RESOLUTION NO. 2021-07

A RESOLUTION OF THE TOWN COUNCIL OF THE TOWN OF WINDSOR ACCEPTING THE 2006 ANNUAL FAIR SHARE HOUSING REPORT

WHEREAS, the Town of Windsor Housing Element of the General Plan outlines goals and objectives for the Town for providing housing for Town residents; and

WHEREAS, the Town of Windsor General Plan outlines the Town's policies and programs for implementing these goal and objectives; and

WHEREAS, one of the implementation programs in the General Plan is the setup and implementation of an annual monitoring program to determine housing affordability and income levels for all new units built within the Town of Windsor; and

WHEREAS, the California Department of Housing and Community Development (HCD) and the Association of Bay Area Governments (ABAG) established Regional Housing Needs Allocations for 1996-2006; and

WHEREAS, ABAG established allocations by income categories for 101 cities and 9 counties in the Bay Area region; and

WHEREAS, the Town's Annual Monitoring Report is to provide information to the Town Council as it relates to the established allocation goals and the actual production of new housing units; and

WHEREAS, staff has reviewed the building permit reports and prepared the Annual Monitoring Report, which includes the allocation goals established by HCD and ABAG and the actual production of new housing units for Town Council review.

NOW, THEREFORE, BE IT RESOLVED that the Town Council of the Town of Windsor accepts the 2006 Annual Fair Share Housing Report attached as Exhibit "A", and authorizes submission of the report to HCD and ABAG.

PASSED, APPROVED AND ADOPTED this 21st day of February 2007, by the following vote:

AYES: **COUNCILMEMBERS GOBLE, SALMON AND MAYOR PARKER**
NOES: **NONE**
ABSTAIN: **NONE**
ABSENT: **COUNCILMEMBERS ALLEN AND FUDGE**

WARIN J. PARKER, MAYOR

ATTEST:

MARIA DE LA O, TOWN CLERK

Exhibit "A" – 2006 Annual Housing Needs Monitoring Report

Town of Windsor

2006 Annual Housing Report

EXHIBIT A

The status of Windsor's affordable Housing program

February 2007
Adopted by Resolution:

Prepared by:
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Summary:

This annual housing report is compiled pursuant to Housing Element policy, and to inform the Windsor Town Council, The Report, adopted by resolution, is also submitted to the California Department of housing and community development. It is envisioned as a tool for the Town council to keep tabs on Windsor's affordable housing program and to help guide future decisions.

Summary:

- In 2006, 19 affordable (Low and Very Low) units were issued building permits; Town Green Village also dedicated 4 units of moderate priced housing.
- Market Rate: In 2006, 105, single family, 6 second units, and 27 condominiums units were issued building permits.
- The Town currently maintains a stock of approximately 435 affordable units.
- A physical inspection of the Town's affordable housing stock revealed that most units are well maintained.
- In 2006, 316 Market Rate single family homes and 13 condominiums were sold in Windsor. The single family home median price was $584,000, and the condominium median price was $525,000.
- In 2006, the Town continued its practice of using redevelopment low / moderate funds to assist in homeownership. Through the neighborhood improvement program, assisted in the maintenance of existing homes.
- The Town, along with Burbank housing, received a $1.3 million HELP loan to help fund the Windsor Redwoods project.
- 6 rental units were converted to condominiums at the Starr Station Project.
- It was determined that over 200 affordable units could potentially be built in the next allocation disbursement.
- The Town failed to meet its fair share housing allocation goals.
- In 2009, the Town will embark on the General Plan housing element update process.

What's on the ground - Windsor's Affordable Housing Stock

The Town of Windsor currently has 405 affordable housing units.

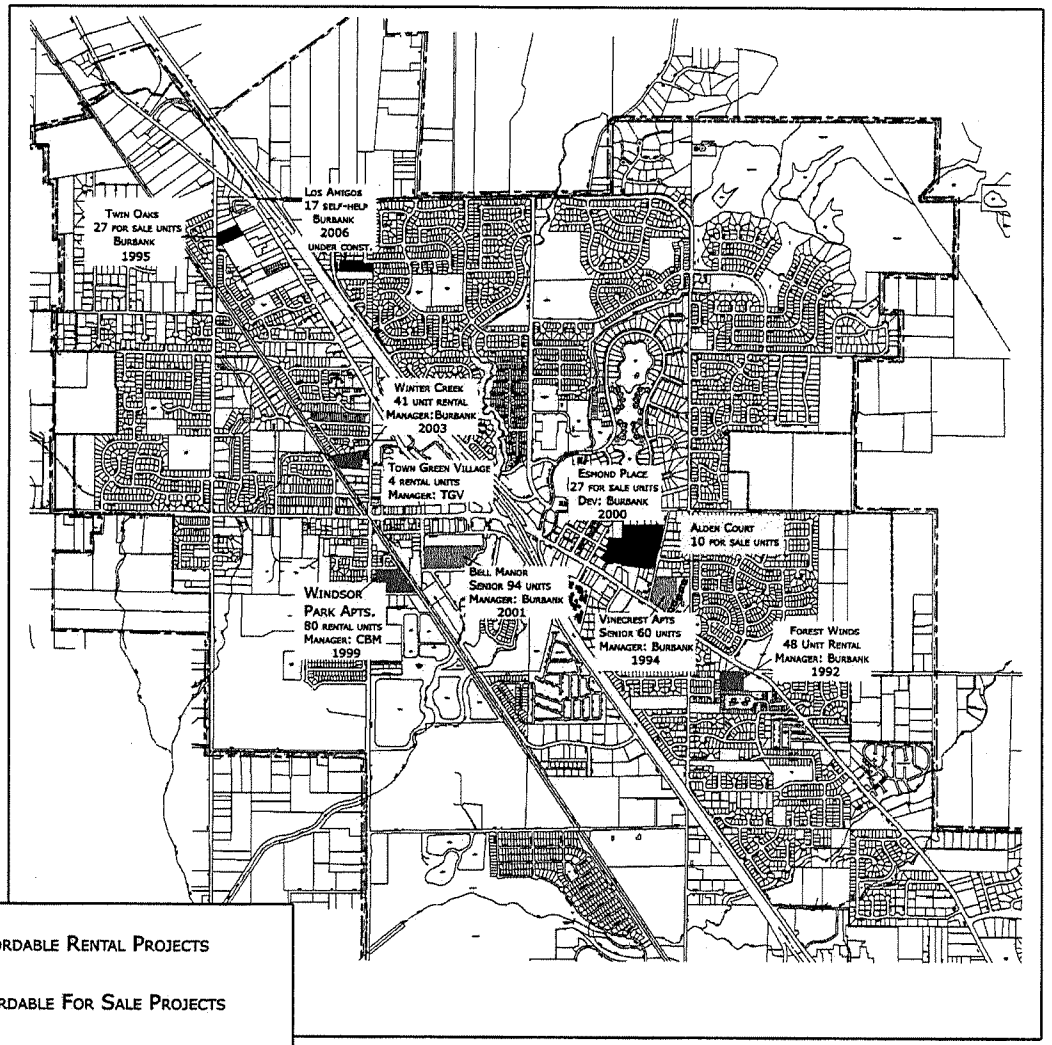
Table 1.

Name	AMI 50%	AMI 80%	AMI 120%	Affordability Expires
Bell Manor I		48		2002
Bell Manor II		46		2033
Windsor Park Apts.	80			2030
Wintercreek	24	16		2043
Forest Winds Apts.	47			2022
Vinecrest	59			2047
Los Amigos		*17		2051
Town Green Village			4	2016
Esmond Place	27			2033
Twin Oaks		27		2023
Alden Court	10			2023
TOTAL	247	154	4	

AMI= Area median income

Total: 405

* under construction

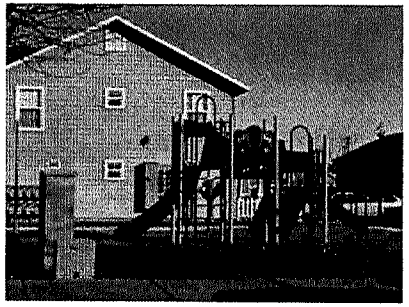


The State of Affordable Housing:

The Town, through its contributions to affordable housing projects, is in essence a partner in the projects. This section is the result of a physical inspection of the town's affordable housing projects. The intent is to give the Town Council and Planning Commission a sense of how the town's affordable housing projects are faring the test of time.

Generally, the physical condition of the Town's affordable projects is good. The units were newly painted; most have very little if any maintenance issues. Very little graffiti, junk cars, or trash was observed during the town inspection.







CBM Apartments

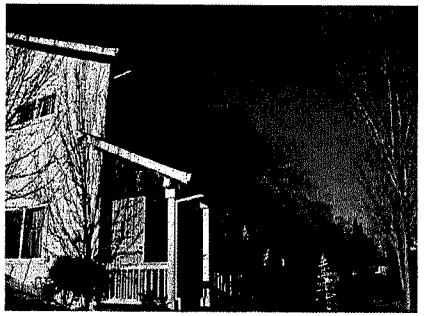


Winter Creek



Twin Oaks





Esmond Place



Vinecrest

The Redevelopment Low / Moderate housing fund at Work:

Redevelopment Agencies must annually deposit at least 20% of the gross tax increment the Agency receives into a Low- and Moderate-Income Housing fund.

Using this fund, the Redevelopment Agency has broad powers to assist in the production and rehabilitation of affordable housing both within and outside the project area.

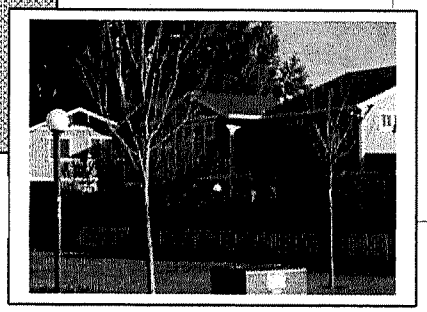
The Town's Silent Second Mortgage Program:

In 2006, the Town extended one silent second mortgage to a qualified household. These mortgages help to fill the gap between what a low-income household can afford and the sales price of the home. No payment is made by the lender to the Town until the home is sold, at that point, the lender and Town share the equity accrued. The Town has three outstanding silent second mortgages:

1. $100,000- Esmond Circle, 3/05
2. $25,000- Twin Oaks, 8/02
3. $75,000 Twin Oaks, 12/05

The Paint Voucher Program assists Low Income households maintain and enhance their homes:

In 2006, the Town issued twenty- nine paint vouchers. The Town has set aside $10,000 annually to fund the program.



Twin Oaks

In 2006, the Town allocated the Redevelopment Agency's Low / Moderate fund to assist in the creation and preservation of affordable housing. Most notably, the Town Council applied for a received a "HELP" loan on behalf of Burbank Housing's Windsor Redwoods Project in the amount of 1.3 million dollars. This will be the final piece in construction financing of 65 low and very low income rental units.

Also in 2006, the Town with the help of Burbank Housing, applied for and received a "Begin" Grant. This money will be used to close the affordability gap in the 17 unit Los Amigos self help project.

In 2006, the Redevelopment Housing Funds were used to purchase three Twin Oaks units.

1. 855 Twin Oaks- Resold to qualified family. The Town also provided a $75,000 silent second mortgage.
2. 867 Twin Oaks-The Town currently owns this unit. With the help of Burbank Housing, the Town is marketing the unit to a qualified household.
3. 840 Twin Oaks- The Town is in the process of purchasing the unit.

Housing Target Goals:

The Association of Bay Area of Governments (ABAG) determined that the, Town of Windsor's regional housing needs for the years 1999-2006 were as follows:

Table 2

1999	Low/ Very Low	Moderate	Above Moderate
Avg requ.	87	75	113
Built:	80	10	171
Short (-)	-7	-65	58

2000	Low/ Very Low	Moderate	Above Moderate
Avg requ.	87	75	113
Built:	0	13	310
Short (-)	-87	-62	197

2001	Low/ Very Low	Moderate	Above Moderate
Avg requ.	87	75	113
Built:	29	0	190
Short (-)	-58	-75	77

2002	Low/ Very Low	Moderate	Above Moderate
Avg requ.	87	75	113
Built:	5	8	156
Short (-)	-82	-67	43

2003	Low/ Very Low	Moderate	Above Moderate
Avg requ.	87	75	113
Built:	41	0	145
Short (-)	-46	-75	32

2004	Low/ Very Low	Moderate	Above Moderate
Avg requ.	87	75	113
Built:	6	2	198
Short (-)	-81	-73	85

2005	Low/ Very Low	Moderate	Above Moderate
Avg requ.	87	75	113
Built:	10	0	242
Short (-)	-77	-75	129

2006	Low/ Very Low	Moderate	Above Moderate
Avg requ.	53	34	59
Built:	17	2	136
Short (-)	-36	-32	77

The Town failed to meet its eight year regional housing needs allocation by:

Low / Very Low- **Deficient 474 units**
Moderate – **Deficient 524 units**

Above moderate- **+1548 units**

Market Rate Housing 2006:

In 2006, sales of existing market rate unsubsidized housing in Windsor are summarized below. A total of 316 units were sold in Windsor. The following chart summarizes and provides analysis of all home sales in Windsor in 2006:

Category	Total Number Sold	Low	High	Average	Median
Single-Family	303	$370,000	$1,818,000	$613,000	$584,000
Multi-Family (Condos)	13	$329,000	$605,000	$513,959	$525,000

Table 3

What percentage of people living in Windsor can afford home ownership?
Based on a family of 3

Table 4

Income Level*	% Windsor Population	Income
Extremely Low Income (- 30% of median)	**9.5%	$0- 20,300
Very Low Income (-50% of median)	9.5%	$20,300-35,000
Low Income (50-80% of median)	15%	$35,000-55,000
Moderate (80-120% of median)	24%	$55,000-90,000
Above	42%	$90,000+

Based on the information in Table 4 approximately 34% of the households in Windsor could be excluded from homeownership. The trend in affordable housing is to exclude very low and low income households from home ownership. Based on Table 4, 49% of Windsor residents could potentially benefit from some form of home buying assistance.

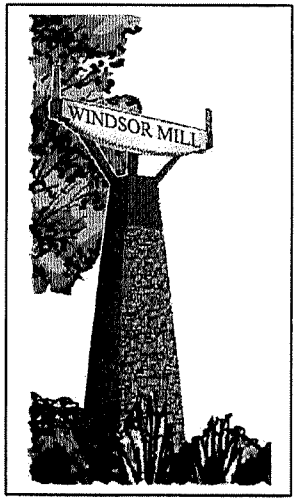
* Based on 3 member household
** Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Project Name	Number of Affordable Units	Proposed Target Income	Status	Rent or Sale	Length of affordability	Town Subsidy
The Mill	40	Moderate	Approved Project	Sale	45 yrs	None requested
Shiloh Sustainable Village	80	Low	* Application under review	Sale	45yrs	None requested
Town Green Village V	7	Moderate	Under construction	Rent	10 yrs	None requested
Los Amigos	17	Low	Under construction	Sale	45 yrs	Town received "Begin" grant
The Overlook	2	Moderate	Entitlement Process	Sale	45 yrs	None requested
Windsor Redwoods	65	Very Low / Low	Application under review	Rent	55 yrs	$32,000 per unit
Windsor Fuel	Not yet determined	Not yet determined	Application under review	Not yet determined	Not yet determined	None requested
Village at Windsor	2	Low	* Application under review	Rent	Not yet determined	None requested
Live + Work	1 or 2	Moderate	* Application under review	Sale	Not yet determined	None requested
TOTAL:	Appx. 210					

* Growth Control Allocations have been reserved by the Town Council

What's to come?

In 2006, several projects committed to constructing affordable housing. In some cases these commitments are based on an inclusionary requirement. Only one of these projects is under construction however.



It's Housing Element update Time Again...

Per State Housing Law, municipalities are required to update their Housing Element every 5 years. For Windsor, that year is 2009. The Housing Element update process and resulting documentation must meet the minimum requirements of State Law and include the following:

1. An evaluation of the results from housing programs implemented during the previous review period, including a discussion of the effectiveness of housing programs and policies, a comparison of projected results to actual accomplishments, and a summary of how these results will inform revisions to the update;
2. An assessment of the town's housing needs based on housing, land use, population, demographic and employment trends.
3. An analysis of housing opportunities within the town, including an inventory of suitable sites and the Town's capacity to meet regional share goals. Assess the adequacy of the Town's public facilities relative to the maintenance, improvement, and development of housing;
4. An analysis on governmental and non-governmental constraints to providing housing; and
5. A set of quantifiable objectives and programs to address the housing needs for residents of the community.

Based on Chapter 10.6 of the Government Code, the Housing Element addresses housing needs of the Town and recommends ways to meet these needs while balancing community objectives and resources. In addition, in order for the Town's housing element to be in compliance with State law, it must meet the requirements of a Regional Share plan. The goal of this plan is to distribute total housing production among several cost categories, including households of "very low", "low", "moderate", and "above moderate" income levels.



RESOLUTION NO. 506-07

A RESOLUTION OF THE PLANNING COMMISSION OF THE TOWN OF WINDSOR

RECOMMENDING TO THE TOWN COUNCIL THE ACCEPTANCE OF THE ANNUAL HOUSING NEEDS MONITORING REPORT. (FILE NO. PPR 06-47)

WHEREAS, the Town of Windsor Housing Element of the General Plan outlines goals and objectives of the Town for providing housing for Town residents; and

WHEREAS, the Town of Windsor General Plan outlines the Town's policies and programs for implementing these goal and objectives; and

WHEREAS, one of the implementation programs in the General Plan is the creation and implementation of an annual monitoring program to determine housing affordability and income levels for all new units built within the Town of Windsor; and

WHEREAS, the California Department of Housing and Community Development (HCD) and the Association of Bay Area Governments (ABAG) established Regional Housing Needs Allocations for 1999-2006; and

WHEREAS, the Town's Annual Monitoring Report is to provide information to the Town Council as it relates to the established allocation goals and the actual production of new housing units; and

WHEREAS, staff has reviewed the building permit reports and prepared the Annual Monitoring Report, which includes the allocation goals established by HCD and ABAG and the actual production of new housing units for Town Council review.

NOW, THEREFORE, BE IT RESOLVED that the Windsor Planning Commission hereby recommends that the Windsor Town Council accept the 2006 Annual Housing Needs Monitoring Report.

PASSED, APPROVED AND ADOPTED this 23rd day of January 2007, by the following vote:

AYES:	**Commissioners Albini, Conner, Ling, Neece and Rios**
NOES:	**None**
ABSENT:	**None**
ABSTAIN:	**None**

CHAIR

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