooms, and other places where people do not work and/or live) to at least one-foot above the level of a 100-year flood (the BFE).
- **Stronger Construction Standards.** All new construction must be “anchored” to prevent flotation or other movement during a flood event. Plans must be engineered to show that the structure is designed to withstand the forces created by flood flows. The standards also require all construction materials and utility equipment below the 100-year flood elevation must be waterproof, and all electrical equipment must be raised above the flood level.

Wildfire

The State's Fire Safe Regulations are set forth in Public Resources Code Section 4290, which include the establishment of State Responsibility Areas (SRA). An SRA is an area of the state where the State of California is financially responsible for the prevention and suppression of wildfires. SRA does not include lands within city boundaries or in federal ownership. Areas in federal ownership are under Federal Responsibility Areas (FRA).

CalFire identifies of Fire Hazard Severity Zones (FHSZ) within SRAs, with ratings of Moderate, High, and Very High. In addition, CalFire must recommend Very High Fire Hazard Severity Zones (VHFHSZ) identified within any LRAs. The FHSZ maps are used by the State Fire Marshall as a basis for the adoption of applicable building code standards. Fire hazard severity zones in Amador County are shown in Figure III-4. The CalFire FHSZ map for Amador County shows that wildfire risks vary across the County, with the majority of the western portion of Amador County designated as Moderate FHSZ, with portions of Very High and High FHSZ interspersed. Fire hazards increase to the east, with the central portion of the County generally designated High and Very High FHSZ. The eastern portion of the county is largely in the FRA, without any FHSZ designations. However, there are areas of Very High and Moderate FHSZ in the eastern portion of the County. Sites within the cities are not within the Very High FHSZ. In the central and eastern portion of the County, the majority of lands that are undeveloped, with the exception of the Pine Grove and Kirkwood areas, are in the Very High FHSZ. Development in the Very High FHSZ areas in the unincorporated County must meet the State requirements.

The California Fire Code is Chapter 9 of Title 24. It establishes the minimum requirements consistent with nationally-recognized good practices to safeguard public health, safety, and general welfare from the hazards of fire, explosion, or dangerous conditions in new and existing buildings, structure, and premises, and to provide safety and assistance to firefighters and emergency responders during emergency operations. It is the primary means for authorizing and enforcing procedures and mechanisms to ensure the safe handling and storage of any substance that may pose a threat to public health and safety. The California Fire Code regulates the use, handling and storage requirements for hazardous materials at fixed facilities. The California Fire Code and the California Building Code (CBC) use a hazard classification system to determine what protective measures are required to protect fire and life safety. These measures may include construction standards, separations from property lines and specialized equipment. To ensure that these safety measures are met, the California Fire Code employs a

permit system based on hazard classification. The provisions of this Code apply to the construction, alteration, movement, enlargement, replacement, repair, equipment, use and occupancy, location, maintenance, removal, and demolition of every building or structure or any appurtenances connected or attached to such building structures throughout California.

Within the Fire Code, Title 24, part 9, Chapter 7 addresses fire-resistances-rated construction; CBC (Part 2), Chapter 7A addresses materials and construction methods for exterior wildfire exposure; Fire Code Chapter 8 addresses fire related Interior finishes; Fire Code Chapter 9 addresses fire protection systems; and Fire Code Chapter 10 addresses fire related means of egress, including fire apparatus access road width requirements. Fire Code Section 4906 also contains existing regulations for vegetation and fuel management to maintain clearances around structures. These requirements establish minimum standards to protect buildings located in FHSZs within SRAs and Wildland-Urban Interface (WUI) Fire Areas. This code includes provisions for ignition-resistant construction standards for new buildings.

While the State's codes addressing wildfire safety increase the cost of development, it would not be possible to develop in the Very High FHSZ without adhering to the State's requirements to ensure public safety. Program 9 provides for the County to seek funding to assist developers and property owners in meeting the wildfire safety requirements of State codes.

Parcel Characteristics

The parcels have been reviewed to identify site-specific characteristics that may constrain development. Sites with irregular shapes, such as long narrow parcels, that would not accommodate development were removed from consideration and are not included in the inventory. Similarly, sites with known restrictions or easements that would reduce development potential of the site were removed from the inventory. There are no known unique parcel-specific characteristics that would constrain development of the sites identified in the inventory of sites for each jurisdiction.

Hazardous Materials

Hazardous materials sites are mapped for each jurisdiction in Part 3, Annexes. Hazardous materials sites that are proximate to an inventory site are addressed in Table III-5. Inventory sites were selected to avoid active and open hazardous materials sites. Open and active hazardous materials sites that are in the vicinity of a site included in the inventory of residential sites for a jurisdiction are summarized in Table III-4. Figures AC-2, I-2, J-2, P-2, SC-2, and County-8 through County-14 show the location of hazardous materials sites relative to the inventory of residential sites for each jurisdiction; as shown in these figures, the majority of hazardous materials sites are not located in the vicinity of sites included in the inventory for a jurisdiction. For sites located in the vicinity of a hazardous materials site,

Airport Compatibility

The Amador County Airport Land Use Plan (ALUP) defines the areas in which land use and/or zoning restrictions are established to protect public safety on the ground. There are three safety zones identified by the ALUP: 1) Zone 1 - Clear Zone, 2) Zone 2 - Approach Zone, and 3) Zone 4 - Overflight Zone. The safety zones are established pursuant to Federal Aviation Regulation Part 77, which establishes standards and notification requirements for objects affecting navigable airspace. The ALUP includes Figure 8 (also referred to as Table 1), Land Use Compatibility Guidelines for Safety, which identify compatible, conditionally compatible, and non-compatible uses for each safety zone. No residential uses are compatible with the Zone 1 Clear Zone. Single family, two family, and multi-family dwellings are compatible with Zone 2 – Approach Zone provided the building density is two or less units per acre. Single family, two family, multi-family dwellings, and mobilehome parks are compatible with Zone 3 – Overflight Zone and there are no density restrictions in this zone. The airport safety zones in Amador County affect lands in the City of Jackson, City of Sutter Creek, and unincorporated County; see Part 3, Annexes, Figures J-2, SC-2, and County-8.

As shown in the figures provided in Part 3, Annexes, there are no sites for any jurisdiction located in Zone 1. There is one site located in Zone 2, a pending project in Sutter Creek that does not exceed the density (2 units per acre) within Zone 2. Multiple sites are located within Zone 3 in Sutter Creek and Jackson; these sites are not restricted by any land use compatibility limitations.

Easements and Restrictions

Protected lands, including those protected by conservation easements as shown in the California Protected Areas Database (CPAD) and California Conservation Easements Database (CCED) were identified as part of the development of the inventory of sites. CPAD and CCED parcels were removed from the inventory; parcels identified as protected in CPAD and CCED are shown in Part 3, Annexes, on Figures AC-2, I-2, J-2, P-2, SC-2, and County-8 through County-14.

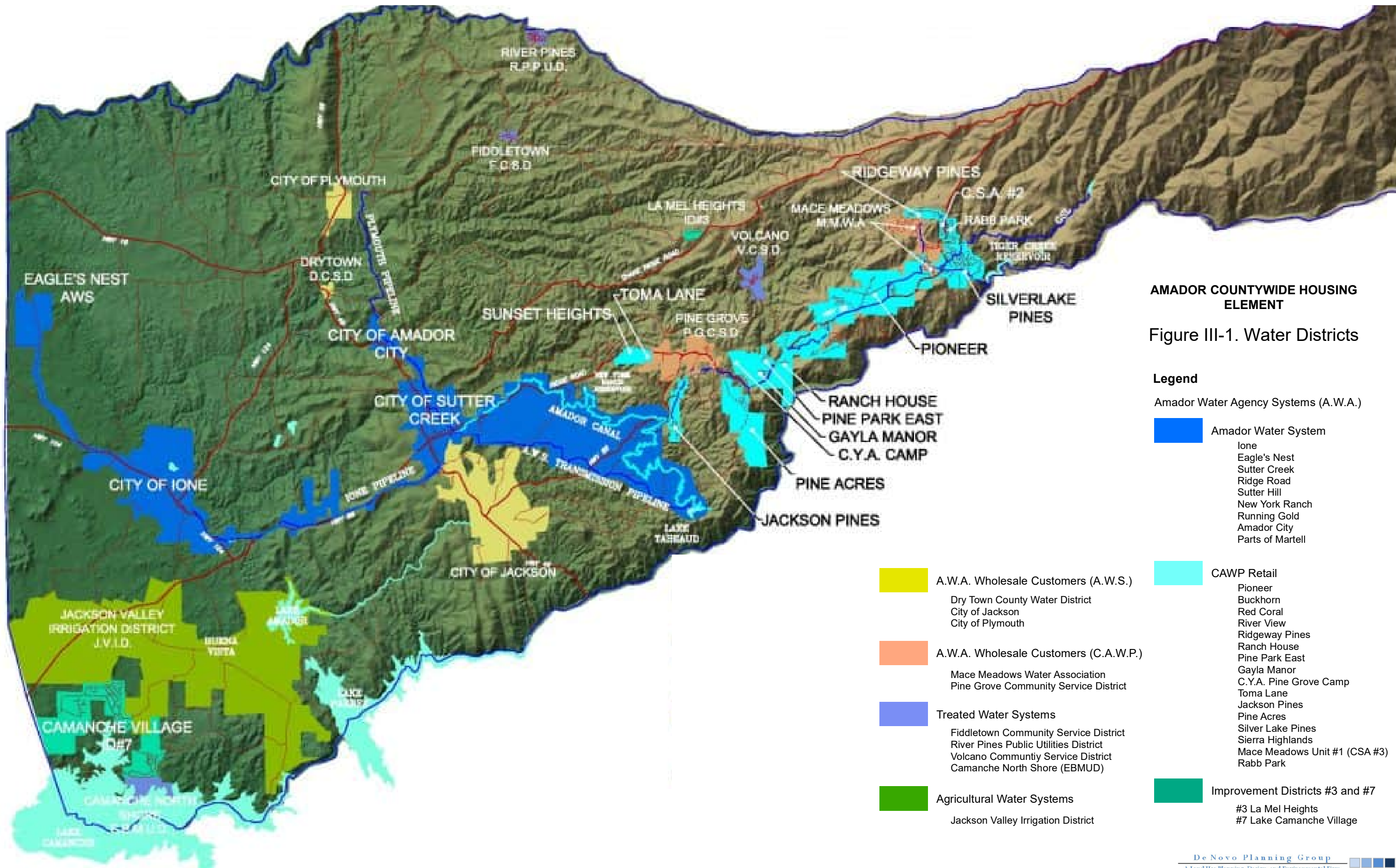
Parcels protected under the Williamson Act based on County assessor data were identified as part of the development of the inventory of sites. None of the parcels in the cities are under Williamson Act contract. There are two parcels in the Amador County inventory of residential sites that are under Williamson Act contract.

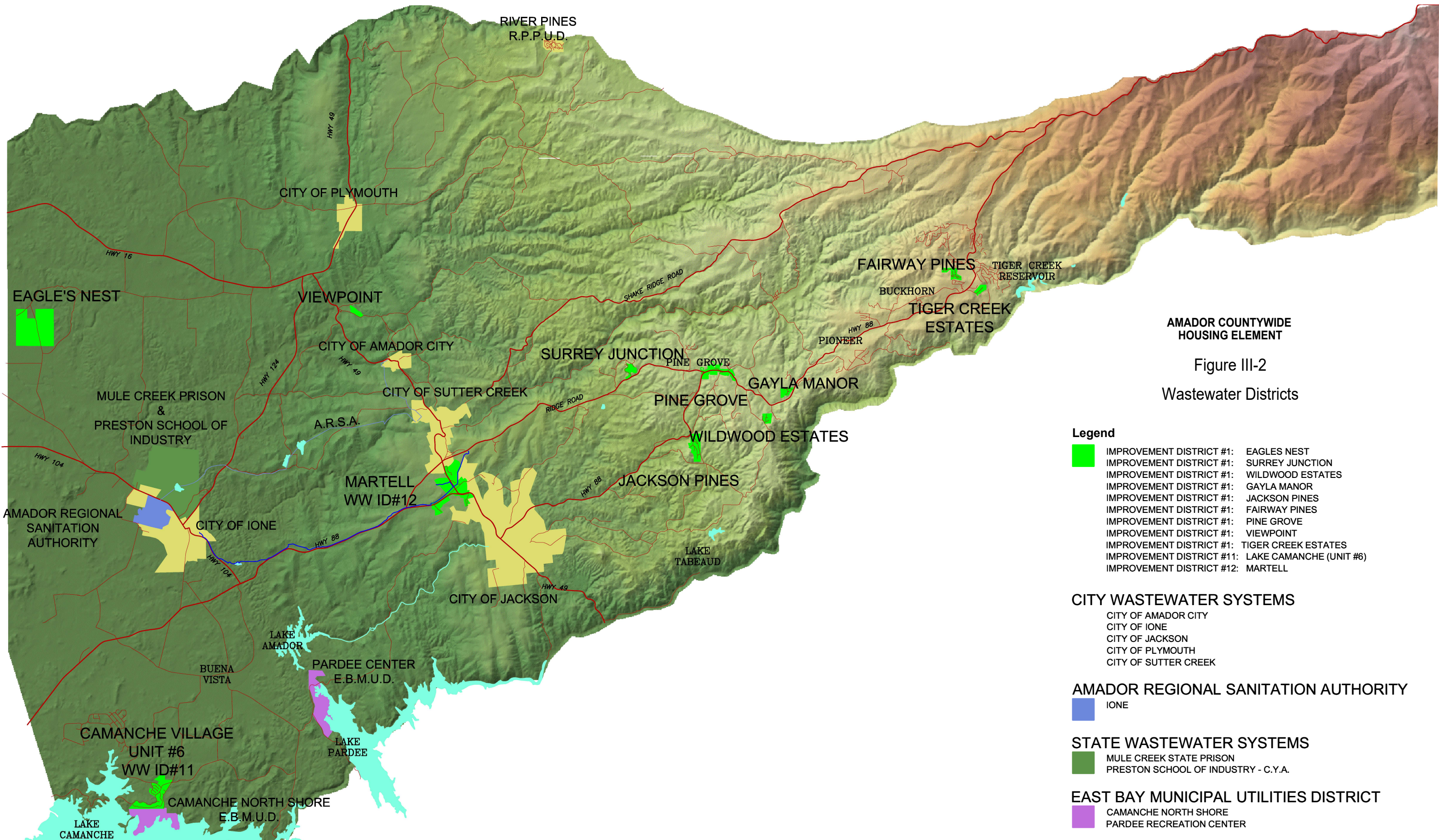
Table III-4: Assisted Multifamily Housing					
Name / ID Address/APN(s)	Agency / Site Type	Status	Acres	Past Use / Potential Contaminated Media / Potential Contaminants	Actions
<p>Argonaut Mine / EnviroStor 03100002</p> <p>Argonaut Lane, Jackson 044-010-100 044-010-082 044-010-083 044-010-084 044-010-074</p>	<p>DTSC / State Response - National Priorities List</p>	<p>Active as of 2/5/1987. Site consists of 65 fenced acres.</p>	<p>65.0</p>	<p>Mine Sediments, soil, surface water affected / Acid mine drainage (ph<6.5), cyanide (free), arsenic, lead, mercury, nickel, selenium, other waste</p>	<p>Earthen berms, a concrete dam, and two concrete retention basins used to hold mine tailings remain on site. The Argonaut Mine site consists of approximately 65 acres of mine tailings derived from the Argonaut Mine/Mill, located approximately 1000 feet to the north. A site screening conducted by the Regional Water Quality Control Board (RWQCB) in 1990 resulted in the issuance of Cleanup and Abatement Order 90-722, to clean up surface impoundments and unprocessed ore in the northern portion of the site. The Department of Toxic Substances Control (DTSC) issued a fence and post order for the site in March 1995, completed in 1996.</p> <p>In 2007, DTSC issued an Imminent and Substantial Endangerment determination for the site. Site characterization was completed in 2010 and a Removal Action Workplan was approved in 2012. A 2010 letter was sent to the property owner and Amador County describing the deteriorated condition of the concrete dam on site. DTSC requested USEPA reevaluate the site for placement on the National Priorities List (NPL), also known as Superfund. USEPA requested the US Army Corp of Engineers (ACE) evaluate the stability of the concrete dam. In 2015, the ACE determined that the concrete dam was unstable and had potential for a catastrophic failure. DTSC decided to design and construct a stormwater diversion system behind the dam to prevent water from pooling directly behind the dam and increasing the load on the dam.</p> <p>DTSC undertook a retrofit design for the dam to ameliorate deficiencies identified by USACE assessments and address flood water management. The design includes constructing a downstream stabilizing composite embankment for the dam and constructing a stormwater system with a retention berm and a new diversion structure. The improvements were completed in November 2018. In March 2023, a Final Feasibility Study/Remedial Action Plan (FFS/RAP) was approved to address that the dam is filled with sediments to within three feet of the top of the dam. The FFS/RAP recommended stormwater infrastructure improvements. The City of Jackson has issued an MND for the</p>

					stormwater improvements project that will include improvements to convey the 200-year peak stormwater runoff from Argonaut Dam to Jackson Creek. The construction will entail building a mechanically stabilized earth retaining wall near the intersection of Vogan Toll Road and Sutter Street with a new reinforced concrete pipe extending from the wall to Jackson Creek. The project will reduce the flood risk associated with the future EPA modifications to the Argonaut Mine watershed and the reduction of leaching of contaminants into surface and groundwater. The City is in the process of addressing issues associated with this site; the issues are addressed by the proposed improvement and do not include any identified off-site restrictions. Therefore, the issues do not affect the developability of any parcels on the inventory.
Central Eureka Mine/ EnviroStor 03100003 Old Ridge Road and Eureka Road, Sutter Creek 018-343-001,-011, - 033	DTSC/EPA State Response	Certified / operation & maintenance as of 7/16/200	13.0	Mine Soil / Arsenic, lead	Land use restrictions exclude residential uses on slopes on the project site (restrictions pertain to APNs 018-343-001, 018-343-011, and 018-343-033); this Housing Element does not propose any inventory sites in the slope area. Remediation on the project site has been addressed and the HOA is required to complete an annual report addressing mitigation and monitoring. On-going monitoring has been occurring and there are no identified conditions that would preclude development of the remaining lots (excluding those lots restricted from residential development as identified above).
Sutter Street Extension/ EnviroStor 60001407 Sutter Street and Argonaut Drive, Jackson 044-010-082, -083, -084, -074 Right-of-way	DTSC, US EPA, Amador County, RWQCB 5S Central Valley Voluntary Agreement	Active as of 1/26/2023 City is working with US EPA to implement Voluntary Cleanup Agreement	8.5	Mine Soil / Arsenic	The proposed road alignment is along the southern boundary of Argonaut Mine Tailings, a historical mining feature. A Phase I Preliminary Environmental Site Assessment and Phase II Environmental Site Assessment have been completed. A Draft Final Removal Action Workplan (RAW) has been prepared by the City of Jackson for the purpose of future public review and comment. The primary contaminants of concern are arsenic, lead, mercury, and acid generating potential. Finalization of the RAW is pending City of Jackson funding and California Environmental Quality Act (CEQA) review. The proposed remedy includes road construction with sites soils, including mine waste tailings sands, that will be incorporated into road fills. Mitigation proposed is encapsulation of arsenic by covering with 10 feet of clean soil. The project is underway. The issues associated with this road extension are addressed by the proposed encapsulation and do not include any identified off-site restrictions.

<p>Jackson Hills Golf Course and Residential Community/ Geotracker sl0600584478 French Bar Rd (w of Fuller Ln), Jackson APN not reported</p>	<p>DTSC Cleanup Program Site</p>	<p>Open - site assessment as of 5/11/2010</p>	<p>Not reported</p>	<p>Cattle grazing, mining exploration Soil (arsenic in waste rock associated with mining exploration) / Arsenic, metals</p>	<p>New Faze Development requested DTSC voluntary cleanup program in 2006. This project was not developed, likely due to the Great Recession, and New Faze no longer owns the site. Prior to development, the voluntary clean-up program would be implemented. It is anticipated that the clean up would occur as part of site preparation (grading, excavation, fill). Details of specific remediation actions have not yet been developed. While the clean-up would increase the cost of development, the site is approved for market-rate development and assumed to accommodate above moderate income improvements.</p>
--	--	---	---------------------	---	--

Source: EnviroStor, Argonaut Mine (03100002) (https://www.envirostor.dtsc.ca.gov/public/profile_report?global_id=03100002); EnviroStor, Sutter Creek Extension (60001407) (https://www.envirostor.dtsc.ca.gov/public/profile_report?global_id=60001407); EnviroStor, Central Eureka Mine (03100003) (https://www.envirostor.dtsc.ca.gov/public/profile_report?global_id=03100003); EnviroStor, Jackson Hills Residential Community and Golf Course (60000435) https://www.envirostor.dtsc.ca.gov/public/profile_report?global_id=60000435





AMADOR COUNTYWIDE HOUSING ELEMENT
Figure III-2
Wastewater Districts

- Legend**
- IMPROVEMENT DISTRICT #1: EAGLES NEST
 - IMPROVEMENT DISTRICT #1: SURREY JUNCTION
 - IMPROVEMENT DISTRICT #1: WILDWOOD ESTATES
 - IMPROVEMENT DISTRICT #1: GAYLA MANOR
 - IMPROVEMENT DISTRICT #1: JACKSON PINES
 - IMPROVEMENT DISTRICT #1: FAIRWAY PINES
 - IMPROVEMENT DISTRICT #1: PINE GROVE
 - IMPROVEMENT DISTRICT #1: VIEWPOINT
 - IMPROVEMENT DISTRICT #1: TIGER CREEK ESTATES
 - IMPROVEMENT DISTRICT #11: LAKE CAMANCHE (UNIT #6)
 - IMPROVEMENT DISTRICT #12: MARTELL

CITY WASTEWATER SYSTEMS

- CITY OF AMADOR CITY
- CITY OF IONE
- CITY OF JACKSON
- CITY OF PLYMOUTH
- CITY OF SUTTER CREEK

AMADOR REGIONAL SANITATION AUTHORITY

- IONE

STATE WASTEWATER SYSTEMS

- MULE CREEK STATE PRISON
- PRESTON SCHOOL OF INDUSTRY - C.Y.A.

EAST BAY MUNICIPAL UTILITIES DISTRICT

- CAMANCHE NORTH SHORE
- PARDEE RECREATION CENTER

WEST-CENTRAL AMADOR COUNTY

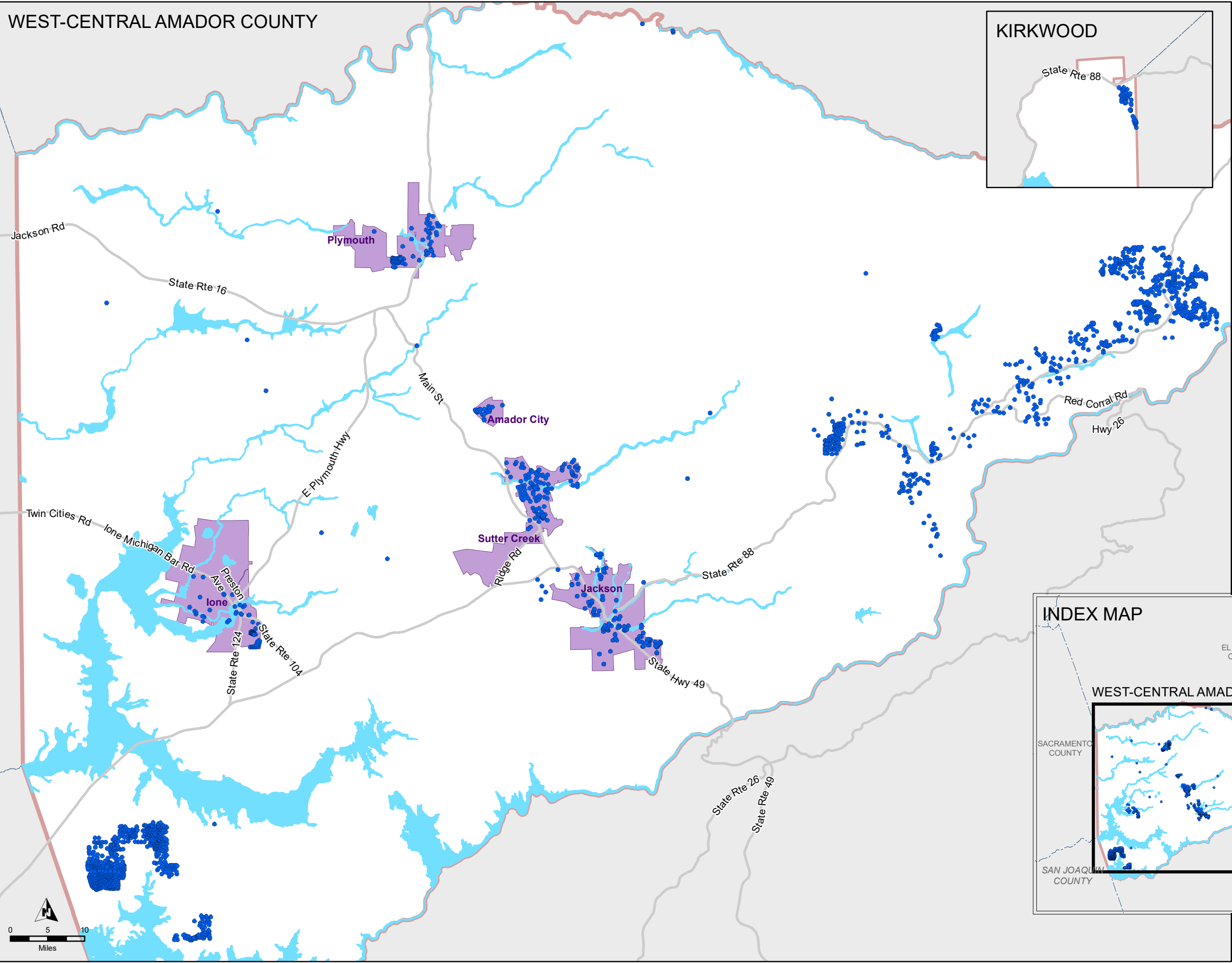
KIRKWOOD

AMADOR COUNTYWIDE HOUSING ELEMENT

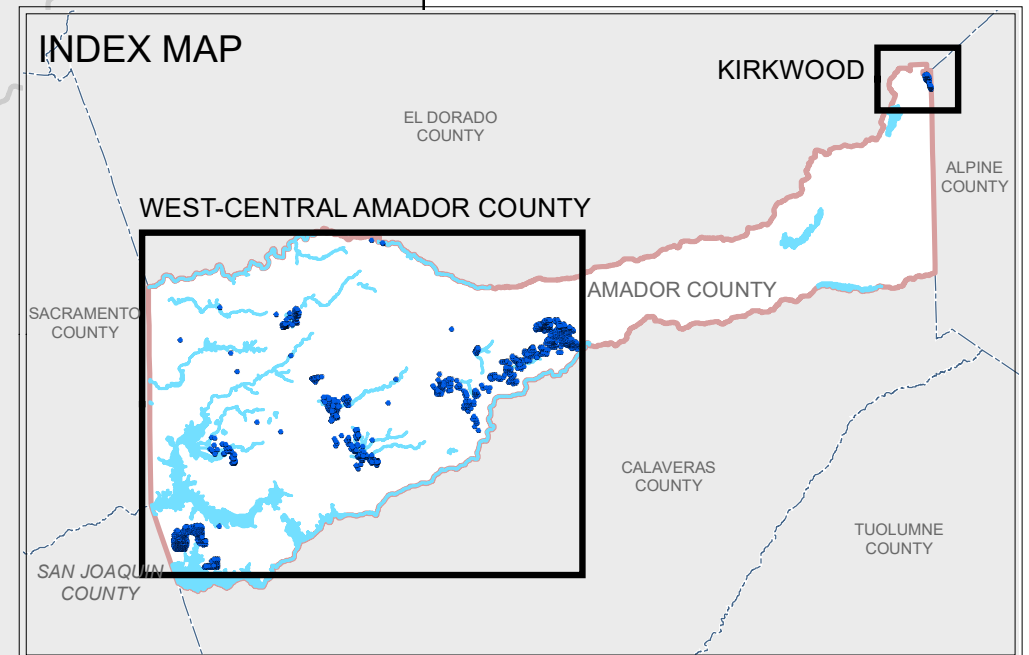
Figure III-3. FEMA 100-year Flood Hazard Areas

Legend

- Inventory Site (Vacant/Project/Opportunity)
- FEMA 100-year Flood Zone
- Incorporated Area



INDEX MAP



WEST-CENTRAL AMADOR COUNTY

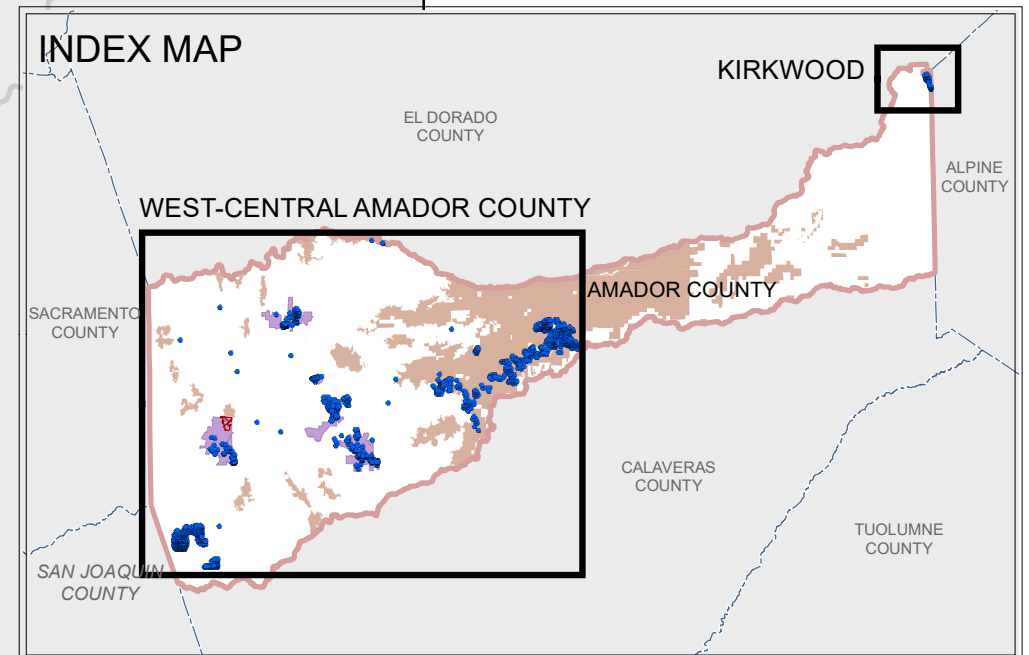
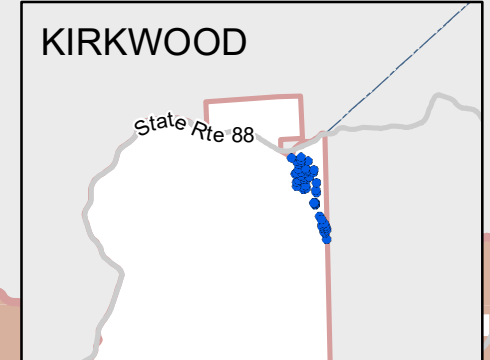
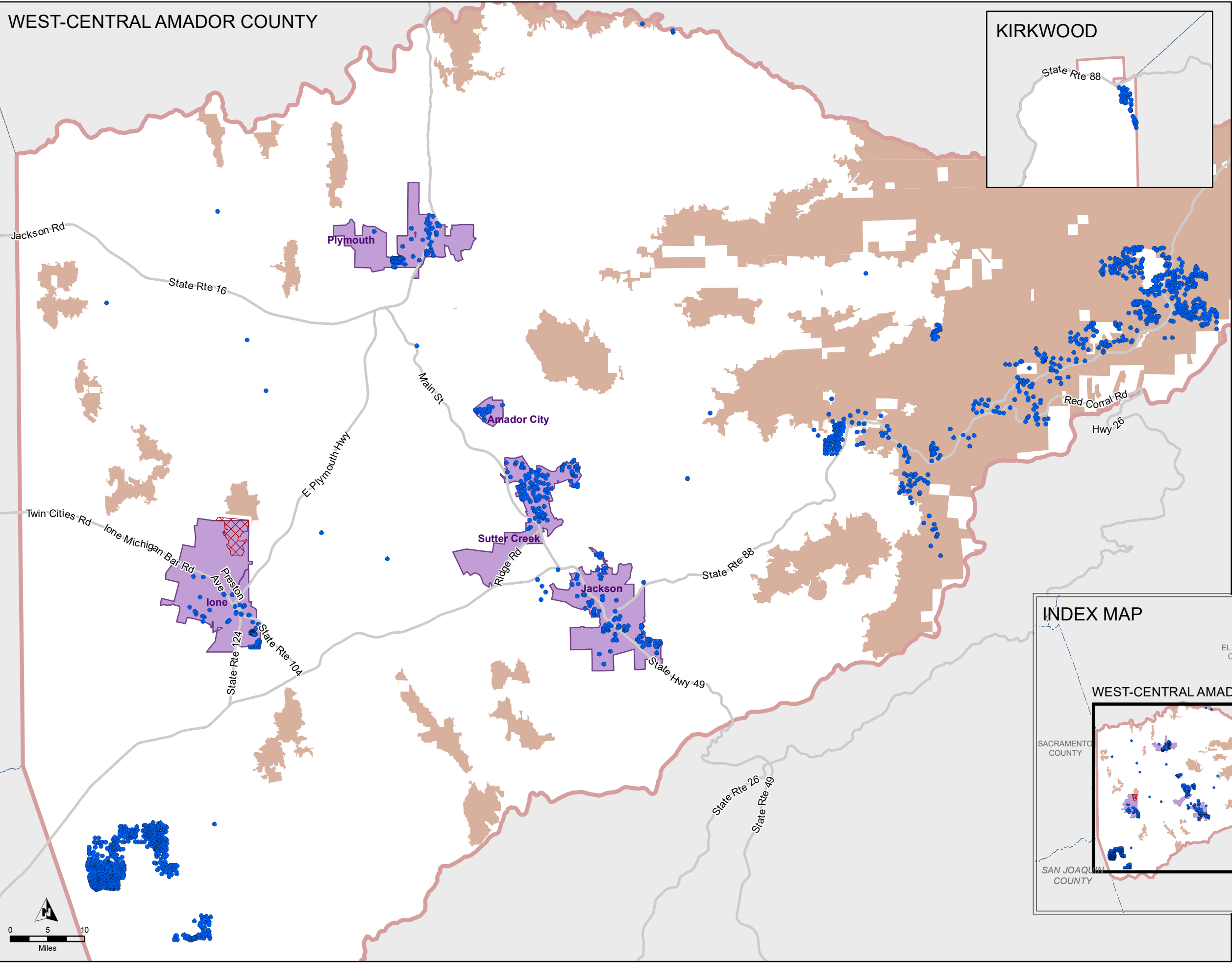
KIRKWOOD

AMADOR COUNTYWIDE HOUSING ELEMENT

Figure III-3. Very High Fire Hazard Severity Zones

Legend

- Inventory Site (Vacant/Project/Opportunity)
- Incorporated Area
- ▨ Very High Fire Hazard Severity Zones in Local Responsibility Areas
- Very High Fire Hazard Severity Zones in State Responsibility Areas



IV. HOUSING RESOURCES

A. INVENTORY OF HOUSING SITES

The inventory of housing sites for each jurisdiction is provided in the jurisdiction-specific annex included in this Background Report.

B. HOUSING ASSISTANCE AND COMMUNITY SERVICE PROVIDERS

Aging and Disability Resource Connection (ADRC): Area 12 Agency on Aging and Disability Resources Agency for Independent Living (DRAIL) have partnered to develop an Aging and Disability Resource Connection (ADRC) of the Mother Lode. The ADRC of the Motherlode creates a network of organizations that engages in person and family-centered planning and provides responsive and comprehensive information about referrals for long-term supports and services. The information received will enable people with disabilities, older adults, and their families to make informed choices regarding the supports needed to live with dignity in their home and be fully included in their communities for as long as possible.

Amador County Adult Protective Services: Amador County Adult Protective Services provides assistance to elderly and dependent adults who are functionally impaired, unable to meet their own needs, and who are victims of abuse, neglect, or exploitation. Amador County Adult Protective Services investigates reports of abuse of elderly impaired adults who are living in private homes, hotels, acute care hospitals and health clinics, adult day care and social day care centers.

Amador Child Abuse Prevention Council: ACAPC is committed to preventing all forms of child abuse in Amador County through community partnerships, free trainings, education, and family-centered events that value children, strengthen families and engage communities. To support the overarching principles of Family Strengthening, the Child Abuse Prevention Council of Amador County is incorporating the Five Protective Factors into its Goals and Indicators: Parent Resilience, Social Connections, Knowledge of Parent and Child Development, Concrete Support in Times of Need, and Social and Emotional Competence of Children.

Amador County Human Resource Agency: The Amador County Human Resource Agency, Community Action Division, manages housing activities, including housing rehabilitation programs and a first-time homebuyers program, for the unincorporated County.

Amador County Child Protective Services: Amador County Child Protective Service is the system of intervention of child abuse and neglect. Existing law provides for services to abused and neglected children and their families. The Amador County Child Protective Service's goal is to keep the child in his/her home when it is safe, and when the child is at risk, to develop an alternate plan as quickly as possible.

Amador County In-Home Supportive Services: In-Home Supportive Services (IHSS) provides services that support a person living in their home including personal care, light housekeeping, shopping, meal prep and accompanying to medical appointments. Eligibility: Medi-Cal, blind, disabled or 65 years of age or older, and unable to live at home safely without help.

Amador County Mental Health Services: Amador County Mental Health Division provides high quality, accessible mental health services to county residents who have serious mental illnesses and/or emotional disturbances. Clients are served with dignity, respect and cultural competency. Amador County Mental Health Services and Special Programs include:

- 24 Hour Crisis Intervention
- Medication Management
- Psychiatry Services
- Case Management
- Individual Psychotherapy
- Group Therapy and Support

- Wellness and Recovery Programs
- Mobile Support Team
- Coordination with Primary Care

Amador Senior Center: Amador Senior Center provide activities, education, and support services to the senior of Amador County. Amador Senior Center helps seniors avoid isolation, remain socially connected and physically healthy through regional exercise groups, hobby and social groups, etc. It is committed to support aging adults by providing support services such as our nutrition program, home safety program, free tax preparation, peer visitor program and more.

Amador Tuolumne Community Action Agency (ATCAA): ATCAA is a public entity created through a joint powers agreement between the two counties of Amador and Tuolumne, vested with the responsibility of improving the lives of residents in the foothill region. ATCAA provides services based on the local community assessments that identify the assets and needs of the community. The mission of ATCAA includes:

- To help individuals in Amador and Tuolumne Counties toward self-sufficiency.
- To support local residents in becoming involved and contributing members of our community.
- To promote family and other supportive environments so that children, youth and elders can achieve their maximum potential.
- To form partnerships and coalitions within the community to meet these needs.

ATCAA provides utility bill payment assistance, works to prevent homelessness through rental and mortgage assistance, rapid re-housing, and emergency shelter, offers low income households assistance with home weatherization, provides child enrichment and family learning services, and links families and individuals to housing and assistance programs.

Area 12 Agency on Aging (A12AA): A12AA established as a five county Joint Powers Agency in 1987, provides services to approximately 52,000 older adults. It is part of an aging network which includes 33 Area Agencies on Aging statewide and over 675 nationwide. A12AA provides leadership in addressing issues that relate to older Californians; to develop community-based systems of care that provide services which support independence within California's interdependent society, and which protect the quality of life of older persons and persons with functional impairments; and to promote citizen involvement in the planning and delivery of services. A12AA's services include assistance on food resources, legal services, transportation, housing, disability services, veteran services, support services, and medical services, etc.

Multipurpose Senior Services Program (MSSP): The Multipurpose Senior Services Program (MSSP) is a Medi-Cal waiver program that is funded by federal and state funds. The Multipurpose Senior Services Program (MSSP) provides comprehensive care management services to low-income, Medi-Cal recipients, who are 65 years or older, frail and at risk of institutionalization. The MSSP supports older adults in their homes to prevent or delay placement in a nursing facility, while fostering independent living at home. MSSP services include:

- Comprehensive in-home psychosocial and health assessments;
- Development of an individualized Care Plan to address needs;
- Monthly phone calls and quarterly home visits to monitor health, social and safety concerns;
- Assistance in purchasing services or equipment to remain safely at home;
- Coordination of care and referrals for additional services;
- Prevention of illness and enhancement of safety;
- Advocacy on client's behalf to obtain needed services;
- Education to enhance independent living;
- Respite support for caregivers.

California Department of Aging (CDA): Under the umbrella of the California Health and Human Services Agency, the California Department of Aging (CDA) administers programs that serve older adults, adults with disabilities, family caregivers, and

residents in long-term care facilities throughout the State. These programs are funded through the federal Older Americans Act, the Older Californians Act, and through the Medi-Cal program.

California Work Opportunity and Responsibility to Kids (CalWORKs): CalWORKs is a public assistance program that provides cash aid and services to eligible families that have a child(ren) in the home. The program serves all 58 counties in the state and is operated locally in Amador County by the Health and Human Services Agency. If a family has little or no cash and needs housing, food, utilities, clothing or medical care, they may be eligible to receive immediate short-term help. Families that apply and qualify for ongoing assistance receive money each month to help pay for housing, food and other necessary expenses.

Central Sierra Continuum of Care (CSCoC): The Central Sierra Continuum of Care (CSCoC) serves as the Continuum of Care (CoC) for the counties of Amador, Calaveras, Mariposa and Tuolumne in California's Central Sierra foothill region. CSCoC seeks to prevent, reduce, and end homelessness through effective and coordinated community-wide efforts and services. CSCoC coordinates and plans services and initiatives surrounding homelessness, ensuring that knowledge is shared, relationships are built, and common goals are reached. The CSCoC is also responsible for obtaining and administering federal funding for local programs.

Del Oro Caregiver Resource Center: Serves families and individuals who provide care for frail, elderly and brain impaired adults. The goal is to improve the well-being of family caregivers and provide support throughout the caregiving process. Time off for caregiver respite can be arranged and care plan assistance can be provided.

Common Ground Senior Services: Founded in 2000, Common Ground Senior Services is a non-profit organization serving older adults living in the Mother Lode. Common Ground Senior Services provide services and resources that offer positive impacts for older adults, living in rural Amador, Calaveras, and Tuolumne counties, who struggle with physical, nutritional, social, and economic needs. Common Ground Senior Services provides help for seniors including Meal on Wheels and Congregate Dining.

CommuniCare: CommuniCare Health Centers is a Federally Qualified Health Center providing health care to those in need since 1972. CommuniCare provides comprehensive health care services delivered by a dedicated team of providers and support staff through clinic sites and outreach programs. Serving communities throughout the Amador County region, CommuniCare provides health services for 1 in every 8 residents of the area. Their services include primary medical and dental health care, behavioral health services, substance use treatment, health education and support services. CommuniCare Health Centers, Inc. is a non-profit 501(c)(3) corporation. CommuniCare Health Centers is licensed by the State of California, led by an independent board of directors and is a Federally Qualified Health Center Program grantee under 42 U.S.C. 254b.

Hospice of Amador & Calaveras: Hospice of Amador & Calaveras is an independent, non-profit healthcare provider of end-of-life care, and spiritual and psychological support to patients facing a terminal illness. Hospice of Amador & Calaveras support services are available as a free resource to the entire community, including children.

Interfaith Food Bank of Amador County: The Interfaith Food Bank of Amador County is an independent, non-profit, 501(3)(c) governed by the Interfaith Council of Amador. The Interfaith Food Bank of Amador County has a main distribution center in Jackson and 15 Satellite locations throughout Amador County including a Spanish speaking site in Plymouth.

National Alliance on Mental Illness: The National Alliance on Mental Illness (NAMI) has a Amador County chapter dedicated to improving the quality of lives for individuals living with mental illness and their families through support, education and advocacy. NAMI contracts with Amador County to facilitate peer support groups and to offer 1-on-1 mentoring and provide numerous education programs throughout the community.

Partnership Health Plan Care Management ride program: Persons with Medi-Cal that receive their benefit through Partnership Health Plan and have complex medical needs can receive additional care management including free transportation assistance. Partnership Health Plan can be contacted for eligibility requirements.

Sierra Winds Wellness & Recovery Center: Sierra Wind Wellness and Recovery Center is a unique place to find peer support, companionship, support groups, resources, meals and linkage to resources. They are located at 10354 Argonaut Dr, Jackson CA 95642.

Stanislaus County Housing Authority: Amador County does not have a local public housing authority. Therefore, the Stanislaus County Housing Authority (StanCoHA) administers the Housing Choice Voucher (HCV)/Section 8 program and Public Housing programs through the Housing Assistance Program for Amador County and six surrounding counties (Alpine County, Calaveras County, Inyo County, Mariposa County, Mono County, Stanislaus County, and Tuolumne County). StanCoHA has not provided any Public Housing in Amador County. As of September 21st, 2020, StanCoHA has two waiting lists that are open now or opening soon.

Sutter Amador Hospital: Sutter Amador Hospital is a community based, not-for-profit hospital with 52 licensed beds and is the only hospital in Amador County serving a population of more than 40,000. Sutter Amador Hospital provides comprehensive services, including 24-hour emergency care, critical care, diagnostic imaging, a family birth center, surgery, orthopedics and laboratory services.

Volunteers of America: Founded locally in 1911, the Northern California & Northern Nevada affiliate of Volunteers of America (VOA NCNN) is one of the largest providers of social services in the region, operating more than 40 programs including housing, employment services, substance abuse and recovery services to families, individuals, veterans, seniors, and youth. VOA NCNN operates a variety of emergency shelters, supportive housing, and rapid re-housing and case management for veterans.

Women Infants and Children (WIC): Women Infants and Children (WIC) program is funded by the US Department of Agriculture (USDA). WIC provides nutrition and education programs for low-income pregnant women and mothers of infants and toddlers (birth to 5) throughout Amador County. Programs and services include:

- Vouchers for Nutritious Food
- Breast Pump Loan Program
- Breast Feeding and Nutrition Support

C. INCENTIVES AND FINANCIAL RESOURCES

Efforts by the Countywide jurisdictions to assist in the development, rehabilitation, and preservation of affordable housing would utilize organizational and financial types of resources. The following programs include local, state, and federal housing programs that are valuable resources in assisting in the development of affordable housing, preserving at-risk housing, and for housing rehabilitation.

Density Bonus and Incentives: Jurisdictions in Amador County provide for density bonuses consistent with state law (most have density bonuses and incentives for affordable housing codified in an ordinance as discussed in the Constraints chapters for the individual jurisdictions and will be update their programs, where necessary, as described in the Housing Plan). While the exact qualifications of the bonus vary, housing density bonuses are offered for lower- and very low- income and senior households in accordance with Government Code Sections 65915 and 65917. Jurisdictions are required to grant a density bonus above the base zoning density and additional concessions or incentives. The provisions of the density bonus apply to all new residential developments in the county.

Financial Resources: With respect to landowners and developers seeking to provide housing or retain affordable housing in Amador County a variety of Federal, State, and other resources are available to help fund affordable housing and reduce financing constraints on developments, as shown in Table IV-1. These financing programs are essential to facilitating affordable housing development by providing necessary financial relief. To assist with affordability, Amador County and the Cities will investigate programs available for provision of financial assistance and will pursue those programs that it finds appropriate and feasible. The Countywide jurisdictions have established a number of programs in this Housing Element to encourage

affordable housing developments and encourage collaboration with non-profit agencies and affordable housing developers, and to assist affordable housing developers obtain Federal, State, and local grant funding.

Table IV-1: Financial Resources		
Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants available to small counties and cities on a competitive basis for a variety of housing and community development activities. Jurisdictions compete for funds through the State's allocation process.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - Home Buyer Assistance - Economic Development - Homeless Assistance - Public Services
Continuum of Care	Grant program available to eligible applicants, including local governments, public housing agencies, and nonprofits, to assist individuals (including unaccompanied youth) and families experiencing homelessness and to provide the services needed to help such individuals move into transitional and permanent housing, with the goal of long-term stability.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - New Construction - Rental Assistance - Supportive Services - Operative Costs
Federal Home Loan Bank System	Subsidizes interest rates for affordable housing; very low income households must occupy at least 20 percent of the units for the useful life of the housing or the mortgage term.	<ul style="list-style-type: none"> - New Construction - Acquisition - Rehabilitation
Home Investment Partnerships Program (HOME)	Grant program available to County and cities on a competitive basis for housing activities. Jurisdictions compete for funds through the State's allocation process.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - Home Buyer Assistance - Rental Assistance
Low income Housing Tax Credits (LIHTC)	Tax credits are available to persons and corporations that invest in low income rental housing. Proceeds from the sales are typically used to create housing.	<ul style="list-style-type: none"> - New Construction - Acquisition - Rehabilitation
Mortgage Credit Certificate (MCC) Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing.	<ul style="list-style-type: none"> - Home Buyer Assistance
Housing Choice Voucher (HCV) Program	The Stanislaus County Housing Authority via HUD administers the HCV Program in Amador County. As such, rental assistance payments from the Stanislaus County Housing Authority to owners of private market rate units on behalf of very-low income tenants. The Housing Choice Voucher program includes vouchers issued to individual households as well as project-based vouchers issued to a developer to preserve a specified number of units in a project for lower income residents.	<ul style="list-style-type: none"> - Rental Assistance - Home Buyer Assistance

Table IV-1: Financial Resources		
Section 202	Grants to non-profit developers of supportive housing for the elderly.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - New Construction
Section 203(k)	Provides long-term, low interest loans at fixed rate to finance acquisition and rehabilitation of eligible property.	<ul style="list-style-type: none"> - Land Acquisition - Rehabilitation - Relocation of Unit - Refinance Existing Indebtedness
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	<ul style="list-style-type: none"> - Acquisition - Rehabilitation - New Construction - Rental Assistance
U.S. Department of Agriculture (USDA) Housing Programs	Below market-rate loans and grants for very low, low, and moderate income multifamily housing, self-help subdivisions, and farmworker rental housing.	<ul style="list-style-type: none"> - New Construction - Rehabilitation
Community Reinvestment Act (CRA)	Encourages depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, requiring that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically.	<ul style="list-style-type: none"> - Lending for housing and community development activities - Identify discriminatory practices of individual financial institutions
2. State Programs		
Affordable Housing Partnership Program (AHPP)	Provides lower interest rate CHFA loans to homebuyers who receive local secondary financing.	<ul style="list-style-type: none"> - Home Buyer Assistance
	Offers permanent financing for acquisition and rehabilitation to for-profit, nonprofit, and public agency developers seeking to preserve at-risk housing units, low interest predevelopment loans for acquisition/rehabilitation, and a variety of programs aimed at increasing the affordable housing supply.	<ul style="list-style-type: none"> - Acquisition/preservation - Rehabilitation - New Construction - ADU grant program for income-qualified households
Cal HOME	Provides grants to local governments and non-profit agencies for local homebuyer assistance and owner-occupied rehabilitation programs and new home development projects. Will finance the acquisition, rehabilitation, and replacement of manufactured homes.	<ul style="list-style-type: none"> - Home Buyer Assistance - Rehabilitation - New Construction
California Housing Assistance Program	Provides 3% silent second loans in conjunction with 97% CHFA first loans to give eligible buyers 100% financing.	<ul style="list-style-type: none"> - Home Buyer Assistance
California Self-Help Housing Program (CSHHP)	Provides grants for the administration of mutual self-help housing projects.	<ul style="list-style-type: none"> - Home Buyer Assistance - New Construction
Emergency Housing and Assistance Program (EHAP)	Provides grants to support emergency housing.	<ul style="list-style-type: none"> - Shelters and Transitional Housing
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	<ul style="list-style-type: none"> - Support Services
Farmworker Housing Assistance Program	Provides State tax credits for farmworker housing projects.	<ul style="list-style-type: none"> - New Construction - Rehabilitation

Table IV-1: Financial Resources		
Golden State Acquisition Fund (GSAF)	GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing.	- Acquisition/Preservation
Joe Serna Jr. Farm-worker Housing Grant Program (FWHG)	Provides recoverable grants for the acquisition, development and financing of ownership and rental housing for farmworkers.	- Home Buyer Assistance - Rehabilitation - New Construction
Mobilehome Park Rehabilitation and Resident Ownership Program (MPRROP)	MPROP makes short- and long-term low interest rate loans for the preservation of affordable mobilehome parks for ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies. MPRROP also makes long-term loans to individuals to ensure continued affordability.	- Preservation
Multifamily Housing Program (MHP)	MHP makes low-interest, long-term deferred-payment permanent loans for permanent and transitional rental housing for lower-income households.	- New construction - Rehabilitation - Preservation
California LIHTC	State credits are only available to projects receiving federal credits. 20% of federal credits are reserved for rural areas and 10% for nonprofit sponsors. Requires 55-year affordability. Credits can be used to fund the hard and soft costs (excluding land costs) of housing projects.	- New construction - Rehabilitation - Preservation
3. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	- Fixed rate mortgages issued by private mortgage insurers.	- Home Buyer Assistance
	- Mortgages, which fund the purchase and rehabilitation of a home.	- Home Buyer Assistance - Rehabilitation
	- Low Down-Payment Mortgages for Single-Family Homes in underserved low income and minority cities.	- Home Buyer Assistance
Freddie Mac Home Works	Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	- Home Buyer Assistance

V. AFFIRMATIVELY FURTHERING FAIR HOUSING

All Housing Elements due on or after January 1, 2021 must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Further Fair Housing Final Rule of July 16, 2015. Under State law, affirmatively further fair housing means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”. These characteristics can include, but are not limited to, race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The AFFH analysis must contain the following:

- A: Outreach
- B: Assessment of Fair Housing
 - Key Data and Background Information
 - Fair Housing Enforcement and Outreach Capacity
 - Integration and Segregation Patterns and Trends
 - Racially or Ethnically Concentrated Areas of Poverty
 - Disparities in Access to Opportunity
 - Disproportionate Housing Needs in the Jurisdiction
 - Displacement Risk
- C: Sites Inventory
- D: Identification of Contributing Factors
- E. Goals and Actions

While this section provides a focused analysis of fair housing issues in Amador County, several other sections of the Housing Element address the issue and are included in this section by reference.

Since 1969, California has required that all local governments (cities and counties) adequately plan to meet the housing needs of everyone in their community. As part of this 6th Cycle Housing Element, the Amador County jurisdictions consider their roles in addressing issues of regional concern like availability of assistance with housing concerns, regional patterns of segregation, homelessness, and farmworker housing. An analysis of sites pursuant to AB 686 is included to demonstrate that the sites to accommodate the Countywide RHNA affirmatively further fair housing in Amador County and local jurisdictions and support the Countywide commitment to ensuring that a variety of housing options are available to households of all income levels.

A. OUTREACH

Amador County and the Cities of Amador City, Ione, Jackson, Plymouth, and Sutter Creek value and promote public participation in the planning process. To ensure that the Housing Element Update is accessible to all segments of the community, the jurisdictions have worked diligently to engage all members of the Amador County communities, including non-English speakers and those typically underrepresented in the planning process. This summary highlights those steps taken as part of the Housing Element Update.

1. PROJECT WEB PAGE

A dedicated project website serves as the main conduit of information for individuals who can access material online (<https://www.amadorgov.org/departments/planning/2022-housing-element>). The project web page launched in 2021 and is regularly updated to reflect ongoing community input opportunities, advertise draft work products, and answer commonly asked questions. The website includes the following information:

- Upcoming meeting information

- Project timeline
- Narrated video introduction to Housing Element updates
- Links to other relevant resources

2. GENERAL MULTI-LINGUAL ADVERTISEMENTS

The City utilized a variety of methods to advertise the project, engage the community, and solicit input on the Housing Element. These efforts are summarized herein to demonstrate the City's meaningful commitment to community collaboration. The City prepared and implemented the following general advertisements:

- Emails to stakeholders and interested individuals
- Workshop and open house flyers (in English and Spanish)
- Community open houses flyer (in English and Spanish)
- Social media posts (in English and Spanish)
- Emails to stakeholders requesting involvement and providing flyers and outreach information in English and Spanish

3. WORKSHOPS, POP-UP, AND PUBLIC HEARINGS

Community Workshop – 2 sessions

As part of the community outreach, a community workshop was conducted to educate the community about housing issues and opportunities facing Amador County, and to gather input on housing-related topics. The March 10, 2022 workshop was a hybrid workshop, with the opportunity to participate in-person or via Zoom. The sessions were held at 3 p.m. and 7 p.m. to increase opportunities for public participation. The workshop presentation materials and audio recording were posted on the Housing Element Update web page to allow other interested parties the opportunity to review the workshop and community input. The workshop consisted of two parts:

- Part A: Overview describing Housing Elements and why they are important, existing conditions in Amador County, and the Countywide Housing Element Update process
- Part B: Housing Needs and Priorities Activities

Community Workshops – Draft Housing Element Public Review

The Draft Housing Element was made available for public review from November 10, 2022 through January 9, 2023. The public review period initially was planned to end on December 14, 2022, but was extended to ensure all segments of the community and interested parties had adequate time to review and comment. To provide opportunities for interested parties to review and comment on the Countywide Draft Housing Element, open houses and community meetings were held throughout the County during the public review period of the Draft Housing Element. All workshops were open to all County residents and interested parties.

- November 16, 2022, 2-2:30 p.m. – Amador County Board of Supervisors Chambers – Community Workshop
- November 29, 2022, 6-7:30 p.m. Amador County Board of Supervisors Chambers –Community Workshop
- December 5, 2022, 6:30 p.m. – Jackson Council Chambers, Planning Commission Workshop
- December 12, 2022, 2:00 p.m. – City of Plymouth City Hall – Community Workshop
- December 12, 2022, 6:00 p.m. – Sutter Creek Joint City Council and Planning Commission Workshop, open to the public
- December 13, 2022, 6:00 p.m. – City of Lone Council Chambers – Planning Commission Workshop, open to the public
- December 13, 2022, 7:00 p.m. – Amador County Board of Supervisors Chambers
- December 20, 2022, 7:00 p.m. – Amador City City Hall

Comments from workshop participants focused primarily on clarifications regarding the RHNA, how sites are identified to accommodate the RHNA, and questions regarding population and demographic numbers; these comments and questions were responded to during the workshops. Several people commented at the Amador County Community Workshop regarding

the need for stronger policies and programs related to smoke-free living environments. Comments regarding the content of the Draft Housing Element that were received during the public review period are summarized and responded to in Appendix C. Public Hearings.

Prior to adoption of the Housing Element, the Amador County Planning Commission and Board of Supervisors, the Amador City Council, and the Planning Commission and City Council of the cities of Lone, Jackson, Plymouth, and Sutter Creek each held a public hearing to provide the community with an opportunity to comment.

4. HOUSING NEEDS AND PRIORITIES SURVEY

An online Countywide Housing Needs and Priorities survey was available from February 25 through April 21, 2022. The survey was available in English and Spanish. The surveys asked for input regarding housing needs throughout the County and housing priorities and strategies to address Countywide future housing growth needs. A total of 109 individuals, including 4 residents from the City of Amador City, 9 residents from the City of Lone, 31 residents from the City of Jackson, 7 residents from the City of Plymouth, and 14 residents from the City of Sutter Creek responded to the survey, which focused on issues of home maintenance, affordability, home type, living conditions and homelessness. A summary of the key survey results is provided in the Affirmatively Furthering Fair Housing chapter, with the complete results included in Appendix B. The County received the following feedback:

Countywide

- 60.78% of respondents rated their housing as sound (very good to excellent condition), 20.59% as showing signs of minor deferred maintenance; 14.71% as needing moderate repairs or upgrades, 2.94% as needing two or more major upgrades, and less than 1% as dilapidated.
- 56.38% of respondents said they are very satisfied with their current housing situation, 24.47% are somewhat satisfied, and 12.77% are somewhat dissatisfied or dissatisfied.
- 15.79% of respondents think that the range of housing options currently available in Amador County meet the needs of the community. 84.21% of respondents think that the range of housing options currently available in Amador County do not meet the needs of the community.
- 35.37% of respondents indicated they are concerned with their rent increasing to an amount they cannot afford.
- 25.32% of respondents indicated they are concerned that if they ask their property manager or landlord to make repairs their rent will increase or they will be evicted.
- 28.05% of respondents indicated they struggle to pay their rent or mortgage payment.
- 16.00% of respondents indicated they need assistance with understanding their rights related to fair housing.
- 9.78% of respondents indicated they have encountered housing-related discrimination.
- 15.05% of respondents indicated they would like to buy a home in Amador County and cannot find a home in their price range; 19.35% of respondents indicated they would like to buy a home in Amador County and do not currently have the financial resources for an appropriate down payment.

City of Amador City

- 5.77% of respondents indicated that single family, medium to large (2,000 square foot home or larger) is the most needed type of housing in Amador City.
- 2.99% of respondents indicated that persons with a disability (including developmental disability) need additional housing types or dedicated policies and programs to ensure they can access housing in Amador City.

City of Lone

- 18.06% of respondents indicated that apartment (multi-family rental homes) is the most needed type of housing in Lone.
- 22.00% of respondents indicated that large families (5 or more persons) need additional housing types or dedicated policies and programs to ensure they can access housing in Lone.

City of Jackson

- 52.31% of respondents indicated that duplex, triplex, and fourplex are the most needed types of housing in Jackson.
- 60.27% of respondents indicated that homeless persons or at risk of homelessness need additional housing types or dedicated policies and programs to ensure they can access housing in Jackson.

City of Plymouth

- 36.00% of respondents indicated that farmworker housing is the most needed type of housing in Plymouth.
- 31.58% of respondents indicated that farmworkers need additional housing types or dedicated policies and programs to ensure they can access housing in Plymouth.

City of Sutter Creek

- 15.38% of respondents indicated that single family, medium to large (2,000 square foot home or larger) is the most needed type of housing in Sutter Creek.
- 14.93% of respondents indicated that seniors need additional housing types or dedicated policies and programs to ensure they can access housing in Sutter Creek.

Unincorporated Area of Amador County

- 38.00% of respondents indicated that farmworker housing is the most needed type of housing in the unincorporated area of Amador County.

5. STAKEHOLDER PARTICIPATION

Representatives from 17 community stakeholders were invited to provide input on housing-related issues affecting Amador County; this invitation list included housing developers (affordable and market-rate), religious organizations, school representatives, fair housing service providers, and other social service providers. Understanding the potential lack of participation from community members of protected classes, the Countywide jurisdictions and consultant team targeted stakeholders, agencies, and organizations that represent protected class members, such as lower income households, persons with disabilities, persons 65 years of age or older, female-headed households, farmworkers, and residents experiencing homelessness, to gain a better understanding of fair housing concerns.

These key stakeholders, agencies, and organizations were asked to participate and assist in two ways. First, to provide outreach assistance by sharing information about the Housing Element Update, workshop, housing needs and priorities survey, and open houses with their service population. Second, by identifying any housing needs and constraints to obtaining housing related to the population or clientele of service providers, housing needs and constraints as observed by advocates and interested parties, and housing needs and constraints to building or providing housing as observed by members of the development community.

Stakeholders invited to participate included representatives from:

- First 5 Amador
- Nexus Youth & Family Services
- Communities Energized for Health, a Project of ETR
- Amador County Behavioral Health
- Homeless Outreach City of Jackson
- Amador Co Department of Social Services
- Amador County Public Health
- Amador County Unified School District
- Nexus Youth & Family Services
- Lone Band of Miwok Indians
- Area 12 Agency on Aging
- St. Vincent de Paul

- Trinity Episcopal Church
- UC Master Gardeners
- Amador Tuolumne Community Action Agency
- County of Amador

Stakeholder and Service Provider Survey

17 stakeholders responded to the service provider survey. Survey results are provided in Appendix A. Stakeholders expressed concern regarding a variety of fair housing issues, with limited affordable housing identified as the primary barriers identified to finding or staying in housing. Stakeholder input is incorporated into the Housing Needs Assessment, Affirmatively Furthering Fair Housing, and other chapters as relevant.

6. ACTIONS TO EXPAND PUBLIC ENGAGEMENT

To ensure meaningful, frequent, and ongoing community outreach is fostered and continued during this 6th Cycle planning period, Programs 2 and 23 are included in the Housing Plan. Program 2 provides for annual outreach related to each jurisdiction's Annual Progress Report. Program 23 provides for ongoing community education and outreach to ensure information regarding housing-related programs is available to households and interested parties throughout the County. Overall, the intent of these programs in the Housing Plan is to ensure meaningful, frequent, and ongoing community participation is fostered and continued during this 6th Cycle planning period.

B. ASSESSMENT OF FAIR HOUSING ISSUES

This section contains an analysis of demographic, housing, and specifically fair housing issues for Amador County. While the County's demographic and income profile, household and housing characteristics, housing cost and availability, and special needs populations were discussed in previous sections of this Background Report, this section focuses on demographics and income related to protected classes, lower income and poverty-level households and also incorporates information from the community engagement and outreach process used to develop this Housing Element, which is described in the previous section.

1. FAIR HOUSING ENFORCEMENT AND OUTREACH CAPACITY

Fair housing for each city and the unincorporated area of Amador County is addressed at both the local and regional level. Resources for enforcement and outreach are discussed below.

Enforcement

The County provides information regarding fair housing services and tenant/landlord rights on its website under the Housing and Employment Information webpage and follows State and Federal requirements related to fair housing. The Amador Tuolumne Community Action Agency (ATCAA) offers a variety of assistance and services to the community. Services include securing and stabilizing housing for homeless families and individuals as well as those at risk of becoming homeless. When funding is available, ATCAA offers emergency Homeless Prevention Rental Assistance and Homeless Rapid Re-Housing Assistance. Fair housing inquiries at the County and each jurisdiction are currently referred to the California Department of Fair Housing and Employment.

None of the jurisdictions reported any complaints related to fair housing during the 5th Cycle. The HCD Affirmatively Furthering Fair Housing Data Viewer (AFFH Viewer) provides information regarding federal Fair Housing and Equal Opportunity (FHEO) cases by city for the 2013-2021 period, which provides a local and regional understanding of fair housing issues and complaints and also provides data on total County cases in 2010 and 2020. It is noted that Countywide information is not available for the 2013-2021 period. The City-specific 2013-2021 and Countywide 2010 and 2020 data is information is summarized below for each jurisdiction:

- Countywide: 2 cases in 2020 (1 with a racial bias, 1 with a familial status bias) and 0 cases in 2010
- 0 in Amador City (2013-2021)

- 2 in Lone (2013-2021) with no identified bias based on protected characteristics (disability, race, familial status, national origin, religion, sex, or color) and neither was pursued due to the failure of the complainant to respond
- 8 in Jackson (2013-2021) with no identified bias based on protected characteristics; 4 cases were not pursued due to the failure of the complainant to respond, FHEO decided to not pursue 2 additional cases, and 2 cases were determined to have no valid issue
- 0 in Plymouth (2013-2021)
- 0 in Sutter Creek (2013-2021)

According to the California Department of Fair Employment and Housing (CDFEH) 2020 Annual Report, 880 housing complaints were filed in 2020, with the top basis for housing complaints surrounding disability (650 cases or 73.86 %) and race (177 cases or 20.11%)⁹. None of the 880 housing complaints filed in 2020 was from Amador County residents.

It is noted that the California DFEH does not make data readily available related to fair housing inquiries, specific concerns, and outcomes; if made available, this information would be invaluable to local jurisdictions, residents, and landlords in identifying areas with high incidences of fair housing concerns and opportunities for community education regarding specific topics of concern. The County has requested that the HCD coordinate with the California Department of Fair Employment and Housing to include this information at the local level in HCD's AFFH Viewer to assist local jurisdictions with better understanding fair housing needs.

Public Education

Fair housing outreach and education efforts are not currently conducted in Amador County. Apart from a link to the Department of Fair Employment and Housing on the Amador County website, there is no information readily available from the County, the cities, or ATCAA to assist residents, landlords, and housing providers with understanding fair housing laws and rights.

Findings

Based on the number of cases in Amador County, there appears to be adequate capacity in Amador County to respond to the complaints made. However, there is the potential that the low number of complaints in Amador County reflects a lack of understanding of fair housing rights and limited availability of programs or organizations active in the County that provide assistance with making a complaint. Therefore, additional outreach and education is needed, and annual training of County and local jurisdiction staff should occur to ensure fair housing practices are maintained Countywide and information regarding fair housing, including fair housing resources as well as other housing-related resources for renters and homeowners, is needed. Bi-annual training of County and local jurisdiction staff should occur to ensure fair housing practices are maintained throughout the County. Information regarding fair housing laws and rights and housing programs available to renters and homeowners should be made available at County and City buildings as well as publicly-accessible locations throughout the County such as libraries or community centers, on each jurisdiction's website, and via each jurisdiction's social media on a regular basis to ensure County residents and landlords are aware of fair housing laws and rights, as well as methods to address fair housing concerns.

Amador County and the Cities comply with fair housing laws and regulations as described in Table V-1.

Law	Description	Compliance
California Fair Employment and Housing Act (FEHA)	The Fair Employment and Housing Act (FEHA) applies to public and private employers, labor organizations and employment agencies. The FEHA prohibits those engaged in the housing business – landlords, real estate agents, home sellers, builders, mortgage lenders, among others – from discriminating against tenants or homeowners on the	Compliance is achieved through DFEH's enforcement of the FEHA and through HUD's enforcement of federal FHEO cases. The Countywide jurisdictions do not

⁹ California Department of Fair Employment and Housing. 2020. 2019 Annual Report. Available at: <https://calcivilrights.ca.gov/wp-content/uploads/sites/32/2022/01/2020-DFEH-Annual-Report.pdf>

	<p>basis of protected characteristics. It is also illegal for cities, counties, or other local government agencies to make zoning or land-use decisions, or have policies that discriminate against individuals based on those traits.</p>	<p>actively provide education or assistance with fair housing complaints under federal or state fair housing laws.</p>
<p>Government Code Section 65008</p>	<p>Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, land ownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.</p> <p>For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.</p>	<p>Compliance is achieved by uniform application of each jurisdiction's codes, regulations, policies and practices, including development standards, design guidelines, application submittal requirements, fees and approval findings.</p>
<p>Government Code Section 8899.50</p>	<p>Requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.</p>	<p>Compliance is achieved through consultations with community stakeholders and support agencies as part of program evaluating and funding decisions. The 6th Cycle Housing Element Housing Plan describes how fair housing issues and contributing factors will be addressed throughout the 6th Cycle.</p>
<p>Government Code Section 11135 et seq.</p>	<p>Requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.</p>	<p>Compliance is achieved through promotion/availability of activities and programs to all persons of all backgrounds to participate equally in community programs and activities.</p>
<p>Density Bonus Law (Gov. Code, § 65915.)</p>	<p>Density bonus law is intended to support the construction of affordable housing by offering developers the ability to construct additional housing units above an agency's otherwise applicable density range, in exchange for offering to build or donate land for affordable or senior units. Density Bonus Law also provides for incentives intended to help make the development of affordable and senior housing economically feasible.</p>	<p>Compliance is achieved by administration of each jurisdiction's code, which provides for compliance with Government Code Section 65915 et seq, as well as with Housing Plan programs requiring modifications to specific jurisdiction's codes to comply with State law.</p>
<p>Housing Accountability Act (Gov. Code, § 65589.5.)</p>	<p>Provides that a local agency shall not disapprove a housing development project, for very low, low-, or moderate-income households, or an emergency shelter, or condition approval in a manner that renders the housing development project infeasible for development for the use of very low, low-, or moderate-income households, or an emergency shelter, including through the use of design review standards, unless it makes certain written findings, based upon a preponderance of the evidence in the record.</p>	<p>Compliance is achieved through the development review process consistent with the Housing Accountability Act. Additionally, Lone has adopted objective development standards and Amador County and the cities of Amador City, Plymouth, Jackson, and Sutter Creek will prepare objective development standards to facilitate an objective and equitable review of applicable projects.</p>
<p>No-Net-Loss Law (Gov. Code, § 65863)</p>	<p>Ensures development opportunities remain available throughout the planning period to accommodate a jurisdiction's regional housing need assessment (RHNA) allocation, especially for lower- and moderate- income households.</p>	<p>This draft Housing Element identifies a surplus of sites with capacity to accommodate each jurisdiction's RHNA allocation and address any shortfall that</p>

		may occur with respect to anticipated development density capacity.
Least Cost Zoning Law (Gov. Code, § 65913.1)	Provides that, in exercising its authority to zone for land uses and in revising its housing element, a city, county, or city and county shall designate and zone sufficient vacant land for residential use with appropriate standards, in relation to zoning for nonresidential use, and in relation to growth projections of the general plan to meet housing needs for all income categories as identified in the housing element of the general plan.	Compliance is achieved through adoption of each jurisdiction's General Plan and Zoning Code and implementation of Housing Element Housing Plan Programs which commit the jurisdictions maintaining adequate sites at densities appropriate to accommodate their RHNA's and commit Plymouth to rezone to accommodate its RHNA.
Excessive Subdivision Standards (Gov. Code, § 65913.2.)	Provides that, in exercising its authority to regulate subdivisions a city, county, or city and county shall: (a) Refrain from imposing criteria for design, as defined in Section 66418, or improvements, as defined in Section 66419, for the purpose of rendering infeasible the development of housing for any and all economic segments of the community. However, nothing in this section shall be construed to enlarge or diminish the authority of a city, county, or city and county under other provisions of law to permit a developer to construct such housing. (b) Consider the effect of ordinances adopted and actions taken by it with respect to the housing needs of the region in which the local jurisdiction is situated. (c) Refrain from imposing standards and criteria for public improvements including, but not limited to, streets, sewers, fire stations, schools, or parks, which exceed the standards and criteria being applied by the city, county, or city and county at that time to its publicly financed improvements located in similarly zoned districts within that city, county, or city and county.	Compliance is achieved through the implementation of a fair and equitable development review process which is administered consistent with the Excessive Subdivision Standards Act.
Limits on Growth Controls (Gov. Code, § 65302.8.)	Provides that, if a county or city, including a charter city, adopts or amends a mandatory general plan element which operates to limit the number of housing units which may be constructed on an annual basis, such adoption or amendment shall contain findings which justify reducing the housing opportunities of the region. The findings shall include all of the following: (a) A description of the city's or county's appropriate share of the regional need for housing. (b) A description of the specific housing programs and activities being undertaken by the local jurisdiction to fulfill the requirements of subdivision (c) of Section 65302. (c) A description of how the public health, safety, and welfare would be promoted by such adoption or amendment. (d) The fiscal and environmental resources available to the local jurisdiction	None of the Countywide jurisdictions have adopted a General Plan that operates to limit the number of housing units which may be constructed on an annual basis.
Housing Element Law (Gov. Code, § 65583, esp. subds. (c)(5), (c)(10).)	Section 65583 stipulates that 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. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, mobile homes, and emergency shelters, and	Compliance is achieved through preparation and adoption of a Housing Element that addresses the provisions of State Housing Element law.

	<p>shall make adequate provision for the existing and projected needs of all economic segments of the community.</p> <p>Subdivision (c)(5) provides that, in order to make adequate provision for the housing needs of all economic segments of the community, the program shall promote and affirmatively further fair housing opportunities and promote housing throughout the community or communities for all persons regardless of protected characteristics.</p>	
--	--	--

2. ANALYSIS OF AVAILABLE FEDERAL, STATE, AND LOCAL DATA AND LOCAL KNOWLEDGE

This section presents an overview of available federal, state, and local data to analyze fair housing issues in Amador County. These data sources are supplemented with local knowledge of existing conditions in the community to present a more realistic picture of fair housing concerns in Amador County and a more informed perspective from which to base goals, policies, and programs to affirmatively further fair housing.

The figures in this chapter identify data based on census tracts and boundaries, as shown in Figures V-1 and V-2. For an understanding of how existing affordable housing opportunities are distributed throughout the County, Figures V-3 and V-4 identify Housing Choice Vouchers and subsidized housing.

Local Knowledge

It is recognized that segregation and discriminatory practices have occurred throughout the nation. City and County staff and local/regional service providers were surveyed to identify housing issues, including fair housing concerns, for Amador County. Very little data regarding fair housing issues relevant to Amador County has been collected historically.

[Due to limited available knowledge and local/regional data related to fair housing issues, this chapter augments input from County and City staff and local service providers with information regarding trends and conditions from the U.S. Census, HCD's AFFH Data Viewer, and the CA School Dashboard, and historic data from the California State Parks Office of Historic Preservation and the National Park Service.](#)

Staff Knowledge

City and County staff reported that they were not aware of any [infrastructure or community investment conditions or trends, land use development patterns, or other](#) fair housing issues affecting their communities. A common observation among City and County staff was that Amador County has historically had affordable housing costs, with new housing prices including options affordable to moderate income households and sometimes lower income households and opportunities for lower income households to rent or own in the County which has helped make housing accessible to a broad variety of persons.

Historical Conditions

[The eastern Miwok historically occupied Amador County and surrounding areas to the west. While the Plains Miwok shared a common language and cultural background, they consisted of a number of separate and politically independent groups. Each group used a number of permanently inhabited and seasonally occupied locales. The eastern Miwok relied on a broad spectrum of plant and animal food sources, including the valley oak, buckeye, laurel, hazelnut, wild oats, balsam root, several species of edible roots and greens, berries, mushrooms, elk, antelope, rabbits, waterfowl, elk, pronghorn antelope, waterfowl and fish.](#)

[The settlement of what is now Amador County dates back to California's early pioneer and gold rush days. As early as 1843, John Sutter dispatched men - some with families - to stands of cedar and sugar pine on the ridge between today's Amador and Sutter Creeks. He called the place "Pine Woods." Sutter's men worked there sawing wood, producing charcoal, and manufacturing other items needed at Sutter's Fort. Even for a time after the gold discovery, Sutter's men still worked at Pine Woods.](#)

As word spread of the discovery of gold, miners flooded to the Mother Lode to search for fortune. In 1849, the population of California surged from 14,000 to over 100,000, comprised of Americans and immigrants from around the world. Throughout the Mother Lode, small mining camps and towns sprung up to supply gold mines and miners – the demand for food, booze, supplies, building materials, and entertainment drove development along the American and Mokelumne Rivers, and deep into the Sierra foothills. Early in the gold rush, streams were placer mined (1846–1857). Most of the important lode deposits were discovered in the 1850s.

Amador County is the only county in the state named after a native Californian - Jose Maria Amador, a wealthy ranchero before the gold rush, whose great ranch covered much of what is now Amador Valley near Danville. He and his employees mined along a creek in Amador County in 1848 and 1849. That creek became known as Amadore's Creek, and soon after, camps called Amadore Crossing and South Amadore or Amadore City were founded.

Before California statehood, what is now Amador County was part of the San Joaquin District and in 1849 had at least three precincts - Drytown, Volcano, and Buena Vista Ranch - in the statewide elections of 1849. Following California's statehood, Amador County was created in 1854. Jackson became the County seat.

From the 1870s to the 1890s, mining expanded to maintain profitability. By 1875, mines such as the Keystone, South Spring Hill, Oneida, Old Eureka and Plymouth had become large and highly profitable. As mining progressed to greater and greater depths, costs increased. The Argonaut, Kennedy, Central Eureka, Bunker Hill, Fremont Gover, and Lincoln Cons were major gold sources in the 1880s and 1890s.

By some estimates, merchants supplying gold miners made more than the miners themselves. In Amador County, a proliferation of other industries, like wine, lumber, and agriculture supplied mining camps and towns with provisions. During the 1850s, the soil in Shenandoah Valley was found to be excellent for growing grapes without irrigation. The official Amador County map of 1866 lists 8 sawmills, and the 1881 map lists 10 sawmills. During the 1870s, cattle ranching became commonplace. As the county developed, towns rose up around early mining settlements and homes and buildings reflecting the popular architectural styles were built.

Mining costs continued to increase, and during the early 1900s and World War I the South Spring Hill, Lincoln Cons, Oneida, Zeila, South Eureka, Bunker Hill and Treasure mines were shut down. However, the county continued to yield large amounts of gold as the Argonaut, Kennedy, Central Eureka and other mines grew. Mining occurred at greater and greater depths until the Argonaut and Kennedy became the deepest mines in the country.

Since the 1950s, Amador County has seen steady population growth, primarily in rural residential areas. As mining and timber production have declined, the County's wine and tourism industries have become more important to the County's economy.

Development Patterns

Amador County has had predominantly low density residential development with modest amounts of community-serving commercial, governmental, public/quasi-public, and recreational uses in the local cities and communities, consistent with the rural and agricultural history of the area. As the County has grown and population has increased, each of the cities has identified sites for multifamily housing, including lower density multifamily opportunities as well as higher density (over 20 units per acre) multifamily and mixed use opportunities. Affordable housing opportunities have been focused in the larger cities, including Jackson, Sutter Creek, and Lone. Outside of the cities and communities, residential development is largely large-lot development, typically with a single family home or mobile home as well as second units.

Travel Routes

State Routes 16, 26, 49, 88, 104, and 124 are the primary roadways in the County, providing linkages between the cities, most larger communities, and destinations beyond the County. Historically, State Route 49 passed through or near four of the County's five cities, Amador City, Jackson, Plymouth, and Sutter Creek. The construction of the State Route 49 bypass in the early 2000's realigned State Route 49 to bypass Amador City and Sutter Creek, reducing the noise, air quality, and safety

[effects of high vehicle traffic through the centers of these communities and also removing a source of tourism revenue. Reviewing AFFH indicators \(race, age, income, familial status, and areas of opportunity\) against the primary roadways in the County does not indicate a strong correspondence between fair housing conditions and these roadways.](#)

Service Providers

Seventeen service providers, non-profits, and housing providers responded to the Stakeholder and Service Provider Survey. While the majority did not identify fair housing issues (Assistance with addressing discrimination, legal rent or mortgage practices, tenant/landlord mediation, or other fair housing issues) as a primary need of the general population as one of the highest needs for any of the populations, fair housing issues were identified as one of the concerns (6% of 72 votes regarding primary needs of the general population, 5% of 38 votes regarding primary needs of seniors, 3% of 31 votes regarding primary needs of persons with a disability, 7% of 27 votes regarding primary needs of persons with a developmental disability, 7% of 43 votes regarding primary needs of female heads of household, 5% of 20 votes regarding primary needs of farmworkers, 5% of 57 votes regarding primary needs of the homeless population.

The primary barrier to housing identified in the Stakeholder and Service Provider Survey was a shortage of affordable housing, with a long waiting list for subsidized housing. Another barrier was a lack of landlords willing to rent to people currently unhoused. High rents and entrance charges and low fixed incomes were also identified as barriers to finding or staying in housing. A need for landlords to allow roommate situations was also identified.

Community Input

The Housing Needs and Priorities Survey responses indicated that 9% of respondents experienced discrimination when trying to rent housing and 6% when trying to purchase housing. A larger group, 16%, identified a need for assistance with understanding rights related to fair housing. 25% of respondents indicated concern that if they asked their property manager or landlord to repair their home that their rent would increase or they would be evicted. Respondents were also asked to explain specific fair housing and discrimination issues. Issues included exposure to lack of available housing resulting in temporary living situations so they are unable to “join” a neighborhood, exposure to second-hand smoke, requirement for a second income for a single employed mom whose income exceeded the amount required to qualify and discrimination against children, denial of housing due to landlord questions regarding political and religious beliefs, difficulty with the loan process, sexism/gender discrimination, racism, age (under 55 with no kids or family), and kicked out of home because of not speaking English. Reviewing responses based on the respondent locations within Amador County identified the following rates of respondents reporting issues with discrimination/fair housing:

- Amador City – 0% of 4 respondents;
- Lone – 0% of 9 respondents;
- Jackson - 13% of 31 respondents reported discrimination or other fair housing issues, including discrimination when trying to purchase housing or rent housing, lack of available housing, and denial of housing due to political and religious beliefs;
- Plymouth - 13% of 8 respondents reported discrimination or other fair housing issues, including discrimination when trying to purchase housing or rent housing and discrimination due to language (non-English) spoken;
- Sutter Creek - 14% of 14 respondents reported discrimination or other fair housing issues, including discrimination when trying to purchase housing or rent housing, discrimination against single mother with children due to lack of a working partner or child support, gender/sexual orientation, and racism; and
- Unincorporated County – 10% of 39 respondents reported discrimination or other fair housing issues, including discrimination when trying to rent housing, discrimination due to age and familial status (under 55 without children/family), sexual orientation, and religious beliefs.

Racially Restrictive Covenants

Restrictive covenants were used to stabilize the property values of white families and caused segregation of neighborhoods. Beginning in 1934, the Federal Housing Authority recommended the inclusion of restrictive covenants in the deeds of homes

it insured. Racially restrictive covenants made it illegal for African Americans, as well as other people of color, to purchase, lease rent, or use homes (unless as a servant).

In a landmark 1948 ruling, the Supreme Court deemed all racially restrictive covenants unenforceable. While Titles VIII and IX of the 1968 Civil Rights Act, also known as the Fair Housing Act, prohibited discrimination in the sale, rental, and financing in housing-related transactions based on race, color, national origin, religion, sex, disability, marital status, and familial status, it is anticipated that restrictive covenants continue to remain in property deeds throughout Amador County, including its cities.

The Amador County Clerk/Recorder has a Restrictive Covenant Modification program, which provides for a modification document to be recorded with the unlawful covenant language stricken, where a property owner submits their title documents for such a change and the existence of unlawfully restrictive language is confirmed by County Counsel. However, most people are not even aware that these covenants exist.

In 2021, Assembly Bill 1466 made changes to the RCM processes and added Government Code Section 12956.3, which imposes a state-mandated local program and opens the ability to all, including the County Clerk/Recorder, to submit a RCM document for recording and redact the illegal restrictive language. As part of the new processes, GC Section 12956.3(b)(1), requires the Amador County Clerk/Recorder's Office to create a Restrictive Covenant Modification Program Implementation Plan to address the following requirements:

- Identify unlawfully restrictive covenants
- Redact unlawfully restrictive covenants
- Track identified illegal restrictive covenants
- Establish a timeline to identify, track, and redact unlawfully restrictive covenants
- Make index of recorded RCM documents available to the public
- Maintain original non-redacted recording
- Provide status reports to the County Recorders Association of California

Redlining

Separate from racially restrictive covenants, the Home Owners Loan Corporation mapped regions and “redlined” areas, depicting “best” areas in green, “still desirable” in blue, “definitely declining” in yellow, and “hazardous” in red. This practice was known as “redlining”. The County and Cities are not aware of any known redlining maps that include Amador County.

Analysis of Impediments to Fair Housing

Amador County is included in the Stanislaus County Housing Authority service area. The Stanislaus County Fiscal Year 2020-2025 Regional Analysis of Impediments (AI) addressed regional impediments to fair housing for the Stanislaus Urban County, City of Modesto, City of Turlock, and the StanCoHA (Counties of Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Stanislaus, and Tuolumne).

While the AI does not address fair housing issues of specific concern to Amador County, it summarizes input as a result of stakeholder outreach and consultations, input received through a webinar series, a community survey, and housing data (primarily Census, RHNA, and HCD data sources that do not include local data). While the community needs survey results appear to reflect areas outside of Amador County (none of the areas with the top responses are located within or adjacent to Amador County) and does not reflect local data or knowledge for Amador County, the stakeholders consultation and rural communities webinar data and knowledge included in the AI include information from regional service providers and address needs associated with rural areas such as Amador County.

AI Stakeholder Outreach: The AI stakeholder outreach identified the following 5 issues:

- Lack of Adequate Housing Development: Feedback highlighted a diverse range of factors contributing to a lack of adequate housing development across the state, including the rising cost of land, cost of labor and materials,

increased regulatory standards, permitting delays and fees, land use and zoning restrictions, and community resistance to housing development.

- **Lack of Affordable Housing:** Stakeholders noted rising housing costs and a lack of affordability for renters generally, and very low-income households particularly, as well as concern about rising rates of eviction, displacement, and homelessness.
- **Displacement:** The disproportionate impact of displacement on low-income and marginalized communities leading to segregation, increased commute times, and a lack of access to opportunity for these populations was highlighted by stakeholders.
- **Rising Homelessness:** Many stakeholders discussed at length California's rising rate of homelessness driven by lack of housing supply, rapidly rising housing costs, and the effects of increasingly stringent rental requirements driven by high housing demand. Inadequate resources to address the immediate needs of persons currently experiencing homelessness and to promote permanent supportive housing options, as well as inadequate resources to prevent homelessness, were identified as barriers to housing by stakeholders.
- **Increased Housing Needs for Special Populations:** The need for additional housing resources for special populations, such as persons experiencing homelessness, seniors, persons with disabilities, people identifying as lesbian, gay, bisexual, transgender, or queer, immigrant communities, veterans, low- and very low-income households, and historically marginalized communities who are disproportionately impacted by the lack of affordable housing and rising housing costs.

AI Rural Communities Webinar: The AI included results of a series of webinars hosted by HCD, including one focusing on rural communities that was attended by 26 people. Stakeholders discussed access to opportunity for rural areas, including adequate housing, jobs, access to transit, education, and clean water through the lens of fair housing for rural communities. Participants also discussed barriers to rural housing development, including zoning and opposition to converting agricultural land to residential uses. Stakeholders expressed concern about access to affordable housing for low-income households and access to transportation options in rural areas.

Based on the above input as well as a review of demographic data and fair housing data, the AI identified findings related to fair housing issues. The AI did not include any data or findings specific to Amador County. Three of the five findings from the AI were not jurisdiction-specific and are applicable to Amador County as well as all jurisdictions addressed by the AI:

- There is a limited knowledge of fair housing rights among the general population.
- Discrimination in rental housing often occurs without legal complaint and opportunity for redress/ resolution to fair housing violations.
- There is a support and assistance need for homeowners who have experienced foreclosure, homeowners and renters who are members of a protected class, and others who must find affordable living arrangements.

These findings reinforce the conclusions of the Fair Housing Outreach and Enforcement Capacity discussion, which identified a need for education regarding fair housing laws, assistance with fair housing complaints, and assistance with information regarding resources available for renters and homeowners.

3. INTEGRATION AND SEGREGATION PATTERNS AND TRENDS

To inform priorities, policies, and actions, Amador County has included an analysis of integration and segregation, including patterns and trends, related to people with protected characteristics. Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. Conversely, integration refers to a condition in which there is a not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. The following analysis will analyze levels of segregation and integration for race and ethnicity, persons with disabilities, familial status, age, and income to identify the groups in unincorporated Amador County that experience the highest levels of segregation.

Neighborhood Concentrations and Diversity

Tracking the diversity of cities and counties throughout California is crucial to understanding the shifting demographics of race and ethnicity in California and the United States. Figures V-5 and V-6 map the concentrations of racial/ethnic groups by Census tract. With the exception of the northwest portion of the County, including northern lone and northern Plymouth, which is identified as having a concentration of 3 mixed groups, the County is generally composed of Latinx-White and Mostly White households as shown in Figures V-5 and V-6.

To provide more detail regarding racial/ethnic concentrations and diversity, Esri's Diversity Index captures the racial and ethnic diversity of a geographic area in a single number, from 0 to 100. Scores less than 40 represent lower diversity in the jurisdiction while scores of greater than 85 represent higher diversity. Additionally, scores between 40-55 represent low diversity, 55-70 represent moderate diversity, and 70-85 represent high diversity.

As shown in Figures V-7 and V-8, there generally appears to be lower diversity index scores throughout Amador County, except census block group 2 of the census tract 3.01 in the west portion of the County has a high diversity index (70-85). Census block group 2 of census tract 3.01 covers the north portion of lone. It is noted that this census block group extends out into areas of the unincorporated County. Amador County, Amador City, Jackson, Plymouth, and Sutter Creek, and the unincorporated area generally have similar levels of diversity index scores when compared with surrounding counties of El Dorado, Calaveras, and Alpine, but lower diversity index scores when compared to Sacramento County to the west. These regional trends do not appear to have a strong correlation with access to opportunities, although there is some correlation between generally lower diversity scores in the eastern portion of San Joaquin Valley and the transition to the foothills/mountain region and areas of low and moderate resources (Figure V-30). However, regionally, higher and highest resource areas appear to occur in both lower and higher diversity areas. lone, though, has areas ranging from mid to higher diversity and does not include any lower diversity areas. Figures V-9 and V-10 depict the diversity index in 2010. From 2010 to 2018, there has been a slight increase to the diversity index in the western and central portions of the County as well as the cities of lone (eastern portion), Jackson (western and northern portions), and Sutter Creek (western portion).

[Historical information related to the establishment of communities in Amador County does not include much data, local, or regional knowledge regarding historical or current racial, cultural, or ethnic concentrations within the County. Information from California State Parks Office of Historic Preservation and the National Park Service regarding historical landmarks and communities in Amador County and from the local jurisdictions' websites and General Plans regarding the history of each community was reviewed to identify potential historical conditions.](#)

[The Eastern Miwok Indians have been living on aboriginal tribal land of what later became Amador County since at least 1817, more than 30 years before the influx of settlers that coincided with the start of the Gold Rush. Non-native contact changed the course of history for the Native Americans in the region, resulting in exposure to diseases and epidemics, absorption of Native Americans into the Spanish Mission populations, and settling of their historic territories by Europeans, Spanish-Americans, and the many other racial and ethnic groups that came to California for the Gold Rush. In 1910, the Miwok population \(excluding the Marin and Middletown Tribes\) was 670 persons in the United States. As shown in Table II-3, the County's Native American population is approximately 303 persons, less than 1% of the Countywide population, and a decrease from 1.5% in 2010.](#)

[Many Chinese came to Amador County during the Gold Rush and subsequent years. The California Sun indicates that when "news of the gold discovery in California circled the world in 1848, no population beyond U.S. shores answered the call in greater numbers than the Chinese" going on to state that by 1860, migrants from China represented nearly a third of California's approximately 83,000 miners. Chinese quarters sprung up in many communities along the Sierra, with lone and Jackson having historic Chinese areas of town, and one of the communities, Fiddletown, came to be known as a Chinese town. The National Park Service's *Five Views: An Ethnic Historic Site Survey for California* indicates that the Chinese American population dwindled due to the decrease in mining activity and racism, including enactment of the Chinese Exclusion Law of 1882. By 1900, only 11 Chinese Americans lived in Fiddletown and in 1965, the last Chinese American resident of Fiddletown died.](#)

https://www.nps.gov/parkhistory/online_books/5views/5views3h34.htm The Asian population of Amador County is approximately 508, an increase of 19% in 2010.

Table V-2 shows the demographic trends over time for the Amador County, each city, and the unincorporated area from 1990 to 2020. Since 1990, the percentage of population that are White residents has decreased from 94.1% to 72.8% in Jackson, from 94.7% to 77.9% in Sutter Creek, and from 92.3% to 73.7% in the unincorporated Amador County, compared to the County which has decreased at a slower rate from 83.7% to 73.4%. Similarly, since 2000, the percentage of population that are White residents has decreased from 85.7% to 79.0% in Amador City, and from 88.3% to 65.4% in Plymouth. Since 1990, the percentage of population that are Black residents has decreased from 24.0% to 2.2% in Lone, compared to the County which has decreased from 5.6% to 3.0%. Since 2000, the percentage of population that are Two or More Races residents has increased in all Countywide jurisdictions - from 0.1% to 6.0% in the Amador City, 1.2 % to 5.5% in Lone, from 1.7% to 5.5% in the Jackson, from 2.8% to 6.0% in Sutter Creek, and from 1.8% to 4.9% in the Unincorporated Amador County, compared to the County which has increased at a rate from 1.8% to 5.1%. Since 1990, the percentage of population that are Hispanic or Latino residents has increased from 6.1% to 16.3% in Jackson, from 4.3% to 11.8% in Sutter Creek, and from 4.7% to 14.1% in the unincorporated Amador County, compared to the County which has decreased at a rate from 8.4% to 14.9%. Similarly, since 2000, the percentage of population that are Hispanic or Latino residents has decreased from 0.3% to 10.5% in Amador City, and from 5.1% to 24.4% in Plymouth. In comparison to the County, there has been little change in the population of other racial and ethnic groups in the County from 1990 to current population.

Table V-2: Demographic Trends				
Racial/Ethnic	1990	2000	2010	Current
City of Amador City				
White	-	85.7%	88.1%	79.0%
Black or African American	-	0.0%	0.0%	0.5%
American Indian and Alaska Native	-	0.1%	0.1%	2.0%
Asian or Pacific Islander	-	0.0%	0.0%	0.0%
Some other race	-	0.0%	0.0%	2.0%
Two or More Races	-	0.1%	0.1%	6.0%
Hispanic or Latino	-	0.3%	0.2%	10.5%
City of Lone				
White	50.9%	55.0%	58.2%	72.1%
Black or African American	24.0%	17.7%	10.2%	2.2%
American Indian and Alaska Native	1.4%	2.0%	1.8%	1.2%
Asian or Pacific Islander	0.7%	1.7%	1.5%	1.5%
Some other race	0.9%	2.2%	1.2%	0.4%
Two or More Races	-	1.2%	2.0%	5.5%
Hispanic or Latino	22.2%	20.2%	25.1%	17.0%
City of Jackson				
White	94.1%	89.5%	82.5%	72.8%
Black or African American	0.3%	0.5%	0.6%	0.8%
American Indian and Alaska Native	1.0%	1.1%	1.5%	1.9%
Asian or Pacific Islander	0.5%	0.6%	1.4%	2.2%
Some other race	0.0%	0.1%	0.2%	0.5%
Two or More Races	-	1.7%	2.7%	5.5%

Hispanic or Latino	4.1%	6.5%	11.2%	16.3%
City of Plymouth				
White	-	88.3%	74.4%	65.4%
Black or African American	-	0.2%	0.3%	0.5%
American Indian and Alaska Native	-	1.9%	1.3%	2.3%
Asian or Pacific Islander	-	0.6%	0.7%	1.7%
Some other race	-	0.0%	0.1%	0.9%
Two or More Races	-	3.9%	5.0%	4.8%
Hispanic or Latino	-	5.1%	18.2%	24.4%
City of Sutter Creek				
White	94.7%	88.8%	84.9%	77.9%
Black or African American	0.3%	0.2%	0.4%	0.6%
American Indian and Alaska Native	0.3%	1.1%	1.0%	1.6%
Asian or Pacific Islander	0.4%	1.2%	2.8%	1.9%
Some other race	0.0%	0.2%	0.0%	0.3%
Two or More Races	-	2.8%	2.2%	6.0%
Hispanic or Latino	4.3%	5.8%	8.8%	11.8%
Unincorporated				
White	92.3%	89.5%	86.3%	73.7%
Black or African American	0.5%	0.3%	0.4%	3.9%
American Indian and Alaska Native	1.8%	1.5%	1.4%	1.3%
Asian or Pacific Islander	0.7%	0.8%	0.9%	1.4%
Some other race	0.0%	0.1%	0.1%	0.7%
Two or More Races	-	1.8%	2.5%	4.9%
Hispanic or Latino	4.7%	6.0%	8.4%	14.1%
Amador County				
White	83.7%	82.4%	79.6%	73.4%
Black or African American	5.6%	3.8%	2.5%	3.0%
American Indian and Alaska Native	1.5%	1.5%	1.4%	1.4%
Asian or Pacific Islander	0.7%	1.0%	1.2%	1.5%
Some other race	0.2%	0.5%	0.3%	0.6%
Two or More Races	-	1.8%	2.5%	5.1%
Hispanic or Latino	8.4%	8.9%	12.5%	14.9%

Source: US Census; 1990 US Census; 2000 US Census; 2010 US Census; 2020 US Census.

Mapped Patterns of Integration and Segregation

Patterns of integration and segregation are also considered for people with disabilities, familial status, and income groups. Relying primarily on data available from the US Census and the AFFH dataset from HUD, it is possible to map and consider existing patterns which may indicate historical influences and future trends.

Persons with Disabilities

Amador County is home to a number of persons with disabilities. At a regional level, Amador County reflects a transition in population with a disability. Amador County has concentrations of persons with a disability, particularly in the Sutter Creek/Jackson area and the eastern County that are not present in El Dorado County to the north or the areas of Sacramento,

San Joaquin, and Stanislaus County that border Amador County. However, Calaveras County to the south has a higher concentration of persons with a disability as does Tuolumne County even further south. These higher concentrations appear to correlate with the Countywide older resident profile and areas of lower median income, although there is not a full correlation. While the higher disability areas in eastern Amador County as well as Calaveras County correlate with low resource areas (See Section 5 of this chapter) as shown in Figure V-30, there are also areas with high rates of disability that correspond to the high and highest resource Census tracts.

As discussed in the Needs Assessment section of the Housing Element Background Report, approximately 15% of Amador County's population in 2019 had at least one disability and 57% of those individuals were seniors. For persons ages 0 to 64, the most common disabilities are cognitive difficulties (25.6%), ambulatory difficulties (24.5%), and independent living difficulties (20.9%). For the population of ages 65 and over, the most common disabilities are ambulatory difficulties (33.8%), hearing difficulties (22.1%), and independent living difficulties (17.7%). Persons with disabilities are represented throughout Amador County with discernible patterns of segregation, as illustrated on Figures V-11 and V-12. The higher concentrations are identified in the census tracts within the unincorporated areas of the County, and areas surrounding the cities of Sutter Creek and Jackson. As shown in Figure V-12, census tract 1.02 in the east portion of the County and census tract 4.01 to the east of Sutter Creek and to the north of Jackson contain 20 to 30% of the population with a disability. Although census tract 4.01 only covers a portion of the cities of Sutter Creek and Jackson, the incorporated areas of the tract contain a larger share of the population than the unincorporated communities. As shown in Table II-13 of Section II (Housing Needs), the City of Jackson has a higher percentage of population with a disability, at a rate of 17.2%, compared to the rate of 9.4% in Sutter Creek. Therefore, it is anticipated that a larger share of persons with a disability are located in Jackson. All other census tracts within the County, including those tracts covering the cities of Lone, Plymouth, and Amador, contain 10 to 20% of the population with a disability.

In Amador County, unincorporated communities contain a larger share of the County population than unincorporated cities, it is anticipated that a larger share of persons with a disability are located in the unincorporated communities, which typically have less transit, activity centers, and access to goods and services, including medical care and assistance. Additionally, unincorporated communities are generally seen as less suitable for persons with disabilities who may have impaired mobility and difficulty accessing goods and services. However, as highlighted by Table II-13 of Section II (Housing Needs), 1,765 of 2,855 disabilities in the County reside within the unincorporated communities. Further, the California Department of Developmental Services (DDS) maintains data regarding people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments. The DDS data is reported by zip code; therefore, it should be noted that zip codes for incorporated cities may contain portions of unincorporated Amador County. As shown in Table II-15, the DDS data indicates that a total of >249 developmentally persons reside in zip codes for the unincorporated areas of Amador County, while >190 developmentally persons reside in an incorporated city. It is important to note that while the unincorporated communities generally contain a higher concentration of persons with disabilities, no discernable or historical patterns of segregation exist in the unincorporated County. The County has extremely large census tracts, so it is difficult to identify the exact concentrations of populations with a disability in the individual unincorporated communities. However, it is anticipated that the concentrations of populations with a disability would be in the less rural and more urbanized unincorporated communities and communities with assisted housing, such as Scottsville, Volcano, Fiddletown, Buckhorn, and Pine Grove, as these communities have more access to services, transit, and major activity centers than the other unincorporated communities.

Based on this analysis, the County finds that there are not significant patterns of segregation impacting persons with disabilities in Amador County, given that the concentration of persons with disabilities has no correlation with the degree of diversity throughout the County. However, the County finds that the areas east to Sutter Creek and north to Jackson within census tract 4.01 contain a larger percentage of populations with a disability. As shown in Figures V-11 and V-12 compared with V-35 through V-38, census tracts with higher concentrations of populations with a disability are also some of the County's census tracts with higher cost burdens for house renters, indicating that populations with a disability may be particularly susceptible to these economic impacts.

Percent of Population Over the Age of 18 in Households Living Alone

Figure V-13 identifies the percent of population over the age of 18 in households living with spouse in Amador County. Compared with surrounding areas such as Calaveras County and Alpine County, it appears that Amador County has similar percentage of population over the age of 18 in households living with spouse. While the County is similar to Calaveras County, Stanislaus County, portions of San Joaquin County and the northern portion of El Dorado County, there are less concentrations of population over the age of 18 in households living with spouse in El Dorado County and Sacramento County than Amador County as a whole. The majority of census tracts in Amador County have 40% to 60% of population over the age of 18 in households living with spouse, except census tract 1.02 in the central portion of the unincorporated Amador County that has 60% to 80% of population over the age of 18 in households living with spouse. Considering there are only a limited number of households that reside in census tract 1.02, it appears that there are no significant patterns of segregation impacting persons over the age of 18 living alone in Amador County.

Percent of Children in Married Households As shown in Figures V-14 and V-15, all census tracts in Amador County have 60% to 80% or over 80% of its children in married households. Regionally, Amador County is home to more married households. Compared with surrounding counties, including Calaveras County, El Dorado County, and San Joaquin County, Amador County has more census tracts with higher percentage of children in married households.

Countywide, the areas with higher concentrations of married households are located in less densely developed areas of the County. Dense communities have a lower percentage of married households. All census tracts that cover the cities of Amador, Sutter Creek, and Jackson have 60% to 80% of the population in married households. Census tract 3.01 that covers the north portions of the cities of Lone and Plymouth have over 80% of its population in married households. It is noted that census tract 3.01 in the cities of Lone and Plymouth with over 80% of married households extends out into areas of the unincorporated County. Based on this analysis, the County finds that there are no significant patterns of segregation impacting married households in Amador County, given that the concentration of married households has no correlation with the degree of diversity throughout the County. As compared to Figures V-35 through V-38, the concentrations of married households throughout the County have no correlation to the cost burdens for house owners and renters, indicating that married households are not susceptible to these economic impacts.

Female-Headed Households

Amador County is also home to a number of female-headed households. Regionally, Amador County has similar percentage of female-headed households compared with surrounding counties. In the areas north and south of Amador County, higher rates of female-headed households with children correspond to TCAC low opportunity areas (Figure V-30) and lower median household incomes (Figure V-20). However, this trend is not as strong in the counties west of Amador County with no strong correlation shown between female-headed households with children and median income or access to opportunity. As shown in Figures V-16 and V-17, all census tracts in Amador County have 20% to 40% or less than 20% of its population in female-headed households, with more densely developed/more populated census tracts in Amador County having lower levels of female-headed households. All census tracts that cover the cities of Amador, Lone, and Plymouth have less than 20% of population in female-headed households. Census tract 4.01 that covers the west portion of Sutter Creek and the north portion of Jackson have 20% to 40% of its population in female-headed households. It is noted that census tract 4.01 in the cities of Sutter Creek and Jackson with 20 to 40% of households with a female head extends out into areas of the unincorporated County. According to Table II-10 in the Section II (Housing Needs), households with female heads make up approximately 11.3% of households in Amador County, with 1,119 female-headed households reside in the Amador County and 575 female-headed households reside in the unincorporated communities in the County. In 2019, about 27.5% of female-headed families in Amador County had incomes below the poverty line while families in poverty made up only 11.5% of all households in Amador County. With over 6,331 households in unincorporated areas of Amador County, there are 575 households with female heads, making up approximately 9.1% of households in unincorporated areas of Amador County. Among all incorporated jurisdictions in Amador County, Jackson has 22.0% households with female heads, Amador City has 20.5% households with female heads, and Plymouth has 17.3% households with female heads, compared to 11.3% households with female heads countywide. A higher percentage of female-headed households are anticipated to be located within the incorporated cities, as these areas have better access to transit and major activity and employment centers. There are no

known historic patterns of segregation by familial status, including by household gender, which the County finds as contributing factors to continued segregation in Amador County. However, it is important to note that although female-headed households made up only 11.3% of all families, they accounted for 50.3% of families in poverty. For this reason, it is expected that female-headed households are more likely to be located in the less rural and more urbanized unincorporated communities with existing assisted housing, as these communities have more access to transit and major activity centers than the other unincorporated communities. Additionally, reviewing Figures V-35 and V-36 indicates that the census tracts with concentrations of female-headed households are also some of the County's census tracts with higher cost burdens for house renters, indicating that female-headed households may be particularly susceptible to these economic impacts.

Persons 65 Years of Age or Older

Amador County's older residents, persons 65 years of age or older, are dispersed throughout the County, as shown in Figures 18 and 19. Regionally, Amador County has similar percentage of its census tracts with more senior population compared with surrounding counties, with Calaveras County has more census tracts with more than 30% of their population as senior residents, and San Joaquin County has less census tracts with high rates senior residents. Regionally, areas with higher proportions of senior residents do correspond to some of the lower opportunity areas, particularly in southern El Dorado County, eastern Amador County, and central Calaveras County but there are also areas high rates of seniors that correspond to the high and highest resource Census tracts, particularly in Amador County along the Highway 49 corridor, southern Calaveras County, and eastern Sacramento County. Regionally, lower median incomes generally correspond to areas with high and highest proportions of seniors, although there are exceptions particularly in western El Dorado County, eastern Sacramento, and southern Calaveras/northern Tuolumne Counties,

All census tracts in Amador County are comprised of populations where over 10% of residents are 65 years of age or older, with census tracts 1.01 and 4.01 in the central portion of the County having over 30% of residents that are 65 years of age or older and census tracts 3.01 and 3.04 in the west portion of the County that have 10% to 20% of residents are 65 years of age or older. All other census tracts in the County have 25 - 30% of residents that are 65 years of age or older. Among incorporated cities in the County, majority of census tracts that cover the cities of Amador, Sutter Creek, Jackson, Lone, and Plymouth have 25 to 30% or over 30% of residents that are 65 years of age or older, with only the north portion of the cities of Lone and Plymouth and the northwest portion of Jackson having less than 15% of residents that are 65 years of age or older. It is noted that these census tracts with less proportion of senior residents extend out into areas of the unincorporated County. Table II-12 in the Section II (Housing Needs) compares senior households and populations in Amador County from 2010 to 2019. In 2019, there were 6,110 households with a head of household who is 65 years of age or older, representing 41.9% of all households in Amador County. Overall, the number of households with a head of household who is 65 years or older increased by about 33.6% or 1,538 households when compared to 2010. Lone experienced the largest growth in senior households at the rate of 15.2%, compared to the rate of 10.8% countywide. The cities of Lone and Sutter Creek also experienced significant growth of senior households at the rate of 12.4%, compared to the rate of 10.8% countywide. In 2019, the unincorporated communities of the County have 11.3% of households with a head of household who is 65 years of age or older, which account for 63.8% households with a head of household in the County. Therefore, there is a need to provide affordable senior housing in these cities as well as throughout the unincorporated areas to assist the growing population of older residents in the County. Additionally, reviewing Figures V-35 and V-36 indicates that the census tracts with concentrations of senior households are also some of the County's census tracts with higher cost burdens for house renters, indicating that senior households may be particularly susceptible to these economic impacts.

Median Household Income

Figures V-20 and V-21 identify the 2019 median household income for Amador County. Compared with census tracts in surrounding counties, it appears that census tracts in Amador County have similar median household income. Census tracts in adjoining El Dorado and Sacramento Counties have higher percentage of census tracts with moderate to higher median household income, whereas census tracts in Calaveras County have relatively lower median household income San Joaquin County to the southwest has a range of income levels, with more moderate and high income areas than Amador County. Correlations between median household income and specific populations is discussed in the previous sections. Areas of low income correlate with reduced access to opportunity at both the regional and local level. This is seen in the lower median

income areas in El Dorado County, Amador County, Calaveras County, and portions of San Joaquin County. Access to opportunity, including specific types of opportunity, is discussed in greater detail in the next section.

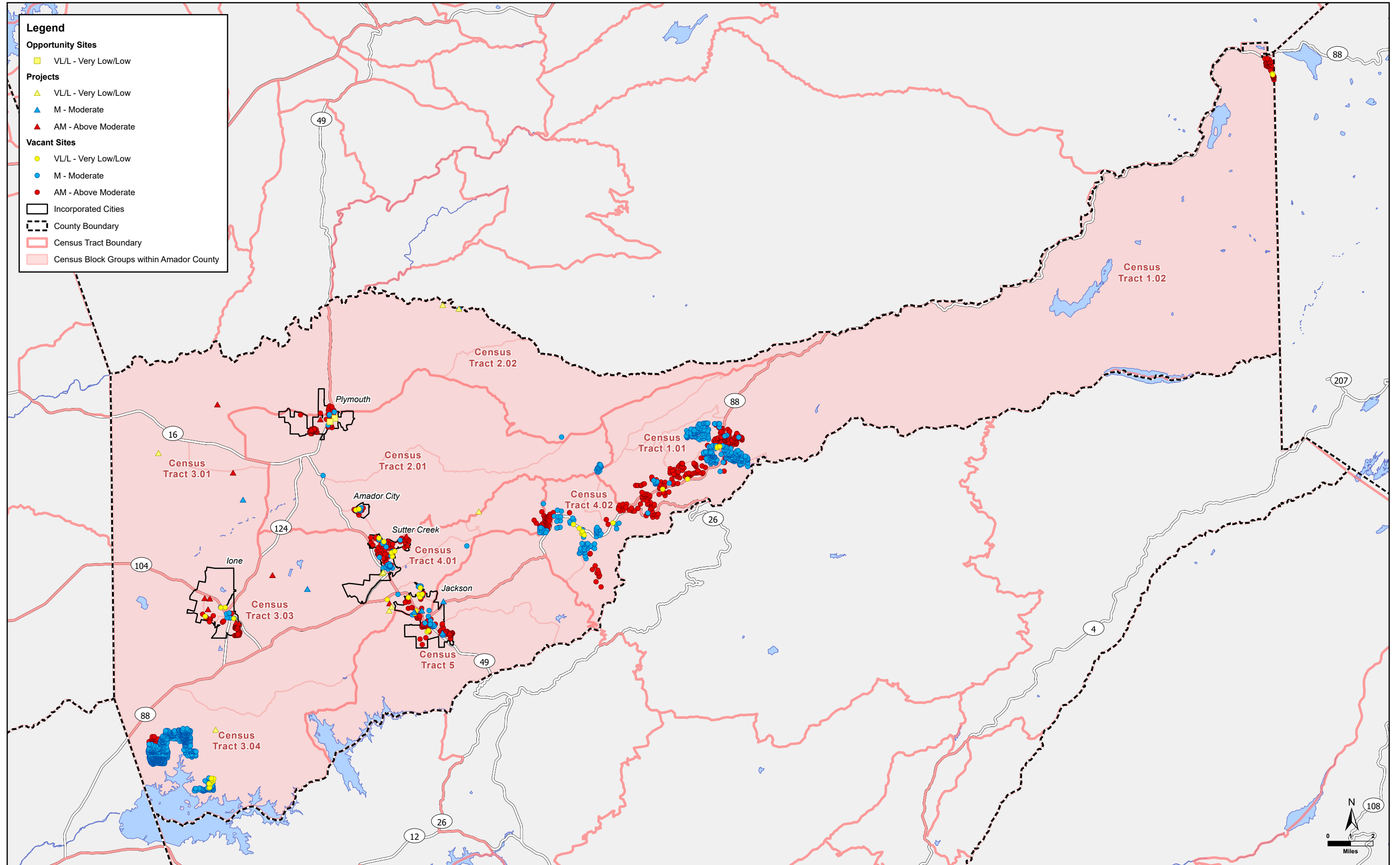
As shown, households of different income levels are dispersed throughout Amador County. According to HCD, the estimated median household income (AMI) for a four-person family in the State of California in 2020 was \$87,100. The estimated median household income for a four-person family in Amador County in 2020 was \$78,700. The majority of census block groups within the County have a median household income that is lower than \$87,100. The only census block groups that have a median household income higher than the State median household income are the census block group 2 of census tract 3.01 that covers the north portion of Lone and the census block group 2 of the census tract 4.02 in the central portion of the County. The north portion of Jackson, the southwest portion of Sutter Creek, and the east portion of Lone are covered by census block groups that have a median household income between \$30,000 - \$55,000, below the AMI. It is noted that these census block groups extend out into areas of the unincorporated County. [These lower income census block groups in Jackson and Lone correspond with assisted multifamily housing in these communities; although there are additional assisted housing developments in Jackson and Sutter Creek that are located in moderate income areas.](#) Table II-10 in the Section II (Housing Needs) compares families in poverty in Amador County in 2019. Overall, 612 of 9,872 families were in poverty (6.2%) in the County. In the cities of Jackson and Sutter Creek, there were 9.5% and 7.9% families living under the poverty level, higher than the rate of 6.2% countywide. Based on the above, it appears that patterns of moderately segregated economic wealth, as indicated by median household income, do exist in Amador County, especially within the cities of Jackson and Sutter Creek.

Findings

As previously discussed, higher diversity scores indicate higher levels of segregation among those race and ethnic groups. There generally appears to be lower diversity index scores throughout Amador County. The County has considered trends and patterns related to integration and segregation based on racial and ethnic factors, disability, family status, seniors, and median household income. In some cases, as in the case of racial and ethnic integration, there are no distinguishable patterns of segregation, and the community appears to be well-integrated. However, there are patterns of isolation or segregation apparent at both the regional and local levels when considering the other characteristics, including the distribution of persons with disabilities, married households, female-headed households, seniors, and households with lower median household incomes.

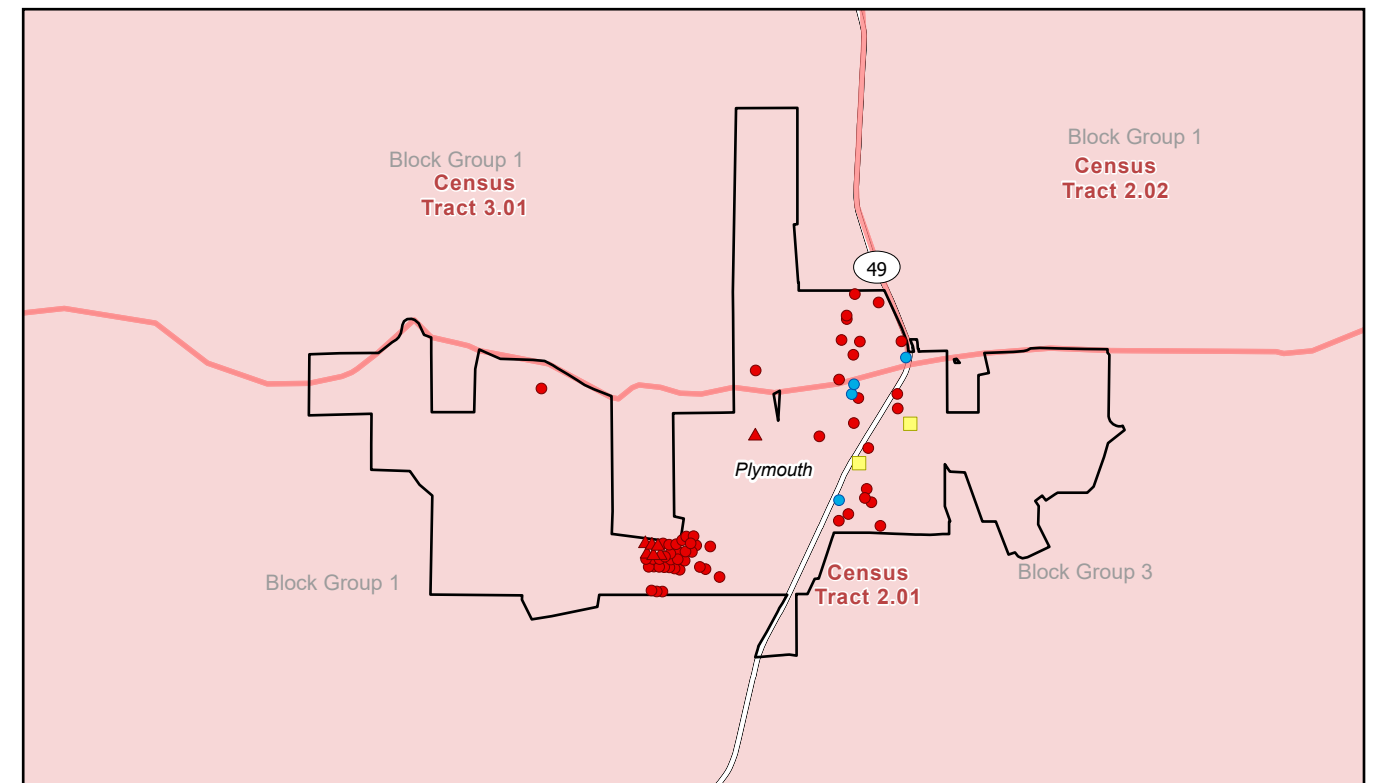
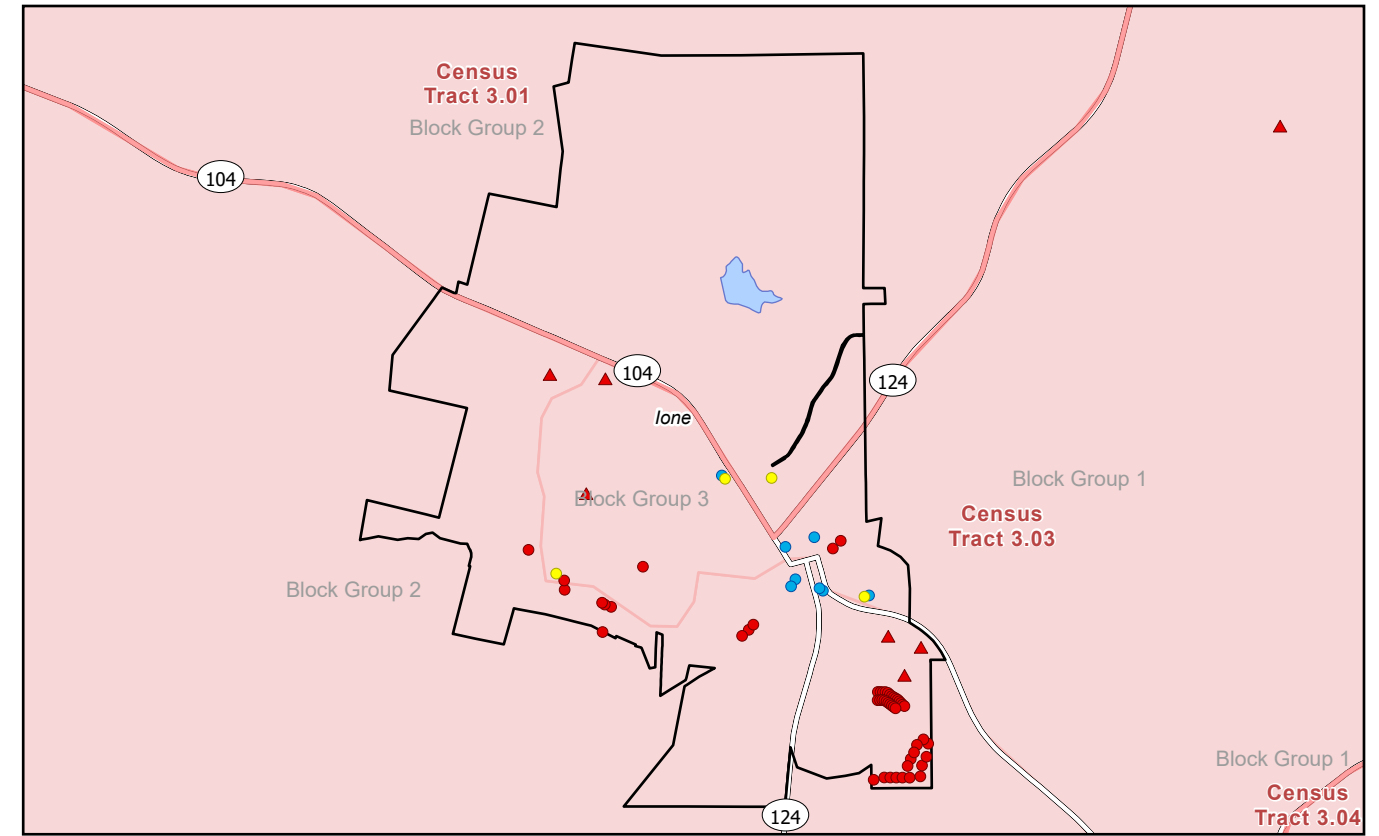
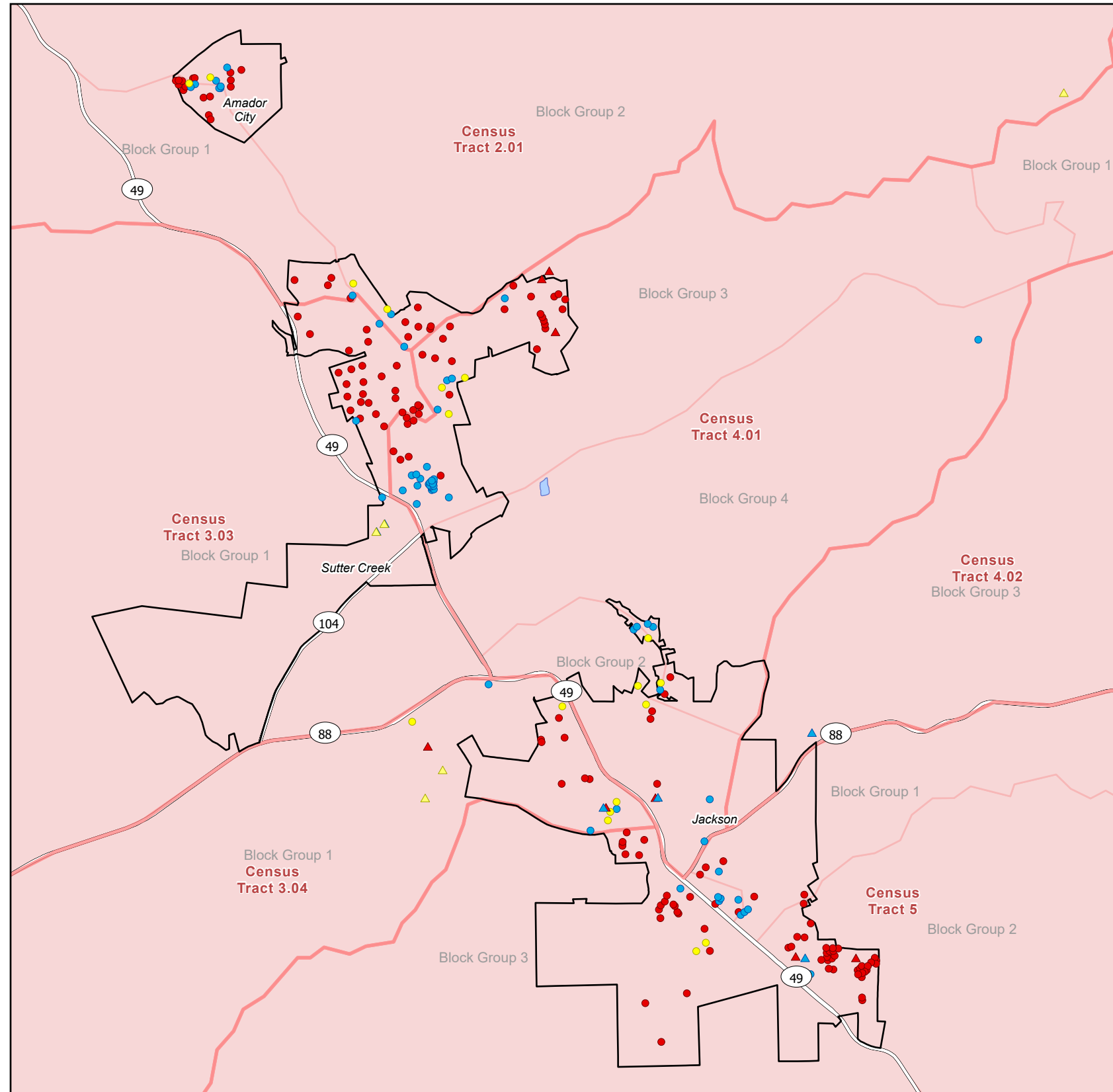
The Housing Plan includes Program 4, which promotes ADU, JADU, and SB 9 units throughout the County and will increase opportunities for a variety of populations, including persons with disabilities, seniors, and households with lower median incomes. Program 9 promotes affordable and special needs housing, which would increase opportunities for all household types with an emphasis on lower income households and households with special housing needs (seniors, persons with a disability, female-headed households with children present, large families, agricultural workers, and unsheltered persons). Program 13 affirmatively furthers fair housing and includes provisions to enhance housing mobility to assist households in being able to locate throughout the County, includes measures to increasing housing opportunities and resources Countywide as well as in the lowest-performing areas, and to increase housing choices and affordability including identifying at least two sites to increase housing diversity.

FIGURE V-1: CENSUS TRACT - COUNTYWIDE



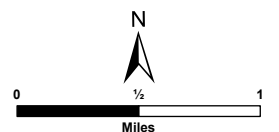
Sources: U.S. Census Bureau. Map date: August 17, 2023.

FIGURE V-2: CENSUS TRACT



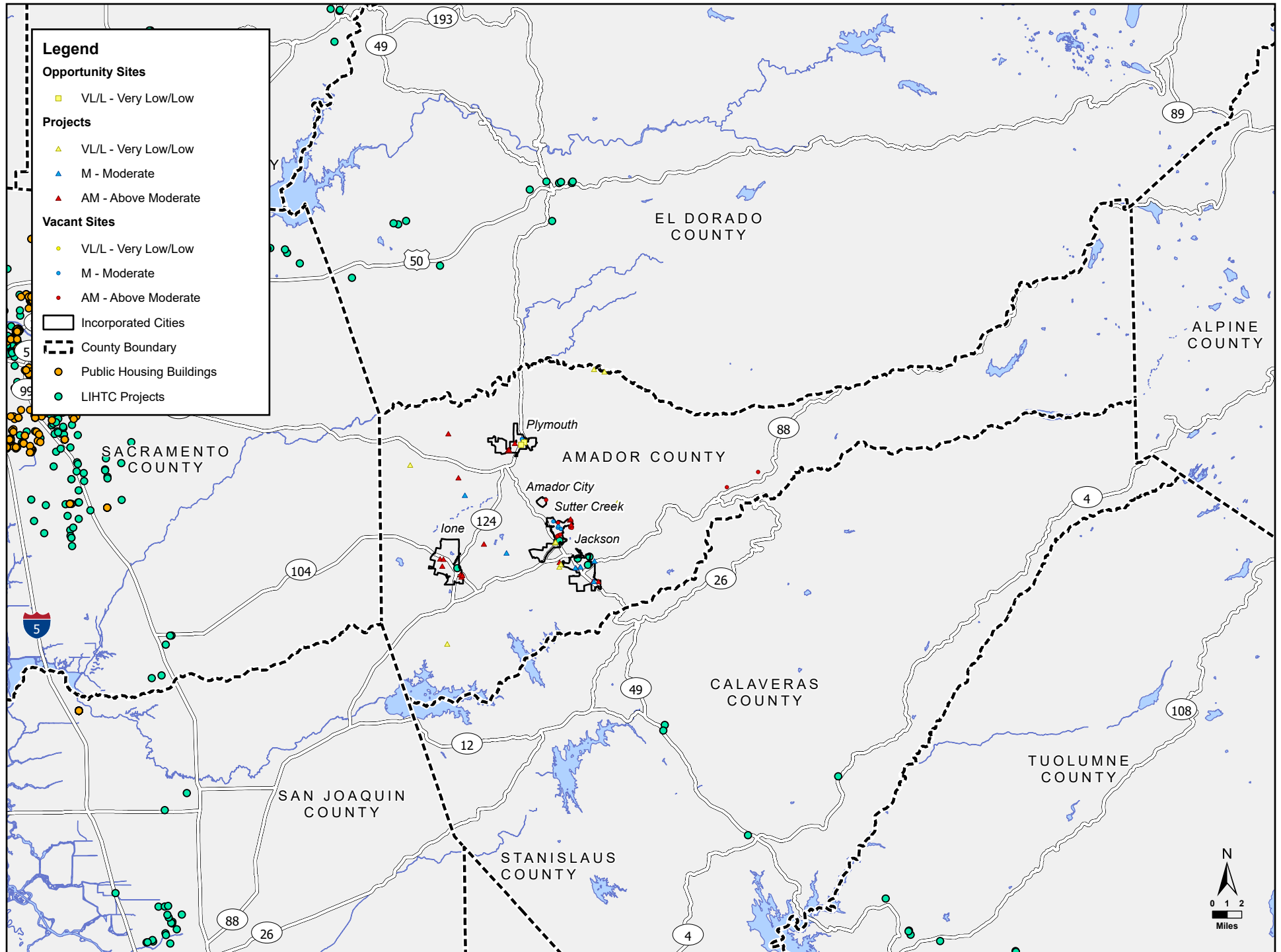
Legend

- | | | |
|--------------------------|-----------------------|--|
| Opportunity Sites | ▲ AM - Above Moderate | ▭ Incorporated Cities |
| ■ VL/L - Very Low/Low | Vacant Sites | ▭ County Boundary |
| Projects | ■ VL/L - Very Low/Low | ▭ Census Tract Boundary |
| ▲ VL/L - Very Low/Low | ● M - Moderate | ▭ Census Block Groups within Amador County |
| ▲ M - Moderate | ● AM - Above Moderate | |



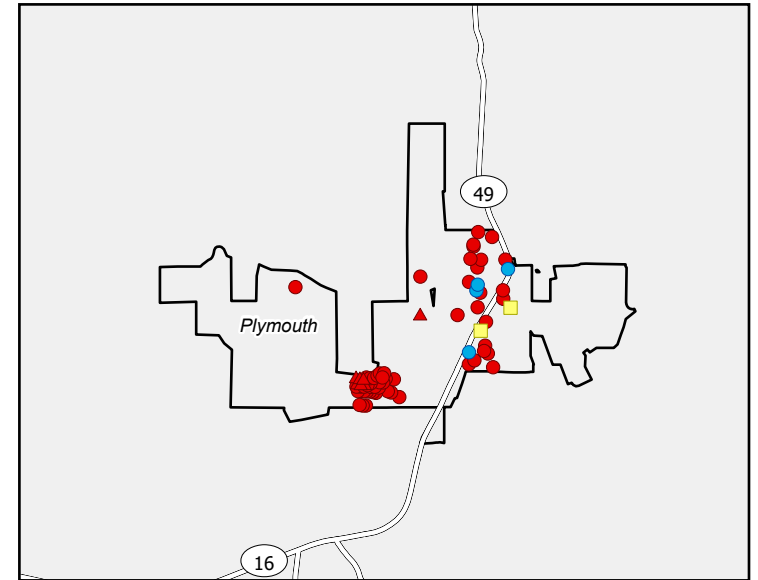
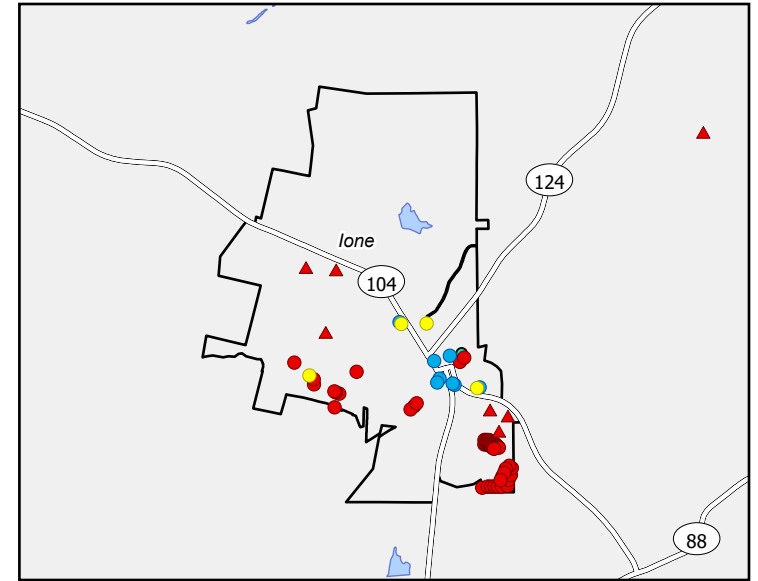
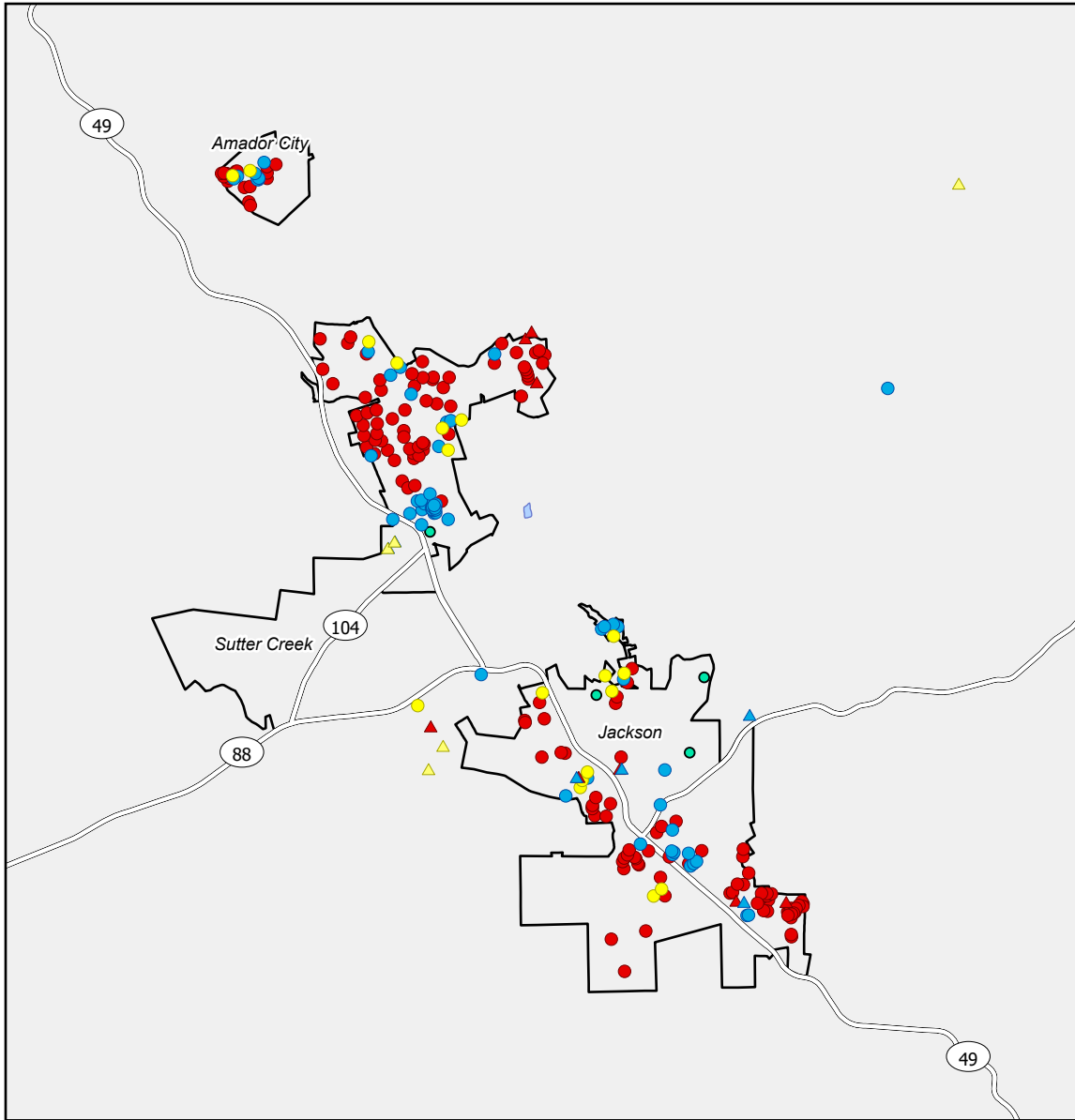
Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "Neighborhood Segregation, Tract, 2019." Map date: August 17, 2023.

FIGURE V-3: HOUSING CHOICE VOUCHERS AND ASSISTED HOUSING - COUNTYWIDE



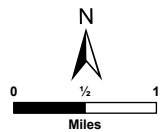
Sources: U.S. Department of Housing and Urban Development; California Tax Credit Allocation Committee.
Map date: August 17, 2023.

FIGURE V-4: HOUSING CHOICE VOICHERS & ASSISTED HOUSING - CITIES



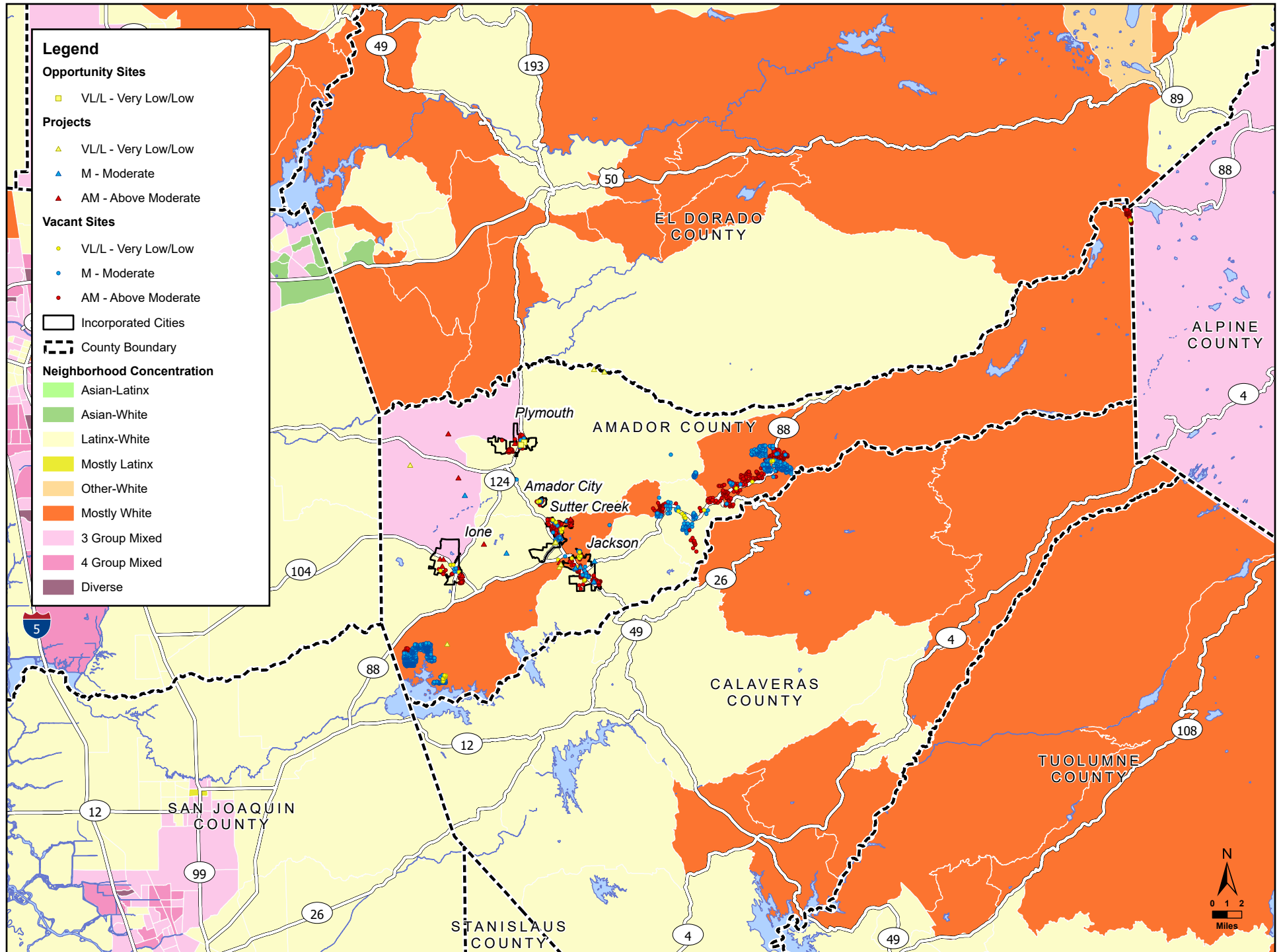
Legend

- | | | |
|--------------------------|-----------------------|---------------------------------|
| Opportunity Sites | Vacant Sites | Public Housing Buildings |
| ■ VL/L - Very Low/Low | ● VL/L - Very Low/Low | ● LIHTC Projects |
| Projects | ● M - Moderate | |
| ▲ VL/L - Very Low/Low | ● AM - Above Moderate | |
| ▲ M - Moderate | ▭ Incorporated Cities | |
| ▲ AM - Above Moderate | ▭ County Boundary | |



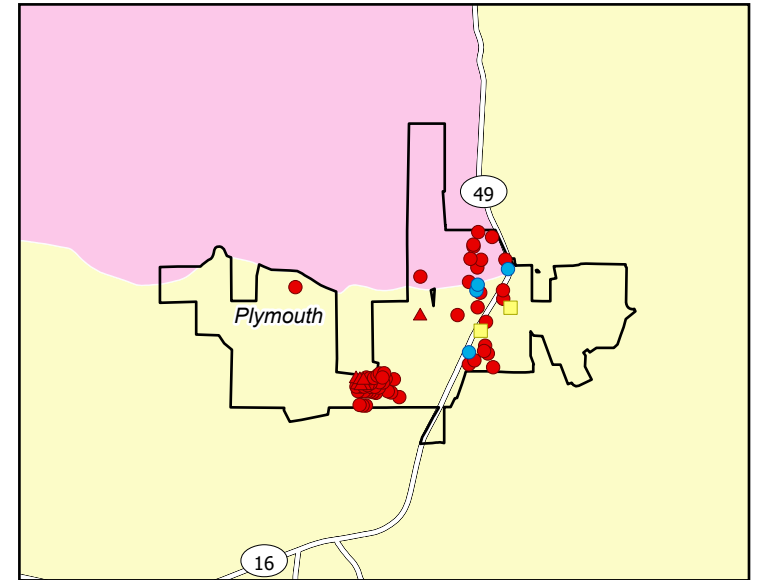
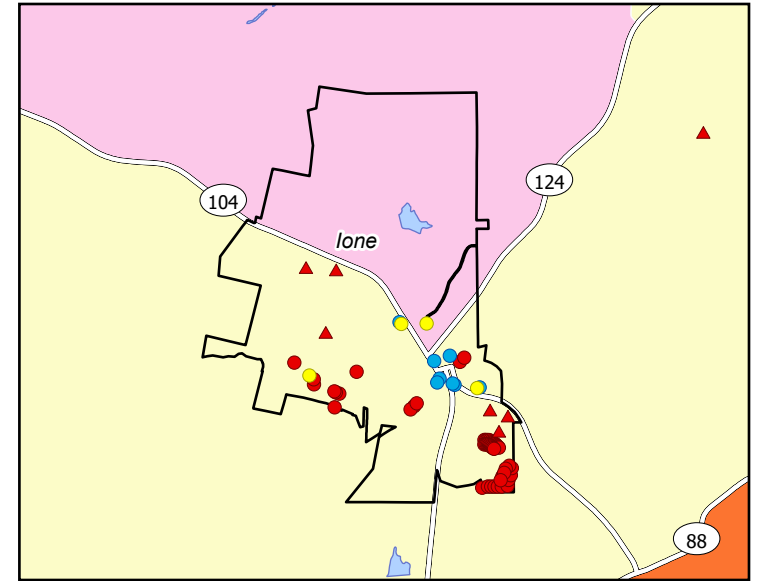
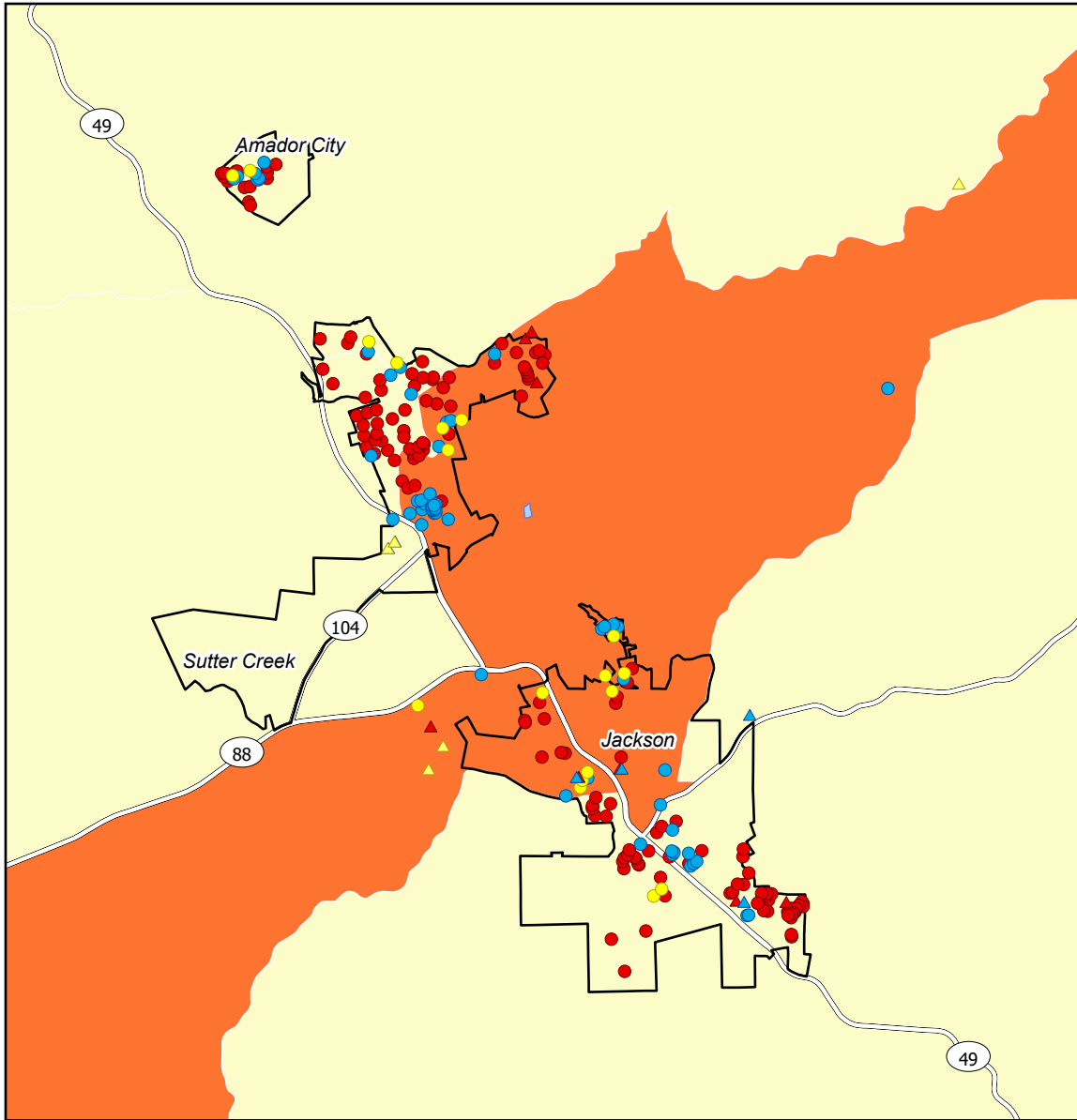
Sources: U.S. Department of Housing and Urban Development; California Tax Credit Allocation Committee.
Map date: August 17, 2023.

FIGURE V-5: NEIGHBORHOOD CONCENTRATION - COUNTYWIDE



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "Neighborhood Segregation_Tract_2019." Map date: August 17, 2023

FIGURE V-6: NEIGHBORHOOD CONCENTRATION



Legend

Opportunity Sites

VL/L - Very Low/Low

Projects

VL/L - Very Low/Low

M - Moderate

AM - Above Moderate

Vacant Sites

VL/L - Very Low/Low

M - Moderate

AM - Above Moderate

Incorporated Cities

County Boundary

Neighborhood Concentration

Asian-Black

Asian-Latinx

Asian-White

Mostly Asian

Black-Latinx

Black-White

Mostly Black

Latinx-White

Mostly Latinx

Other-White

Mostly White

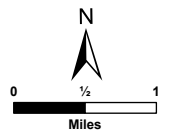
Mostly Other

3 Group Mixed

4 Group Mixed

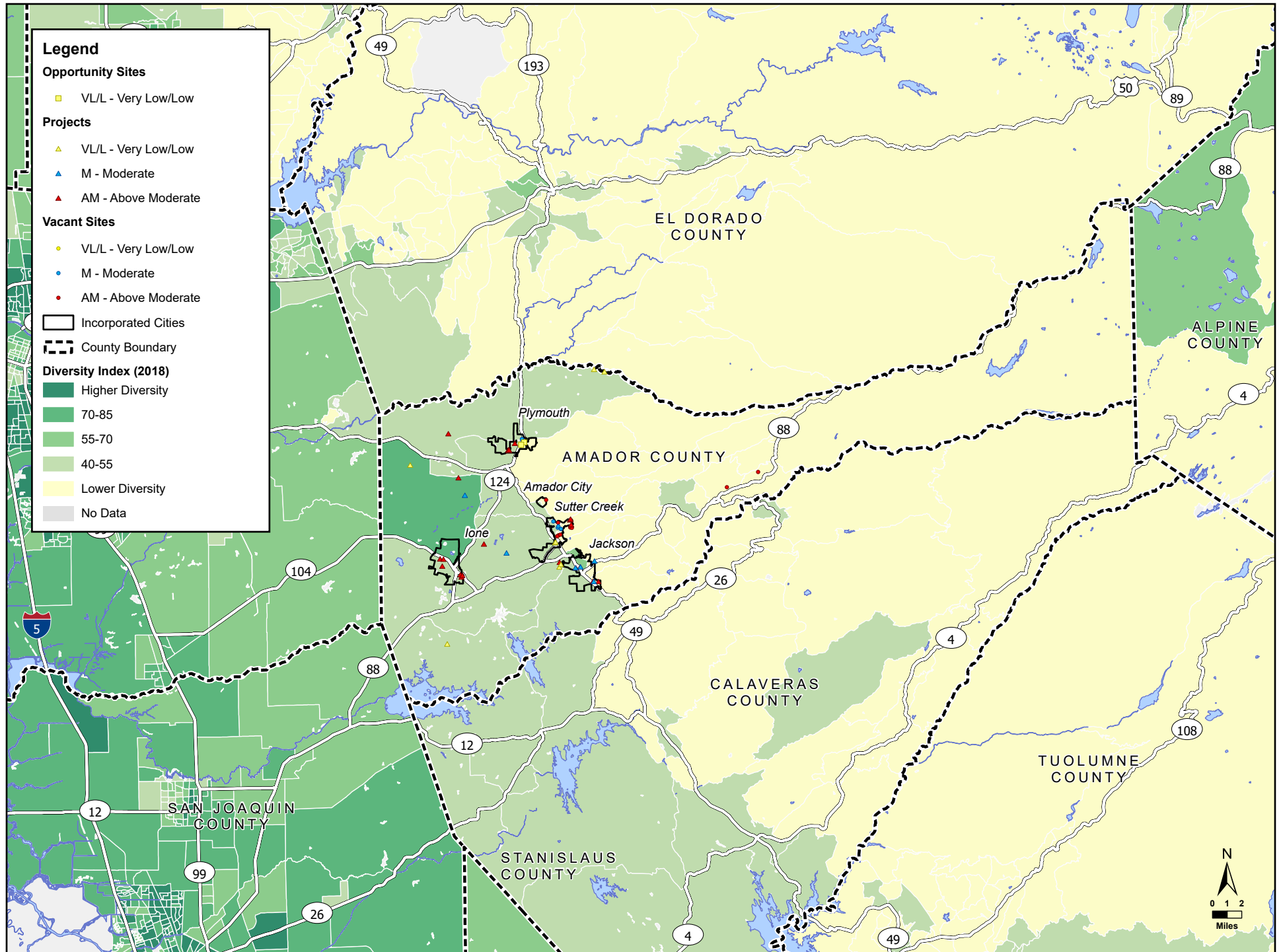
Diverse

Unpopulated Tract



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "RaceDemographics_BlockGrp_2018." Map date: August 17, 2023.

FIGURE V-7: DIVERSITY INDEX BY CENSUS BLOCK GROUP 2018 - COUNTYWIDE



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "RaceDemographics_BlockGrp_2018." Map date: August 17, 2023.