

CHAPTER 8: Housing Resources and Opportunities

This section includes an evaluation of the availability of land resources, the County's ability to satisfy its share of the region's future housing needs, availability of public facilities (e.g., water and sewer capacity), potential environmental constraints, and financial resources available to assist in implementing the County's housing programs.

Regional Housing Need

The Regional Housing Need Allocation (RHNA) is a minimum projection of housing units needed to accommodate projected household growth at all income levels by the end of the housing element's statutory planning period.

Table 20 shows the County's regional housing need by income for the projection period beginning June 30, 2024 and ending June 30, 2029.

Due to the "State of Emergency Adjustment" (Government Code Sec. 65584(d)) HCD used data provided by the California Governor's Office of Emergency Services (Cal OES) pursuant to Government Code 65584.01(b)(1)(I) to adjust for units lost in Plumas County due to the 2020 North Complex Fire, 2021 Dixie Fire, and 2021 Beckwourth Complex Fire as declared states of emergency (Major Disaster Declaration). To estimate the percentage of units lost in Plumas County that were originally occupied, HCD utilized 2017-2021 ACS data to calculate the percentage of units in the region that are temporarily occupied by persons with a usual residence elsewhere. HCD then multiplied the occupancy rate by the units lost due to the Major Disaster Declarations, resulting in a 423 unit data point that then a percentage was taken which resulted in a net increase of 191 units to the Plumas County total RHNA. The unincorporated Plumas County area has a total RHNA of 154 units.

Table 20: Regional Housing Need Allocation, 2024-2029

Income Category	Unincorporated Plumas County	City of Portola	Total RHNA
Very Low ¹	38	6	44
Low	24	7	31
Moderate	28	6	35
Above Moderate	64	18	81
Total	154	37	191

Source: HCD Final RHNA letter dated June 2, 2023.

¹ Acutely Low- and Extremely Low-Income RHNA is included in the Very Low Income Category and Acutely Low-Income is assumed to be approximately 5% of the Very Low Income RHNA or 2 units and Extremely Low-Income is assumed to be approximately 20% of the Very Low Income RHNA or 8 units based on Table 9 of this Housing Element, 2023 American Community Survey (ACS) 5-Year Estimates, Table DP03 household income trends.

Adequate Sites Inventory and Analysis

This section addresses the requirements of California Government Code Secs. 65583 and 65583.2 for a parcel-specific inventory of appropriately zoned, available, and suitable sites that can provide realistic opportunities for the provision of housing to all income segments within unincorporated Plumas County. The County's share of the regional housing need will be met through the identification of available sites that are suitable and appropriately zoned for residential uses.

The County's land inventory was developed using a combination of resources, including the County's GIS (Geographic Information Systems) database, Assessor data, aerial mapping, realtors, public workshops with the Planning Commission, and review of the County's General Plan Land Use Element and Zoning Ordinance.

The inventory includes residentially zoned parcels that permit housing by right are either vacant or underutilized.

The site-by-site inventory table and mapping is provided in Appendix B (Vacant and Underutilized Land Inventory). Program H 1.1 ensures that the County will annually review the inventory to maintain an adequate supply of land.

Realistic Capacity

The realistic buildout capacity was determined as follows: aerial surveys were reviewed and site visits were made to determine the proportion of developed versus vacant areas of parcels. The potential for additional development on each parcel was evaluated using utility maps, street maps, and similar information in County files to determine the availability of services that would accommodate future development, and by reviewing Flood Insurance Rate Maps, and County records of geologically and biologically sensitive areas to determine constraints to future development.

The County also considered and evaluated the implementation of its current multifamily development standards to determine approximate density and unit capacity. Realistic capacity for vacant sites was determined by multiplying the number of acres by the maximum density for the site (21.8 dwelling units per acre pursuant to Plumas County Code) and the minimum density (10 dwelling units per acre pursuant to the state default density for unincorporated areas in nonmetropolitan counties, including Plumas), and then comparing the densities and applying site constraints and regulatory and non-regulatory constraints, if any, which resulted in the final realistic unit capacity, by site.

Zoning to Accommodate the Development of Housing Affordable to Lower Income Households

Housing element law requires jurisdictions to provide a requisite analysis showing that zones identified for lower income households are sufficient to encourage such development. The law provides two options for preparing the analysis: (1) describe market demand and trends, financial feasibility, and recent development experience; or (2) utilize default density standards deemed adequate to meet the appropriate zoning test.

Per California Government Code Sec. 65583.2(c)(3)(B), the default density standard for Plumas County, which for purposes of this code section is defined as an unincorporated area in a nonmetropolitan county, is a minimum of 10 dwelling units per acre. Sites in the County that are zoned to provide for higher density projects and encourage and facilitate the development of housing for lower income households are in the Multiple-Family Residential Zone ("M-R") and associated General Plan land use designation Multiple-Family Residential, which allows a maximum density of 21.8 dwelling units per acre. Subsequently, Plumas County's zoning is

consistent with the minimum default density standard of 10 dwelling units per acre and is able to accommodate housing for lower income households.

Small Site Development

The County is not relying on small vacant “M-R” sites (smaller than a half-acre) to meet a portion of its lower income RHNA, and therefore those types of parcels do not appear in the Appendix B inventory.

Senate Bill 9

Senate Bill 9 (SB 9) in California allows for the division of a single-family lot into two lots and the construction of up to two units on each resulting lot (or a total of four units), subject to certain requirements. SB 9 aims to increase housing density in single-family zones by streamlining the development process and reducing barriers to building.

SB 9 only applies to single-family zoned lots within “urbanized areas” or “urban clusters,” as defined by the US Census Bureau. An urban cluster is an area with a population of at least 2,500 and less than 50,000 people. An urbanized area is defined as an area with a population of 50,000 or more. A legal parcel wholly within the boundaries of an urbanized area or urban cluster in the unincorporated area of Plumas County are included (Government Code Sec. 65852.21(a)(1)).

The 2020 US Census defines two “Urban Cluster” areas within the unincorporated area of Plumas County:

- One called “East Quincy,” however this urban cluster area encompasses portions of both the Town of East Quincy and the Town of Quincy with a population estimate of 3,614; and
- the other called “Portola,” however this urban cluster area encompasses unincorporated Portola/Delleker with a population estimate of 2,782.

Program H 2.6 directs the County to maintain State law compliance with SB 9 in single-family “2-R,” “3-R,” and “7-R” zoning districts.

Meeting the Regional Housing Need Allocation

Table 21 provides the Plumas County RHNA for the 7th cycle planning period to the available vacant and underutilized sites inventory capacity. The resulting analysis demonstrates that the County has:

- Vacant higher density “M-R” zoned sites that have the realistic development potential to allow the construction of approximately 96 units affordable to lower income households (including acutely low-, extremely low-, very low-, and low-income households), which is sufficient to accommodate the lower income RHNA of 62 units; and
- Vacant lower density “7-R,” “2-R,” “3-R,” and “S-1” zoned sites that have the realistic development potential to allow the construction of approximately 124 units affordable to moderate- and above moderate-income households, which is sufficient to accommodate the moderate- and above moderate-income RHNA of 92 units.

Additionally, the County has considered underutilized sites, with the resulting analysis demonstrating the County has underutilized higher density “M-R” zoned sites that have the realistic development potential to allow the construction of approximately 52 units affordable to lower income households (including acutely low-, extremely low-, very low-, and low-income households). Further, Plumas is crediting 21 ADUs permitted in the prior 6th Cycle planning period (2019-2024) to accommodate lower income households (see Appendix B for further information and justification on credit of ADUs in meeting the RHNA and adequate sites requirement).

Appendix B provides information (Table B-1 through Table B-6) of the “M-R” high density available vacant and underutilized sites and “7-R,” “2-R,” “3-R,” and “S-1” lower density available vacant sites for the development of multi-family units and single-family homes, as well as adequate sites mapping (Map 1 through Map 14) to illustrate the location of each RHNA site, by area, including Quincy, East Quincy, Greenville, Grizzly Ranch, Plumas Eureka Estates, Walker Ranch, and Whitehawk Ranch.

Table 21: Comparison of RHNA and Realistic Capacity of Vacant and Underutilized Residentially Zoned Sites

Income Category	7 th Cycle 2024-2029 RHNA	Realistic Capacity Vacant Residentially Zoned Sites	Realistic Capacity Underutilized Residentially Zoned Sites	Accessory Dwelling Units	Total RHNA Accommodation	RHNA Surplus
Very Low¹	38	44	40	21	105	67
Low	24	52	24	0	76	52
Moderate	29	40	0	0	40	11
Above Moderate	63	78	0	0	78	15
Total	154	214	64	21	299	145

Source: Plumas County, August 2025.

¹ Acutely Low- and Extremely Low-Income RHNA is included in the Very Low Income Category and Acutely Low-Income is assumed to be approximately 5% of the Very Low Income RHNA or 2 units and Extremely Low-Income is assumed to be approximately 20% of the Very Low Income RHNA or 8 units based on Table 9 of this Housing Element, 2023 American Community Survey (ACS) 5-Year Estimates, Table DP03 household income trends.

Availability of Public Facilities

The County has prepared an inventory of vacant sites (Appendix B) that are suitable for the development of housing for all income levels to meet the RHNA. Part of determining the suitability of the sites is to consider whether water capacity, sewer capacity, and other necessary public facilities including dry utilities will be available to the sites in the vacant land inventory during the planning period. A discussion of the availability of these facilities follows.

Program H 7.2 (Water and Sewer Provider Awareness and Plan Check Priority) directs compliance with Government Code Sec. 65589.7 with the County acting immediately following the adoption of the Housing Element to forward the document to water and sewer providers operating in the unincorporated areas of Plumas County, and the County committing to granting priority plan checks to sewer and water infrastructure building permits for residential developments that include units affordable to lower income households.

Water and Sewer Capacity

The County does not directly provide water and sewer services to the unincorporated County areas, as these wet utilities are provided by independent special districts through a county service area (CSA), a water company, community services districts (CSD), and public utility districts (PUD); however, the Plumas County Board of Supervisors is the special district board of directors to the following utility providers: Walker Ranch CSD and the Beckwourth County Service Area.

Properties zoned for higher density Mult-Family Residential (“M-R”) are predominantly located within towns where sufficient water, sewer, and electrical services are provided. Program H 6.2 (Water and Sewer Infrastructure Repairs, Upgrades, and New Facilities) supports the County’s cooperation with special districts when seeking funding for water and sewer infrastructure repairs, upgrades, and new facilities. Further, Program H 7.3 (Units Affordable to Lower Income Households Priority Water and Sewer through Provider Procedure) directs PUDs, CSDs, other water and sewer providers in the unincorporated area of Plumas County, pursuant to Government Code Sec. 65589.7, to establish a specific and clear written procedure to grant priority water and sewer service to developments with units affordable to lower income households.

The following list includes the special districts that provide water and sewer services to residential properties, including “M-R” zoned properties, in the unincorporated area of Plumas County.

Sufficient existing water and sewer capacity is available to accommodate the identified residential capacity, including “M-R” zoned sites, in the vacant and underutilized land inventory (Appendix B), by the applicable service providers including Walker Ranch CSD, Indian Valley CSD, American Valley CSD, Grizzly Ranch CSD, Whitehawk Ranch CSD, and Plumas Eureka CSD. As a result, sufficient total water and sewer capacity is available to accommodate the regional housing need for all income groups.

Special Districts

Special districts with sufficient capacity under the planned development potential at full build-out for water and sewer services, include:

- Walker Ranch CSD
 - Water system has sufficient capacity
 - Sewage system has sufficient capacity
- Indian Valley CSD
 - Water capacity is sufficient, noted upgrades post 2021 Dixie Fire
 - Sewer capacity is sufficient, noted upgrades post 2021 Dixie Fire
- American Valley CSD
 - Water system has sufficient capacity
 - Sewage system has sufficient capacity, upgraded in 2024
- Grizzly Ranch CSD
 - Water system has sufficient capacity
 - Sewage system has sufficient capacity
- Whitehawk Ranch CSD
 - Water system has sufficient capacity
 - Sewage system has sufficient capacity

- Plumas Eureka CSD
 - Water system has sufficient capacity
 - Sewage system has sufficient capacity

Special districts with no water and/or sewer services or that may have water and/or sewer capacity issues, include:

- Chester PUD
 - Water system has sufficient capacity
 - Sewer system may need upgrade
- Clio PUD
 - Water system is a spring
 - No community sewage disposal system
- Hamilton Branch CSD
 - Water system is a spring with capacity for developed lots, but no additional ‘will serve’ capacity is being granted
 - No community sewage disposal system
- Graeagle Land and Water Company
 - Water system has sufficient capacity
 - Need to build new community sewage disposal system
- Grizzly Lake CSD
 - Water system may include water supply and quality issues
 - Sewage system is limited
- West Almanor CSD
 - Water system has sufficient capacity
 - No community sewage disposal system
- Feather River Canyon CSD
 - Water system capacity includes wells and is sufficient but may include water quality issues
 - No community sewage disposal system
- Gold Mountain CSD
 - Water system capacity includes wells and is under review
 - Sewage system capacity includes leach fields and is under review
- Beckwourth CSA
 - Sewage disposal system adequate
 - No community water system

Electricity and Other Dry Utilities

Dry utilities including electricity, telephone, cable, and internet service are available to most areas within the County. At this time, electricity is available through Liberty Energy, Plumas-Sierra Rural Electric Cooperative (PSREC), and Pacific Gas and Electric Company (PG&E).

The extension of power to service new residential developments has not been identified as a constraint; however, in wildfire recovery post 2021 Dixie Fire and Beckwourth Complex Fire, some owners with parcels issues have experienced challenging electrical re-connections. Outlying areas, outside of established communities, may not be served, such as the Warner Valley area.

Dry utility services providers are as follows.

- Electricity: Liberty Energy, PSREC, and PG&E
- Telephone: AT&T and Frontier Communications
- Internet: PSREC, AT&T, DigitalPath, MINetworks, and Starlink

Potential Environmental Constraints

The majority of sites included in the vacant and underutilized land inventory (Appendix B) are in existing communities, such as Quincy, East Quincy, Greenville, Lake Almanor, and Portola (unincorporated) where infrastructure is in place (e.g., the availability of water and sewer, power, roadways, drainage) and most geographic or potential environmental constraints, such as topography, forested lands, or soils/geotechnical issues, are minimal. Although some sites in the unincorporated areas of the County fall within a Federal Emergency Management Agency (FEMA) Special Flood Hazard Area (100-year floodplain), issues of elevation required to construct a dwelling within a 100-year floodplain would be mitigated, as is typical, with County and State planning and building codes for future development projects.

The FEMA Flood Insurance Rate Maps (FIRM) describe the following two types of Special Flood Hazard Areas (SFHAs) present in the County. SFHAs are defined as the area that will be inundated by a flood event having a 1.0% chance of being equaled or exceeded in any given year. The 1.0% annual chance flood is also referred to as the base flood or 100-year flood, as includes the following zones:

- Zone A: No base flood elevation determined.
- Zone AE: Base flood elevations determined.

Areas on a FEMA FIRM in the County outside the SFHAs include the following zones:

- Shaded Zone X: Areas determined to be within the 0.2% (500-year) annual chance floodplain.
- Unshaded Zone X: Areas determined to be outside the 0.2% (500-year) annual chance floodplain.

Lastly, Zone D areas are where there are possible, but undetermined flood hazards, as no analysis of flood hazards has been conducted.

Financial Resources

Efforts by the County to assist in the development, rehabilitation, and conservation/preservation of affordable housing utilize organizational, agency, and other financial resources. The following local, state, and federal housing programs are valuable resources in assisting in affordable housing development, conservation of housing stock, the preservation of at-risk housing, and housing rehabilitation:

- Home Investment Partnerships Program
- Housing Choice Voucher (Section 8) Program
- Community Development Block Grant

- Section 202 and Section 108 Loan Guarantees
- Community Reinvestment Act
- Low-Income Housing Tax Credit Program
- Acquisition/Rehabilitation Program
- Affordable Housing Programs
- Urban Predevelopment Loan Program
- Multifamily Housing Program

Program H 6.1 speaks to the development of a down payment assistance program, and Program H 3.1 seeks to connect lower income homeowners with housing rehabilitation programs.

Further, Program H 2.3 addresses the State law requirement that jurisdictions preserve publicly assisted affordable housing projects at-risk. Units with covenants approaching expiration within three to five years are considered at-risk. With that said, as of August 2025 there are no affordable units in Plumas County at-risk of converting to market-rate housing through 2034; however, Quincy Garden Apartments at 20 East Central Avenue, in Quincy, has 28 units subsidized by the USDA’s Rural Housing Service. The subsidy for Quincy Garden Apartments is scheduled to end 10 years from now in 2035. It is also possible that the owner may be allowed to prepay and end the subsidy in less than 10 years.

Home Investment Partnerships Program

The Home Investment Partnerships Program (HOME) was created under the Cranston Gonzalez National Affordable Housing Act enacted in November 1990. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes Home Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program’s flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees, or other forms of credit enhancement, or for rental assistance or security deposits.

Participating jurisdictions may choose from a broad range of eligible activities, using HOME funds to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers, to build or rehabilitate housing for rent or ownership, or for “other reasonable and necessary expenses related to the development of non-luxury housing,” including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. Also, participating jurisdictions may use HOME funds to provide tenant-based rental assistance contracts of up to two years if such activity is consistent with their consolidated plan and justified under local market conditions.

Public Housing Authority

The local Public Housing Authority (PHA) is operated by PCCDC. As the housing authority for Plumas, as well as Tehama, Sierra, and Lassen counties, PHA manages housing and community development activities, including affordable rental housing opportunities and the Housing Choice Voucher (Section 8) program, in addition to advocating for fair housing practices (Programs H 5.3, H 5.4, and H 5.5 support fair housing practices).

PCCDC also provides energy assistance and weatherization services, builds and improves infrastructure, supports the creation and retention of jobs, and supports human service organizations. These initiatives are possible due to the funding PCCDC receives from the California Department of Community Services and Development (CSD) for their Low Income Home Energy Assistance Program (LIHEAP), and their Community Action Agency (CAA) program.

The LIHEAP program assisted 453 households with energy assistance, and 49 households for weatherization and Energy Crisis Intervention Program (ECIP) services in 2024. Energy assistance is the payment of wood, propane, fuel oil, and/or electricity expenses made directly to the utility company or vendor on behalf of eligible households. Weatherization services are available to eligible owners and renters to receive energy efficiency improvements to their dwelling at no cost, such as, weather-stripping, storm windows, insulation, and other energy related home repairs. ECIP services are rendered when there is an immediate need for heating and/or cooling. LIHEAP is available in Plumas County as well as Sierra County.

The CAA program collects proposals from other community programs, primarily nonprofits, and provides grants to eligible entities to assist in furthering the missions and goals. The selected entities' missions and goals must align with the CAA guidelines. These grants are available in Plumas County as well as Sierra County and Lassen County. In 2025, CAA provided grants to eighteen entities through the three counties.

The affordable rental housing opportunities for families, seniors, and the disabled in Plumas County are funded in partnership by HUD and USDA and include five housing developments for a total of 213 units that are owned, by the PCCDC. The Chester and Greenville properties are also managed and maintained by PCCDC, while the Quincy property is managed and maintained by a third-party property management company, FPI Management Inc. The five properties owned by PCCDC are as follows:

- Valley Heights (Quincy) – 48 affordable units for families and seniors, including 1 manager unit (HUD)
- Green Meadows (Greenville) – 47 affordable units (12 at the Greenville Wolf Creek Road property and 35 at the Hot Springs Road property) for families and seniors, including 1 manager unit (HUD) under FPI Management Inc.
- Pine Meadows (Chester) – 16 affordable units for families (USDA)
- Sierra Meadows (Chester) – 49 affordable units for families and seniors, including 1 manager unit (HUD)
- Wildwood Village (Chester) – 53 affordable units for seniors and the disabled, including 1 manager unit (USDA)

An additional two other affordable housing properties for a total of 73 units are located in the unincorporated area of Plumas County and are not owned by PCCDC, as follows:

- Quincy Garden Apartments (Quincy) – 28 affordable units for individuals (USDA), owned by Quincy Garden Apartments A CA, dba Quincy Garden Apartments
- Mountain View Manner (Quincy) – 45 affordable units for seniors and the disabled (USDA), including 1 manager unit, under FPI Management Inc. and owned by Quincy Mountain View Limited Partnership LP

Housing Choice Voucher Program (Section 8)

The Housing Choice Voucher program involves a tenant-based rental subsidy administered by PCCDC. Qualified families are selected and certified from a waiting list. A qualified family can use the voucher at any decent, sanitary, and safe housing unit (single family or multifamily) that accepts the vouchers. The tenant's portion of the rent is based on 30 percent of the adjusted family gross income. The housing authority subsidizes the difference between the tenant's portion and the contract rent. However, fair market rents restrict the actual contract rent as determined by HUD.

FY 2025 Plumas County fair market rent as determined by HUD, by bedroom size, include:

- | | |
|------------------------------|--------------------------|
| ▪ Efficiency (Studio): \$904 | ▪ Three-Bedroom: \$1,847 |
| ▪ One-Bedroom: \$1,005 | ▪ Four-Bedroom: \$1,883 |
| ▪ Two-Bedroom: \$1,318 | |

In total for Plumas, Lassen, Tehama, and Sierra counties, there are 637 Housing Choice Vouchers assigned, and the vouchers are not assigned to any one county. These vouchers include 5 Veterans Affairs Supportive Housing (VASH) vouchers, 25 Family Unification Program (FUP) vouchers, and 607 other vouchers. When allocating vouchers to be ‘leased up’ it is typically on a first come, first served basis, although HUD regulations allow for local preferences and state mandated priorities (i.e., preference points), and those preferences and priorities for the PCCDC available vouchers are as follows:

- Local Preference A – applicant families whose head, spouse, or sole member is 1) working or has been hired to work in Plumas, Lassen, Tehama, or Sierra counties or 2) working or has been hired to work outside Plumas, Lassen, Tehama, or Sierra counties, but lives in Plumas, Lassen, Tehama, or Sierra counties or 3) is 62 years of age or older or 4) is a person with disabilities (24 CFR 5.403).
- Local Preference B – all applicant families who live in Plumas, Lassen, Tehama, or Sierra counties.
- State Mandated Priorities C
 - Displacement Priority – priority will be given to applicant families who have been displaced, as defined “displaced family” means “a family in which each member, or whose sole member, is a person displaced by government action, or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to federal disaster relief laws.”
 - Veteran Priority – priority will be given to applicant families of veterans and servicemen.

The PCCDC reported that staff are reviewing adding a domestic violence preference point with the next revision of regulations, requiring Board approval and public comment.

As of June 2025, there were 170 active housing vouchers in Plumas County and 370 persons on the Plumas County waitlist. The extensive wait time for individuals in Plumas County seeking to procure housing through the Housing Choice Voucher Program is in part due to a lack of landlords in Plumas County willing to accept Section 8 vouchers. The PCCDC, in cooperation with the County, through Program H 2.4 will educate and recruit more property owners to participate in Section 8, thereby increasing the availability of housing to lower income households. Viable incentives could include additional compensation such as signing bonuses for new landlords or bonuses for renting to new Section 8 tenants. Educating potential landowners includes communicating the benefits of being involved in the Housing Choice Voucher Program such as guaranteed rent payments, access to a large pool of pre-screened tenants, potential for lower vacancy and turnover rates, potential tax benefits, and a positive community impact.

At-Risk Units

According to the California Housing Partnership Preservation database, as of July 2024, there are no units at-risk of conversion from affordable to market-rate rents in the incorporated area of Plumas County for the next 10 years, beginning June 30, 2024 (start of 7th Cycle Housing Element planning period) through 2034; therefore, the County has not provided an inventory, which typically would include a list of each development by project name and address, the type of governmental assistance received, the earliest possible date of change from low-

income use, and the total number of elderly and nonelderly units that could be lost from the locality's low-income housing stock in each year, in addition to providing an estimate and comparison of replacement costs versus preservation costs, identifying qualified entities to acquire and manage the at-risk affordable housing development, and identifying potential funding sources to preserve the affordable housing.

However, Quincy Garden Apartments at 20 East Central Avenue has 28 units subsidized by the USDA's Rural Housing Service, and this property's subsidy is scheduled to end 10 years from now in 2035. It is also possible that the owner may be allowed to prepay and end the subsidy in less than 10 years. Program H 2.3 directs the County, in cooperation with the owner, Quincy Garden Apartments A CA, dba Quincy Garden Apartments to monitor the status of this affordable housing project and will work to consider options to preserve the affordable housing units no later than 2027 and then monitor annually thereafter through 2029.

Community Development Block Grant

The US Department of Housing and Urban Development awards Community Development Block Grants (CDBG) annually to entitlement jurisdictions and states for general activities, including housing, and economic development activities. HUD also offers various other programs that can be used by the County, nonprofit, and for-profit agencies for the preservation of low-income housing units such as Section 202 and Section 108 loan guarantees. Program H 6.3 supports the County applying for CDBG program funding for planning, economic development, and infrastructure as need warrants and NOFAs are released.

Community Reinvestment Act

The Community Reinvestment Act (CRA), enacted by Congress in 1977, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. The CRA requires the period evaluation of each insured depository institution's record in helping meet the credit needs of its entire community. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions.

Low-Income Housing Tax Credit Program

In 1986, Congress created the Low-Income Housing Tax Credit (LIHTC) to encourage private investment in the acquisition, rehabilitation, and construction of low-income rental housing. The LIHTC program gives State and local LIHTC-allocating agencies the equivalent of approximately \$10.5 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower income households.

The Tax Credit Allocation Committee is responsible for allocating both state and federal credits. State credits mirror their federal counterparts and are only available to projects receiving federal credits. Twenty percent of federal credits are reserved to allocate to rural areas and ten percent are reserved for nonprofit sponsors. Developers must reserve affordable housing units to qualify for the state credit.

The federal tax credit provides a subsidy over 10 years toward the cost of producing a unit. Developers sell these tax benefits to investors for their present market value to provide upfront capital to build the units. Credits can be used to fund both hard and soft costs (excluding land costs) of the acquisition, rehabilitation, or new construction of rental housing. Projects not receiving other federal subsidies receive a federal credit of 9 percent per year for ten years and a state credit of 30 percent over four years (high cost areas and qualified census tracts receive increased federal credits). Projects with a federal subsidy receive a 4 percent federal credit each year for ten years and a 13 percent state credit over four years.

California Housing Finance Agency

The California Housing Finance Agency (CalHFA) offers permanent financing for acquisition and rehabilitation to for-profit, nonprofit, and public agency developers seeking to preserve at-risk housing units. In addition, the CalHFA offers low interest predevelopment loans to nonprofit sponsors through its acquisition/rehabilitation program.

USDA Rural Development Housing Services

USDA's Rural Housing Service offers a variety of programs to build or improve housing and essential community facilities in rural areas, including loans, grants and loan guarantees for single- and multifamily housing, child care centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farm laborers and much more. USDA's Rural Housing Service also provides technical assistance loans and grants in partnership with non-profit organizations, Indian tribes, state and federal government agencies, and local communities.

Local offices in proximity of Plumas County include:

Oroville Office

150-D Chuck Yeager Way, Oroville, CA 95965
(530) 534-0112

Redding Office

3644 Avtech Pkwy, Suite A, Redding, CA 96002-9241
(530) 226-2560

Plumas County Area Director: Jennifer Gooler (jennifer.gooler@usda.gov), USDA Rural Development Northern Region

Affordable housing is essential to the vitality of communities in rural America. USDA Rural Development's Single Family Housing Programs give families and individuals the opportunity to buy, build, or repair affordable homes located in rural America. Eligibility for these loans, loan guarantees, and grants is based on income and varies according to the median income for each area. Through the program options below, USDA Rural Development offers qualifying individuals and families the opportunity to purchase or build a new single family home with no money down, to repair their existing home, or to refinance their current mortgage under certain qualifying circumstances. There are also programs to assist non-profit entities in their efforts to provide new homes or home repair to qualifying individuals and families.

For Homebuyers: Single Family Housing Direct Loans (Section 502 Direct Loan Program)

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-direct-home-loans>

- Purchase or build with no money down in eligible rural areas.
- Low- or Very Low-Income.
- Typically 33-year term with payment assistance available.
- Apply directly with Rural Development.

Single Family Housing Guaranteed Loan Program (Section 502 Guaranteed Loan Program)

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program>

- Purchase or build with no money down in eligible rural areas.
- Moderate Household Income.
- 30-year fixed rates. Refinance options available.
- Apply through an active lender.

For Homeowners: Home Repair Loans and Grants (Section 504 Home Repair Program)

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

- Very low income homeowners in eligible rural areas.
- Repair, improve, or modernize your home.
- Apply directly with Rural Development.
- Grants possible for age 62 and over.

For Non-Profits, Municipalities, and Federally Recognized Tribes:

Mutual Self-Help Housing Technical Assistance Grants

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/mutual-self-help-housing-technical-assistance-grants>

Provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

Rural Housing Site Loans

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/rural-housing-site-loans>

Rural Housing site loans provide two types of loans to purchase and develop housing sites for low- and moderate-income families:

- Section 523 loans are used to acquire and develop sites only for housing to be constructed by the Self-Help method.
- Section 524 loans are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction. Low-income is defined as between 50-80% of AMI; the upper limit for moderate income is 115% of the AMI.

Housing Preservation Grants

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants>

Provides grants to sponsoring organizations such as local governmental entities, non-profit organizations, and Federally Recognized Tribes for the repair or rehabilitation of housing owned or occupied by low- and very low-income rural citizens. Areas that may be served include rural areas and towns with 20,000 or fewer people. Funds may be used for low-interest loans to repair or rehabilitate housing for low- and very low-income homeowners. Rental property owners may also receive assistance if they agree to make units available to low- and very low-income families. Eligible expenses include:

- Repairing or replacing electrical wiring, foundations, roofs, insulation, heating systems and water/waste disposal systems.
- Handicap accessibility features.
- Labor and materials and administrative expenses.
- For a complete list, see Code of Federal Regulations (CFR) 1944.664.

Federal Home Loan Banking System

The Mission of the Federal Home Loan Banks (FHLBanks) is to provide reliable liquidity to its member institutions to support housing finance and community development. All FHLBanks are privately capitalized and do not receive federal funding. FHLBs facilitate the Affordable Housing Program (AHP), which subsidize the interest rates for affordable housing. On an annual basis, each FHLBank must set aside at least 10 percent of its prior year's income to fund its AHP.

The San Francisco Federal Home Loan Bank District provides local service within California. Interest rate subsidies under the AHP can be used to finance the purchase, construction, and/or rehabilitation of rental housing. Very low-income households must occupy at least 20 percent of the units for the useful life of the housing or the mortgage term.

California Department of Housing and Community Development

HCD conducts the Predevelopment Loan Program (PDLP) (<https://www.hcd.ca.gov/funding/archive/pdlp>) that provides short-term loans (up to 2 years at 3 percent simple annual interest) to finance predevelopment costs to preserve, construct, rehabilitate, or convert assisted housing for low-income households including manufactured housing and mobilehome parks. Maximum loan amount for purposes other than site option or site purchase is \$100,000. Eligible costs include but are not limited to site control, site acquisition for future low-income housing development, engineering studies, architectural plans, application fees, legal services, permits, bonding, and site preparation. Eligible entities include local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are nonprofit mutual or public benefit corporations.

HCD also conducts the acquisition and rehabilitation component of the Multifamily Housing Program (MHP) (<https://www.hcd.ca.gov/grants-and-funding/programs-active/multifamily-housing-program>) to acquire and rehabilitate existing affordable rental housing. Priority is given to projects currently subject to regulatory restrictions that may be terminated. Assistance is provided through low-interest, long-term deferred-payment loans for new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households. Eligible applicants include local government agencies, private nonprofit organizations, and for-profit organizations.