The Impacts of Camp Fire Disaster on Housing Market Conditions and Housing Opportunities in the Tri-County Region

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Prepared For

North Valley Community Foundation

Prepared By

Peloton Research + Economics

THIS STUDY HAS BEEN MADE POSSIBLE THANKS TO THE GENEROUS SUPPORT OF THESE ORGANIZATIONS AND THEIR DONORS.

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Study Limiting Conditions

While Butte County has been busy rebuilding and recovering from the Camp Fire, two new events have occurred, each with very different potential impacts on the tri-county region and our local economies. These important events are not addressed to the extent needed to determine their current and future impacts on the housing market conditions in the tri-county region.

CLEAR REGIONAL THREAT	**COVID-19** ***Some Implications*** An overburdened medical system, reduced spending, store closures, negative fiscal impacts, reduced or slowed housing construction, and increased homelessness could add to the growing number of community members in precarious economic conditions. **Unemployment in California reached 16.3% as of July 2020**. The impacts of Covid-19 should be analyzed separately from those of the Camp Fire Disaster using baseline data from this and other studies.
POTENTIAL ECONOMIC OPPORTUNITY	**PG&E SETTLEMENT** ***Some Implications*** Victims of the Camp Fire reached an approved settlement with PG&E in June 2020. Nearly 100,000 claimants were part of a multi-disaster settlement and $13.5 billion has been allocated for Camp Fire victims. An additional $12 billion in funds are targeted to insurers and impacted municipalities. PG&E funds could provide much needed gap funding for many individuals and businesses looking to stay in the region. The economic impacts should be monitored closely.

PREFACE

The Camp Fire disaster forever changed the lives of many so residents of Butte County and the tight knit communities of Paradise, Magalia, Yankee Hill, Concow, and Pulga, among others. The scale of the wildfire displaced approximately 56,000 residents and destroyed over 18,000 structures during the historic event. Fleeing residents were sent on a desperate search for temporary shelters, some unable to reach loved ones during the evacuation. Many residents knew immediately they would not be able to return home due to the magnitude of their losses. Many survivors are still coming to terms with their substantial property losses and now carry psychological burdens caused by the disaster. Those who lost love ones carry an even greater burden. It is impossible to not feel the level of loss experienced by these community members as they retell their stories. They mourn the loss of their belongings and cherished memories, but it is the loss of their friends and the beloved communities they helped create that hits many of them the hardest.

The time period immediately following the disaster was nothing short of triage. Emergency and medical personnel were focused on saving as many lives as possible under extremely dangerous circumstances. Regional hospitals were inundated with patients seeking treatment for severe burns and smoke inhalation, as Feather River Hospital doctors and staff worked tirelessly to transport patients safely out of Paradise to other facilities. The first 24 hours of the Camp Fire outbreak was shear chaos while displaced individuals and families were forced to flee their communities and their region when temporary shelters and housing options were found to be unavailable. At the time of the disaster there were less than 500 hotel rooms available for occupancy in the tri-county region. Temporary shelters set-up at large facilities like the Butte County Fairgrounds were quick to fill-up with individuals and families, many seeking shelter for pets and livestock as well. Rental vacancies in Butte County were less than 2% for multi-family units and less than 3% for single-family units the month before the disaster. The combined total of available housing units was less than 2,000 across the region, not including college dormitories. The number of hotel rooms, shelters, and vacant units was a fraction of the number needed to accommodate 56,000 residents.

Amidst all the losses, and within the altered landscapes of the places they called home, a growing number of residents are returning to their communities to rebuild their homes and restore their lives. These resilient citizens see an opportunity to start new with even stronger community bonds formed by those of survivors. There is positive momentum that is contagious for some residents who thought they may not return. Still, for many, the financial losses may outweigh their ability to return to their former homes.

The Town of Paradise has seen the largest initial surge in rebuilding activity. As of July 1, 2020 there have been 1,064 building permit applications received and 225 homes rebuilt for occupancy. Most of the recent building activity has been driven by returning homeowners with ample insurance coverage and the means to maintain an additional residence while their homes are rebuilt. As will be noted in this study, the majority of residents in the burn scar area were either un-insured or underinsured, and many are still seeking manageable temporary housing opportunities. The lack of housing options both locally and regionally creates a longer-term problem for those looking to stay near their former residences and workplaces. The rising costs of construction has created a substantial funding gap for many, and what funds are available get absorbed very quickly in the rebuilding process. A shortage of immediate funding opportunities combined with high-costs and the timeline needed to rebuild could put many former owners in a precarious living situation, if they aren't in one already. Former renters of both single-family and multi-family housing units in the burn scar are substantially worse off. Less than 3% of those residents had renter's insurance at the time of the fire. Their options were very limited given the shortage of both short-term and long-term housing options available in the region.

PREFACE

Over the past year, two non-profit organizations conducted needs assessment surveys for Camp Fire victims working with case managers in the region. The results of these surveys revealed a large number of community members living with very limited means in precarious housing situations. Depending on the time period of the surveys, somewhere between 2,200 and 4,000 individuals were at-risk of future homelessness if they did not receive additional aide. This is a striking number of people given that a homeless population count conducted in Butte County in March of 2019 revealed a minimum of 2,300 individuals already homeless. Of those 2,300 counted as homeless, a total of 891 were considered unsheltered. Homelessness spiked 16% in Butte County following the Camp Fire, though that number would have potentially been greater without the availability of temporary housing options utilizing vouchers, placement services, and much later FEMA temporary trailers. The large number of individuals currently in precarious housing could be a sign that the real impacts of the disaster on homelessness in the region will be felt to a greater extent over the following years as more community members reach the end of temporary financial support, and transitional and temporary housing options.

The breadth of the Camp Fire disaster helped expose and magnify a number of issues prevalent in tri-county communities. These issues center around high housing costs relative to household incomes and a shortage of affordable and attainable housing options across the region. Butte and Tehama Counties have been identified as extremely high-housing costs areas. Too many residents are spending 50% or more of their monthly income on housing expenses alone. This situation threatens economic security as well as economic growth for the residents and communities. Less spending on housing provides more income for consumption, savings, and investment. In a region like the tri-counties were wage growth is slow, limiting the impacts of high-housing costs is an even more important factor.

This study was undertaken to help better understand the impacts of the Camp Fire on housing market conditions in the tri-county region. The loss of workforce housing in the region has created enormous challenges for local workers and businesses. The workforce sector of the housing market is given special attention due to its importance in the tri-county economies. Butte County communities were most heavily impacted by the disaster, though surrounding communities in Glenn and Tehama Counties received a surge of fire victims that has impacted their communities as well. Many of those in displaced households have decided to remain in those communities and call them home. However, there are still a substantial number of fire victims in limbo, eighteen months after the fire, and many are still trying to determine where they will ultimately settle.

At the crux of all the housing challenges faced in the region, both pre- and post-fire, is the availability of affordable housing options. This issue is of greater importance now following the elimination of so much affordable housing stock in Paradise and surrounding communities. In most cases these homes were not only affordable, but they were unsubsidized. It is extremely difficult to deliver market-rate affordable units in today's markets, though not impossible. There are some alternative approaches that work to deliver workforce housing options within reach of more moderate-income households for ownership and potentially lower-income households for rent or purchase. Some of these approaches are offered as potential solutions to help solve the on-going tri-county housing crisis.

ACKNOWLEDGMENTS

The tri-county region is full of so many caring residents who have reached out and offered support to victims of the Camp Fire during the past two years. Their support made all the difference when other resources simply weren't ready or available. The authors of this study were also beneficiaries of so much support provided by community leaders, business owners, builders, academics, social workers, emergency responders, residents, and other community stakeholders who contributed to the research presented in this report. We want to acknowledge just some of the many contributors and supporters here:

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- City of Orland
- City of Red Bluff
- City of Willows
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- Tehama County
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- CalOES
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The Impacts of Camp Fire Disaster on Housing Market Conditions and Housing Opportunities in the Tri-County Region

Table of Contents

The Impacts of Camp Fire Disaster on Housing Market Conditions and Housing Opportunities in the Tri-County Region

Table of Contents

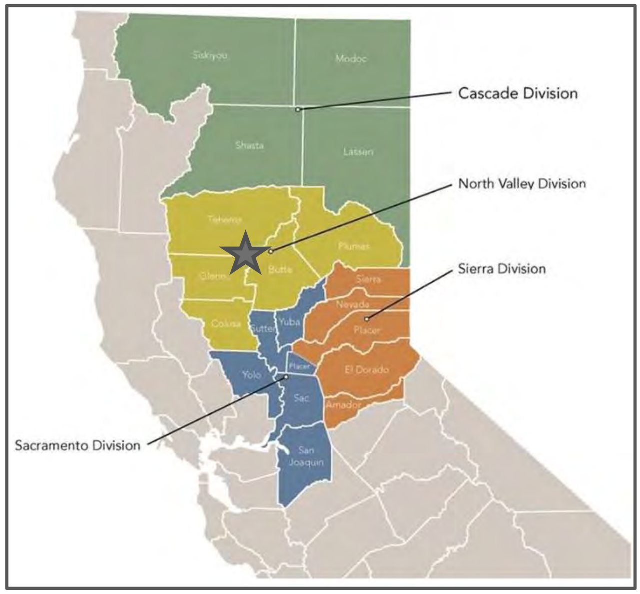
V - FEASIBILITY OF NEW HOUSING CONSTRUCTION

VI - STATEWIDE AND LOCAL POLICIES TO ENCOURAGE HOUSING

VII - APPENDICES

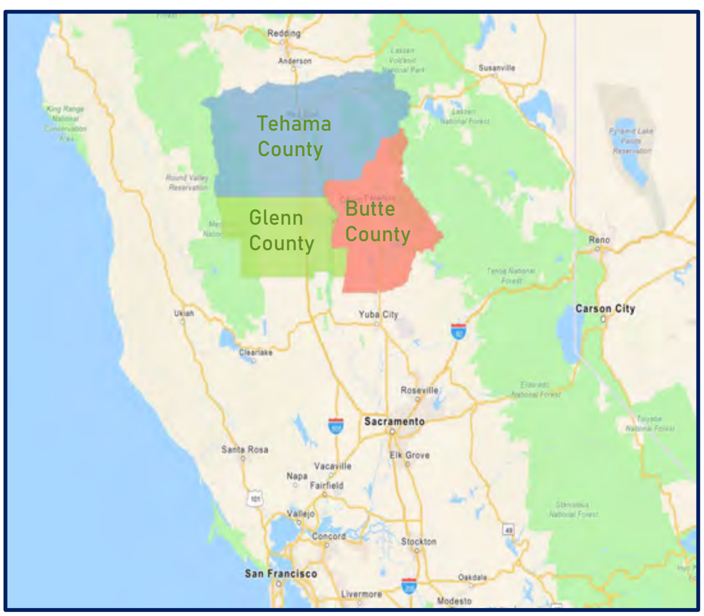
REGIONAL OVERVIEW

TRI-COUNTY REGION



The tri-county region located in the North Sacramento Valley of Northern California includes the three Counties of Butte, Glenn, and Tehama. The tri-counties are three of the five counties that comprise the North Valley Planning Division in the Sacramento Valley of Northern California. Butte County is located east of both Glenn and Tehama Counties with Tehama County bordering the northwest portion of Butte County and northern border of Glenn County. The combined land area of the tri-counties is 5,966 square miles with Tehama County comprising half that area. Glenn County is the smaller of the counties with 1,327 square miles, approximately 350 square miles less than Butte County. Both Glenn and Tehama Counties are primarily rural areas with mostly fertile land and large opens spaces dotted with orchards, row crops, cattle ranches and small farms.

Interstate 5 runs north to south though these counties and their County Seats, the City of Willows (Glenn Co.) and City of Red Bluff (Tehama County). The smaller City of Corning in Tehama County is an approximate midway point between Sacramento and the Oregon border, and is home to a concentration of Interstate businesses focused on the trucking and transportation economy, including truck stops, truck maintenance facilities, hotels, and various quick-serve and sit-down dining options. Tehama County's favorable logistics along I-5 landed the City of Red Bluff a Wal-Mart Distribution Center in 1994, now one of the region's largest employers.



Butte County is home to the City of Chico, largest city in the tri-county region. Chico is a major economic and cultural hub in the region due to the presence of California State University, Chico and the Sierra Nevada Brewery, the third largest micro-brewery in the United States. Chico is also home to the Chico Mall, the only regional shopping center in the tri-counties. Butte College, located between the Cities of Chico and Oroville, is a regional community college with satellite locations and distance learning opportunities. Chico State and Butte College are two major economic drivers in Butte County. The County also benefits from significant revenues that tourism brings due to many recreational opportunities provided by

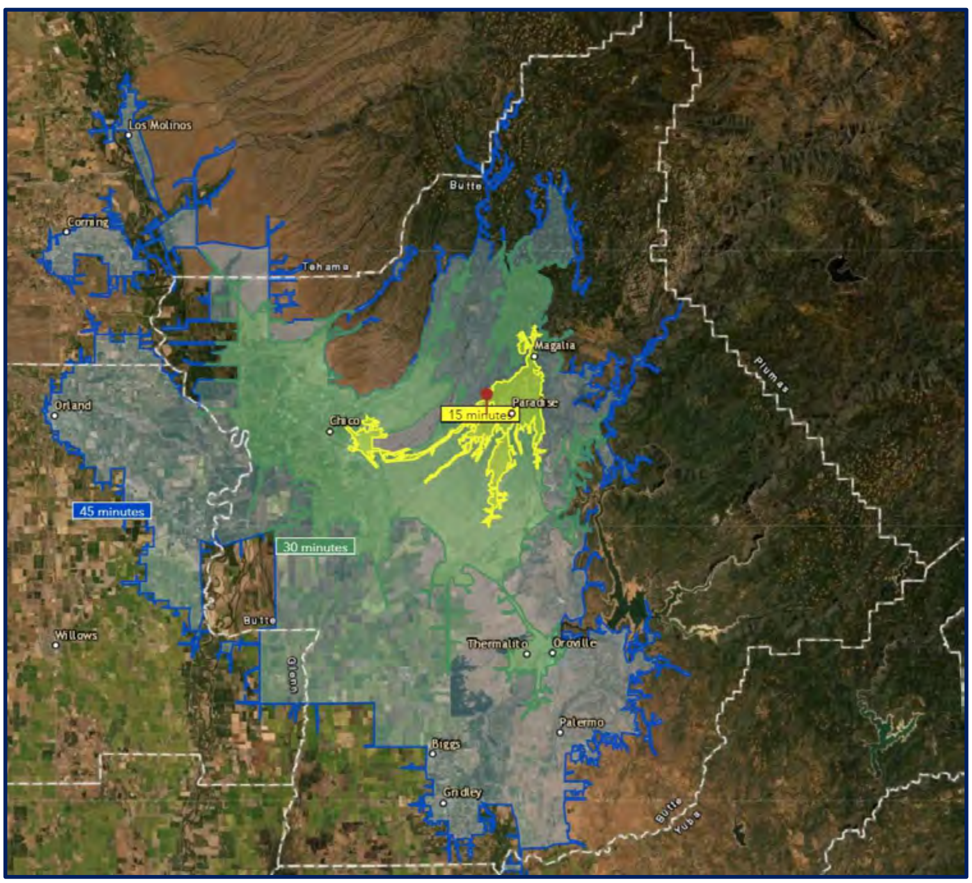
REGIONAL OVERVIEW

TRI-COUNTY REGION - Continued

Lake Oroville, the Sacramento River, Chico's Bidwell Park, and the Sierra Nevada Brewery. Tehama County offers many recreational opportunities with the presence of the Sacramento River, Black Butte Lake, and hundreds of miles of hiking trails, including the Pacific Crest Trail. Glenn County also benefits from the presence of Black Butte Lake and the Sacramento River, including the Sacramento River Wildlife Refuge. The refuge consists of 10,819 acres primarily of wetlands, with some grasslands and riparian habitats. With over 250 species of birds in the area, the refuge draws many bird watchers and hunters on a seasonal basis.

Butte County

In 2018, the three (3) largest cities in the tri-county region were all located in Butte County. The City of Chico (92,861), City of Oroville (18,091), and Town of Paradise (26,423) had a combined total population of 137,375, comprising 43% of the tri-county region's total population of 319,985. The Town of Paradise represented 11.6% of Butte County's total population of 227,896 in 2018. Paradise is geographically positioned in the center of Butte County and is within a 15-minute drive of the City of Chico. All of the urbanized areas of Butte County are within a 15- to 45-minute dive of Paradise, including the Cities of Biggs and Gridley to the south. The City of Orland in Glenn County and City of Corning and the Los Molinos community in Tehama County are all located within a 45-minute drive of Paradise as well.



EXECUTIVE SUMMARY

INTRODUCTION

The Camp Fire was the most destructive wildfire in California's history and the costliest disaster in the world during 2018. A total of 86 lives were lost during the fire's rampage along with an excess of $20 billion dollars of property damage. The loss of over 18,000 structures, including homes and businesses, led to the temporary displacement of approximately 56,000 residents and longer-term displacement of over 20,000 residents. The majority of long-term displaced residents fled the Town of Paradise, where nearly 95% of the community's structures were damaged and destroyed.


AP Photo/Noah Berger

During the first thirty days following the Camp Fire ignition, many displaced residents and business operators were forced to find temporary housing in other communities within Butte County in areas that had not suffered physical damage from the wildfire. When housing in Butte County was unavailable, many residents were forced to find housing in neighboring counties to the west such as Glenn and Tehama, while some residents relocated outside the tri-counties area to communities in Colusa, Lassen, Placer, Plumas, Sacramento, Sutter, or Yuba Counties. Larger cities in Butte County, like the City of Chico, were already experiencing a very tight housing market with growing affordability issues prior to the influx of new residents. The limited inventory of attainable housing options was already a major factor dampening economic opportunities to attract new businesses and retain employers and their employees who need affordable workforce housing options to operate successfully in the tri-county region.

Over the first six months following the disaster there was a substantial surge in home prices and monthly rent rates throughout the majority of Butte, Glenn, and Tehama Counties as both displaced residents and investors scrambled to acquire the limited available residential properties in the market, pushing the median home sales prices and rental rates to record high levels. Those rare properties that remained on the market beyond 60 days were typically either priced well-beyond the financial capacity of current home seekers or were properties in need of significant repairs and renovation. Many home shoppers expressed frustration with the challenges of finding homes within a manageable budget that matched the needs of their families. This was especially true for senior households comprised of singles or couples coming from older, lower-cost housing in the burn scar area. Local builders were working immediately to fill the void in supply, though their backlog of homes to be built meant long waits for those looking to purchase and move-in immediately. Many victims had to make a hard decision between waiting up to a year to have a home built locally or choose a housing option outside the region.

EXECUTIVE SUMMARY

The communities surrounding the burn scar have endured either direct or indirect impacts of the disaster, and few have returned to pre-fire status. This study has been undertaken to better understand the impacts of this historic disaster on Butte, Glenn, and Tehama Counties, collectively know as the tri-county region of the North Sacramento Valley. The primary focus of the study is the measure impacts the disaster has had on housing market conditions and housing opportunities across the region. To understand what has changed a starting point would be helpful for context, so this study includes an evaluation of the housing markets conditions in the tri-county area prior to the Camp Fire. Few communities in the region were immune from a sudden influx of new residents in need of housing.

KEY OBJECTIVES

To assist community stakeholders in the evaluation of housing market conditions and housing opportunities, some primary objectives of this study are identified as follows:

- **Update pre-Camp Fire baseline data to 2018 sources** – This study provides more recent baseline population, household, and income data to support a re-assessment of unmet needs in the tri-county region. The 2017 data provided by CalOES and HUD for Butte has been updated to 2018 for Butte, Glenn, and Tehama Counties to provide a timely depiction of pre-fire socio-economic conditions. (*See Appendix A*)
- **Provide more in-depth information on pre- and post disaster market conditions** – A through investigation of home sales and rental activity was undertaken to provide important insights into the changing market conditions in the region before and after the Camp Fire. Data points and analysis are provided for number of homes sold, median home prices, price per square foot of sales, number of listings available, days listed on market prior to sale, and sales absorption rates. Additional information is provided from rental surveys to examine the availability of multi-family housing options before and after the disaster. Most data is updated to at least June 2020.
- **Understand the dynamics leading to population out-migration** – An area of increasing concern in the region is a trend of out-migration following the Camp Fire disaster. Butte County has experienced the greatest loss, due in large part to limited housing options. Recovering this lost population could take a decade. The level of population loss and population forecasts to 2030 are provided in this report.
- **Examine feasibility of new housing construction** – Making residential projects feasible in the Northstate has proven more challenging following the Great Recession. There are a number of contributing factors to rising costs that are analyzed along with scenarios for building sample residential prototypes with estimated costs. (*See Appendix B*)
- **Identity opportunities for new housing in the region** – There are a number of important residential projects currently under construction or in the development pipeline, and there are other opportunities to provide additional housing. This study examines some of the more immediate opportunities while also examining the reasons why available opportunity sites have not moved forward. (*See Appendix C for select opportunity sites*)

- **Policies promoting housing production** – The past three years in California saw a surge in legislation supporting and promoting new housing production. This study provides a review of some of the policies relevant to the tri-county region. Some of these policies are already being implemented to increase housing supply in local jurisdictions. Future funding from HUD and other federal and state resources will open the door for more housing opportunities moving forward.

KEY FINDINGS

During the initial phase of the study process a number of major challenges and hurdles were identified that needed to be overcome to help facilitate rebuilding and recovery in the tri-county region following the impacts of the Camp Fire. Some of these major challenges were overcome within the first year (debris removal and lot clearing), and some remain to be completed over the next decade (infrastructure improvements and re-population). Prior to the disaster, many parts of the region were already facing housing challenges they were struggling to mitigate. The State of California has been in a housing crisis since 1974, and the tri-county region has felt the repercussions of this crisis for some time. The following are just some of the housing related challenges identified in the region's markets both before and after the wildfire:

Housing Challenges Before Camp Fire

- Rising housing costs for both renters and homebuyers
- Rising building costs and construction labor shortages
- Low vacancies in both multi-family and single-family sectors
- Very limited workforce housing options
- Nearly non-existent affordable housing production
- Limited mix of housing types to meet market demands
- Slow wage growth and limited number of higher paying jobs
- Challenges retaining and attracting employees due to housing costs

Housing Challenges After Camp Fire (First 3 to 6 Months)

- Shortage of housing and long wait for FEMA trailers
- Backlog of housing construction for Camp Fire victims
- Overburdened community support functions and case management
- Rapidly rising homelessness and growing number of at-risk individuals and families
- Out-migration and continued employee attrition
- Additional increase in housing costs
- Insufficient temporary housing options
- Overburdened resources and infrastructure in surrounding communities
- Major clean-up process
- Compromised water system

EXECUTIVE SUMMARY – KEY FINDINGS

Immediate Challenges – Post-Disaster

The Camp Fire created countless immediate challenges for the directly impacted communities in the burn scar area as well as for those communities more indirectly impacted in the broader tri-county region. The removal of more than 3.6 million tons of debris and the environmental certification of all properties were just two of the largest projects to be completed prior to rebuilding. Both of these projects were successfully completed in less than year and ahead of schedule. The bigger long-term challenges created by the Camp Fire are still ahead for most of the impacted communities. This is especially true when it comes to the replacement of housing units and the rehousing of so many citizens now displaced.

In the immediate aftermath of the disaster **major rebuilding challenges** faced by communities **<u>in the burn scar</u>** have included:

- Hazardous waste removal from all impacted properties.
- Debris removal from all impacted properties.
- Benzene contamination in the Paradise Irrigation District water system requiring the clearing and replacement of lines to homes and businesses to provide safe water.
- Certification of all waterline replacements prior to rebuilding.
- Massive tree mitigation to remove more than a half million hazardous trees in the public right-of-way as well as those on private properties capable of falling in the public right-of-way.
- Additional tree mitigation to remove hazardous trees on private properties capable of landing on adjacent private properties and structures.
- Assessing damage to community infrastructure, including hundreds of miles of private roads further damaged during the debris removal process.
- Assessing the devastating impacts of lost residents and businesses on the long-term fiscal health and stability of the affected communities.
- Securing the necessary financial resources needed to fund the long-term recovery and rebuilding effort.

There have been many challenges faced by communities and residents during the first eighteen months following the Camp Fire disaster in Butte County. Some of the immediate needs of displaced residents, including food and shelter, remain elusive, and too many residents remain at-risk of further displacement and potential homelessness. Numerous factors in the housing markets of the tri-county region have contributed to out-migration of residents, attrition of employees, and growth of populations considered at-risk.

Section III of this report outlines just some of the major obstacles overcome by communities in the burn scar area to begin the rebuilding process.

EXECUTIVE SUMMARY – KEY FINDINGS

Housing challenges faced by communities **in the burn scar** have included:

- Finding temporary housing for displaced residents to allow them an opportunity to stay within the region.
- Qualifying victims for financial support to help them find and secure housing.
- Rise in homelessness due to fire survivors having inadequate resources and aide.
- Major gap funding needed for underinsured homeowners to rebuild.
- The costs of rebuilding a home outpacing the level of insurance settlements.
- Large increases in insurance premiums and cancellations of existing homeowner policies.
- The extended timeline needed to rebuild creates uncertainty of returning residents.
- Large number of residents in precarious housing situations potentially leads to increased homelessness.
- Lack of affordable housing units (including single-family, multi-family, and manufactured homes) due to those lost and infeasible to replace at former monthly housing costs.
- Limited number of undamaged homes available for sale or lease in the burn scar areas and often out-of-reach for former residents looking to return to their communities without rebuilding.
- The long time period required to receive Federal and State funding needed to replace affordable housing units, which is too long for current residents in limbo and contributes to unhealthy and unsafe living conditions for survivors.
- Rapidly rising costs of new construction, especially for affordable housing projects, which requires a greater level of funding from various resources than that typically received. The delays in Federal and State funding do not keep pace with continually rising costs.

The wildfire disaster revealed the limited ability of federal and state agencies to assist the region with adequate disaster response and recovery as quickly as needed. There are well documented, systemic issues within organizations like FEMA that prevent sufficient levels of aid from arriving when needed. Many displaced residents were considered unqualified to receive assistance, sometimes due to a lack of paperwork, and were denied aid. These residents were forced to go elsewhere, primarily to local charities and non-profits, to have some immediate needs met. FEMA's ability to deliver temporary and transitional housing for individuals and families was delayed by the agency's requirement that they procure and deliver housing to a site with infrastructure in-place. The delays in providing these housing options led to additional out-migration from the area. The communities providing sites for temporary housing are now challenged by how to adapt the untenable FEMA trailer locations once the trailers are removed. FEMA's short-comings are not necessarily a reflection of the people working on-the-ground for the agency during the Camp Fire. Staff members mobilized to the disaster area expressed an interest in providing expedited additional aide, though they were honest about challenges faced by the organization's bureaucratic structure. Over the past year FEMA, and other organizations working on disaster response, have managed to make some shifts in their programs. FEMA's experience with the Camp Fire and Hurricane Harvey led to changes with how FEMA approaches emergency housing. Moving forward, FEMA may support easier, more cost-effective approaches to provide temporary emergency housing in future disasters.

Communities surrounding the burn scar area provided sites for FEMA trailers to temporarily house fire victims unable to find safe and adequate housing elsewhere. These communities also took in over 26,000 displaced residents for an extended period of time. According to the California Department of Finance, the City of Chico received the largest number of fire victims, adding 20,000 to the city's population over the two months following the Camp Fire.

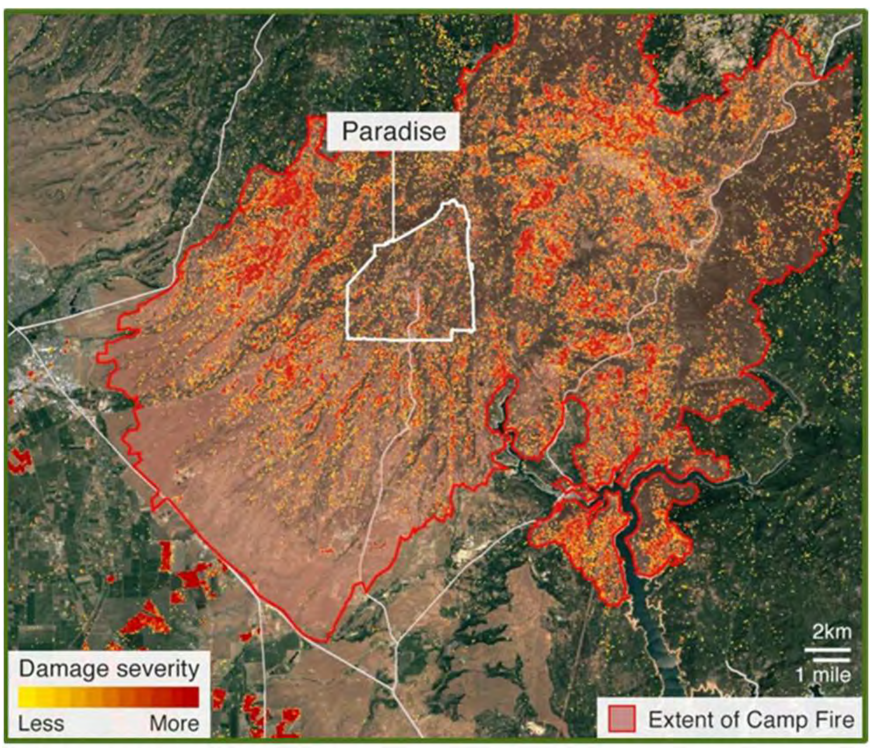
Housing challenges faced by communities **outside the burn scar** have included:

- **Lack of available housing inventory** - Pre-fire vacancy rates ranged 1.5% to 2.3% for multi-family and single-family rentals. Post-fire rates dropped to less than 0.5% within 60 days following the disaster. A backlog of demand for new homes to be constructed pushed delivery out to the end of 2019 in nearby communities such as Chico. The limited inventory of existing homes for purchase was already near record lows in Chico prior to the fire. At one point following the fire only 9 days of inventory was available. The markets of Glenn and Tehama Counties had limited inventory taken to near record low-levels, though challenges matching buyers with inventory that met their household needs forced some buyers to other markets like Yuba, Sutter, and Placer.
- **Record high rental rates and housing costs -** Apartment rental rates escalated between 10% and 20% following the disaster. Rent caps put in place by the State of California prevented rates from rising more than 10% annually. A limited amount of low rental and for-sale inventory, combined with historically high building costs, pushed prices to record levels without the benefits of higher incomes in the region.
- **Insufficient aid for those in need** – Intake records kept by the 211 Program and Camp Fire Long-Term recovery group, among other organizations, revealed a large shortage of the right kinds of aid to assist fire victims still in precarious housing or homeless situations. As the timeline for various resources run out, including financial resources for rent subsidies and temporary housing options, these precarious individuals could be forced onto the streets.
- **Lack of Insurance or underinsurance for many residents** – Over 60% of homeowners were underinsured, with a required funding gap in excess of $100,000 needed to afford rebuilding. This is one of the more serious problems that hampers the return of residents and continues to contribute to out-migration to more affordable markets (more often outside the state). Some of this gap may be offset by forthcoming PG&E settlements, though the length of time needed to cover the gap has left many in limbo.

EXECUTIVE SUMMARY – KEY FINDINGS

Over the eighteen months following the Camp Fire, Butte County has experienced an increasing level of out-migration as a variety of circumstances, including a shortage of available housing options, forced former residents to move elsewhere. The sudden influx of approximately 26,000 people across the tri-counties for an extended period of time put a strain on the resources of municipalities surrounding the burn scar area during a time when most municipalities were struggling with efforts to balance their budgets and manage their pre-existing housing crisis. Communities outside the burn scar have very limited opportunities for grants and other aid to help them offset the cumulative costs of sudden, rapid population growth. This will place an additional strain on the fiscal health of these host communities, leading them to decrease some vital resources to make their budgets work while attempting to manage larger resident populations. In October 2019, the City of Chico estimated more than $500 million in impacts associated with sudden growth and pressure on local infrastructure.

Clearly no community was more directly impacted than the Town of Paradise. The loss of resident lives, combined with the destruction of 90% of the community's homes and businesses, made the Camp Fire the world's worst disaster in 2018. It will take at least two decades for the community to approach its former population, but the level of losses means the community will never be made whole. Funds from Federal and State agencies, along with a recent PG&E settlement, will help facilitate the rebuilding of essential infrastructure and community facilities over the next five years. Rebuilding the local economy that supported hundreds of small businesses will be much more challenging.



Source: NASA Earth Science Disasters Program; BBC

EXECUTIVE SUMMARY – KEY FINDINGS

TRI-COUNTY DEMOGRAPHIC CHANGES

The variations in the population sizes and economies of tri-county communities has led to variations in the levels of development and growth over the previous decade. Most communities experienced a slow-down or even decline following the Great Recession, though over the past five years most tri-counties have experienced some level of growth. The impacts of the Camp Fire have substantially changed the dynamics of growth in the region, with some communities, like the City of Chico, experiencing more than a decade worth of growth in one year. Meanwhile, Butte County saw a loss of more than 10,000 between 2019 and 2020. The following are some observations of tri-county demographic trends and shifts before and after the Camp Fire disaster. More in-depth information on population and demographic characteristics in the tri-county region are provided in Section II and Appendix A.

Population Trends

- Butte, Glenn, and Tehama Counties all grew less than 0.8% between 2017 and 2018 with Butte County seeing the lowest population growth at 0.3%. The Cities of Chico and Biggs grew by 1% each during that time period while the City of Orland and community of Tehama experienced 1.1% and 1.4% growth respectively. These latter two communities were the fastest growing communities in the area during those 12 months.

- Following the Camp Fire, the Town of Paradise experienced a population loss of 82.9% from 2018 to 2019, while the City of Oroville saw a 19.1% growth in population during that time. The City of Chico saw the largest population increase but second highest growth rate at 18.9% during the 12 months. The City of Orland saw the third highest population growth at 3.6%.

- Butte County's population declined 2.1% from 2018 to 2019 for a loss of nearly 5,000 residents. A further population decline occurred from 2019 to 2020 with a total loss of 5.1%. The cumulative <u>decline</u> in Butte County's population from 2018 to 2020 was <u>16,083 residents</u>. The scale of loss is greater than the population count of any municipality in Glenn or Tehama Counties.

- The shift in population out of the burn scar settled primarily in the City of Chico based on data provided by FEMA and the California Department of Finance. Chico's 2018 population of 92,286 grew rapidly to 110,326 as of 2020. The addition of 18,040 people in the city has placed enormous strain on Chico's infrastructure, roadways, and public services.

- At the time of the Camp Fire the City of Chico had only 2,218 vacant housing units with very limited housing inventory available for sale and a rental housing vacancy rate of less than 2%. With approximately 7,400 new households arriving in Chico in one year, the available housing stock was absorbed to less than 1% vacancy. With so little housing for so many displaced Camp Fire victims, household sizes grew from 2.36 persons per household to 2.76 persons per household from 2018 to 2019. There are signs the household size is decreasing as new housing units become available. Chico's persons-per-household count reached decreased to 2.69 as of January 2020.

TRI-COUNTY DEMOGRAPHIC CHANGES - Continued

- According to FEMA applicant records, the top three destinations for Camp Fire victims were Chico, Oroville, and Gridley. Though Gridley saw a population increase of 195 people between 2018 and 2019, it would lose 656 people from 2019 to 2020.
- Research conducted by the Chico State University Department of Geography showed displaced residents spread across the entire United States, utilizing postal address data. Understanding how many of these residents may return to Butte County in the future will require more extensive research and outreach. Interviews and surveys conducted as part of the Town of Paradise Recovery Plan revealed between 25% and 35% were looking to return in the future.

HOUSING MARKET CONDITIONS

For-Sale Homes

- No markets in the Tri-County area were left un-impacted by the Camp Fire Disaster, if only to temporarily house displaced fire victims in some cases.
- The PRE- & POST-DISASTER HOUSING MARKET INDICATORS section of this report provides detailed data on housing prices shifts before and after the Camp Fire. Some of the key median price changes include:

  Butte County: $326,940 to **$384,000** - Nov. 2018 to May 2019 - **(up 17.5%)**

  Glenn County: $225,000 to **$330,000** - Nov. 2018 to Sept. 2019 - **(up 46.7%)**

  Tehama County: $199,000 to **$315,000** - Nov. 2018 to Jan. 2019 - **(up 58.3%)**

- The dollar change in housing prices for Glenn and Tehama Counties was more than $100,000 and in excess of 45% within the first year of the disaster, while Butte County saw a nearly 20% increase in the first 6 months. Prices in Butte County were already on a steady climb, though much of the rapid increase after the Camp Fire was driven by the City of Chico rising in January 2019 to $400,000 from just $332,000 two months earlier.
- The Butte County housing market has maintained a supply of housing offered for-sale that equates to between 2 to 3 months of historical sales. This is at the mid-range of a healthy inventory level that provides some variety in housing options and price points (in-line with the variations in inventory available in Chico vs Oroville vs Gridley, etc.). Following the Camp Fire, Butte County housing inventory levels dropped below a 60-day supply.
- Housing Inventory for-sale in the City of Chico has been below three (3) months supply since October 2015. The year before the Camp Fire the supply of inventory dipped below two (2) months on four separate occasions. Immediately after the disaster inventory dropped to 1.2 months.

EXECUTIVE SUMMARY – KEY FINDINGS

HOUSING MARKET CONDITIONS - Continued

- The 1.2 months of inventory in Chico is well below healthy market standards, and the inventory available was not necessarily reflective of market demand and need following the fire. Not surprisingly, the Town of Paradise saw a big drop in available sales inventory while Oroville and Gridley saw declines, but at no time did those two cities drop below two (2) month inventory.

MONTHS OF HOUSING INVENTORY FOR SALE
Butte County Municipalities
July 2018 to July 2019

Date	Chico	Oroville	Gridley	Paradise
Jul-18	2.6	4.1	2.9	3.4
Aug-18	2.8	4.6	1.7	3.7
Sep-18	2.6	4.5	2.4	4
Oct-18	2.5	4.8	2.3	5
Nov-18	1.2	3.4	2	2.8
Dec-18	1.2	2.9	2.4	1.8
Jan-19	1.4	3.1	2.3	1.7
Feb-19	1.2	3	2.7	1.5
Mar-19	1.3	2.6	2.6	1.7
Apr-19	1.4	2.8	3.2	2.2
May-19	1.8	3	3.5	2.6
Jun-19	2	2.9	2.5	3.3
Jul-19	2.1	3.4	2.5	3.6

Source: CAR; Peloton Research, 2020

- The median price per square foot of new and existing housing units sold rose substantially in line with rising median home prices in the Tri-County Region. The following shows pre-fire price per square foot versus peak post-fire median price per square foot for the three counties:

Butte County: $190 to $235 per square foot from Oct. 2018 to June 2019

Glenn County: $173 to $214 per square foot from Oct. 2018 to Feb. 2020

Tehama County: $135 to $207 per square foot from Oct. 2018 to Mar. 2019

- Tehama County showed a $72 per square foot jump in pricing in just four months. Part of this is attributable to variations in the type of inventory offered for sale (size of homes, land, age, quality, etc.). Nonetheless, the $207 price per square foot is a record level for the county.

EXECUTIVE SUMMARY – KEY FINDINGS

HOUSING MARKET CONDITIONS - Continued

- Prices of remaining homes for sale in the Paradise market spiked over $100,000 following the Camp Fire and shortly after prices exceeded $450,000 and surpassed the price levels seen in Chico. The limited inventory was a notable factor, though builders of new homes in the area reported building costs of $250 to $260 per square foot, further increasing the surge in pricing

New Subdivision Development and Sales Activity

- Interviews conducted with homebuilders in the tri-county region during the first six months following the Camp Fire revealed a number of subdivisions in selling entire phases or entire projects out immediately following the disaster.
- In the City of Chico, Epick Homes revealed they had sold the remainder of their Sycamore Creek development in the northwest area of the city primarily to Camp Fire victims (averaging more than eight sales per month). Some buyers needed to wait a minimum of six months before construction could begin. Some homes would require until the end of 2019 to be completed for occupancy.
- Also in Chico, Leete Homes sold-out the remaining seventeen (17) units in their Village Green project located in the California Park Master Planned Community in the southeast area of the city. The housing units being built at Village Green were situated on lots mostly in the 4,200 to 5,000 square foot range. These lower maintenance lots proved popular with empty-nesters and downsizers arriving in the city.
- In Oroville, DR Horton, the only national builder in the tri-county region, immediately sold all the remaining homes in their Olive Grove subdivision the north of the Oroville Municipal Airport. It would take six months to complete construction of these homes. In the meantime, Crowne Communities purchased seventy-two (72) lots at Vista Del Oro for more houses to be built in the city in 2020-21.
- The median price of new housing units sold rose substantially from 2018 to 2020, especially in the City of Chico. Rising construction costs due to labor shortages, sprinkler requirements, increased development fees, and rising lumber costs were already putting pressure on builders to increase prices. The sudden surge in demand, and later lower interest rates, pushed new home prices to record levels. The following show the rising median sales prices of homes constructed during 2018, 2019, and 2020.

CITY Of CHICO New Homes Sold by Year Built January 2018 thru July 2020			
Year	Median Sold Price	Median Size	$ Per Sq Ft
2018	$364,115	1,576	$226.54
2019	$471,425	1,966	$251.13
2020	$488,523	1,849	$254.15

Source SNVMLS; Peloton Research, 2020

HOUSING MARKET CONDITIONS - Continued

Development Opportunities – Existing Sites

- A review of land in Butte, Glenn, and Tehama Counties revealed ample land for new residential development to replace lost housing units during the Camp Fire and provide for expected population growth to 2030. The City of Chico has over 5,000 single-family and multi-family units remaining in the city's development pipeline that remain to be built. When combined with more than 12,000 residential lots in the burn scar area, there is a minimum capacity for 17,000 residential units available both short- and long-term on potential development sites in just a portion of Butte County.
- Oroville and Thermalito in Butte County have a minimum of seven (7) larger-scale development sites available for residential construction spanning from Kelly Ridge down to the Forebay. Oroville has been aggressive at pursuing development opportunities and is the only city in the tri-counties to attract a top national homebuilder, DR Horton. The city has the land capacity to deliver several thousand units over the next decade.
- Vacant residential land in the Cities of Red Bluff and Corning in Tehama County can support a minimum of 1,600 additional units on various sites ranging small infill lots to 50-acre parcels with R-3 to R-4 zoning. Population growth in both of these areas has been slow over the past decade, though a recent spike in new households arriving in 2019 and 2020 could help these communities absorb 10% of their available vacant residential land inventory by 2030.
- In spite of a considerable amount of residential land available for development in Red Bluff, some previously approved sites have sat vacant since the Great Recession. One site of over 50-acres located off Vista Way adjacent to other multi-family and single-family uses, and located in close proximity to I-5, has sat vacant and available for-sale prior to and after the Camp Fire. The site could accommodate over 500 housing units and is planned for auction starting at just $400,000.
- The City of Willows in Glenn County has one of the larger potential development sites in the Tri-County region. The South Willows Residential Development being planned by Basin Street Development is located east of I-5 and south of Jensen Park and the Central Canal. The proposed subdivision could include 448 single-family units on lots averaging approximately 8,000 square feet. The infrastructure needed to move the project forward would require a minimum $6 million investment. Like so many projects of this scale in the tri-counties, it is the large amount of funding required to initiate projects that slows their progress.
- Even with the availability of so many sites for residential development in the region, builders in the area have expressed big challenges moving projects forward on these sites due to high development costs relative to household incomes and qualified purchase prices. A common theme when interviewing landowners from Red Bluff to Willows and Chico to Gridley is the needed infrastructure required to build and the imbalance between what they can deliver and what homebuyers can afford.

HOUSING MARKET CONDITIONS - Continued

Development Opportunities – Existing Sites

- At this time there is no shortage of subdivisions in the tri-county region capable of supporting future housing construction. However, based on a series of feasibility test of building prototypes prepared by Peloton Research as part of this study, the market-rate cost of available land may be too high for builders to deliver new housing units to households earning even 120% of area median incomes. The high cost of construction, site work, and development fees require land costs to be negative under some scenarios depending on building type and sales price.. *See Appendix B for Feasibility Tests of Building Prototypes in the Tri-County Region.*
- Appendix C provides background information on select opportunity sites across the tri-counties, in addition to vacant residential land estimates based on information received from various community sources.

Rural Housing Opportunities

- There is no shortage of available land in the tri-county unincorporated areas for those potential homeowners looking to build in more rural locations with well and septic requirements.
- The Town of Paradise lost more residential units then any other area in Butte County. Paradise has traditionally served partly as a bedroom community to job markets in Chico and Oroville, though the area was inhabited by retirees and local small business owners as well.
- Of all the development opportunity sites available in the tri-county region, the privately owned residential land available for rebuilding in the Town of Paradise provides the largest number of vacant building sites that are shovel-ready for new housing construction.
- As of July 2020, over 1,100 residential building permits for single-family, multi-family, and manufactured housing units have already been submitted, and there are typically 200 to 250 residential lots are offered for-sale on a monthly basis.
- Due to the catastrophic loss of properties in Paradise and the burn scar area, the USDA has reverted residential properties in Paradise back to qualified rural status for loan programs like the 502 Program for new or existing homes. The funds can be used for stick-built or manufactured housing units as well as site improvement costs. This reversion of status is a big opportunity for homebuyers in that market and an advantage over adjacent cities like Chico and Oroville for those seeking more affordable workforce housing opportunities.
- The asking price of lots in Paradise and Magalia run from $10,000 to $225,000 depending on size, views, available septic, location, among other considerations. The average sales price of Paradise lots for the first 6 months of 2020 was $32,000. This provides the basis for homes ranging from $250,000 to $500,000 depending on building type, construction materials, interior and exterior finishes, and features.

Rural Housing Opportunities - continued

- With over 7,000 residential sites potentially available in Paradise, the opportunity to replace lost housing for returning residents is in ample supply and capable of supporting a minimum of 400 housing units per year to 2040. The challenges provided are the individual ownership of the lots and time need to assemble lots for a more comprehensive development.

- Other portions of Butte, Glenn, and Tehama Counties qualify under USDA programs and have for years, and though the programs are used, it is an unusual opportunity to see a community revert from a more urban to rural status.

- As devastating as a loss of more than 13,000 housing units has been in Butte County, it was the loss of natural affordability for many of the residents that will be nearly impossible to replace. Many housing units, including single-family homes, manufactured homes, and condominiums, were valued below $200,000 or even $100,000 in communities like Paradise.

- A homeowner paying $500 a month or less for a housing unit in Paradise was common. A considerable number of owners were free and clear of mortgage. Replacing those lost units today would take $1,500 or more a month depending on the amount of upfront funding these households could present.

- The recent State Action Plan created by HCD for the 2018 disaster events reveals over $2 Billion in unmet needs will remain after funding provided by the CDBG-DR program. What is not fully accounted for in that figure is the enormous loss of affordability and low monthly housing costs provided by older, often smaller, housing types.

- A review of housing units lost in Paradise showed approximately 6,000 units below $200,000 in value. At a simplified replacement value of $300,000 the lost affordability gap could be a minimum of $600 million in just one community. The end of Section III in this report shows the magnitude of loss of the housing stock by housing type and valuation in Paradise and other areas in the burn scar.

- Other previously existing rural communities are located throughout the tri-county region and offer additional opportunities for new housing construction. The Rancho Tehama reserve, a large common-interest subdivision located in a rural area between Corning and Red Bluff, is an example of a lower cost rural housing option for those looking for larger lots outside an urban area. There are over 2,000 lots in the subdivision, with over 1,000 vacant, and typically 40 to 50 lots over ½-acre are listed for sale at anytime for prices ranging $5,000 to $30,000. No city services are available, so costs of well and septic need to be factored in.

Rental Housing Market

- A rental survey conducted by Peloton Research and the Chico State Research Foundation in March 2020 showed rental units in the tri-county area dropped from 2.4% in October 2018 to 0.8% in January 2019. Vacancy rates have since returned to 2% on average, though this varies based on the quality of the complex and appeal of its location. See Appendix D for rental survey results.
- Most rental communities in Butte County were seeing annual increases of 3% prior to the Camp Fire. Immediately following the wildfire, the remaining rental units available experienced dramatic increases in rates, sometimes in excess of 10%. The California State Penal Code disallows price gouging following disasters, and rental rate increases were capped to no more than 10% of pre-disaster rates.
- The State of California's Housing and Community Development (HCD) along with Housing ad Urban Development (HUD) responded to the increasing rents in the tri-county region by increasing the level of Fair Market Rents (FMR) to provide more opportunities for housing subsidy at the higher market rents being experienced. Butte County saw the largest increase from 2018 to 2019 with a 15.3% increase in FMR for a 2-bedroom unit. Tehama County saw the largest overall increase in FMR from 2018 to 2019 at 10.7%. Section IV of this report provides information on changes in affordable housing qualifications and activity.

CA STATE HOME PROGRAM - FAIR MARKET RENTS
Change in 2-Bedroom Unit Rents
2019 to 2020

	2-BEDROOM UNIT FMR			PERCENT CHANGE		
COUNTY	2018	2019	2020	'18 to '19	'19 to '20	'18 to '20
Butte	$992	$1,144	$1,090	15.3%	-4.7%	9.9%
Glenn	$813	$836	$883	2.8%	5.6%	8.6%
Tehama	$820	$837	$908	2.1%	8.5%	10.7%

Source: HCD; Peloton Research, 2020

- Over 600, mostly luxury, multi-family units were in various stages of construction at the time the Camp Fire erupted, and the influx of units into the market since the end of 2019 has helped rent rates level-off, though they remain at record high levels. Chico rents currently range $950 to $1,650 for 1-bedroom to 3-bedroom apartments in newer apartment complexes.
- Apartment development in other parts of the tri-county region have primarily been driven by affordable housing developers and non-profits. Communities like the Cities of Willows, Orland, Corning, and Red Bluff tend to attract more demand for market-rate single-family activity versus market-rate multi-family units.
- Charts provided in Section II of this report show multi-family development has been outpacing single-family development across the State for several years and in the City of Chico over the past year. A further surge is expected when over 700 affordable multifamily units are constructed in the region over the next 24 to 48 months, significantly add to multi-family stock that may help further stabilize market rents.

OPPORTUNITIES TO PROVIDE HOUSING IN THE TRI-COUNTY REGION

Other Potential Housing Solutions

As previously noted, Butte County was in the midst of a housing crisis at the time of the Camp Fire. The disaster's impacts exacerbated an already fragile housing market, placing enormous pressure on surrounding infrastructure and most public and social services. The full fiscal impacts to communities within and outside the burn scar have yet to be calculated, though the costs will be multiple billions of dollars for lost resources and revenues alone. Yet in spite of all the negative impacts, there are some bright spots in the timing of the disaster that may work toward improving recovery and rebuilding efforts.

Some potential solutions to alleviate the housing crisis are identified as follows:

Alternative building techniques – concrete, panelized, modular options help speed up production and completion, saving time and costs. With a new modular factory to be constructed in Anderson, CA underway, future access to a nearby supplier could substantially improve the feasibility of this option.

Manufactured homes (no longer previous generation mobile homes) – The stigma that often followed the mobile homes of old has faded as new codes, production methods, and features have made manufactured homes more similar to their stick-built counterparts. Costs can be 20% to 50% less than a site-built home, and models can typically be placed on sites in a matter of weeks, bypassing the long home construction process. The combination of savings and time make these units favorable for displaced households. The costs savings can provide for prices in an affordable range for median- and moderate-income households. In some cases, depending on model, size, lot costs, and financing, these units can be purchased by lower-income households with little to no subsidy. This makes these units one of the few unsubsidized "market-rate" housing options in the tri-county region.

More Accessory Dwelling Units (ADUs) – The tri-county market is already seeing the acceptance and development of ADUs in a number of municipalities, even prior to recent State mandates to spur their production. The City of Chico experienced an immediate surge in ADUs following impact fee reductions. The Town of Paradise is seeing new ADUs rise with new single-family and manufactured home construction. Given the region's continuing housing crisis, high-rents and limited rentals provide for the feasible construction of ADUs as a secondary income source for new and existing homeowners. Section 8 vouchers can be made available for those owners willing to support affordable housing options. There are many benefits to ADUs that solve a number of problems. No new land is necessary to build a unit on a pre-existing site. The intensification of land use solves some of the demand through infill. An owner could choose to build an ADU, move into it, and then lease their home to family with greater space needs. There are no shortage of recommendations and ideas on the uses and benefits of ADUs, and they are an excellent housing solution to help fill a portion of unmet housing demand.

OPPORTUNITIES TO PROVIDE HOUSING IN THE TRI-COUNTY REGION - continued

Other Potential Housing Solutions

Tiny Homes - Tiny homes are typically smaller than an ADU and cater to more limited segments of the housing market. The smaller size of the units require different standards for approval by counties and municipalities. The success of tiny house programs on cable TV shows like HGTV and DIY have spurred greater interest in these units as viable housing options for full-time and part-time housing. The smaller size and lower-costs of these homes provide an option for entry-level buyers to start small and grow into a larger home in the future. Not a large-scale solution, but a solid option for temporary housing and longer-term housing option for singles and/or couples.

Better financing options for Alternative Housing Types - Homeowners have available options to finance ADUs using second mortgages. Tiny homes have more difficulty getting financing and often require a cash purchase. Programs for Manufactured Housing Units have been around awhile and vary based on how the property is titled (with or without land and as Chattel or personal property). Rates tend to be higher for MHUs though some programs existing to help from USDA and Fannie Mae. Some private community funding options should be examined as a potential solution to expedite more of these housing types in the market.

Community Land Trusts, Housing Trusts, and Private Bonds – There are other funding resources that can be created from within private and non-profit community resources. The use of trusts and bonds can be used to leverage additional financing opportunities or can be used to fund gaps in financing as grants, gifts, or forgivable loans. The North Valley Community Trust is a more local example to support. The City of Portland's private housing bond is a good outside resource to review for potential application as an area-specific or regional-specific tool.

A considerable number of legislative acts, especially at the State-level, over the past three years have been targeted specifically for funding affordable and workforce housing across California and resources to help combat homelessness. In addition to these positive changes, the magnitude of the Camp Fire's destruction led the President to declare a national disaster for the impacted areas. This declaration opened the door for substantially more development opportunities through a number of federal agencies including Housing and Urban Development (HUD), Small Business Administration (SBA), and United States Development of Agriculture (USDA), among others.

Regional-Scale Actions to Assist Future Housing Development

Most of the potential housing solutions offered have applications across the tri-county region. However, some variations in land use from one community to the next makes some of the solutions more feasible in certain areas than in others. For example, while ADUs are a solution that fits into rural and suburban areas, manufactured homes on ½-acre or greater lots may fit better in a more rural area. The added benefit of a manufactured home housing in a rural market includes access to financing programs through USDA in qualified areas, making homes more affordable.

NEW CALIFORNIA HOUSING LEGISLATION TO SUPPORT HOUSING PRODUCTION

Recommended Actions to Leverage New Legislation in the Tri-County Region

The League of California Cities (LCC) has provided the Governor's Office with a new housing proposal in 2020 to boost and support the production of new housing across the State. Here are some of the actions requested to spur housing production with relevance to the market context of the tri-county region:

- **Adopt an Accessory Dwelling Unit (ADU) ordinance** – Status: Underway
- **Streamline housing approval processes** – Status: Underway
- **Establish a Workforce Housing Opportunity Zone (WHOZ) or a Housing Sustainability District** – Status: needed (work within existing Opportunity Zones and DDAs)
- **Develop objective design review standards** – Status: some communities
- **Reduce development fees** – Status: ADUs can qualify, more scaling for other types needed
- **Establish a local housing trust** – Status: One created and working – more support needed
- **Restrict demolition of existing housing stock** – Status: Encouraged and funding available
- **Allow up to fourplexes in single-family zones** – Status: Pending in some local markets
- **Increase allowable heights and densities** – Status: Some limited application due to high-costs
- **Adopt transit-oriented development (TOD) plans** – Status: Need appropriate transit to work
- **Reduce parking requirements** – Status: In effect in some markets near busways
- **Adopt tenant protections** – Status: Some protections in effect Post-Camp Fire
- **Establish an Enhanced Infrastructure Financing District (EIFD) or a similar financing tool** – Status: available in the tri-counties region with application to larger-scales developments

The proposal offered by the LCC is in line with many of the finding of this study. Though many of the new housing bills signed into law during the past few years are designed to help more urban markets with transit infrastructure, the tri-county region benefits from the majority of new legislation passed. Most of the housing issues that were identified following the Camp Fire are just amplified and more urgent issues of previous, often systemic, issues in the region and State overall. The big difference is, not only did Butte County fail to produce enough housing in the region to support normal population growth and existing demand, but the Camp Fire eliminated 10 to 15 years worth of housing supply in less than 48 hours. The majority of that housing supply fell into the category of Naturally Occurring Affordable Housing (NOAH) that housed seniors, couples, small families, individuals – both retired and working-class – and that housing stock cannot be replaced. The physical structures can be built, but the affordability is lost.

The Camp Fire Housing Act written by James Gallagher is one example of region-specific legislation to help expedite the production of housing by lowering or eliminating barriers**.** The last section of this study provides some of the more recent pro-housing production legislation that has been passed at the State-level.

NEW CALIFORNIA HOUSING LEGISLATION - CONTINUED

Camp Fire Specific Legislation

There are a considerable number of new bills over the past two years that have implications for the financing and development of new housing inside and outside the disaster area. Municipalities like Chico and Oroville have already made changes to local ordinances to adopt new ADU legislation and expand the definition of single-family lots to provide for duplex units where appropriate.

AB 430 (James Gallagher) – The Camp Fire Housing Assistance Act of 2019 was approved by the Governor in October 2019. The purpose of the act is to facilitate the creation of new housing stock to help offset major residential property losses and the long-term displacement of over 26,000 residents in Butte County following the Camp Fire disaster. The act authorizes a development project to receive a stream-lined, ministerial CEQA-exempt approval process within the territorial boundaries of identified communities. Qualifying housing developments would be located on less than 50 acres and include densities of at least 4 dwelling units per acre. The development would need to be either a residential development or a mixed-use development that includes residential units and must comply with the participating localities' objective zoning, subdivision and design review standards. The cities identified in the act include:

- The City of Biggs – Butte County
- The City of Corning – Tehama County
- The City of Gridley – Butte County
- The City of Live Oak – Sutter County
- The City of Orland – Glenn County
- The City of Oroville – Butte County
- The City of Willows – Glenn County
- The City of Yuba City – Sutter County

This new, locally-targeted legislation could prove helpful in the process of expediting some development sites not already approved in the planning pipelines of the participating communities. Similar to the long timeline needed to receive State and Federal funding for affordable housing projects, the timeline for this legislation to be enacted came too late to achieve its highest potential. In the eleven months from the time of the Camp Fire disaster to the signing of AB 430, many displaced households needed to move on and chose locations outside the region. Interviews conducted with fire victims in March and April of 2019 revealed that many displaced residents were not interested in moving to just any outside location where housing might be made available (beyond the short-term). Displaced households with more limited resources were not necessarily in the position to relocate away from current employment locations or local support networks. Nonetheless, this legislation offers the opportunity for new housing stock to be built to help offset the impacts of a regional housing crisis that existed prior to the Camp Fire. Those residents forced to leave the region may be willing to return if new housing options are made available over the next three years.

NEW CALIFORNIA HOUSING LEGISLATION - CONTINUED

State-Supported Strategies to Encourage Adequate Sites for a Variety of Housing Types

California's Housing and Community Development (HCD) recommends each community commit resources to the creation of a Sites Inventory Database to help identify sufficient sites to accommodate a locality's total share of the regional housing need handed down from the State. Housing elements must also include policies and programs to promote development on identified sites. HCD has compiled initiatives from localities that have developed various strategies and development incentives to encourage a variety of housing types for all income levels. Some of these incentives include:

- Zoning a high proportion of sites for higher density and more intensive residential use.

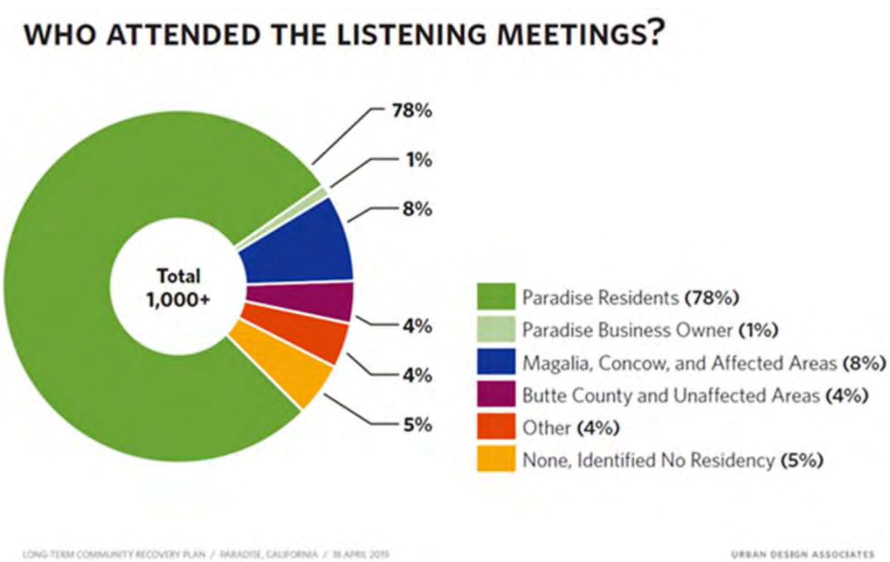
  (*Note – It's important to understand the context of the market and feasibility of higher-density development. While some higher-density uses may work in the City of Chico, they may not work in the Cities of Orland, Willows, Corning, or Red Bluff)*
- Encouraging and facilitating second-unit development in single-family residential areas. Policies to encourage second-units include modifying development standards, such as reducing parking, increasing lot coverages, reducing setbacks, and offering development incentives.
- Zoning sites for mobilehomes and mobilehome park use. *(Note – important to preserve these uses in communities like Paradise due the extreme feasibility challenges of building new MHU communities)*
- Promoting multifamily rental housing built above ground-floor commercial uses (referred to as "mixed-use" development) by permitting apartment uses in office/commercial areas (allows office space revenue to offset rental costs and act as an internal project subsidy). *(Note – again context and feasibility are important before seeking this option)*
- Compiling and maintaining an inventory of public surplus lands and land owned by other entities (such as school districts, public utilities, etc.) to identify sites suitable for development of low- and moderate-income housing. This would help facilitate the acquisition of surplus public lands and other identified land for affordable housing development.
- Zoning for housing types typically occupied by renter households (e.g., second-units, apartments, etc.). (*Note: Tri-county markets are embracing ADUs at this time with over 100 built from 2019 to 2020)*
- Ensure zoning that encourages single-room occupancy units and establishing ordinances with written and objective standards. (*Note*: *More opportunities needed in the tri-county markets for this use)*
- Offering development incentives (e.g., land write-downs, fee waivers, and below market-rate financing) negotiated through developer agreements to increase multifamily densities in selected areas. (*Note*: *good incentive for those offering some level of affordable housing units on site).*
- Reducing multifamily development standards (e.g, number of required covered parking spaces, setback and building height requirements).
- Establishing ordinances or guidelines to promote small-lot development. (*Note: In-process*)
- Establishing "no net loss" policies and procedures to rezone equal amounts of land to replace any residential land used for other than its intended residential use.

CAMP FIRE HOUSING STUDY PROCESS

This section summarizes the findings of an analysis of pre-fire and post-fire housing market conditions in the tri-county region and the changes that occurred over eighteen months that impacted housing opportunities for existing and displaced residents. An overview of the study process and methodology is included along with a summary of findings from previous State and Federal studies that addressed immediate housing needs post-disaster. There are many outstanding local organizations currently working on the recovery and rebuilding process, and most of these organizations have been deeply engaged, from the very beginning, in public outreach, engagement, and support. A summary of just some of the programs being offered by these organizations to support re-building and re-housing of residents are highlighted as well.

What was the process for conducting this study?

The process for this housing market study began in February of 2019, three months following the containment of the Camp Fire. Richard Hunt of Peloton Research helped facilitate a series of Listening Sessions in the Town of Paradise as part of a Long-Term Recovery Plan being prepared by Urban Design Associates (UDA) on behalf of the Town. Mr. Hunt was one of a considerable number of facilitators from throughout the tri-county region that came to lend their support and expertise to the rebuilding process. Over 1,100 Paradise residents and other members of surrounding communities came to the Listening Sessions to provide valuable input on how the Town should rebuild. UDA additionally conducted a series of internet surveys over three months, along with the Make It Paradise Organization (makeitparadise.org), to reach those residents unable to attend the meetings. Many of these residents were no longer in the region, and some noted they were still contemplating whether to return. A great deal of insight was gained from the responses of all these citizens, and especially during the one-on-one discussions with individuals and families during the listening sessions.



STUDY PROCESS – continued

During the two months of community meetings, UDA set-up a series of easels holding informational placards across the gymnasium of the Paradise Alliance Church. The information on each placard represented a recovery project and/or idea for upgraded building standards, and the public was asked to vote whether or not the project or idea should be undertaken. In addition to a thumbs-up or thumbs-down vote, the participants were encouraged to make comments regarding their thoughts on each particular project. Project types presented included: new Evacuation Routes, Emergency Notification Systems, Removal of Dead Standing Trees, Safe Streets, PID System improvements, Undergrounding of Utilities, Updated Building Codes, Walkable Downtown, Firewise Education for Residents, and Workforce Training, among many others.

All of the information from these meetings was tallied and presented in a series of reports culminating with the Town of Paradise Long-Term Community Recovery Plan in June 2019. The plan outlines all the goals of the community members presented at the meetings and offers a vision of what those goals may look like when moving forward. From the housing perspective, one of the top 20 goals identified was to rebuild Paradise's range of housing types and welcome residents back home. Included with this goal was the importance of remaining accessible to families, individuals, and seniors while providing **a full spectrum of housing choices**. There were many other important goals that were identified in the plan and discussed in this study, including the importance of updated codes and standards to make homes and properties more fire safe. The Town's goal to rebuild a range of housing types is of significant importance to this study. For many years Paradise provided affordable and attainable workforce housing options, in Butte County, as well as affordable housing for retirees and seniors. The Camp Fire destroyed a large stock of the County's naturally occurring affordable housing units, and the impacts of this loss will be felt for many years to come. One of the primary objectives of this study is to examine some of the initial impacts of this lost housing stock on other communities in the region. Supporting information, ideas, and recommendations are being provided for consideration to help encourage additional housing opportunities.

Study Methodology

Over the previous six months Peloton Research has undertaken a study to measure the pre-fire and post-fire market conditions in Butte, Glenn, and Tehama Counties, as well as the larger jurisdictions within those counties. This process began with the gathering of data from a number of local and State-level sources including the California Association of Realtors, the Sierra North Valley Realtors Association, North Valley Property Owners Association, and County Assessors. Interviews were conducted with local real estate professionals, property managers, home builders, and larger area employers to gain insight on housing inventory, sales, and demand before and after the fire. A large sample of tri-county apartment communities were surveyed over two time periods to measure changes to rent and vacancy rates. More in-depth interviews with developers of multi-family and single-family housing projects provided important data on local construction costs and increasing challenges with feasibility. Affordable housing is in short-supply in the tri-county region, and not nearly enough units are being constructed to meet even historical regional demand. Prior to the Camp Fire there were already waiting lists at most subsidized housing

STUDY PROCESS – Study Methodology - continued

communities in the region. This was especially true in Chico, where waits for a housing unit could extend beyond a year. Over 300 individuals and families were already in queue for housing when the fire erupted. Almost overnight, the region transitioned from a housing crisis to a housing emergency.

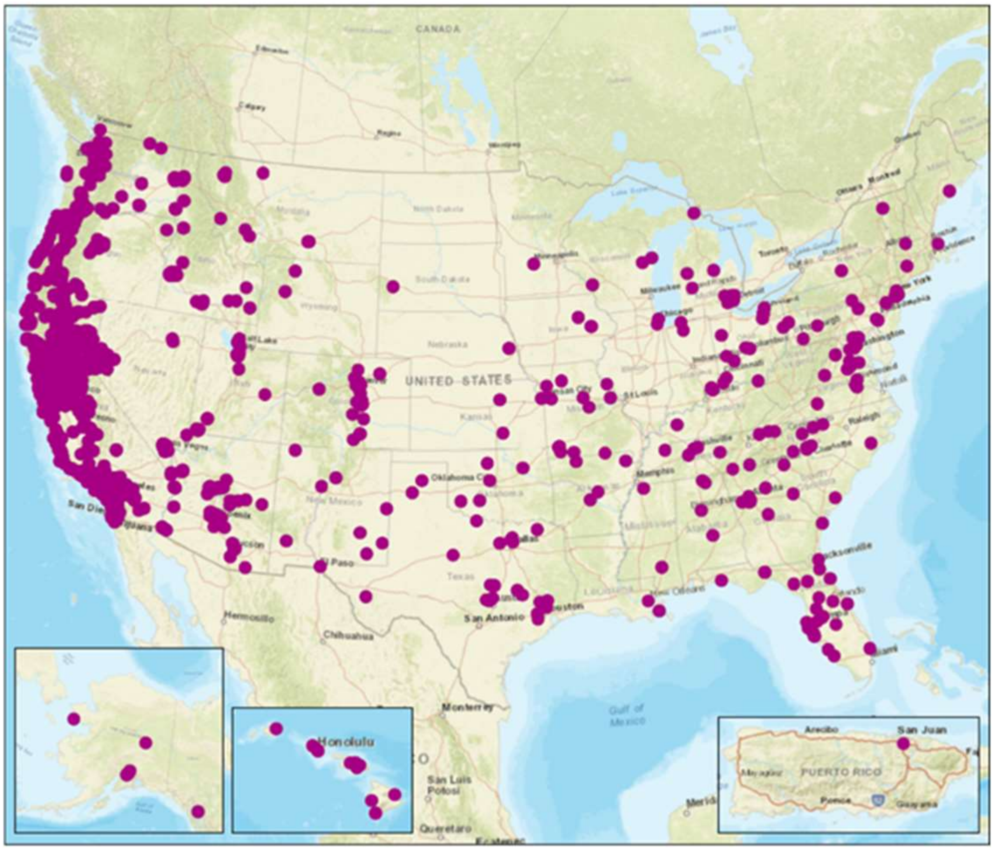
Over the weeks that followed the disaster it became clear that lower-income families had been especially hard hit due, in largest part, to a lack of insurance and personal savings. Many lost all their personal property as well as their residence. These individuals and families will have an especially difficult road to recovery ahead. With this in mind, Peloton Research reached out and interviewed the directors of the Community Housing Improvement Program (CHIP), Butte County Housing Authority (BCHA), City of Chico Housing Department, Housing Tools, the Jesus Center, Camp Fire Long-Term Recovery Group (CFLTRG), and the 211 Program, among others. These organizations provided important details regarding their operations and caseloads, financing mechanisms, building costs, and some of the daily challenges they faced, regarding their projects and caseloads. These organizations also shared the challenges they faced trying, before and after the Camp Fire, to provide housing in a State known for its long-running, systemic housing crisis. The information provided by these organizations, along with data provided by California's Housing and Community Development (HCD), helped the Peloton Research team measure the potential for new affordable housing units given local household incomes, rising construction and land costs, lack of available inventory, and sometimes challenging eligibility requirements for individuals and families that are set by State and Federal agencies.

A series of meetings and interviews with local community planning and building officials helped gather necessary information related to past building activity and future housing projects in their communities. The City of Chico actively monitors the impacts of the Camp Fire following a large influx of displaced residents and rapidly rising demands for the City's public services. Smaller communities in the tri-county region were less likely to have up-to-date information available on new or planned developments due to low staff levels. Most communities in California had to scale down staff levels across government departments during the Great Recession, as growth rates and revenues declined while costs of services continued to increase. Many rural communities in the State have been slow to recover and were unable to rehire some staff positions. Instead, these communities often expanded the roles and responsibilities of their existing staff to make up for any shortages in positions. Glenn and Tehama Counties' largest cities, Willows and Red Bluff, respectively, are just two of the tri-county communities managing lower staff levels following the Great Recession. Reductions in staffing and consolidations of departments have been common in the Northstate. Both Willows and Red Bluff reduced their planning departments and now out-source a large portion of their planning responsibilities to private consultants.

During the time this study was being prepared, both consultants for these cities were actively updating and preparing information to determine future housing allocations required by the State's Housing and Community Development (HCD). During communications with these consultants, Peloton Research noted very limited growth in these communities in the years prior to the Camp Fire, and a smaller than expected spike in growth following the disaster. The limited recent growth in these communities adds to some of the mystery surrounding where displaced Camp Fire victims ended up over the eighteen months following the Camp Fire.

STUDY PROCESS – Study Methodology - continued

The exodus of so many former residents out of the region was identified initially by the Federal Emergency Management Agency (FEMA) following registration of fire victims for assistance. More than 22,000 residents applied for FEMA assistance after the disaster. A review of the self-reported mailing addresses provided by 15,753 applicants for assistance revealed the extent of population dispersion. The following map provided by FEMA shows the mailing address locations of residents as of March 12, 2019.



By the time the Listening Sessions for the Long-term Recovery Plan for Paradise were underway, former residents of Butte County were found to be residing, temporarily or permanently, in 48 U.S. States. Research conducted by Peter Hansen of the Chico State University, Department of Geography, supported the population dispersion data of FEMA and provided additional details on the socio-economic aspects of those who fled the burn scar area. Mr. Hansen's research demonstrated some of the challenges of tracking individuals and families in temporary housing situations due their use of P.O. Boxes for mail collection. Address changes to physical locations were more helpful in identifying where residents moved, though these changes did not necessarily reveal whether the move was temporary or permanent. Matching former addresses to new home purchases inside or outside the tri-county region appeared to indicate a more permanent move. Tracking renters is more challenging and reveals less about long-term intentions of the individuals and families. A survey of every household that was forced to move would be very valuable, though most likely cost prohibitive. To supplement this information, a follow-up analysis of address changes will be needed to better measure more permanent out-migration in the future.

STUDY PROCESS – Study Methodology - continued

There are a number of organizations at the Federal, State, and Regional-level that track population statistics on an annual basis. The Peloton Research team gathered data from the U.S. Census, California Department of Finance (DOF), CalTrans, and the Butte County Association of Governments (BCAG). Interviews were additionally conducted with staff members from these organizations to help understand how they were approaching the rapid changes to populations in the region. The degree of dispersion has created a number of challenges for the demographers at the State agencies, as they try estimate out-migration from the burn scar area and intra-migration between counties in the region. Unfortunately, the most accurate measurements of population activity will not be available until next year after the results of the 2020 U.S. Census are released. In the meantime, population and household estimates provided by the different agencies should be viewed with the understanding that people are continuing to migrate out of the region for various reasons, and some may slowly return to rebuild.

The estimates and forecasts provided by Peloton Research in this report are a combination of baseline population estimates provided by the DOF (through 2019) combined with our forecasts of population to 2030 utilizing residential construction and average household sizes per area as key growth drivers. There is a great deal of uncertainty surrounding the economies of the tri-county region after the disaster, and that will most likely dampen growth prospects over the next few years. As noted in the introduction of this report, this does not include the potentially greater impacts presented by Covid-19 at this time.

Study Challenges – Data and Dispersion

One of the immediate challenges faced by researchers studying the impacts of major disasters on residents and housing is access to data that helps clearly define who the victims were, where they have been displaced, and what their needs are. FEMA is typically the first point of contact for fire victims needing assistance. There is an initial registration process for individuals to apply for aid to help with unmet recovery needs, including temporary housing and, depending on circumstances, limited funds for property damage. After initial contacts with individual victims, FEMA no longer tracks where registrants end up. Any personal identifiers of fire victims are kept confidential, limiting the ability of researchers to more clearly define who was most affected and what their circumstances were before and after the event.

Demographic data for tri-county individuals and households is available at the Federal-level (U.S. Census) and State-level (Department of Finance (DOF) and CalTrans. More localized information on Butte County is available from the Butte County Association of Governments (BCAG) which works in cooperation with DOF to create estimates and forecast. All of these sources are estimates based on sample-sizing and/or calculations tied to other variables such as building permits. The counts provided by these sources are estimates that include a margin of error (MOE) to help the user of the estimates identify the statistical probability of the count. Population estimates of smaller, rural communities, like those found throughout the tri-county region, tend to include greater MOEs due to sample weight and lower housing densities. The 2020 Census will include a full count of residents in the burn scar area, though those figures will not be released until 2021.

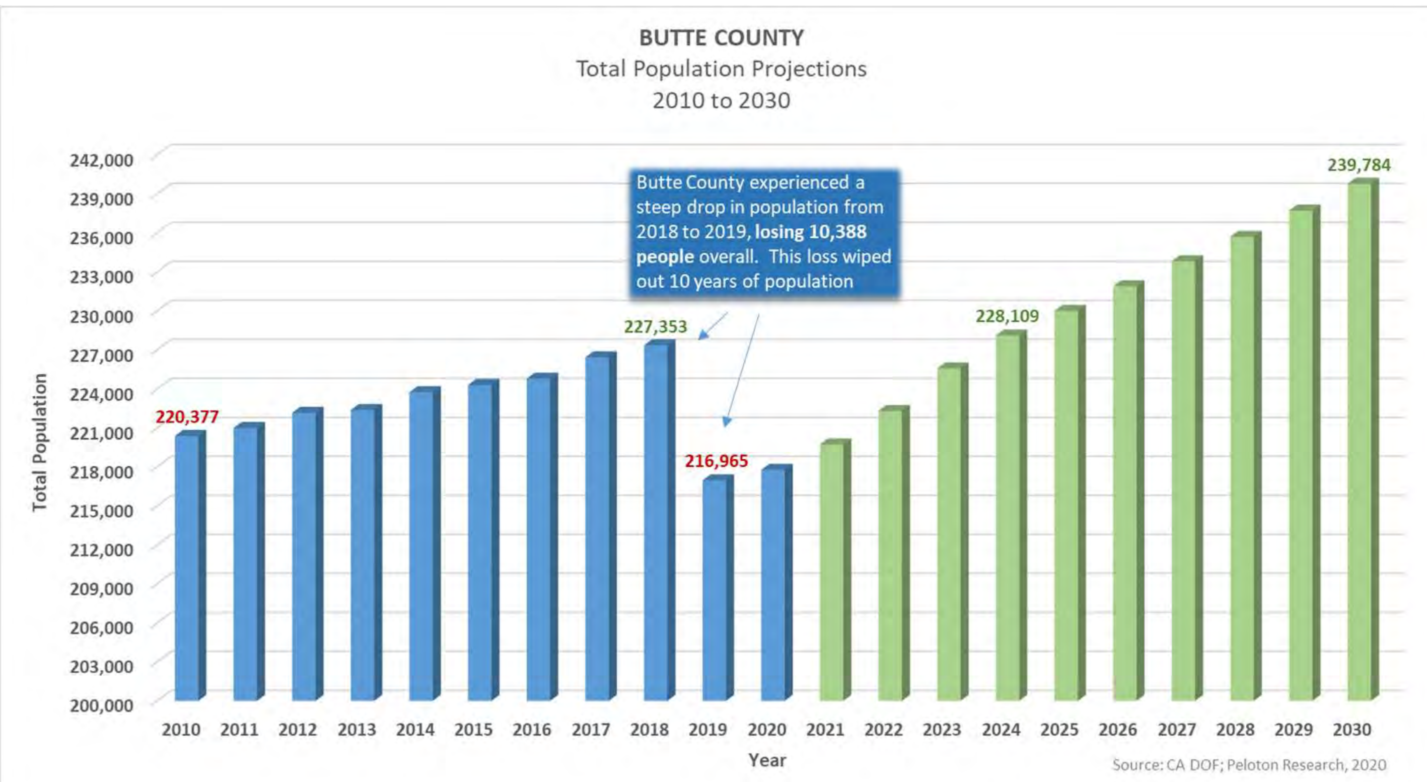
Tri-County Demographic Profile & Housing Market Indicators
Pre- & Post Camp Fire

TRI-COUNTY HISTORICAL POPULATION ESTIMATES AND GROWTH PROJECTIONS - 2010 TO 2030

Prior the Camp Fire tri-county communities were growing at varying rates, though at slower rates than experienced in prior decades. All three counties experienced at least one year stalled or even declining growth following the National Recession. Following the Camp Fire, Butte County would experience a population loss of over 10,000, while Glenn and Tehama Counties would see population growth in just one year exceed all growth over the prior decade.

Butte County Population – 2010 to 2030

The population of Butte County increased from 220,377 to 227,353 from 2010 to 2018. This is an addition of 6,976 people or 3.2% total growth over 8 years. Following the Camp Fire, the County would lose 10,388 people from 2019 to 2020, thereby eliminating over a decade of growth in just one year. According to population projections for Butte County to 2030, it will take the County until 2024 to return to its pre-fire population count.. The following chart shows the changes in Butte County population from 2010 to 2020 with projections to 2030.



Butte County Population – 2019 to 2030
Cities and Unincorporated Areas

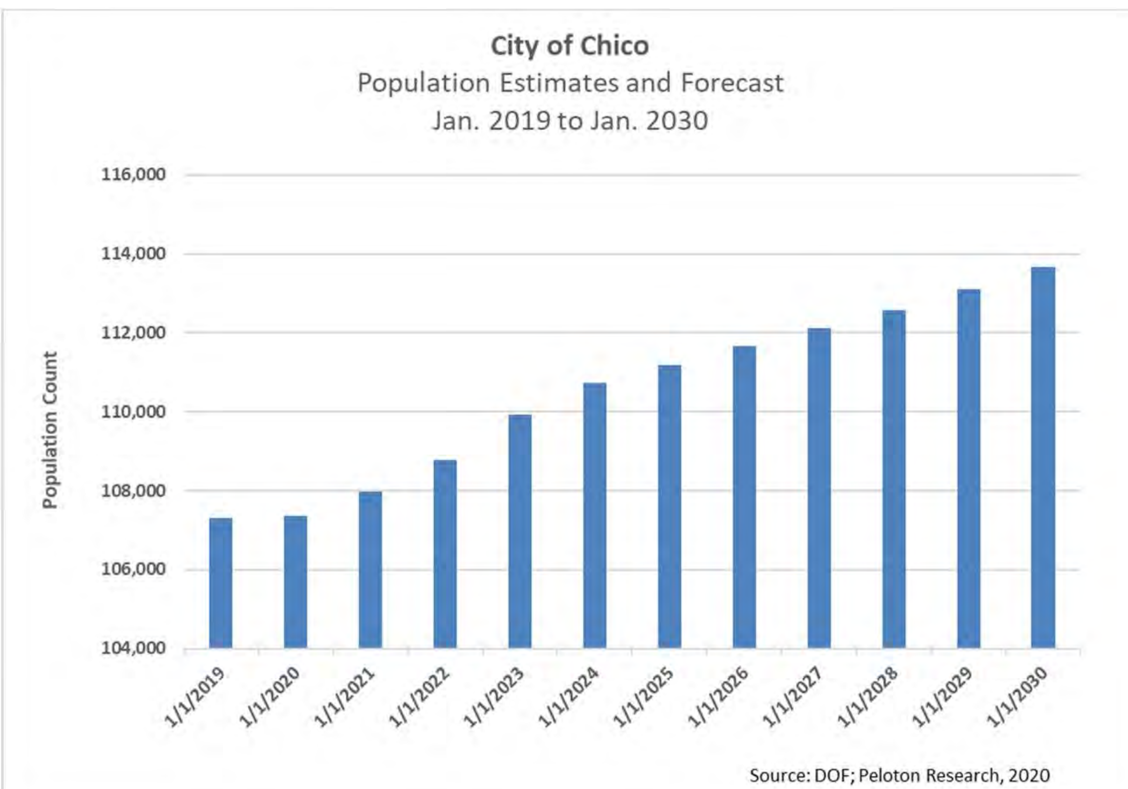
The population loses in Butte County from 2018 to 2019 led to growth in other areas in the broader Sacramento Valley region including the Counties of Glenn, Tehama, Sutter, Yuba, and Placer, in addition to growth in Plumas and Lassen Counties. Population shifts within Butte County led to population growth in the City of Chico, offsetting a large portion of losses in the Town of Paradise and Magalia.

Butte County	7/1/2019	7/1/2020	7/1/2021	7/1/2022	7/1/2023	7/1/2024	7/1/2025	7/1/2026	7/1/2027	7/1/2028	7/1/2029	7/1/2030
Biggs	1,978	1,978	1,990	2,005	2,026	2,040	2,049	2,057	2,066	2,075	2,084	2,095
Chico	107,310	107,347	107,965	108,775	109,933	110,722	111,186	111,649	112,127	112,583	113,108	113,662
Gridley	6,915	6,917	6,957	7,009	7,084	7,134	7,164	7,194	7,225	7,254	7,288	7,324
Oroville	20,841	20,848	20,968	21,125	21,350	21,503	21,593	21,683	21,776	21,865	21,967	22,074
Paradise	4,834	5,322	6,054	7,030	8,006	8,982	9,958	10,934	11,910	12,886	13,862	14,838
Balance Of County	75,332	75,357	75,792	76,360	77,173	77,727	78,053	78,377	78,713	79,034	79,402	79,791
Incorporated	141,877	142,412	143,933	145,943	148,398	150,382	151,950	153,518	155,104	156,663	158,310	159,993
County Total	216,965	217,769	219,725	222,303	225,571	228,109	230,003	231,895	233,817	235,697	237,712	239,784

Source: CA Departmet of Finance; Peloton Research, 2020

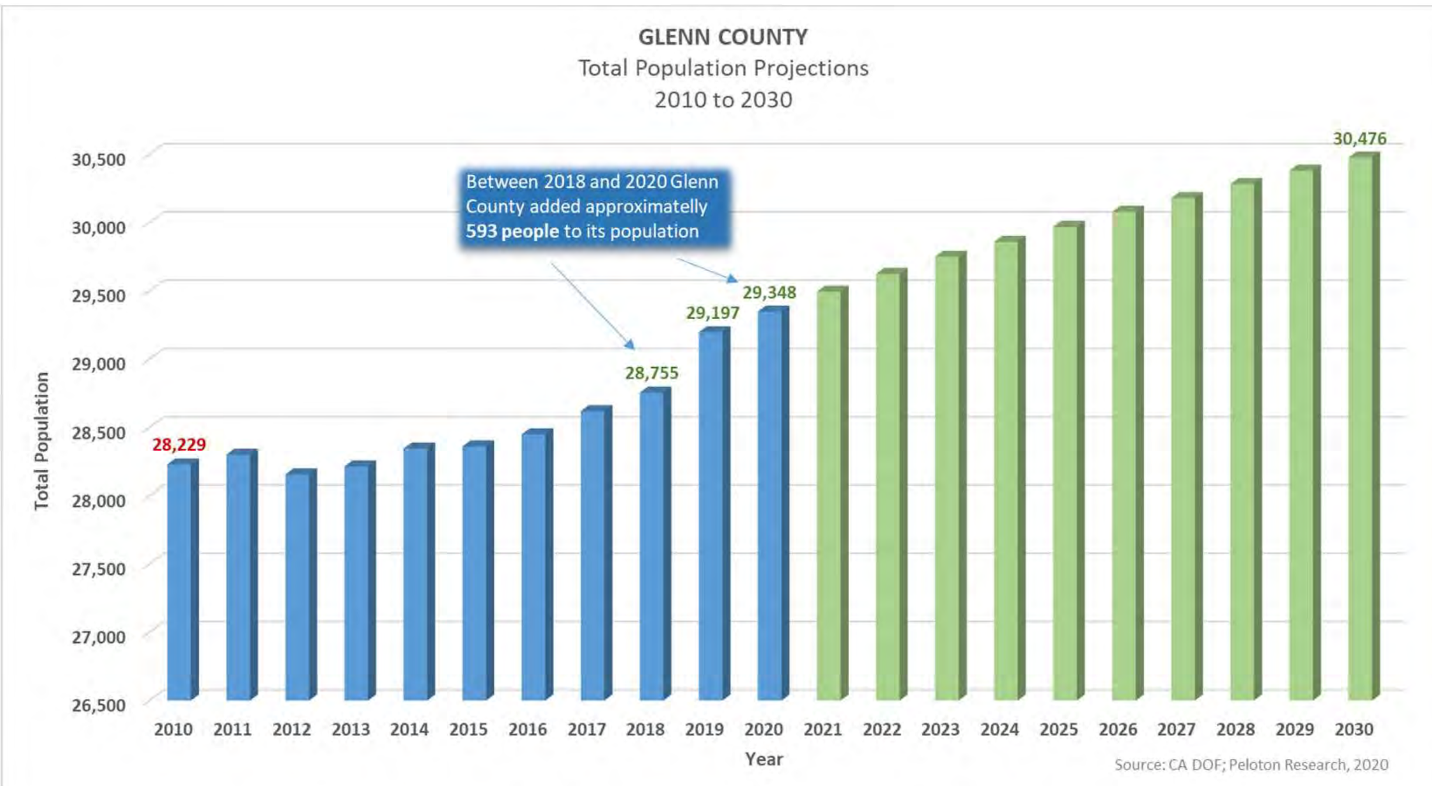
City of Chico

The City of Chico experienced 10-years worth of growth in just a few weeks, and projections show the community seeing the population stabilize in 2020 then continue a more historical level of steady growth starting in 2021.



Glenn County Population Growth Forecast

Glenn County experienced undulations in growth following the National Recession, increasing from 28,229 to 29,197 from 2010 to 2019. This is an addition of 968 people following 3.4% growth over 8 years. Following the Camp Fire, Glenn County gained 593 people from 2019 to 2020, a rapid level of growth based on historical growth rates. Projections to 2030 show the County adding 1,128 people, for a total growth of 3.8% over the coming decade.

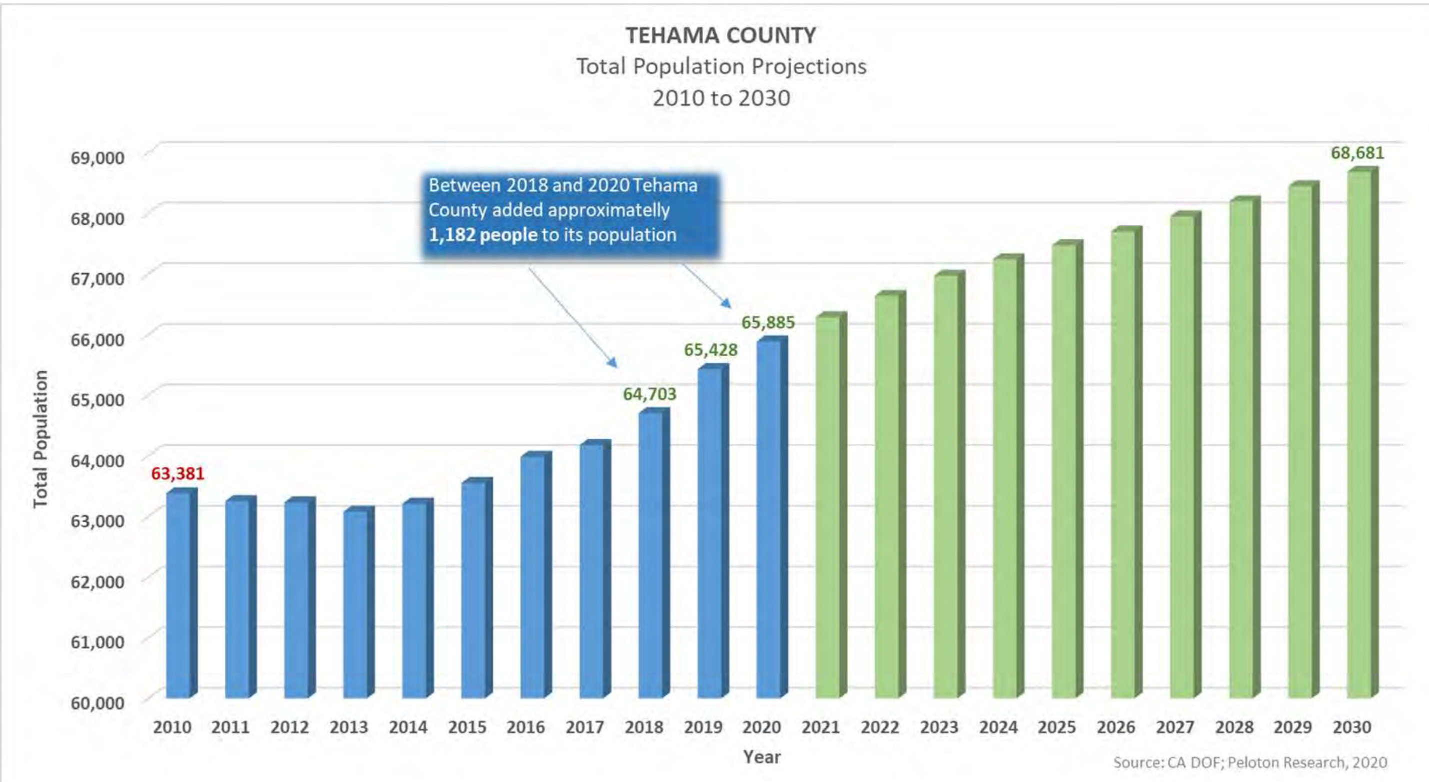


Glenn County	7/1/2019	7/1/2020	7/1/2021	7/1/2022	7/1/2023	7/1/2024	7/1/2025	7/1/2026	7/1/2027	7/1/2028	7/1/2029	7/1/2030
Orland	8,467	8,510	8,553	8,590	8,627	8,659	8,690	8,722	8,751	8,781	8,810	8,837
Willows	6,296	6,329	6,360	6,388	6,415	6,439	6,462	6,486	6,508	6,530	6,551	6,572
Balance Of County	14,434	14,509	14,581	14,646	14,708	14,762	14,816	14,870	14,920	14,971	15,019	15,067
Incorporated	14,763	14,839	14,913	14,978	15,042	15,097	15,153	15,209	15,259	15,311	15,361	15,409
County Total	29,197	29,348	29,494	29,624	29,750	29,859	29,969	30,079	30,179	30,282	30,380	30,476

Source: CA Departmet of Finance; Peloton Research, 2020

Tehama County Population Growth Forecast

Similar to Glenn County, Tehama County saw undulations in growth following the National Recession, increasing from 63,381 to 65,428 from 2010 to 2019. This is an addition of 2,047 people following 3.2% growth over 8 years. Following the Camp Fire, Tehama County saw a spike in growth from 64,703 people in 2018 to 65,885 in 2020, a gain of1,182 people in just two years. Over the next decade, projections for Tehama County show the population reaching 68,681 in 2030. The number of people added over the decade would be 2,796 for a total growth of 4.2% over 10 years.



Tehama County	7/1/2019	7/1/2020	7/1/2021	7/1/2022	7/1/2023	7/1/2024	7/1/2025	7/1/2026	7/1/2027	7/1/2028	7/1/2029	7/1/2030
Corning	7,713	7,767	7,814	7,855	7,894	7,926	7,953	7,980	8,009	8,039	8,068	8,096
Red Bluff	14,480	14,582	14,670	14,748	14,821	14,881	14,932	14,983	15,037	15,092	15,148	15,200
Tehama	418	421	423	425	427	429	431	432	434	435	437	438
Balance Of County	42,817	43,116	43,377	43,608	43,824	44,003	44,154	44,303	44,464	44,627	44,791	44,946
Incorporated	22,611	22,769	22,907	23,029	23,143	23,237	23,316	23,396	23,481	23,566	23,653	23,735
County Total	65,428	65,885	66,284	66,637	66,967	67,240	67,470	67,699	67,945	68,193	68,444	68,681

Source: CA Departmet of Finance; Peloton Research, 2020

KEY DEMOGRAPHIC INDICATORS

Age Group Distribution by County

The following diagram shows the distribution of population by age group in Butte County in 2020 with projections to 2030. The figures shown reveal notable increases in the age groups 75 to 84 and 25 to 34, with the former revealing the continuing presence of the Baby Boomer cohort in the County. The 25 to 34 age group is representative of the growing Generation Z cohort found in the County.

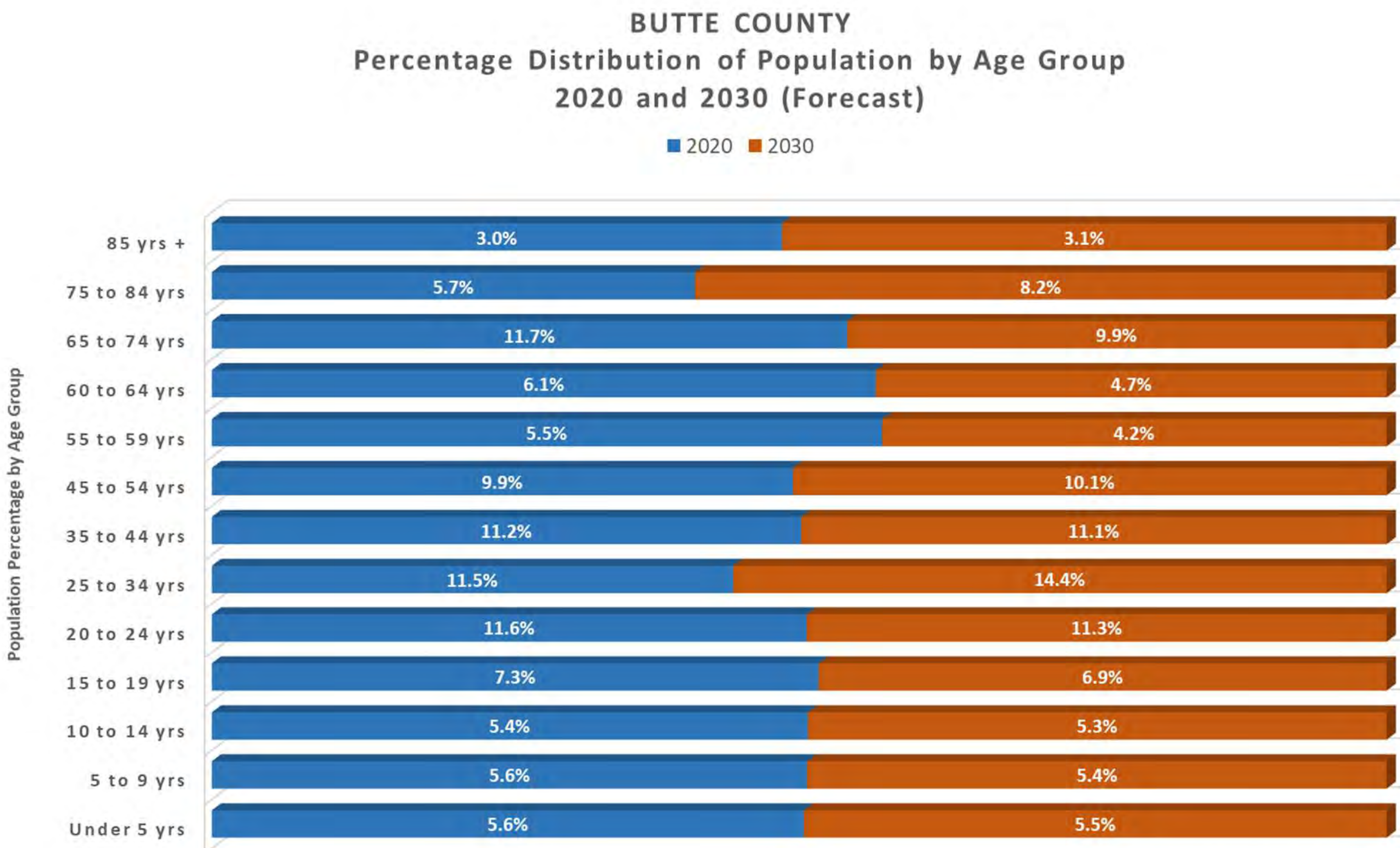
AGE DISTRIBUTON OF POPULATION
BUTTE COUNTY
2010 to 2030

Age Group	Estimates	Projections		% Change		
	2010	2020	2030	2010-20	2020-30	2010-30
Under 5 yrs	12,467	12,101	13,113	-2.9%	8.4%	5.2%
5 to 9 yrs	12,391	12,145	13,022	-2.0%	7.2%	5.1%
10 to 14 yrs	12,828	11,848	12,672	-7.6%	7.0%	-1.2%
15 to 19 yrs	17,802	15,999	16,492	-10.1%	3.1%	-7.4%
20 to 24 yrs	23,063	25,241	27,094	9.4%	7.3%	17.5%
25 to 34 yrs	26,765	25,031	34,539	-6.5%	**38.0%**	**29.0%**
35 to 44 yrs	23,309	24,356	26,637	4.5%	9.4%	14.3%
45 to 54 yrs	28,670	21,460	24,141	**-25.1%**	12.5%	-15.8%
55 to 59 yrs	15,326	12,075	10,008	**-21.2%**	-17.1%	**-34.7%**
60 to 64 yrs	13,756	13,271	11,241	-3.5%	-15.3%	-18.3%
65 to 74 yrs	17,369	25,384	23,732	**46.1%**	-6.5%	**36.6%**
75 to 84 yrs	10,909	12,395	19,547	13.6%	**57.7%**	**79.2%**
85 yrs +	5,722	6,463	7,546	13.0%	16.8%	**31.9%**
Total	**220,377**	**217,769**	**239,784**	**-1.2%**	**10.1%**	**8.8%**

Source: CA DOF; Peloton Research, 2020

These forecast provided by the California Department of Finance will need to be recalibrated following the release of the 2020 Census figures to make adjustments for additional population losses following the Camp Fire disaster. Age groups like the 60 to 74 age groups found in higher concentrations in the Town of Paradise and Magalia prior to the disaster may continue to see declining counts as more former residents leave the County and the tri-county region overall. Additional impacts from the prolonged Worldwide pandemic could have additional implications for future population forecasts should economic disruptions continue alongside high regional housing costs.

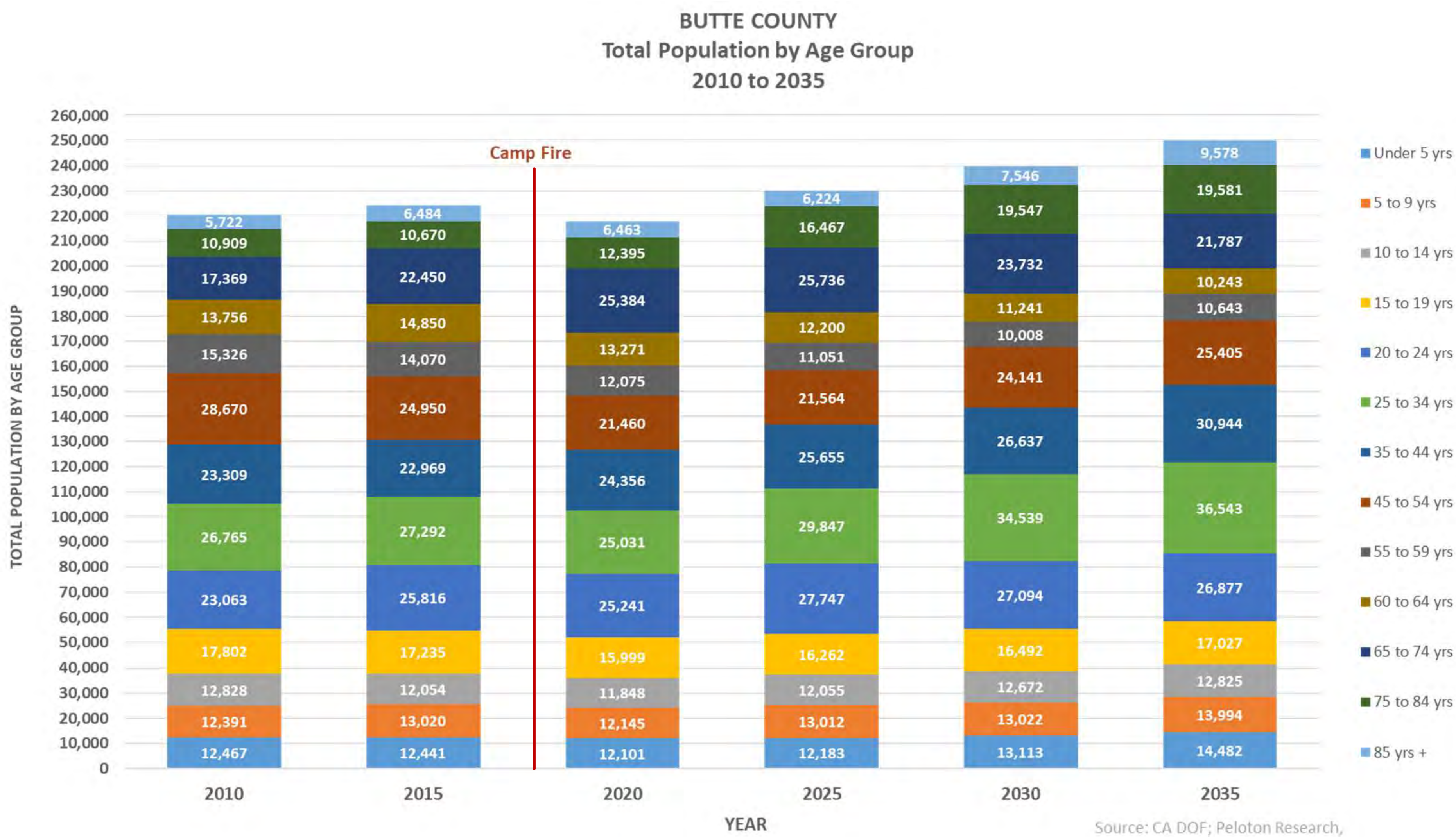
POPULATION DISTRIBUTION BY AGE GROUP – BUTTE COUNTY



Source: CA DOF; Peloton Research, 2020

POPULATION DISTRIBUTION BY AGE GROUP

BUTTE COUNTY



Age Group Distribution - continued

Glenn County

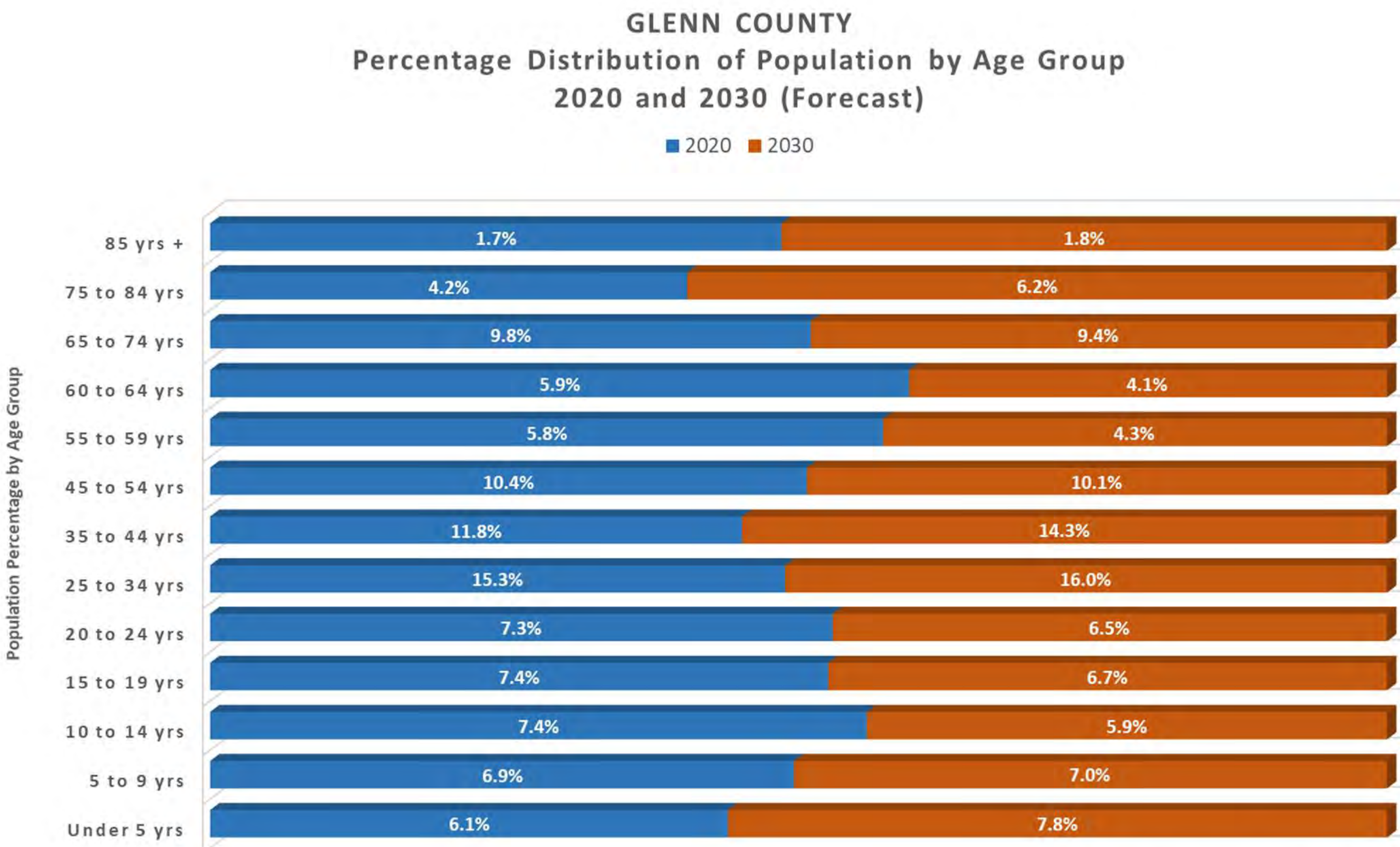
The following diagram shows the distribution of population by age group in Glenn County in 2020 with projections to 2030. The figures shown reveal notable increases in the age groups 35 to 44, 75 to 84 and those under 5 years of age. The 35 to 44 age group an important segment for household formation and home purchases. The growth of 32.2% in the Under 5 group helps offset a decline of younger children over the previous decade.

AGE DISTRIBUTON OF POPULATION
GLENN COUNTY
2010 to 2030

Age Group	Estimates	Projections		% Change		
	2010	2020	2030	2010-20	2020-30	2010-30
Under 5 yrs	2,181	1,790	2,366	-17.9%	32.2%	8.5%
5 to 9 yrs	2,111	2,016	2,126	-4.5%	5.5%	0.7%
10 to 14 yrs	2,201	2,183	1,797	-0.8%	-17.7%	-18.4%
15 to 19 yrs	2,187	2,172	2,039	-0.7%	-6.1%	-6.8%
20 to 24 yrs	1,765	2,135	1,975	21.0%	-7.5%	11.9%
25 to 34 yrs	3,532	4,494	4,886	27.2%	8.7%	38.3%
35 to 44 yrs	3,365	3,452	4,347	2.6%	25.9%	29.2%
45 to 54 yrs	3,840	3,052	3,081	-20.5%	1.0%	-19.8%
55 to 59 yrs	1,837	1,701	1,323	-7.4%	-22.2%	-28.0%
60 to 64 yrs	1,471	1,739	1,235	18.2%	-29.0%	-16.0%
65 to 74 yrs	2,038	2,879	2,868	41.3%	-0.4%	40.7%
75 to 84 yrs	1,186	1,239	1,887	4.5%	52.3%	59.1%
85 yrs +	515	496	546	-3.7%	10.1%	6.0%
Total	**28,229**	**29,348**	**30,476**	**4.0%**	**3.8%**	**8.0%**

Source: CA DOF; Peloton Research, 2020

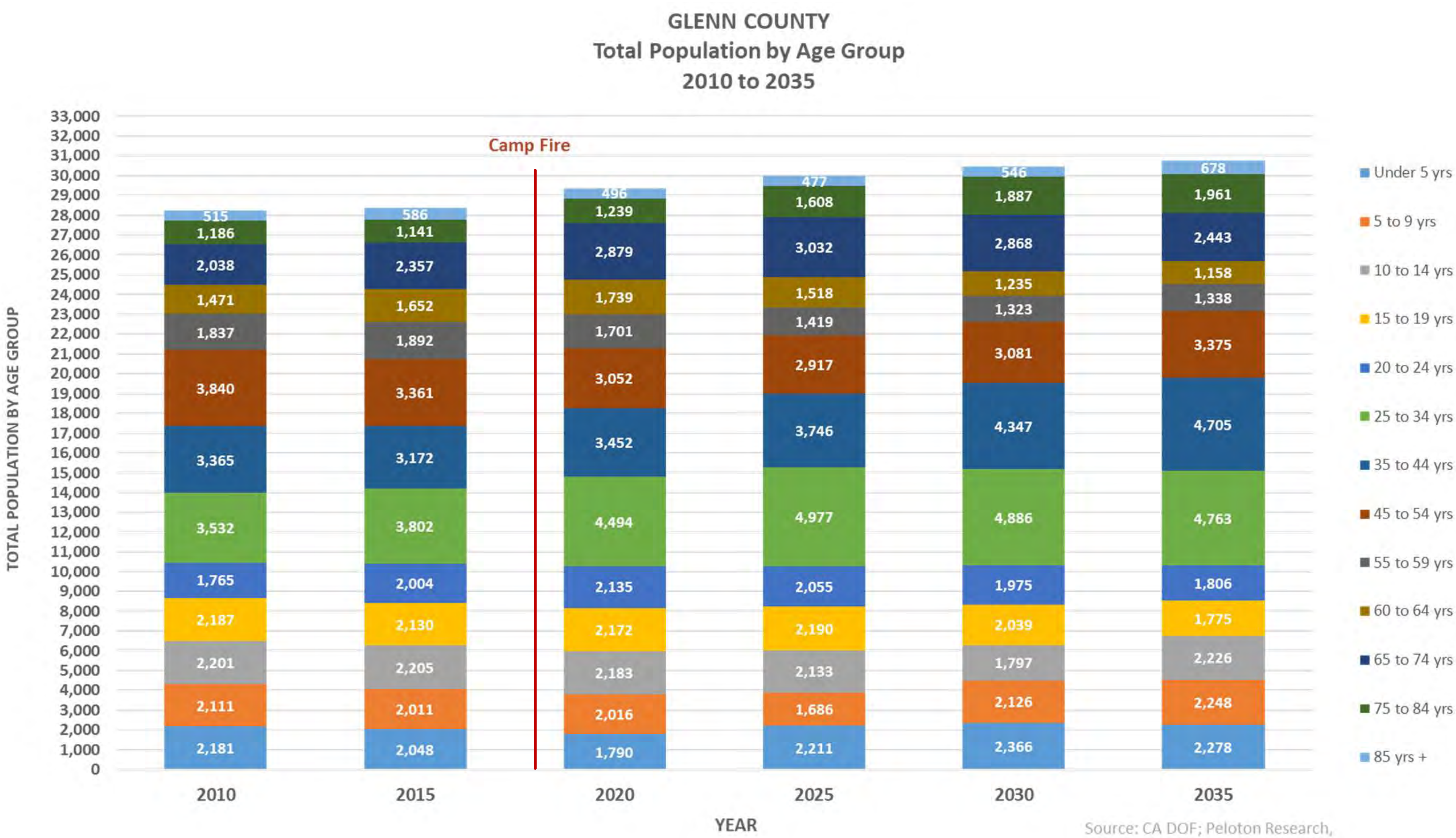
POPULATION DISTRIBUTION BY AGE GROUP – GLENN COUNTY



Source: CA DOF; Peloton Research, 2020

POPULATION DISTRIBUTION BY AGE GROUP

GLENN COUNTY



Age Group Distribution - continued

Tehama County

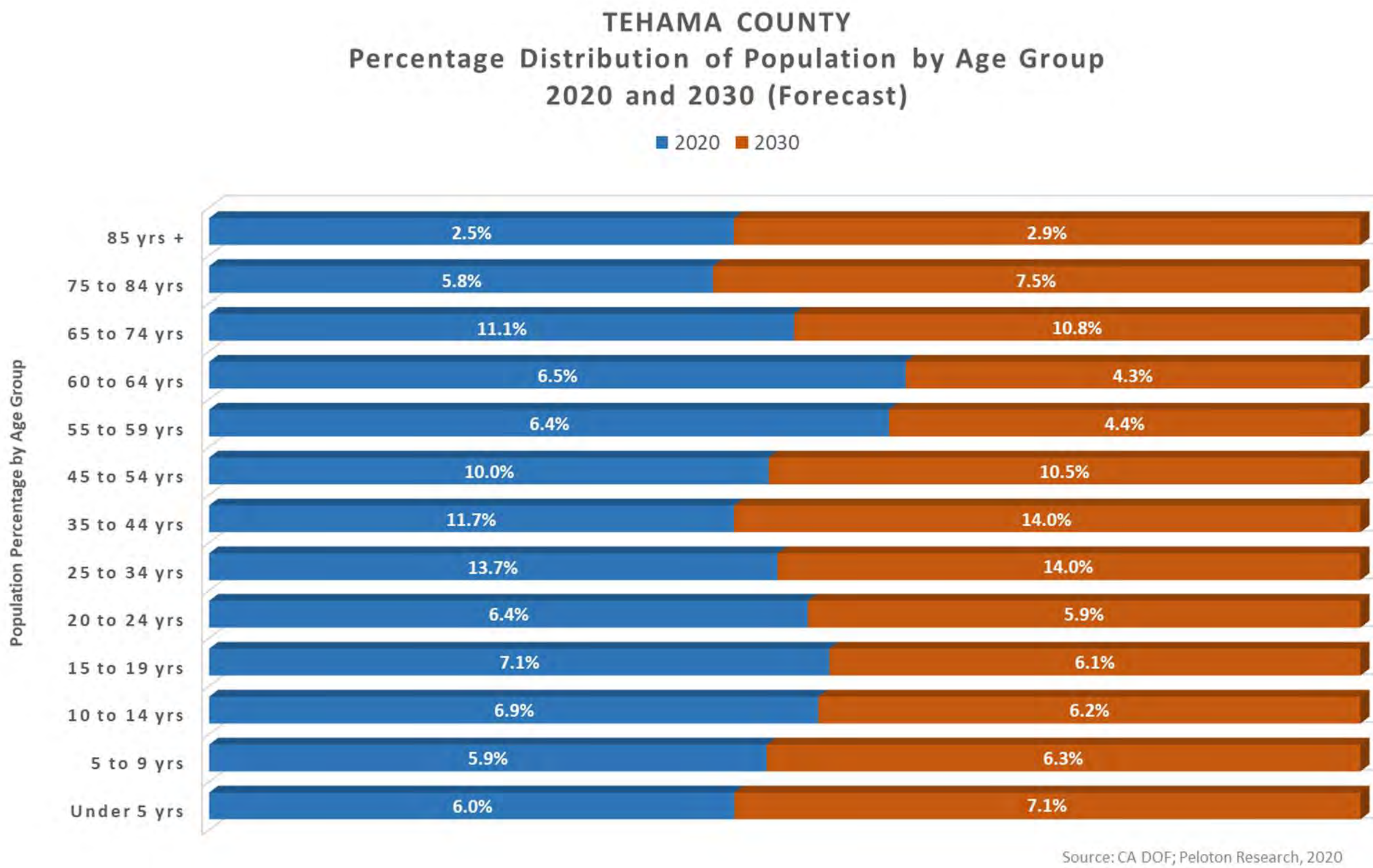
The following diagram shows the distribution of population by age group in Tehama County in 2020 with projections to 2030. The figures shown reveal that Tehama County is also seeing a boost in the Under 5 age group, expected to increase by 24.2% by 2030. Tehama County will also see a significant rise in older populations above age 65, with the 75 to 84 age group increasing by 34% in 2030. Similar to Glenn County, Tehama County is expected to see increased growth in the 35 to 44 age group, providing more opportunities for housing production.

AGE DISTRIBUTON OF POPULATION
TEHAMA COUNTY
2010 to 2030

Age Group	Estimates	Projections		% Change		
	2010	2020	2030	2010-20	2020-30	2010-30
Under 5 yrs	4,386	3,945	4,901	-10.1%	24.2%	11.7%
5 to 9 yrs	4,320	3,909	4,341	-9.5%	11.1%	0.5%
10 to 14 yrs	4,417	4,571	4,241	3.5%	-7.2%	-4.0%
15 to 19 yrs	4,644	4,678	4,175	0.7%	-10.8%	-10.1%
20 to 24 yrs	3,694	4,218	4,059	14.2%	-3.8%	9.9%
25 to 34 yrs	7,079	9,018	9,644	27.4%	6.9%	36.2%
35 to 44 yrs	7,248	7,701	9,582	6.3%	24.4%	32.2%
45 to 54 yrs	9,159	6,556	7,224	-28.4%	10.2%	-21.1%
55 to 59 yrs	4,201	4,211	3,044	0.2%	-27.7%	-27.5%
60 to 64 yrs	4,117	4,302	2,928	4.5%	-31.9%	-28.9%
65 to 74 yrs	5,741	7,324	7,393	27.6%	0.9%	28.8%
75 to 84 yrs	3,186	3,826	5,125	20.1%	34.0%	60.9%
85 yrs +	1,189	1,626	2,024	36.8%	24.5%	70.2%
Total	**63,381**	**65,885**	**68,681**	**4.0%**	**4.2%**	**8.4%**

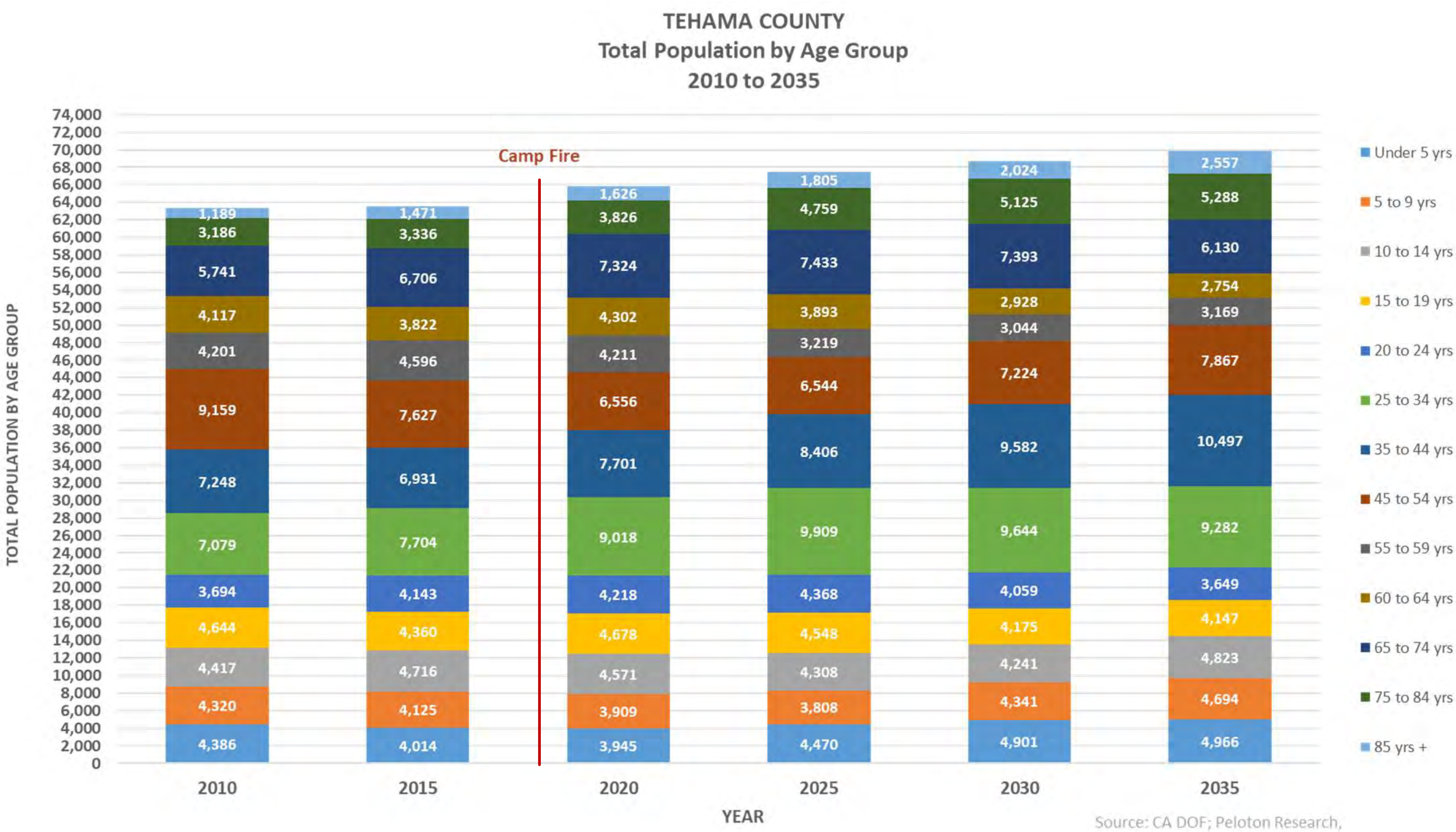
Source: CA DOF; Peloton Research, 2020

POPULATION DISTRIBUTION BY AGE GROUP – TEHAMA COUNTY



POPULATION DISTRIBUTION BY AGE GROUP

TEHAMA COUNTY



Source: CA DOF; Peloton Research,

KEY DEMOGRAPHIC INDICATORS

Tri-County Median Household Income – Households and Families

The following tables shows the median household and median family incomes for Butte, Glenn, and Tehama Counties for 2018. For all three counties the largest income group for both households and families is the $50,000 to $74,999 range. Butte County has the highest median household and family income in the tri-county region at $48,443 and $63,825 respectively. Tehama County has the largest number of households in the sub-$25,000 income range at 29.9% followed by Glenn County with 29.5%. Butte County has the largest number of families with incomes at $75,000 and above at 42.4%. Only 32.9 of Tehama County families have income at $75,000 and above.

TRI-COUNTY MEDIAN INCOMES
Butte, Glenn, and Tehama Counties
Income Range by Household Type
2018

Income Group	Household Income Estimates			Family Income Estimates		
	Butte	Glenn	Tehama	Butte	Glenn	Tehama
Total Households	86,797	10,017	24,025	51,436	7,390	16,004
Less than $10,000	7.6%	8.6%	6.9%	3.6%	6.4%	4.5%
$10,000 to $14,999	7.4%	8.6%	7.4%	3.0%	4.3%	3.5%
$15,000 to $24,999	12.3%	12.3%	15.6%	9.4%	9.1%	12.9%
$25,000 to $34,999	10.1%	8.0%	12.0%	9.1%	8.2%	12.1%
$35,000 to $49,999	14.0%	14.9%	14.0%	13.6%	16.3%	13.9%
$50,000 to $74,999	**16.5%**	**20.1%**	**18.3%**	**18.9%**	**22.3%**	**20.2%**
$75,000 to $99,999	10.8%	10.7%	10.5%	13.9%	12.0%	12.8%
$100,000 to $149,999	12.2%	11.6%	9.4%	16.2%	14.5%	12.3%
$150,000 to $199,999	4.7%	3.3%	3.2%	6.3%	4.5%	4.5%
$200,000 or more	4.4%	1.9%	2.7%	6.0%	2.4%	3.3%
Median income	$48,443	$47,395	$42,899	$63,825	$55,364	$52,602
Mean income	$69,621	$60,614	$58,939	$85,184	$69,621	$69,278

Source: ACS 5-Yr 2014-2018; Peloton Research, 2020

KEY DEMOGRAPHIC INDICATORS

Tri-County Median Incomes – Married Couples and Non-Family Households

The following tables shows the median incomes for married couple families and non-family households for Butte, Glenn, and Tehama Counties in 2018. Married Couple Families have the highest median incomes of all the household and family groups in the tri-counties. Butte County Married Couples had the highest median income of $76,778 while Tehama County had the lowest at $62,114. For Glenn and Tehama Counties the largest income group for Married Couples Families was the $50,000 to $74,999 range, Butte County's largest group was the $100,000 to $149,999 range. The difference in Married Couple Families and Non-Family Households is large. The largest income group for Non-Family households in all three counties was the $15,000 to $24,999 range. Glenn County had the lowest Non-Family median income of only $19,680. This was nearly $45,000 less than the County's Married Couple median income of $64,345.

TRI-COUNTY MEDIAN INCOMES
Married Couples & Non-Family Households
Butte, Glenn, and Tehama County
2018

Income Group	Married Couple Family Incomes			Non-Family Income Estimates		
	Butte	Glenn	Tehama	Butte	Glenn	Tehama
Total Households	37,186	5,596	11,500	35,361	2,627	8,021
Less than $10,000	1.2%	2.8%	2.9%	14.6%	18.6%	13.0%
$10,000 to $14,999	1.7%	2.5%	2.2%	14.2%	18.1%	15.6%
$15,000 to $24,999	6.0%	7.1%	9.1%	17.9%	22.3%	22.0%
$25,000 to $34,999	7.8%	8.0%	9.6%	11.6%	10.3%	12.9%
$35,000 to $49,999	12.3%	14.3%	14.3%	14.0%	11.8%	13.3%
$50,000 to $74,999	19.5%	24.4%	21.4%	12.2%	8.6%	13.1%
$75,000 to $99,999	15.7%	14.0%	15.6%	6.1%	6.6%	4.6%
$100,000 to $149,999	19.9%	18.3%	15.1%	5.4%	3.3%	3.5%
$150,000 to $199,999	8.0%	5.5%	5.7%	2.2%	0.1%	1.1%
$200,000 or more	7.8%	3.1%	4.1%	1.8%	0.5%	0.9%
Median income	$76,778	$64,345	$62,114	$27,205	$19,680	$24,773
Mean income	$98,994	NA	NA	$44,172	$32,472	$35,812

Source: ACS 5-Yr 2014-2018; Peloton Research, 2020

PRE- & POST-DISASTER HOUSING MARKET INDICATORS

PRE-FIRE HOUSING MARKET CONDITIONS - STATEWIDE

California Housing Production Levels – 2005 to 2019

California building activity prior to the fire had showed annual building permit counts stabilizing, but a greater shift to multi-family production following the Great Recession. This is not too dissimilar to the shift in the Butte County market where single-family units had declined substantially. Multi-family permitting increased substantially in the county after 2017.

California Annual Housing Units 2005 - 2019*

Year	Single-Family Unit	Multi-Family Units	Total Units	Multi-Family % of Units
2005	155,322	53,650	208,972	25.7%
2006	108,021	56,259	164,280	34.2%
2007	68,409	44,625	113,034	39.5%
2008	33,050	31,912	64,962	49.1%
2009	25,454	10,967	36,421	30.1%
2010	25,525	19,236	44,761	43.0%
2011	21,641	25,702	47,343	54.3%
2012	27,560	31,665	59,225	53.5%
2013	36,991	48,481	85,472	56.7%
2014	37,089	48,755	85,844	56.8%
2015	44,896	53,337	98,233	54.3%
2016	49,208	51,753	100,961	51.3%
2017	55,827	59,843	115,670	51.7%
2018	58,575	58,836	117,411	50.1%
2019*	57,688	52,530	110,218	47.7%

Note: * Preliminary annual total

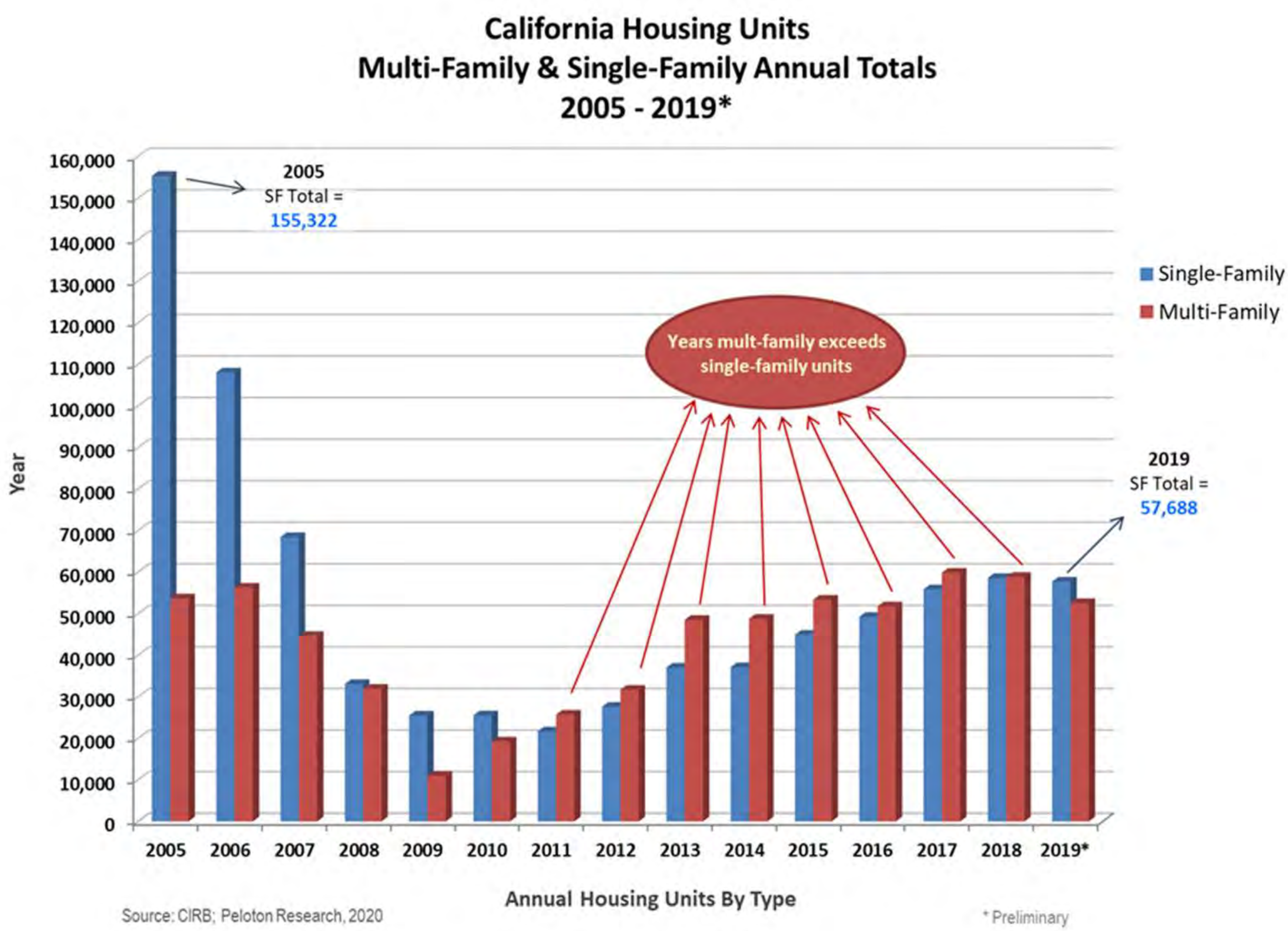
Source: CIRB; Peloton Research, 2020

The following chart shows the shift in single-family and multi-family housing permits from 2005 to 2019 in the State of California. Continuing issues with affordable housing opportunities have pushed permits to a higher percentage of overall building permits issued in the state over the prior decade.

PRE-FIRE HOUSING MARKET CONDITIONS – STATEWIDE - continued

California Housing Permit Activity – 2005 to 2019

The level of residential building activity in California remains far below the activity level that occurred from 2005 to 2007. An overcorrection in housing production during 2008 and 2009 helped lead the State to a housing shortage that has not been resolved. The Governor's office reported an approximately 3.5 million shortage of housing units exist in the State. This major shortfall was the basis for so many legislative acts over the past 3 years to spur additional production.



PRE-FIRE HOUSING MARKET CONDITIONS – TRI-COUNTIES

Building Permit Activity – Tri-County Region – 2010 through 2019

The level of residential building activity in the tri-county region varies significantly based on the size of the geographic area, total population, household growth, exiting vacancies, and job opportunities of the communities. The table below shows just how low permit activity has been in some communities like Corning, Red Bluff, Willows, and Unincorporated Glenn County. This lower-level of development is not a result of limited land availability for residential construction and is more a reflection of economic conditions and slower job growth. There was rise in construction in most communities following the Camp Fire, especially in the cities of Chico, Oroville, and Paradise. Corning saw significant growth in 2018 and 2019 due to the presence of the Community Housing Improvement Program (CHIP), a self-help builder in the region and often biggest builder in some rural tri-county communities. The City of Chico saw some of the biggest growth in multi-family permits in nearly two decades. Almost all of the multi-family permits were for projects catering to moderate or above-moderate rental households with average rents typically in excess of $1,200 per month overall. **Collectively, the tri-county region saw building permit activity more than double from 759 in 2018 to 1,626 in 2019.**

RESIDENTIAL BUILDING PERMIT ACTIVITY
TRI-COUNTY REGION BY GEOGRAPHIC AREA
2010 through 2019

Year	Butte Co	Chico	Oroville	Paradise	Glenn Co	Orland	Willows	Tehama Co	Corning	Red Bluff	Total
2010	81	422	3	5	3	35	7	43	5	29	**633**
2011	69	126	1	44	6	14	6	23	0	0	**289**
2012	68	184	57	42	6	33	0	37	0	21	**448**
2013	63	390	56	11	5	23	0	48	1	0	**597**
2014	116	396	16	22	15	15	0	56	1	0	**637**
2015	50	521	15	35	9	10	1	53	1	0	**695**
2016	130	534	15	18	8	46	3	63	5	0	**822**
2017	159	636	3	25	15	5	0	79	1	35	**958**
2018	219	449	9	0	13	46	0	0	23	0	**759**
2019	220	822	72	312	22	22	4	118	32	2	**1,626**

Source: U.S. Census; Peloton Research. 2020

Note: Butte County includes Biggs and Gridley Permits

PRE- & POST-DISASTER HOUSING MARKET INDICATORS

PRE-FIRE HOUSING MARKET CONDITIONS – TRI-COUNTIES

Building Progress in Paradise

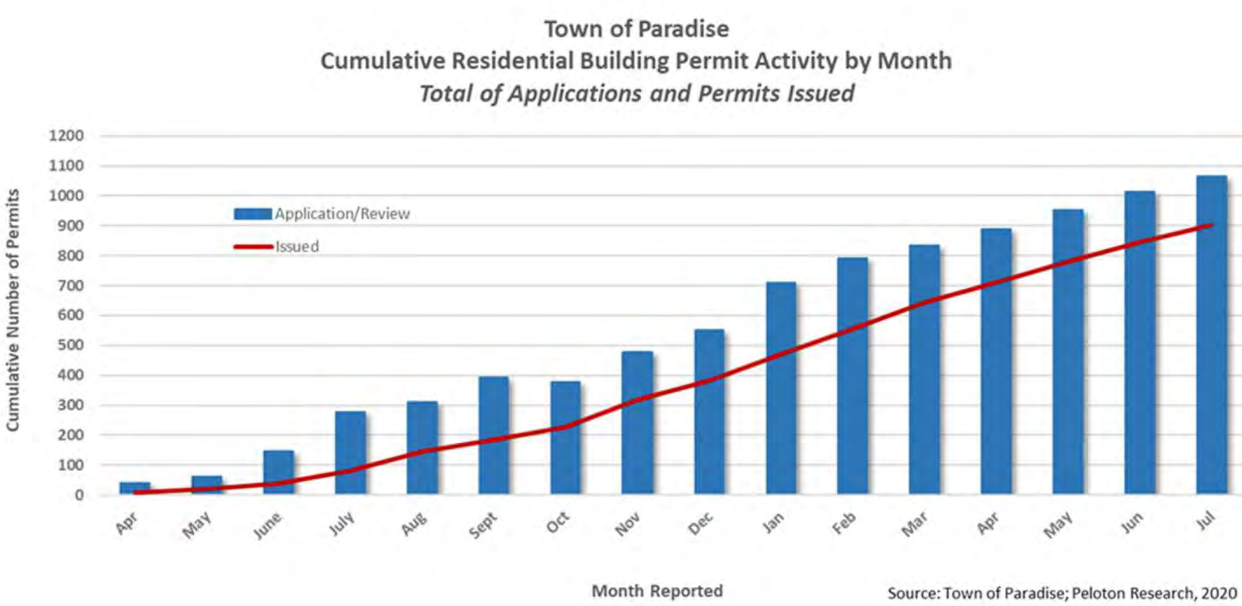
A bright spot in the post-Camp Fire rebuilding is the Town of Paradise and the progress being made on the road to recovery. After clearing a number of major hurdles, the Town has seen a significant amount of interest in homeowners looking to rebuild houses. Permit and building activity was slow over the first year as lots were being cleared and certified, trees were being removed out of the right-of-way, and the water system was being cleared to individual homes. There are still hurdles ahead including the undergrounding of utilities, removal of hazardous trees on private property, and repair of infrastructure and private roadways. At the end of 2019 there was a surge of building permit activity following the completion of insurance settlements by former homeowners and declining interest rates.

The following table and chart show the cumulative total of building permit applications, permits issued, and finished homes receiving their Certificate of Occupancy (COO) from April 2019 to July 2020.

Town of Paradise
Monthly Residential Building Activity
April 2019 to July 2020

	2019									2020						
Permit Status	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Application/Review	40	60	148	276	310	392	377	475	**550**	**710**	790	834	889	954	1,013	1,064
Issued	8	20	40	80	144	186	226	317	382	471	556	645	710	782	846	904
Cert. of Occupancy (COO)					2	3	5	12	18	31	44	68	89	138	175	225
Conversion Rate*																
Applications to COO					0.6%	0.8%	1.3%	2.5%	3.3%	4.4%	5.6%	8.2%	10.0%	14.5%	17.3%	21.1%
Issued to COO					1.4%	1.6%	2.2%	3.8%	4.7%	6.6%	7.9%	10.5%	12.5%	17.6%	20.7%	**24.9%**

* Conversion rate is the percentage of total permit applications or total permits issued that tranistioned to COOs by each time period.
Source: Town of Paradise Building Department; Peloton Research, 2020



Mortgage Interest Rates

Homebuyers have benefitted from relatively low mortgage interest rates since 2009. These low rates have helped open the door for many first-time buyers with more limited incomes and/or limited down payments. Rising home prices and tight lending standards have dampened some of that affordability, though rates continue to trend downward. At the time of the Camp Fire disaster interest rates for a 30-year mortgage had reached an eight year high at 4.83%, though this rate would trend downward to under 3.5% less than eighteen months later. Fannie Mae has projected that 30-year rates could reach between 2% and 2.5% by 2021. This is a very favorable projection for homebuyers in the tri-county region.

PRE- & POST-DISASTER HOUSING MARKET INDICATORS

HOUSING MARKET ACTIVITY IN THE TRI-COUNTY REGION – PRE- & POST-CAMP FIRE

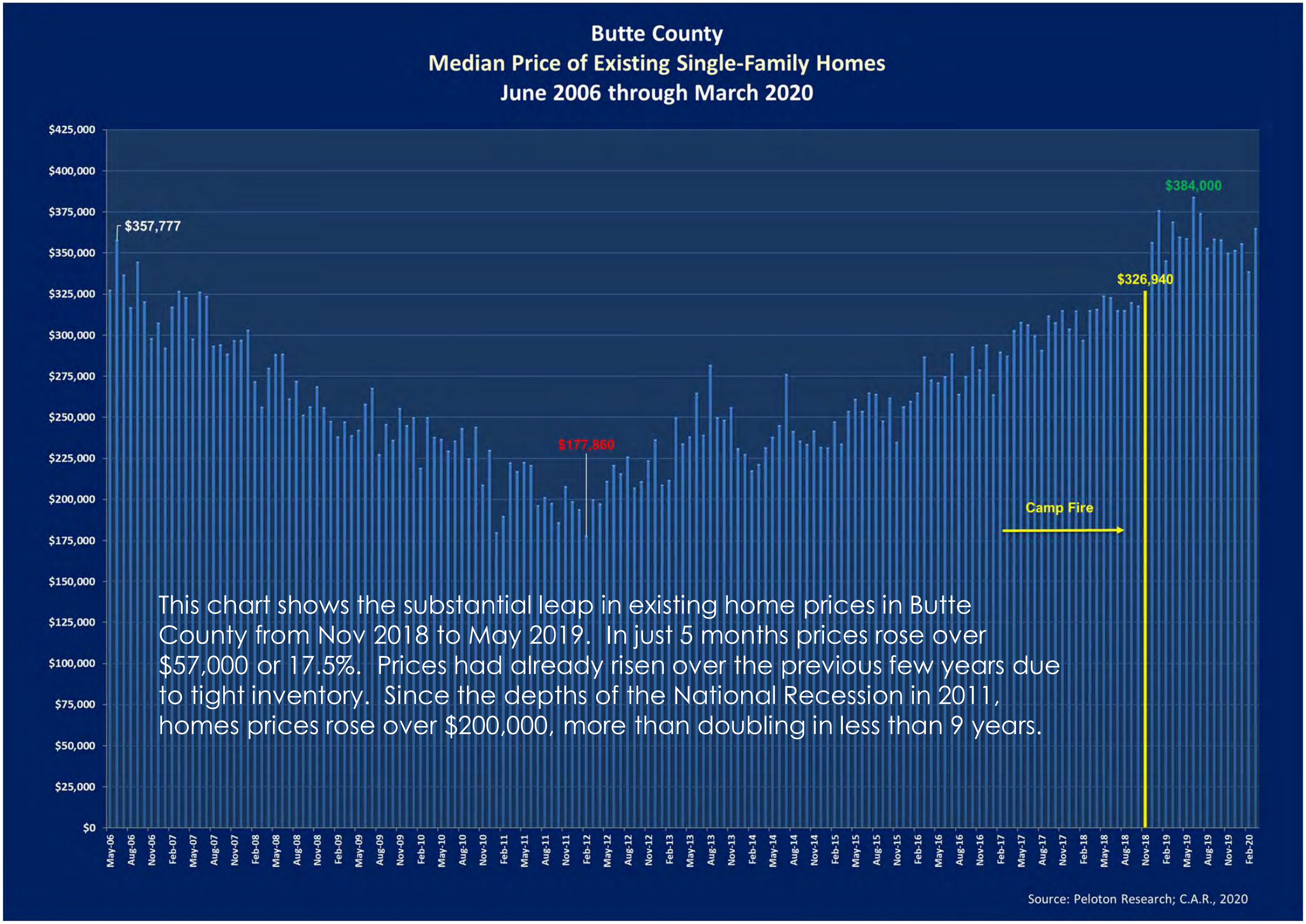
Home Listing and Sales Activity – Selected Tri-County Areas

The tables and graphs on the following pages provide data on a number of indicators for sales and listing activity for new and existing homes in the markets of the tri-county region. A brief description of the data being analyzed is provided for these exhibits. Some annotations for data related to changes in price levels of activity are provided on the exhibits in relation to the time of the Camp Fire disaster.

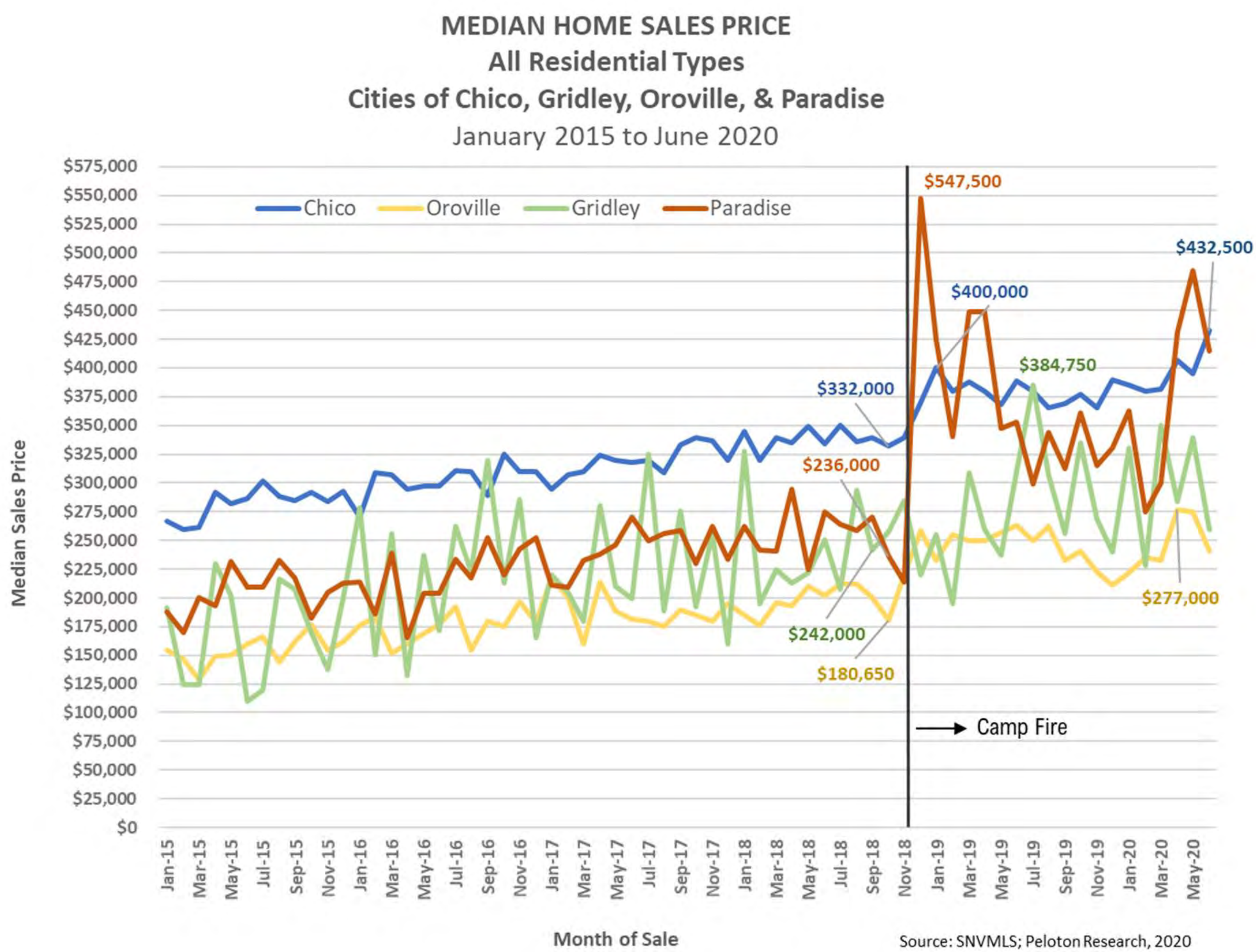
The first set of graphs provide a historical perspective on changes in the median home price for Butte, Glenn, and Tehama Counties. The figures show the lows and highs of home prices following the Great Recession up until peak levels post-Camp Fire.

Following the County graphs are the median home price exhibits for selected cities in the tri-county region. The time period for the city-level activity for five (5) years, allowing a before and after perspective of home price levels.

Butte County – Existing Home Sales 2006 through March 2020

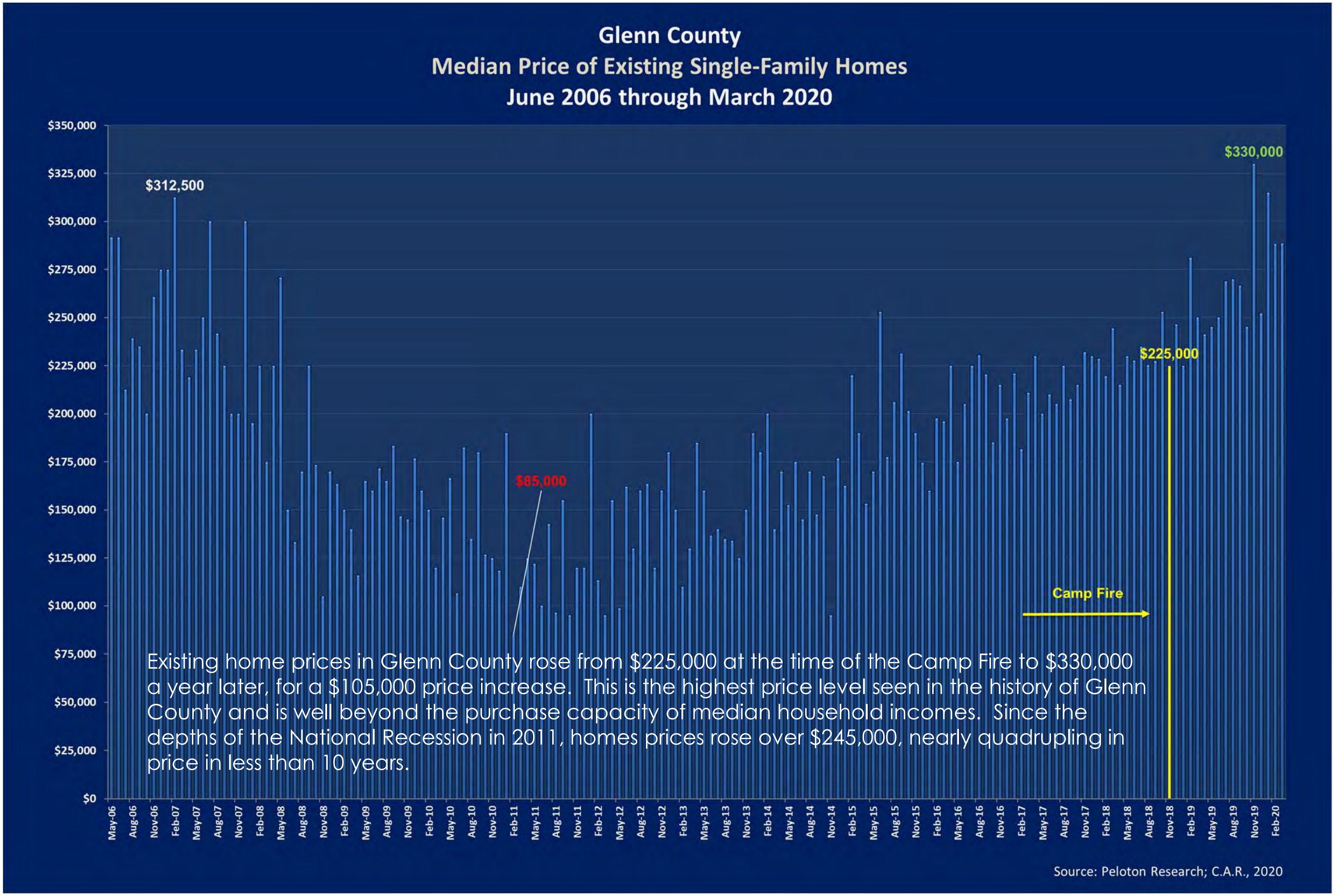


Cities of Chico, Gridley, Oroville, and Paradise Median Home Sales Price – January 2015 to June 2020



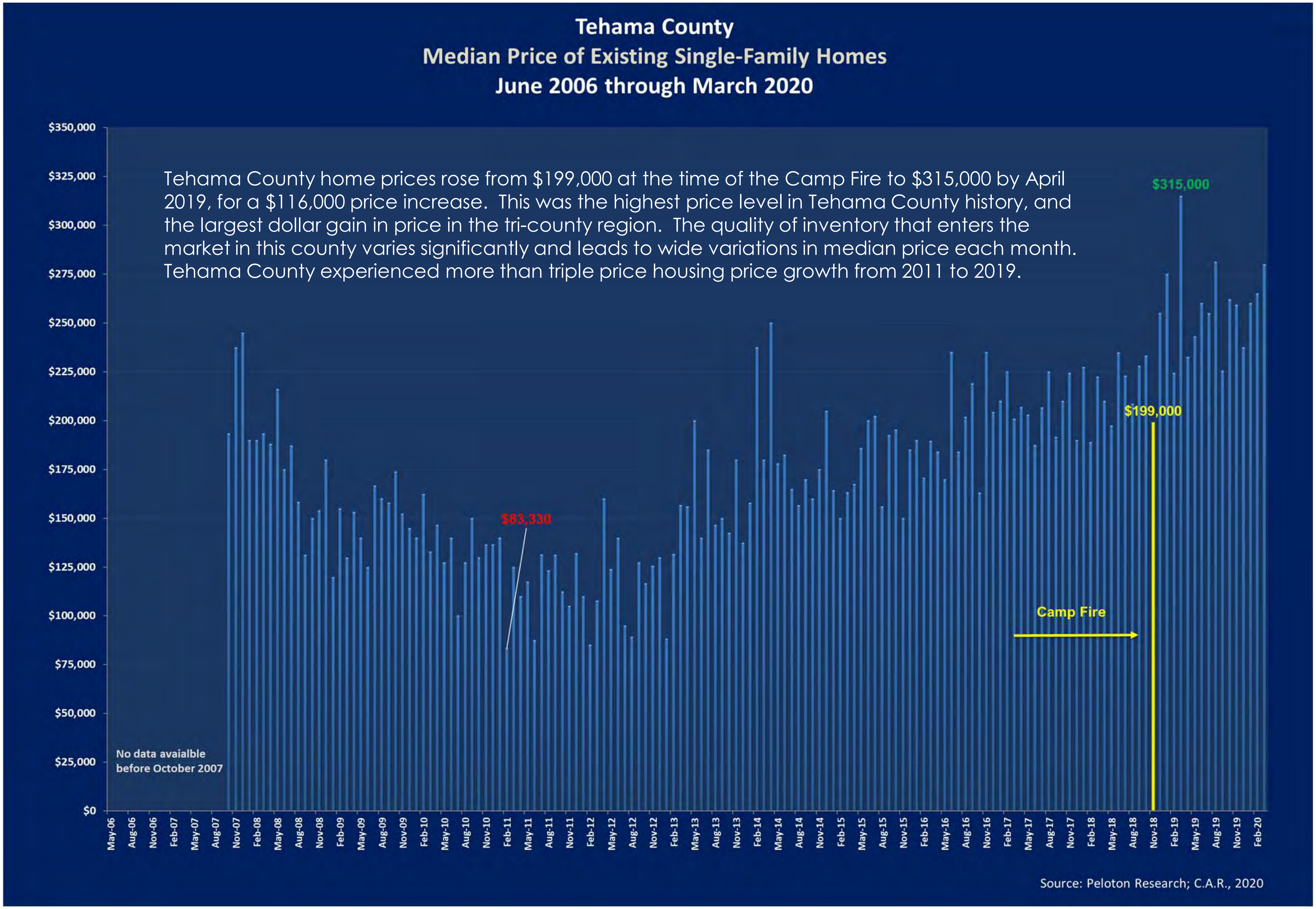
PRE- & POST-DISASTER HOUSING MARKET INDICATORS

Glenn County – Existing Home Sales 2006 through March 2020

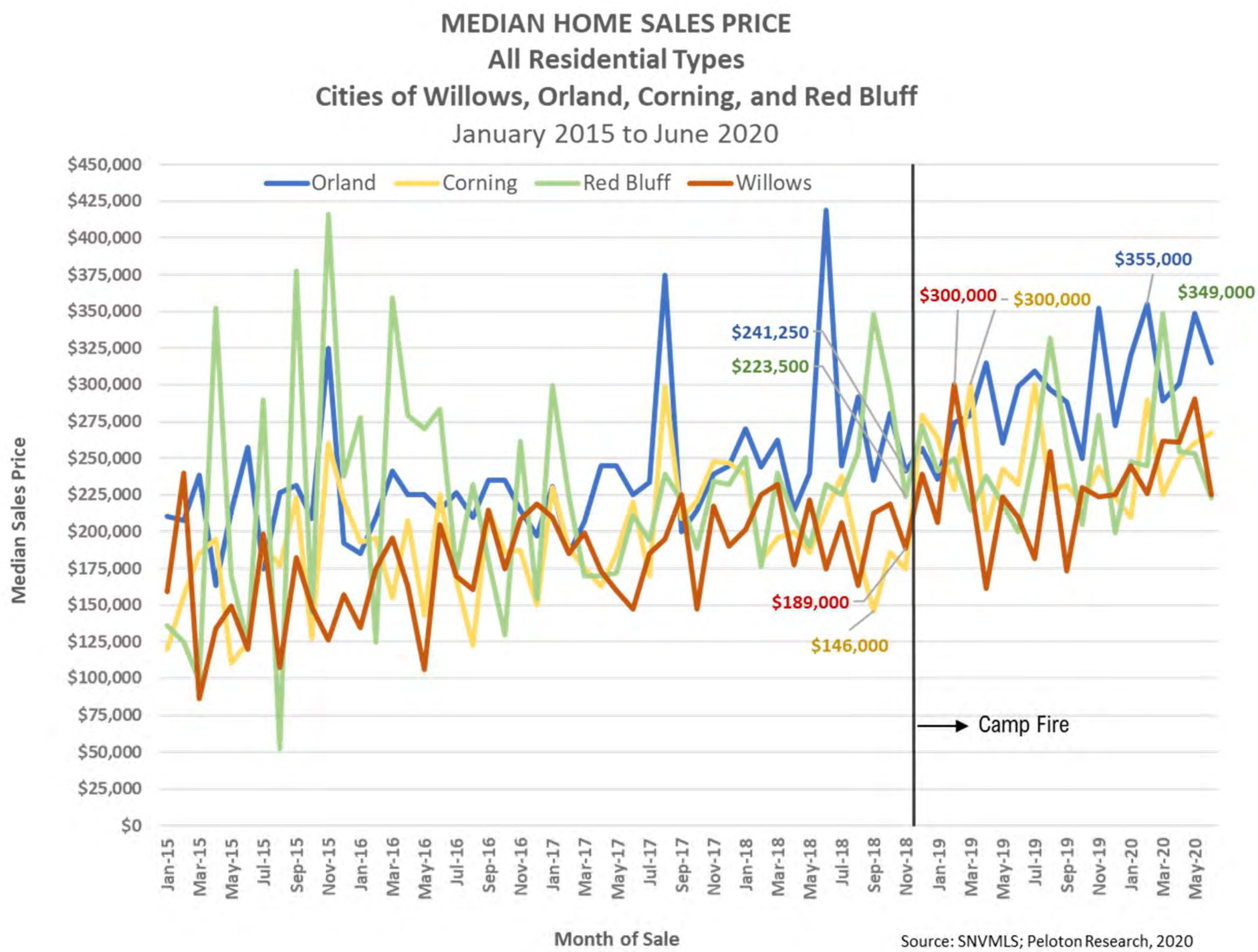


PRE- & POST-DISASTER HOUSING MARKET INDICATORS

Tehama County – Existing Home Sales 2006 through March 2020



Cities of Willows & Orland (Glenn County) and Corning & Red Bluff (Tehama County) Median Home Sales Price January 2015 to June 2020



PRE- & POST-DISASTER HOUSING MARKET INDICATORS

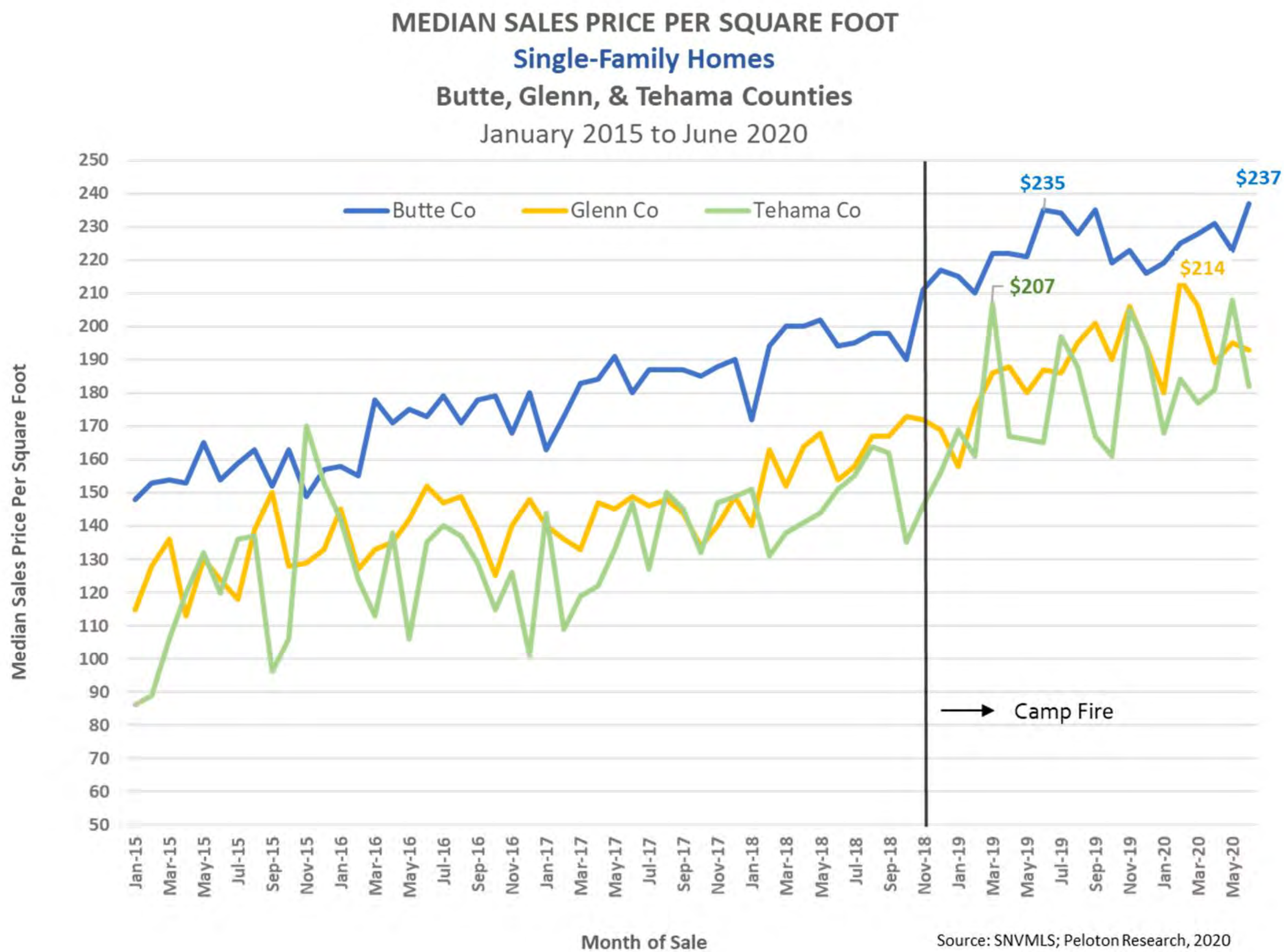
HOUSING MARKET ACTIVITY IN THE TRI-COUNTY REGION – PRE- & POST-CAMP FIRE – Con't

Homes Sold - Price Per Square Foot

Limited inventory levels combined with rising home sales prices resulted in a rising price per square foot for homes sold in the region. As high as the sales prices per square foot was for homes sold in 2018, the per square foot price for new homes was higher and growing along with rising labor and material costs, as well as increased development fees instituted by local municipalities.

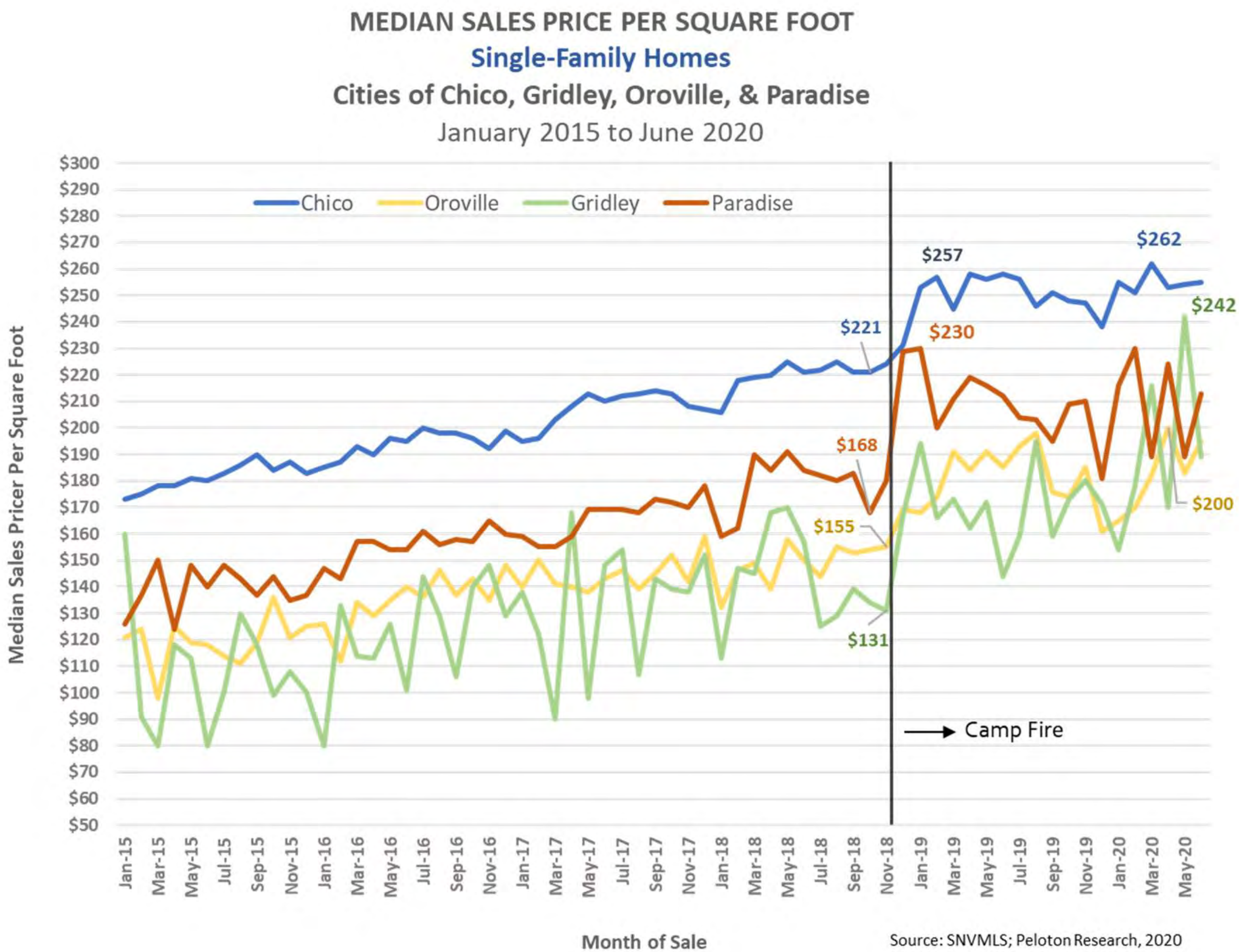
The following charts show the price per square foot for homes sold (both exiting and new) from 2015 to June 2020.

Butte, Glenn & Tehama Counties – Sales Price Per Square Foot – Single-Family Homes – January 2015 to June 2020



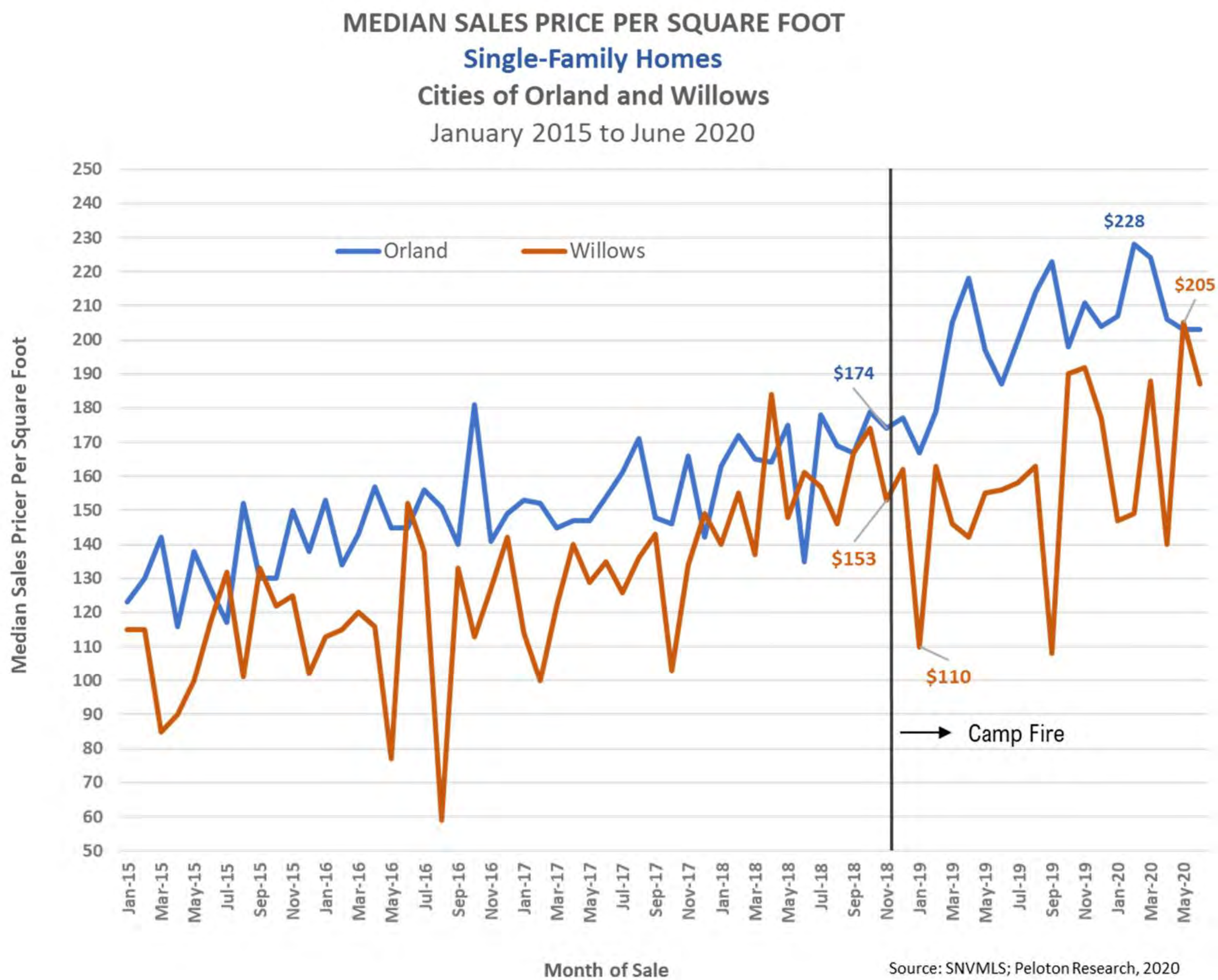
PRE- & POST-DISASTER HOUSING MARKET INDICATORS

Cities of Chico, Gridley, Oroville, and Paradise (Butte County)– Sales Price Per Square Foot – Single-Family Homes January 2015 to June 2020

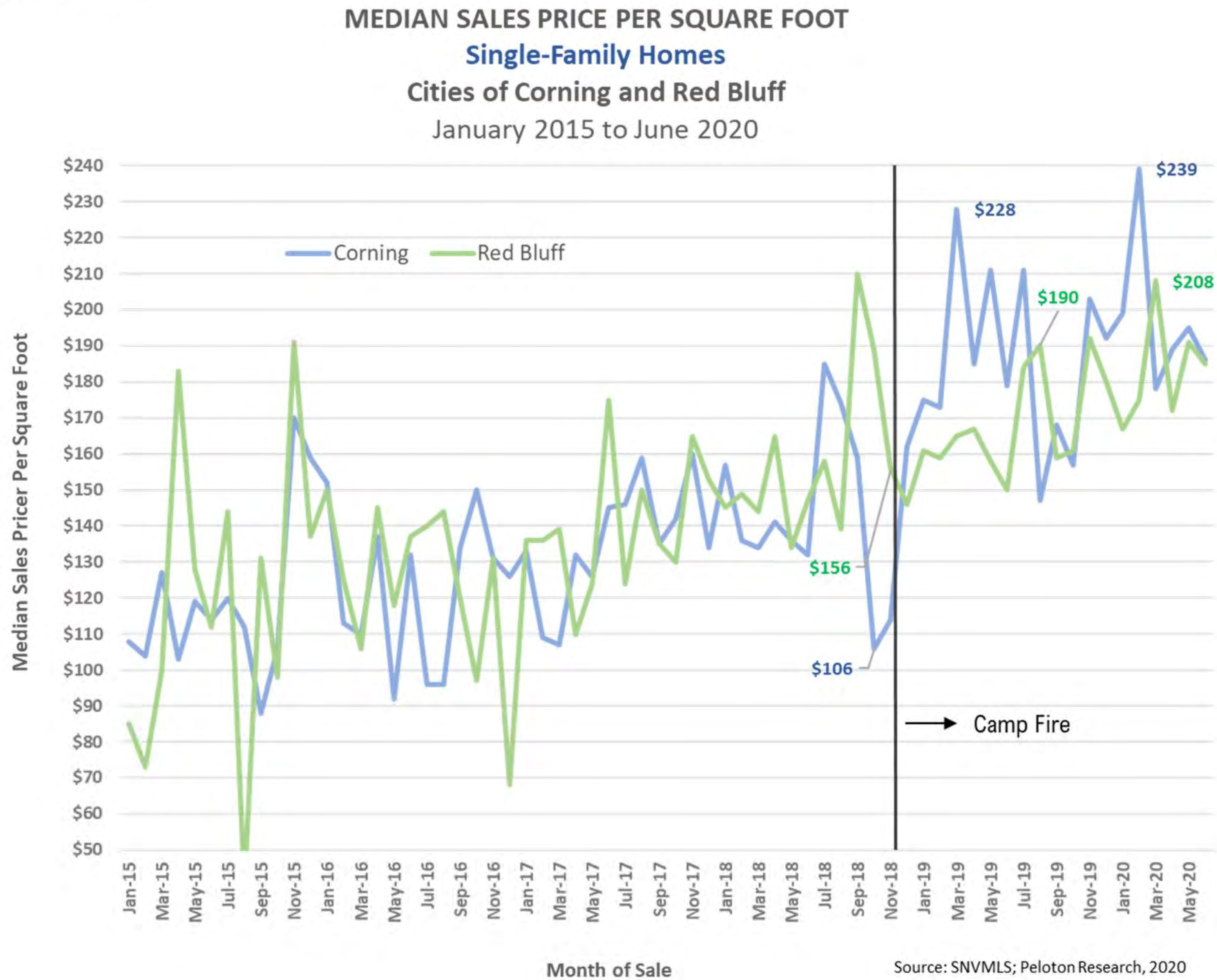


PRE- & POST-DISASTER HOUSING MARKET INDICATORS

Cities of Orland and Willows (Glenn County)– Sales Price Per Square Foot – Single-Family Homes - January 2015 to June 2020



Cities of Corning and Red Bluff (Tehama County)– Sales Price Per Square Foot – Single-Family Homes January 2015 to June 2020



PRE- & POST-DISASTER HOUSING MARKET INDICATORS

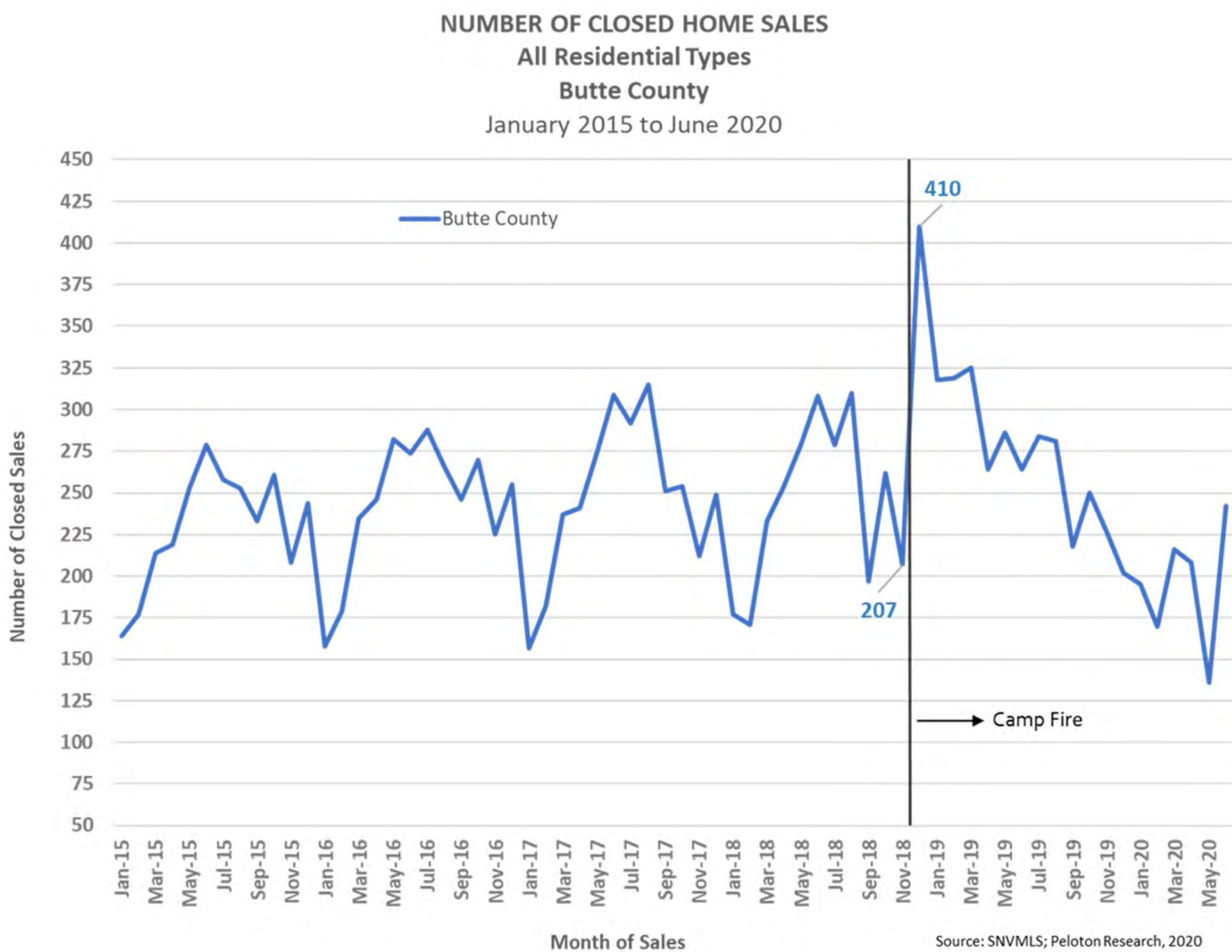
HOUSING MARKET ACTIVITY IN THE TRI-COUNTY REGION – PRE- & POST-CAMP FIRE – Con't

Single-Family Sales Activity – Closed Sales

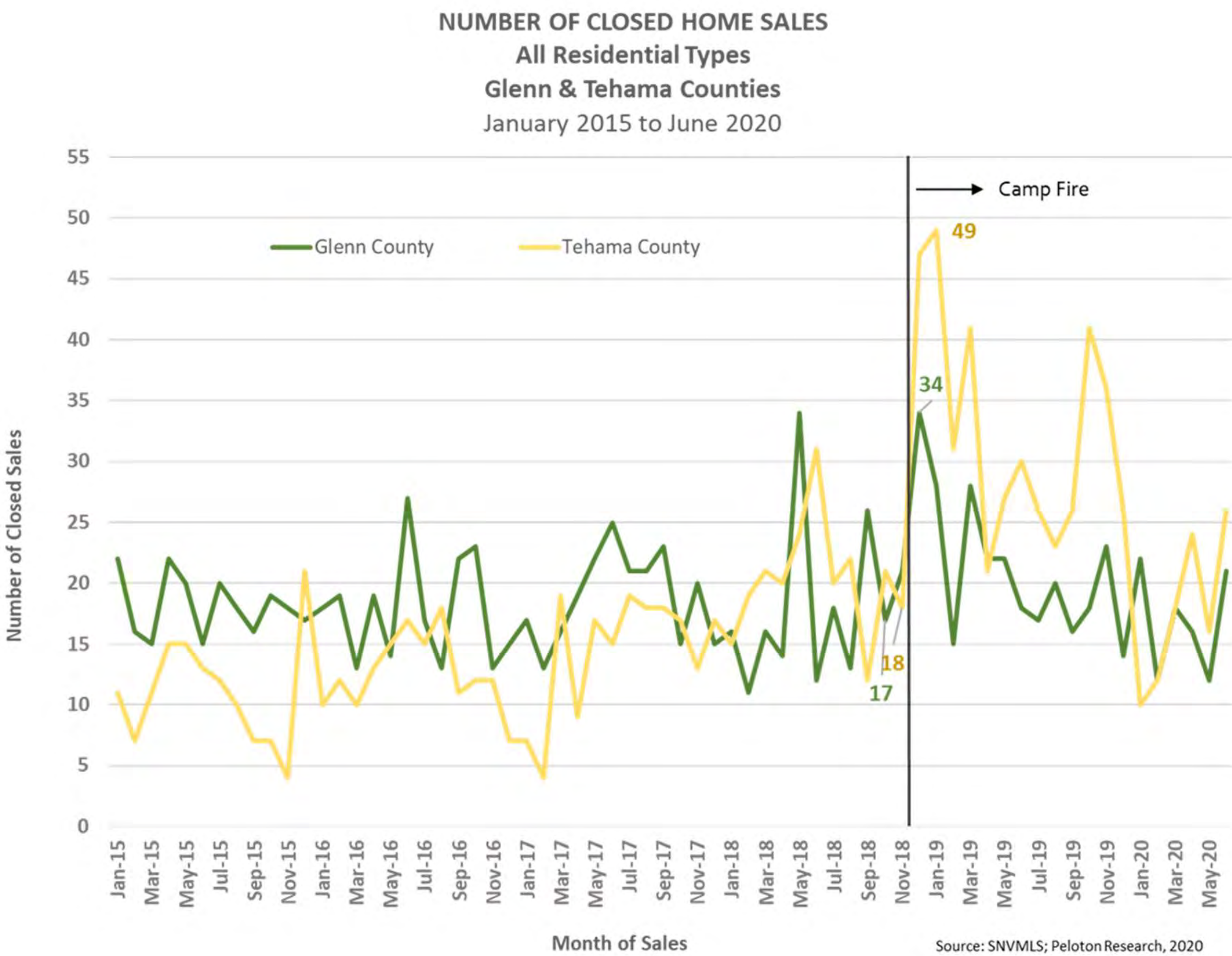
The following charts show the number of home closed homes sales for selected markets over five (5) years. Butte County saw the number of closed homes sales more than double from October 2018 to January 2019, as inventory across the region was quickly absorbed. The number of closed sales would have been dramatically higher if more home inventory had been available. The shortage of inventory led buyers to other markets outside the region, including the Counties of Sutter, Yuba, Colusa, and Placer, among others.

PRE- & POST-DISASTER HOUSING MARKET INDICATORS

Butte County – Closed Home Sales – All Residential Unit Types – January 2015 to June 2020



Glenn & Tehama Counties – Closed Home Sales – All Residential Unit Types – January 2015 to June 2020



HOUSING MARKET ACTIVITY IN THE TRI-COUNTY REGION – PRE- & POST-CAMP FIRE – Con't

Single-Family New Listing Activity

As shown in previous charts, the tri-county markets were experiencing rising housing prices, with Butte County accelerating at a greater pace. Prior to the Camp Fire, Glenn and Tehama County were rising, but at a slower rate due to less robust population growth and a slower post-recession recovery. Part of Butte County's more rapid increase in prices can be contributed to inventory shortages and limited number of new listings available. The volatile nature of Glenn and Tehama County prices can be attributed to both limited inventory levels and number of new listings. Other factors that impact the sales pricing and price per square foot include, size of home and lot, quality, age, and location of properties in those markets from one month to the next.

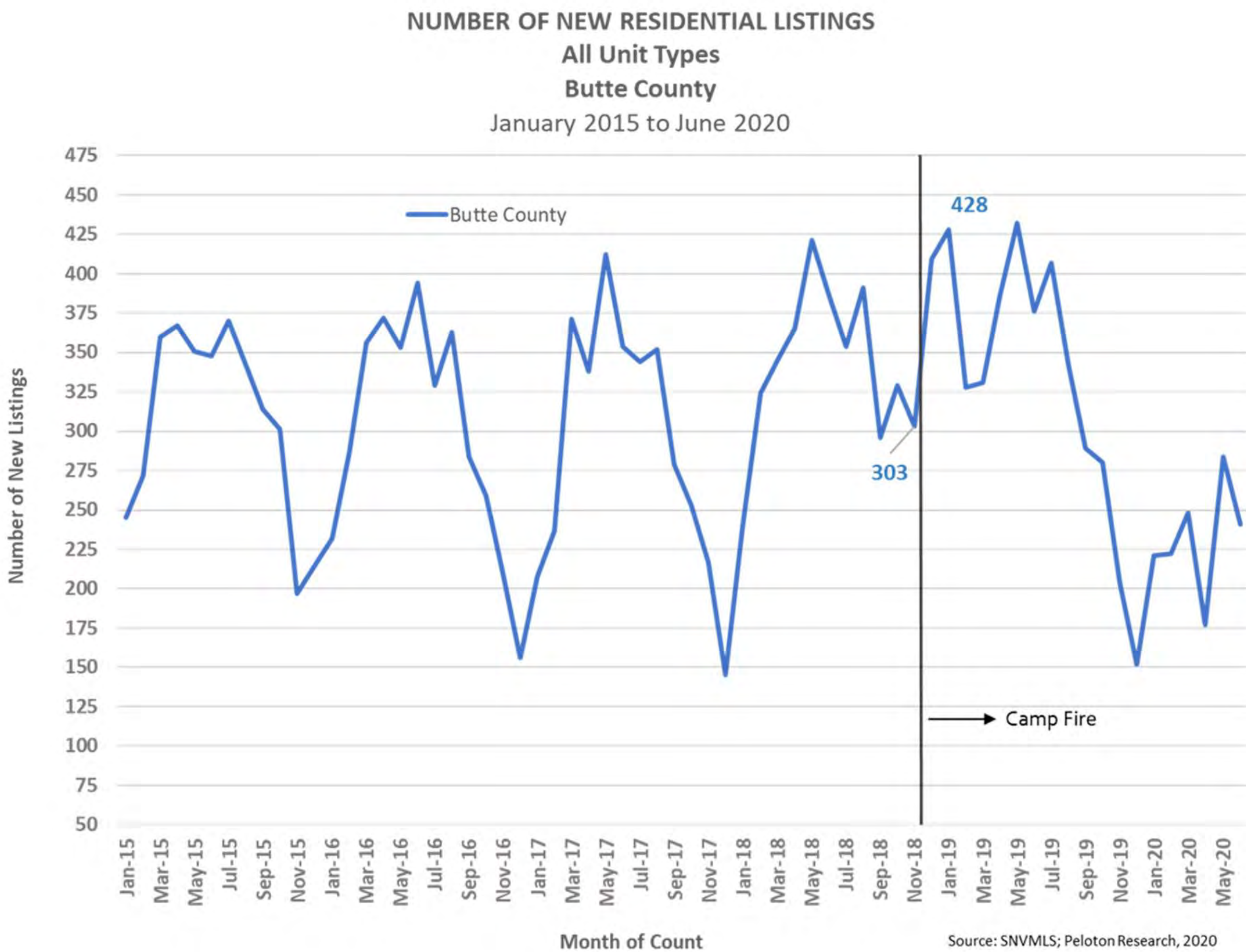
Months of Inventory Available

A helpful indicator to review when examining sales listings and sales activity is the months of available inventory in individual markets. This indicator measures the number of units available for sale divided by the previous number of units sold. It is a simple method for examining how many months it would take to absorb (sell) the current level of inventory, ignoring the quality of the listings and needs of the homebuyers in the market moving forward. Some homes will simply sit on the market longer as they wait for the right buyer, but when the pace of absorption of available inventory is examined over an extended period of time, trends can be identified that are helpful in understanding market conditions. The following charts show the number of months of inventory on a monthly basis from 2015 to June 2020.

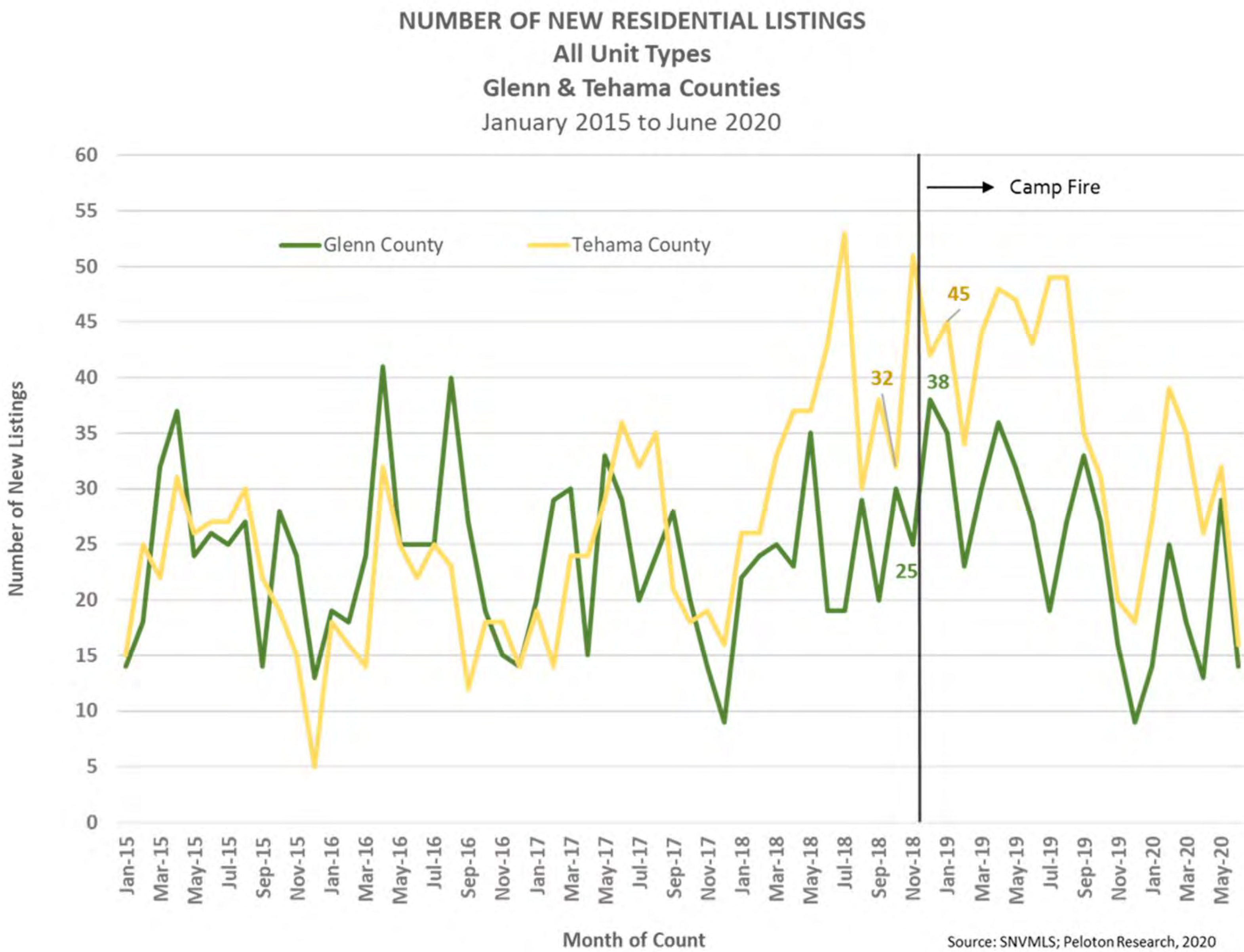
The following charts show the number of new listings and the level of housing inventory listed for sale from 2015 to June 2020 in selected market areas in the tri-county region.

PRE- & POST-DISASTER HOUSING MARKET INDICATORS

Butte County – Number of New Residential Listings Offered for Sale by Month



Glenn & Tehama Counties – Number of New Residential Listings Offered for Sale by Month



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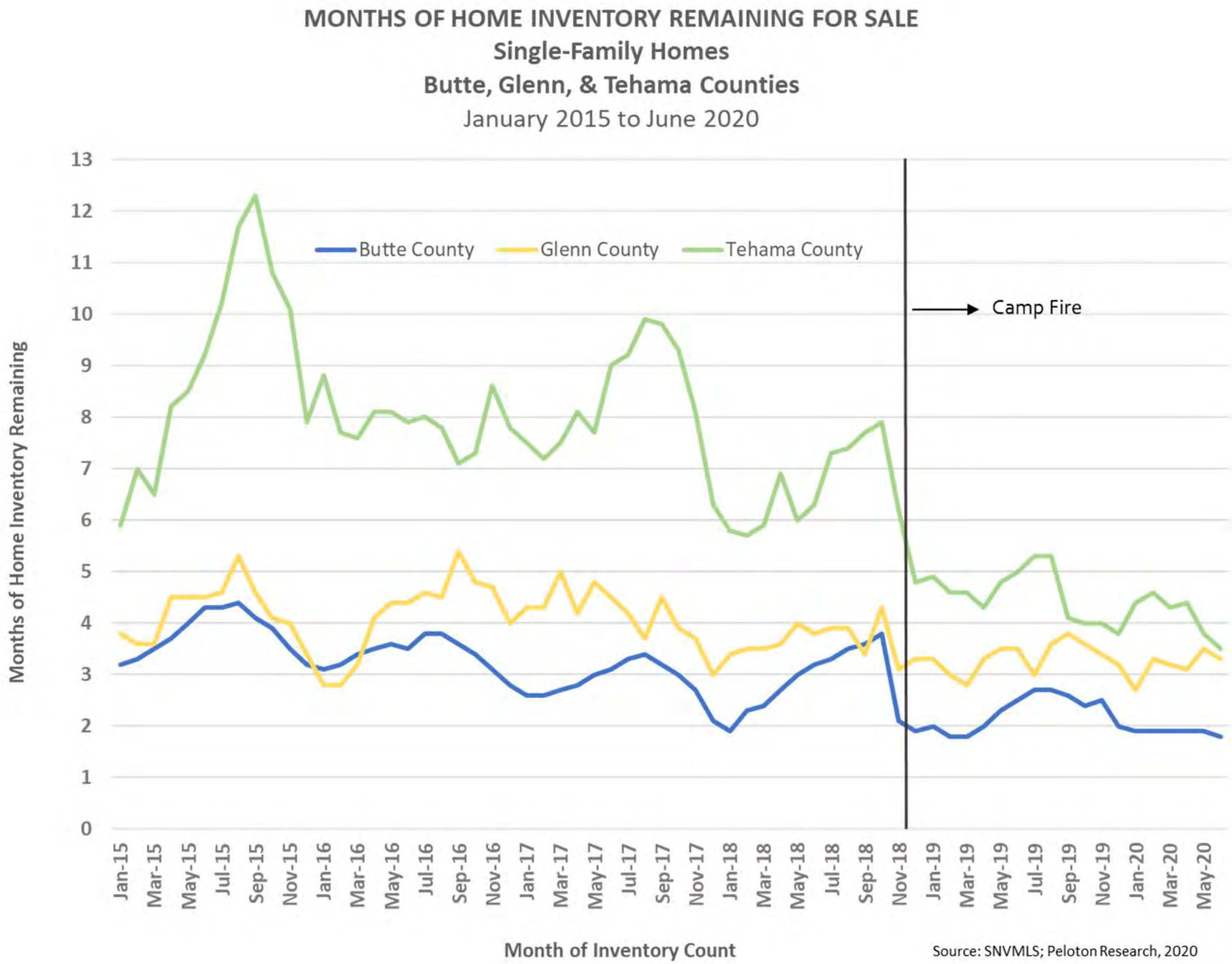
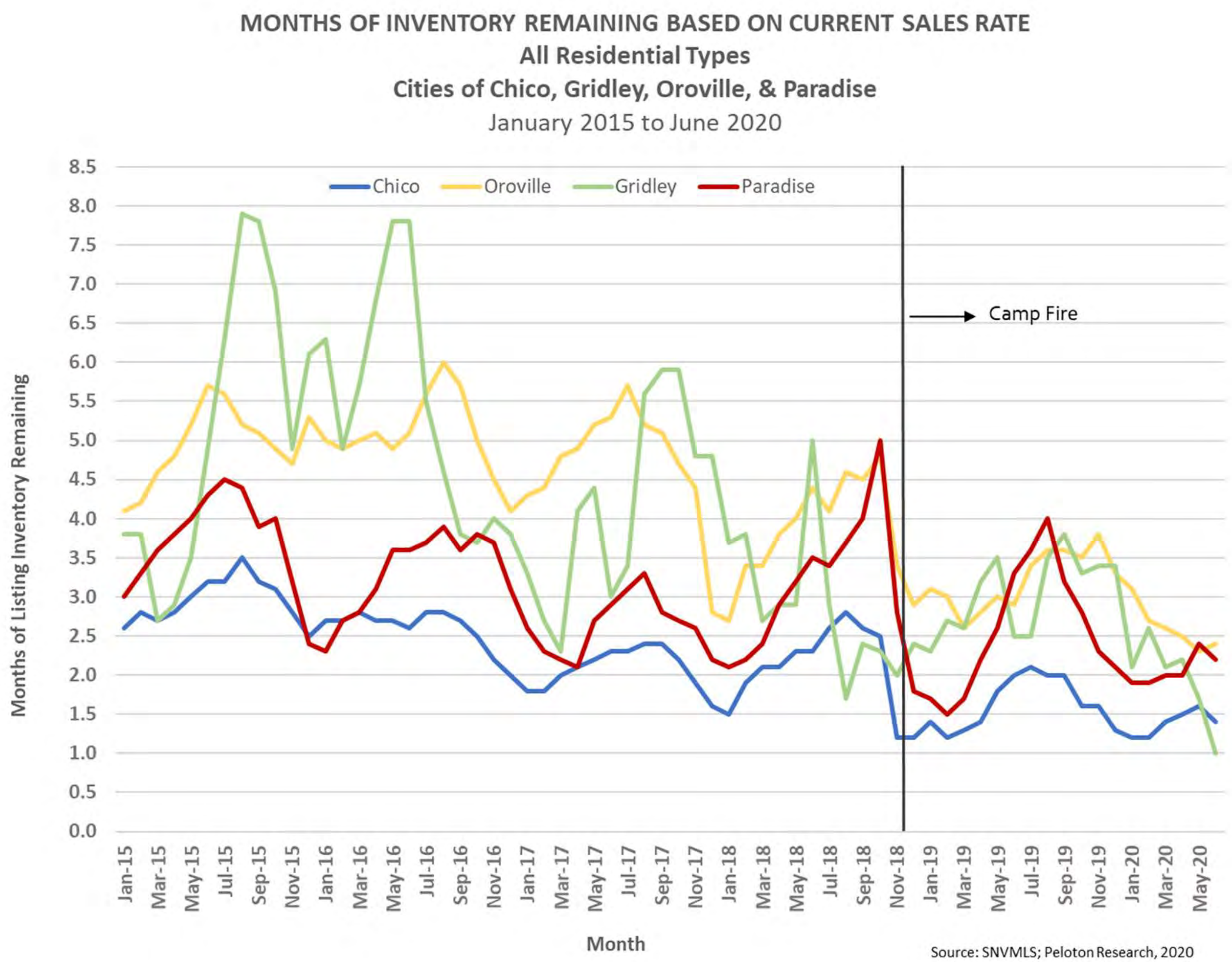
Butte, Glenn & Tehama Counties – Number of Months of Inventory Remaining For Sale – Single-Family Homes – 2015 to 2020



PRE- & POST-DISASTER HOUSING MARKET INDICATORS

Butte, Glenn & Tehama Counties – Number of Months of Inventory Remaining For Sale – Single-Family Homes – 2015 to 2020



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HOUSING MARKET ACTIVITY IN THE TRI-COUNTY REGION – PRE- & POST-CAMP FIRE – Con't

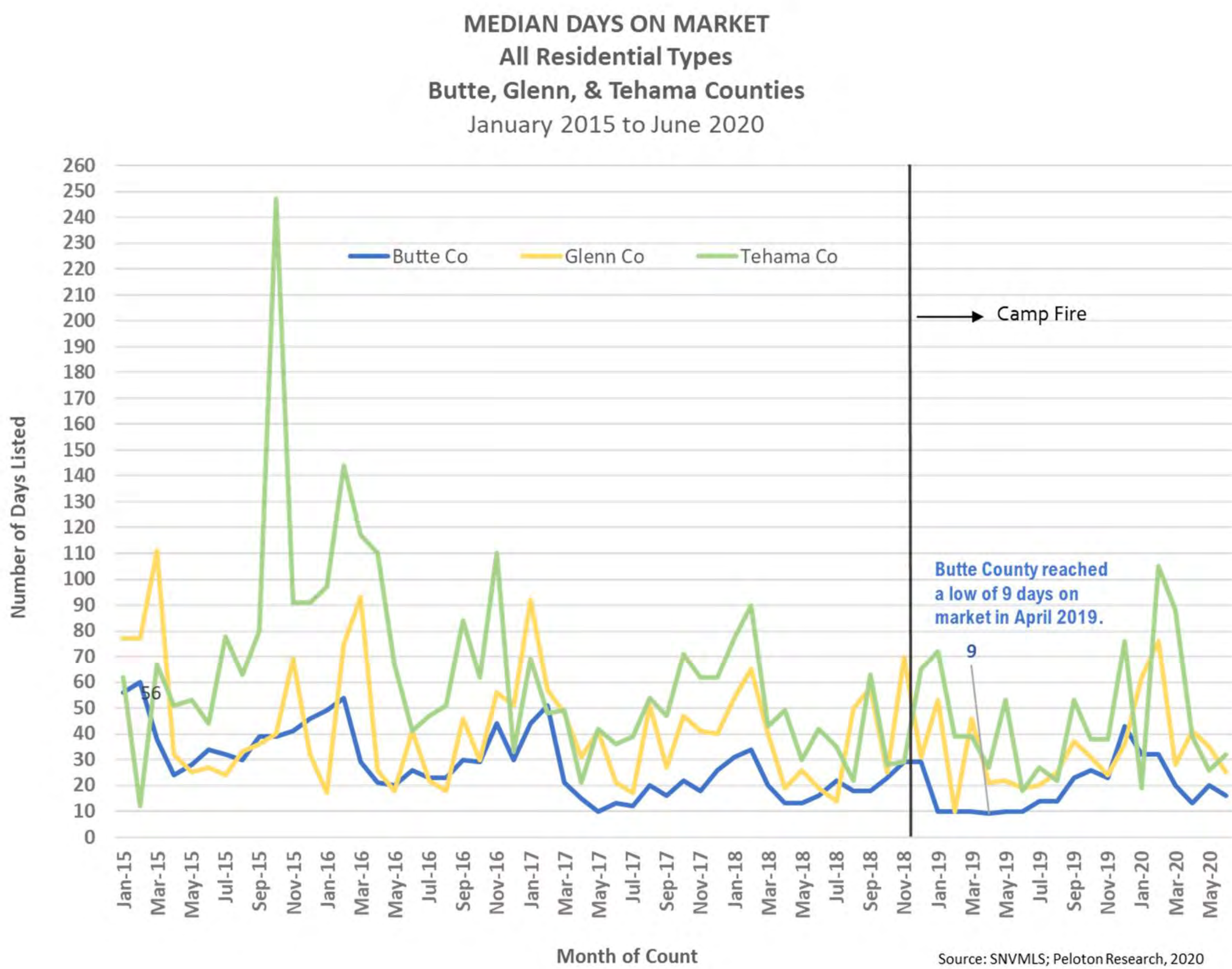
Days on Market for Homes Sold

Another insightful indicator to review is the average days on market needed to sell individual listings from one month to the next. How long homes sit on the market before being sold is an important indicator of current inventory relative to demand. By examining the average days on market that was needed each month for the homes sold, analyst can see what is contributing to market conditions. Limited inventory can drive a decrease in days needed to sell. Seasonal slow-downs and declines in interest rates are just a few of the other factors. For a housing market to be considered healthy, the days on market should typically be between 60 to 90 days. This time period provides a more balanced market for both buyers and sellers, avoiding a seller's market with limited inventory that drives up prices more rapidly. Prior to the Camp Fire there was a notable decrease in the average number of days needed to sell a home. The City of Chico showed an exceptionally low number of days needed over an extended period of time, demonstrating again the shortage of inventory in the market

The following charts show the days on market needed to sell homes (both exiting and new) from 2015 to June 2020 for selected tri-county markets.

PRE- & POST-DISASTER HOUSING MARKET INDICATORS

Butte, Glenn & Tehama Counties – Days Listed on Market Before Sale – All Unit Types – January 2015 to June 2020



PRE- & POST-DISASTER HOUSING MARKET INDICATORS

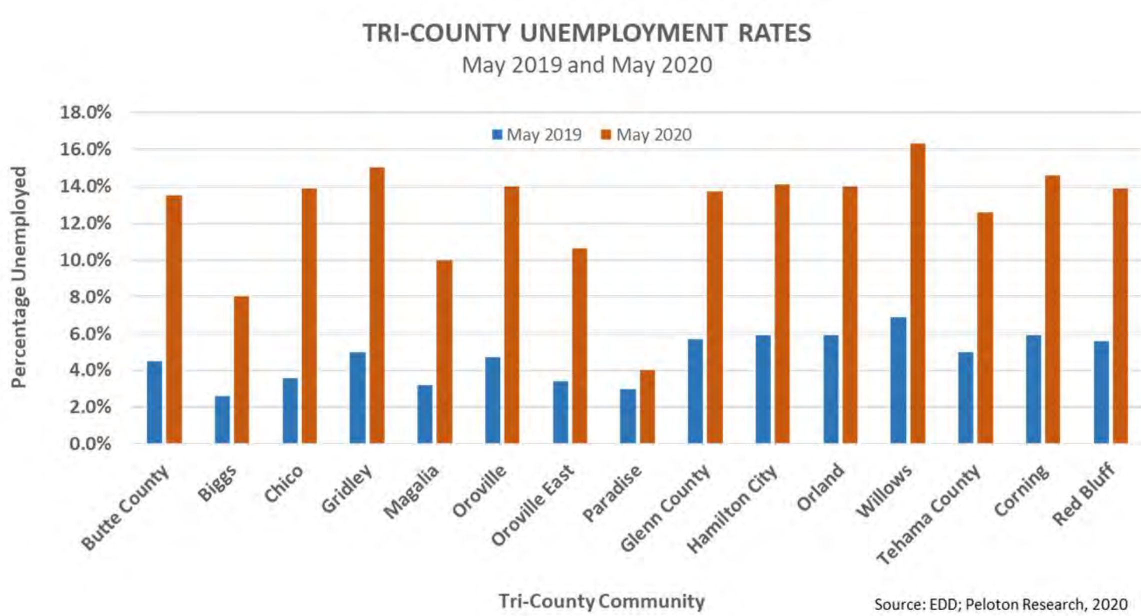
TRI-COUNTY ECONOMIC INDICATORS – PRE- AND POST-CAMP FIRE

Unemployment Rates for Counties and Municipalities - Selected Months October 2018 to May 2020

The tri-county region had positive employment indicators prior to the Camp Fire disaster, and in the year after the fire **unemployment rates** actually declined in all three counties and their individual jurisdictions. What is more concerning in the longer-term is the extraordinary rise in unemployment during the Covid-19 Pandemic. Some communities have seen unemployment rates more than double in just two months.

	Unemployment Rate				
Geographic Area	Oct 2018	May 2019	Nov 2019	Jan 2020	May 2020
Butte County	4.4%	4.5%	4.2%	5.6%	13.5%
Biggs	2.5%	2.6%	2.4%	3.2%	8.0%
Chico	3.6%	3.6%	3.3%	4.1%	13.9%
Gridley	4.9%	5.0%	4.7%	6.3%	15.0%
Magalia	3.2%	3.2%	3.0%	4.0%	10.0%
Oroville	4.6%	4.7%	4.4%	5.8%	14.0%
Oroville East	3.3%	3.4%	3.2%	4.3%	10.6%
Paradise	4.4%	3.0%	2.2%	2.7%	4.0%
Glenn County	5.0%	5.7%	4.8%	7.3%	13.7%
Hamilton City	5.2%	5.9%	5.0%	7.5%	14.1%
Orland	5.1%	5.9%	4.9%	7.5%	14.0%
Willows	6.1%	6.9%	5.8%	8.8%	16.3%
Tehama County	4.8%	5.0%	4.5%	6.3%	12.6%
Corning	5.6%	5.9%	5.3%	7.4%	14.6%
Red Bluff	5.4%	5.6%	5.0%	7.1%	13.9%

Source: EDD; Peloton Research, 2020



TRI-COUNTY ECONOMIC INDICATORS – PRE- AND POST-CAMP FIRE - continued

Employment and Wages

Changes in Tri-County Employment Counts and Weekly Wages – 2018 to 2019

The tri-county region had positive employment indicators prior to the Camp Fire disaster, and employment figures do not appear to be too negatively impacted following the Camp Fire. The table below shows that employment in Butte County declined 100 from December 2018 to December 2019, while wages rose 4.7% on an annual basis. Both Glenn and Tehama Counties saw employment rises during that time with Tehama County adding the largest numbers at 305, followed by Glenn County with 104 in new employment. What may be more interesting to note is the significant rise in employment figures in Yuba, Sutter, and Colusa Counties. Yuba added 1,430 in employment followed by Sutter with 942 in employment. Colusa had a 5.7% annual increase in employment and added 483.

Based on out-migrations statistics from FEMA and Chico State University's Department of Geography, Yuba, Sutter, and Colusa were counties that Camp Fire residents relocated (temporarily or permanently) following the Camp Fire. The rise in employment in those areas could be a result of this shift in demographics. Some of this shift out of Butte County may have been offset by employment in the County tied to Camp Fire rebuilding activity and administration.

TRI-COUNTY REGION - CHANGE IN EMPLOYMENT
Total Covered Employment Change - All Industries
December 2018 to December 2019 (p)

County	Number of establishments	Employment	12 Month Percent Change in Employment	12 Month Change in Employment	Average Weekly Wage	12 Month Percent Change in Average Weekly Wage	12 Month Change in Average Weekly Wage
Butte County	8,625	82,821	-0.10%	-109	$907	4.70%	$41
Glenn County	1,244	9,385	1.10%	104	$916	6.00%	$52
Tehama County	2,050	18,888	1.60%	305	$919	2.70%	$24
Yuba County	1,708	19,588	7.90%	1,430	$1,048	1.50%	$15
Colusa County	897	8,981	5.70%	483	$937	-0.10%	($1)
Sutter County	3,454	30,835	3.20%	942	$886	5.00%	$42

Source: Bureau of Labor Statistics; Peloton Research, 2020 *(p) - preliminary figures*

TRI-COUNTY ECONOMIC INDICATORS – PRE- AND POST-CAMP FIRE - continued

Occupational Wages and Housing Costs Allowance – Post-Fire

Butte County

This following table shows the employment levels for occupations in Butte County. Included is the median hourly and annual wage for each occupation for May 2019. The right side of the table shows the amount of income available or housing costs based on income ratios ranging 30% to 50%. The areas in red show occupations where income does not meet some housing cost ratios. Ideally workers will only spend 30% of their income on housing costs, but as can be seen, a number occupations, especially service-related occupations are struggling to cover housing costs at 45% to 50% of income. A total of 45,800 workers, or 58%, make less than needed wage levels to cover modest rental housing at 30% of income.

Hourly and Annual Wage by Occupation Butte County (Chico MSA) May 2019				Monthly Housing Cost Allowance Cost to Income Ratio				
Occupation (SOC code)	Employment[(1)]	Hourly median wage	Annual median wage[(2)]	30%	35%	40%	45%	50%
All Occupations(000000)	79,320	$17.51	$36,420	$911	$1,062	$1,214	$1,366	$1,518
Management Occupations(110000)	3,970	$41.79	$86,910	$2,173	$2,535	$2,897	$3,259	$3,621
Healthcare Practitioners and Technical Occupations(290000)	5,720	$37.73	$78,480	$1,962	$2,289	$2,616	$2,943	$3,270
Architecture and Engineering Occupations(170000)	860	$37.47	$77,940	$1,949	$2,273	$2,598	$2,923	$3,248
Computer and Mathematical Occupations(150000)	950	$31.76	$66,050	$1,651	$1,926	$2,202	$2,477	$2,752
Life, Physical, and Social Science Occupations(190000)	670	$30.65	$63,760	$1,594	$1,860	$2,125	$2,391	$2,657
Protective Service Occupations(330000)	1,210	$28.20	$58,650	$1,466	$1,711	$1,955	$2,199	$2,444
Business and Financial Operations Occupations(130000)	2,640	$27.58	$57,360	$1,434	$1,673	$1,912	$2,151	$2,390
Legal Occupations(230000)	420	$24.21	$50,360	$1,259	$1,469	$1,679	$1,889	$2,098
Construction and Extraction Occupations(470000)	3,160	$23.61	$49,110	$1,228	$1,432	$1,637	$1,842	$2,046
Educational Instruction and Library Occupations(250000)	7,780	$22.85	$47,520	$1,188	$1,386	$1,584	$1,782	$1,980
Community and Social Service Occupations(210000)	2,500	$21.37	$44,440	$1,111	$1,296	$1,481	$1,667	$1,852
Installation, Maintenance, and Repair Occupations(490000)	2,940	$20.81	$43,280	$1,082	$1,262	$1,443	$1,623	$1,803
Arts, Design, Entertainment, Sports, and Media Occupations(270000)	690	$19.83	$41,250	$1,031	$1,203	$1,375	$1,547	$1,719
Office and Administrative Support Occupations(430000)	10,220	$17.57	$36,540	$914	$1,066	$1,218	$1,370	$1,523
Production Occupations(510000)	3,230	$17.01	$35,390	$885	$1,032	$1,180	$1,327	$1,475
Building and Grounds Cleaning and Maintenance Occupations(370000)	2,520	$14.38	$29,910	$748	$872	$997	$1,122	$1,246
Farming, Fishing, and Forestry Occupations(450000)	1,090	$14.17	$29,480	$737	$860	$983	$1,106	$1,228
Transportation and Material Moving Occupations(530000)	4,470	$14.08	$29,280	$732	$854	$976	$1,098	$1,220
Sales and Related Occupations(410000)	7,510	$14.04	$29,200	$730	$852	$973	$1,095	$1,217
Personal Care and Service Occupations(390000)	1,940	$13.44	$27,950	$699	$815	$932	$1,048	$1,165
Healthcare Support Occupations(310000)	6,600	$13.00	$27,050	$676	$789	$902	$1,014	$1,127
Food Preparation and Serving Related Occupations(350000)	8,220	$12.35	$25,690	$642	$749	$856	$963	$1,070

(1)Estimates for detailed occupations do not sum to the totals because the totals include occupations not shown separately. Estimates do not include self-employed workers.
(2)Annual wages have been calculated by multiplying the corresponding hourly wage by 2,080 hours.
(4)Wages for some occupations that do not generally work year-round, full time, are reported either as hourly wages or annual salaries depending on how they are typically paid.
(5)This wage is equal to or greater than $100.00 per hour or $208,000 per year.
(8)Estimate not released.
Source: BLS; Peloton Research, 2020

TRI-COUNTY ECONOMIC INDICATORS – PRE- AND POST-CAMP FIRE - continued

Occupational Wages and Housing Costs Allowance – Post-Fire

North Valley-Northern Mountains Region (Includes Glenn & Tehama Counties)

The table shows the employment levels for occupations in the North Valley-Northern Mountains Region of California which includes the Counties of Colusa, Glenn, Lassen, Modoc, Nevada, Plumas, Sierra, Tehama, and Trinity Counties. The median hourly and annual wage for each occupation for May 2019 is provided. The right side of the table shows the amount of income available or housing costs based on income ratios ranging 30% to 50%. The areas in red show occupations where income does not meet some housing cost ratios. Ideally workers will only spend 30% of their income on housing costs, but as can be seen, a number occupations, especially service-related occupations are struggling to cover housing costs at 45% to 50% of income. A total of 59,580 workers, or 59%, make less than needed wage levels to cover modest rental housing at 30% of income.

Hourly and Annual Wage by Occupation North Valley-Northern Mountains Region of California nonmetropolitan area May 2019				Monthly Housing Cost Allowance Cost to Income Ratio				
Occupation (SOC code)	Employment (1)	Hourly median wage	Annual median wage (2)	30%	35%	40%	45%	50%
All Occupations(000000)	100,640	$19.14	$39,820	$996	$1,161	$1,327	$1,493	$1,659
Healthcare Practitioners and Technical Occupations(290000)	4,400	$41.22	$85,740	$2,144	$2,501	$2,858	$3,215	$3,573
Management Occupations(110000)	4,880	$41.08	$85,440	$2,136	$2,492	$2,848	$3,204	$3,560
Legal Occupations(230000)	480	$36.21	$75,320	$1,883	$2,197	$2,511	$2,825	$3,138
Architecture and Engineering Occupations(170000)	770	$35.22	$73,260	$1,832	$2,137	$2,442	$2,747	$3,053
Computer and Mathematical Occupations(150000)	820	$34.69	$72,160	$1,804	$2,105	$2,405	$2,706	$3,007
Protective Service Occupations(330000)	4,170	$31.53	$65,570	$1,639	$1,912	$2,186	$2,459	$2,732
Business and Financial Operations Occupations(130000)	3,270	$30.00	$62,390	$1,560	$1,820	$2,080	$2,340	$2,600
Life, Physical, and Social Science Occupations(190000)	1,790	$26.79	$55,710	$1,393	$1,625	$1,857	$2,089	$2,321
Construction and Extraction Occupations(470000)	5,130	$25.62	$53,290	$1,332	$1,554	$1,776	$1,998	$2,220
Educational Instruction and Library Occupations(250000)	8,550	$25.44	$52,920	$1,323	$1,544	$1,764	$1,985	$2,205
Installation, Maintenance, and Repair Occupations(490000)	4,030	$23.82	$49,540	$1,239	$1,445	$1,651	$1,858	$2,064
Community and Social Service Occupations(210000)	2,210	$23.26	$48,380	$1,210	$1,411	$1,613	$1,814	$2,016
Arts, Design, Entertainment, Sports, and Media Occupations(270000)	590	$22.79	$47,410	$1,185	$1,383	$1,580	$1,778	$1,975
Office and Administrative Support Occupations(430000)	12,400	$18.73	$38,950	$974	$1,136	$1,298	$1,461	$1,623
Transportation and Material Moving Occupations(530000)	8,050	$18.65	$38,790	$970	$1,131	$1,293	$1,455	$1,616
Production Occupations(510000)	5,370	$18.22	$37,890	$947	$1,105	$1,263	$1,421	$1,579
Building and Grounds Cleaning and Maintenance Occupations(370000)	3,420	$15.15	$31,520	$788	$919	$1,051	$1,182	$1,313
Sales and Related Occupations(410000)	8,990	$14.89	$30,960	$774	$903	$1,032	$1,161	$1,290
Personal Care and Service Occupations(390000)	2,660	$13.68	$28,460	$712	$830	$949	$1,067	$1,186
Farming, Fishing, and Forestry Occupations(450000)	3,620	$13.52	$28,120	$703	$820	$937	$1,055	$1,172
Healthcare Support Occupations(310000)	5,240	$13.40	$27,880	$697	$813	$929	$1,046	$1,162
Food Preparation and Serving Related Occupations(350000)	9,830	$12.82	$26,670	$667	$778	$889	$1,000	$1,111

(1)Estimates for detailed occupations do not sum to the totals because the totals include occupations not shown separately. Estimates do not include self-employed workers.

(2)Annual wages have been calculated by multiplying the corresponding hourly wage by 2,080 hours.

(4)Wages for some occupations that do not generally work year-round, full time, are reported either as hourly wages or annual salaries depending on how they are typically paid.

(5)This wage is equal to or greater than $100.00 per hour or $208,000 per year.

(8)Estimate not released.

Source: BLS; Peloton Research, 2020

TRI-COUNTY BUSINESS & EMPLOYEE COUNTS
By NAICS Industry Code
Year 2020

	Butte County				Glenn County				Tehama County			
	Businesses		Employees		Businesses		Employees		Businesses		Employees	
By NAICS Code	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	217	2.3%	1,195	1.4%	64	6.0%	615	6.5%	99	4.1%	765	3.5%
Mining	5	0.1%	31	0.0%	1	0.1%	2	0.0%	2	0.1%	10	0.0%
Utilities	17	0.2%	339	0.4%	9	0.8%	122	1.3%	8	0.3%	41	0.2%
Construction	727	7.8%	2,712	3.3%	65	6.1%	265	2.8%	207	8.7%	623	2.9%
Manufacturing	309	3.3%	3,839	4.6%	23	2.2%	656	6.9%	74	3.1%	1,583	7.3%
Wholesale Trade	**317**	**3.4%**	**4,209**	**5.0%**	**63**	**5.9%**	**678**	**7.1%**	**81**	**3.4%**	**2,371**	**10.9%**
Retail Trade	**1,271**	**13.7%**	**12,077**	**14.5%**	**144**	**13.5%**	**1,196**	**12.6%**	**316**	**13.2%**	**2,782**	**12.8%**
Motor Vehicle & Parts Dealers	123	1.3%	1,578	1.9%	19	1.8%	168	1.8%	46	1.9%	504	2.3%
Furniture & Home Furnishings Stores	61	0.7%	287	0.3%	4	0.4%	7	0.1%	7	0.3%	28	0.1%
Electronics & Appliance Stores	49	0.5%	263	0.3%	3	0.3%	13	0.1%	9	0.4%	87	0.4%
Bldg Material & Garden Equipment & Supplies Dealers	133	1.4%	1,507	1.8%	20	1.9%	76	0.8%	27	1.1%	599	2.8%
Food & Beverage Stores	183	2.0%	2,804	3.4%	31	2.9%	437	4.6%	48	2.0%	598	2.8%
Health & Personal Care Stores	99	1.1%	1,091	1.3%	6	0.6%	75	0.8%	30	1.3%	193	0.9%
Gasoline Stations	47	0.5%	213	0.3%	14	1.3%	91	1.0%	26	1.1%	283	1.3%
Clothing & Clothing Accessories Stores	150	1.6%	795	1.0%	3	0.3%	10	0.1%	25	1.0%	48	0.2%
Sport Goods, Hobby, Book, & Music Stores	107	1.1%	517	0.6%	3	0.3%	3	0.0%	19	0.8%	79	0.4%
General Merchandise Stores	55	0.6%	1,586	1.9%	9	0.8%	194	2.0%	18	0.8%	237	1.1%
Miscellaneous Store Retailers	212	2.3%	1,275	1.5%	26	2.4%	120	1.3%	42	1.8%	74	0.3%
Nonstore Retailers	52	0.6%	161	0.2%	6	0.6%	2	0.0%	19	0.8%	52	0.2%
Transportation & Warehousing	156	1.7%	947	1.1%	49	4.6%	336	3.5%	68	2.8%	602	2.8%
Information	153	1.6%	1,895	2.3%	8	0.7%	26	0.3%	26	1.1%	127	0.6%
Finance & Insurance	381	4.1%	3,099	3.7%	38	3.6%	157	1.7%	83	3.5%	335	1.5%
Central Bank/Credit Intermediation & Related Activities	115	1.2%	1,056	1.3%	14	1.3%	79	0.8%	27	1.1%	172	0.8%
Securities, Commodity Contracts & Other Financial Investments & Other Related Activities	115	1.2%	535	0.6%	8	0.7%	19	0.2%	18	0.8%	55	0.3%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	151	1.6%	1,508	1.8%	16	1.5%	59	0.6%	38	1.6%	108	0.5%
Real Estate, Rental & Leasing	596	6.4%	2,235	2.7%	59	5.5%	116	1.2%	148	6.2%	393	1.8%
Professional, Scientific & Tech Services	811	8.7%	4,735	5.7%	54	5.1%	323	3.4%	140	5.9%	407	1.9%
Legal Services	158	1.7%	741	0.9%	6	0.6%	23	0.2%	24	1.0%	77	0.4%
Management of Companies & Enterprises	19	0.2%	236	0.3%	0	0.0%	0	0.0%	3	0.1%	21	0.1%
Administrative & Support & Waste Management & Remediation Services	394	4.2%	2,410	2.9%	18	1.7%	40	0.4%	92	3.9%	263	1.2%
Educational Services	**259**	**2.8%**	**6,952**	**8.3%**	**37**	**3.5%**	**947**	**10.0%**	**69**	**2.9%**	**2,151**	**9.9%**
Health Care & Social Assistance	**860**	**9.2%**	**16,509**	**19.8%**	**62**	**5.8%**	**1,048**	**11.0%**	**167**	**7.0%**	**2,086**	**9.6%**
Arts, Entertainment & Recreation	211	2.3%	1,828	2.2%	29	2.7%	137	1.4%	64	2.7%	1,047	4.8%
Accommodation & Food Services	521	5.6%	7,624	9.1%	63	5.9%	657	6.9%	159	6.7%	1,646	7.6%
Accommodation	52	0.6%	428	0.5%	13	1.2%	70	0.7%	45	1.9%	297	1.4%
Food Services & Drinking Places	469	5.0%	7,196	8.6%	50	4.7%	587	6.2%	114	4.8%	1,349	6.2%
Other Services (except Public Administration)	**1,116**	**12.0%**	**5,558**	**6.7%**	**127**	**11.9%**	**352**	**3.7%**	**307**	**12.9%**	**1,058**	**4.9%**
Automotive Repair & Maintenance	240	2.6%	872	1.0%	21	2.0%	66	0.7%	68	2.8%	234	1.1%
Public Administration	**214**	**2.3%**	**4,548**	**5.5%**	**106**	**9.9%**	**1,798**	**18.9%**	**131**	**5.5%**	**3,272**	**15.1%**
Unclassified Establishments	752	8.1%	406	0.5%	50	4.7%	44	0.5%	142	6.0%	138	0.6%
Total	**9,306**	**100.00%**	**83,384**	**###**	**1,069**	**100.00%**	**9,515**	**100.00%**	**2,386**	**100.00%**	**21,721**	**100.00%**

Source: BLS; Inforgroup; Peloton Research, 2000

POST-CAMP FIRE REBUILDING TIMELINE

Measuring Losses, the Obstacles Cleared, and Achievements Made During the First Two Years of the Recovery and Rebuilding Process

Photo: Richard Hunt, Peloton Research

POST-CAMP FIRE REBUILDING TIMELINE

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1

Hazardous Waste and Debris Removal

The Camp Fire burned in Butte County for 17 days and was officially contained on November 25, 2018. The bulk of the fire's destruction of over 18,000 structures – including homes, businesses, schools, and a hospital - occurred in just the first two days of the fire igniting. To create a safe environment for rebuilding and re-habitation, a number of big challenges would need to be overcome.

Hazardous waste removal began on December 3, 2018 and continued approximately two months.

Debris removal began on January 7, 2019 and was completed on November 19, 2019. Ahead of schedule and $700,000 under budget.

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1

Hazardous Waste and Debris Removal - *continued*

CalRecycle says in a news release that the debris removal project was the **largest of its type in state history** and was jointly managed by Cal OES and CalRecycle.

Photo: CalOES

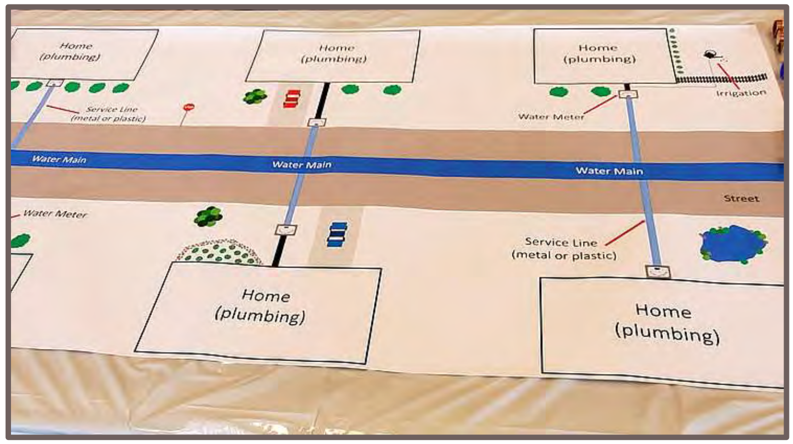
Crews removed more than **3.66 million tons**—or 7.3 billion pounds—of ash, debris, metal, concrete, and contaminated soil **in nine months** as part of California's Consolidated Debris Removal Program. The total tonnage of debris removed during the cleanup is equivalent to 10 Empire State Buildings.

Photo: Richard Hunt, Peloton Research

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1

Repair/Replace Contaminated Water Lines and Connections

A major issue that was quickly identified following the Camp Fire was the damage to the local water system and contamination of water lines connecting to properties. The contamination of 172 miles of water mains led to benzene and other dangerous compounds entering the service lines of approximately 10,500 properties making drinking water unsafe. The diagram to the right, created by Purdue University, shows a typical residential water system. The water mains (blue) and service lines (light blue) are the responsibility of the water company. The black lines represent the customer service line from the meter to the home. These fall under the responsibility of the owner. This issue of benzene contamination was discovered after the Tubbs Fire in Sonoma County in 2017, and that discovery helped alert the Paradise Irrigation District (PID) of this potential problem following the Camp Fire. The total impacted properties in Santa Rosa were less than 600 and impacted on 0.5% of Santa Rosa residents. The costs for the PID to repair its lines is expected to exceed $53 million



The Paradise Irrigation District (PID) released a series of alerts warning all property owners of the dangers of benzene in the lines and the need to bring in separate potable water to their properties until the lines could be cleared and laterals replaced as needed. Rebuilding could begin though water certifications were required to ensure the safety of returning residents. As this effort coincided with other major projects such as lot clearing, utility under-grounding and hazardous tree removal, minimal delays in the rebuilding of homes was experienced.

Explanation of potential risks from VOC contamination

The damage caused from the 2018 Camp Fire caused a potential for pipes to be contaminated with volatile organic compounds (VOCs) such as benzene and others. High concentrations of VOCs in water can cause acute reactions to skin and may even let off fumes into the air causing nausea and dizziness. VOCs are known carcinigens and even low levels of VOC's are dangerous over time. State and Federal agencies have developed standards to protect our health and safety from potential VOC contamination in water.

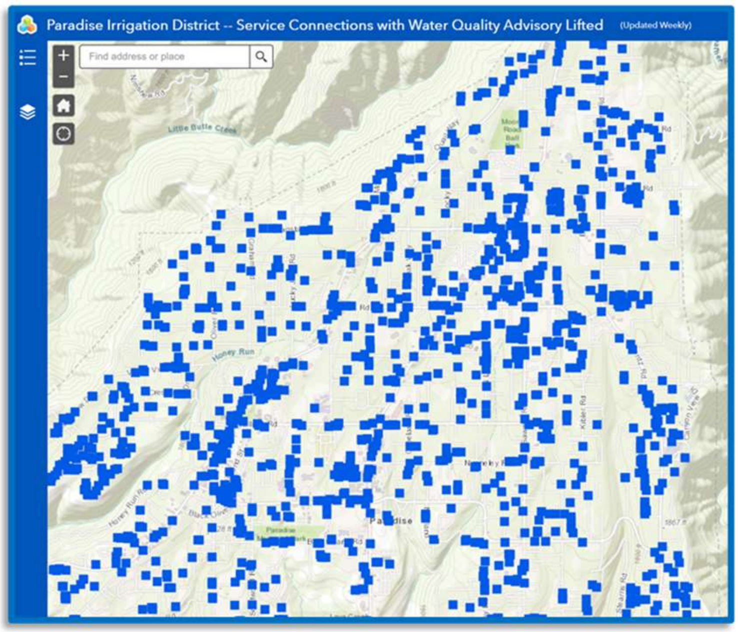
How safe is Paradise water from VOCs?

Part of system	Flow-through mains	Dead-end mains	Service laterals to surviving structures & completed builds	Service laterals to burned lots
Status				
Description	Large pipelines that deliver water from the treatment plant throughout town. All flow-through mains have been tested and meet drinking water standards.	Small pipelines that deliver water from large mains to smaller sidestreets. The remaining uncleared dead-end mains do not serve standing structures and account for roughly 5% of the water system.	These small pipes deliver water from the main to properties with surviving structures and completed rebuilds. These service laterals meet drinking water standards based on testing or replacement.	These small pipes deliver water from the main to burned lots or in-progress rebuilds. Based on random testing we estimate 48% of these service laterals meet drinking water standards.
To Learn the status of any mainline in town visit pidwater.com/recovery and click on the 'Mainline Sampling Map'				

POST-CAMP FIRE REBUILDING TIMELINE

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1 & 2

The Paradise Irrigation District (PID) website created a website to help provide up to date information on the properties with lifted water advisories in the district. The blue markers shown on the map identify those properties with cleared connections and lifted advisories as of April 2020.



Newly replaced valves and a backflow system will help residents feel more secure their lines are clear and safety precautions are in place. The PID is currently requesting proposals for the design and supply of a Fixed Network Mesh Advanced Metering Infrastructure (AMI) system, water meters, and associated metering elements to support the return of their distribution system to metered service.


The PID discovered in July 2020 that $7.3 million of funding from the California State Budget will be available to help the district operated and rebuild the water system. These funds looked to be in jeopardy in May due to State-wide cuts associated with the National pandemic.

POST-CAMP FIRE REBUILDING TIMELINE

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1 & 2

Hazardous Tree Removal

While the debris removal process was well underway, officials from the Town of Paradise and Butte County were working with FEMA and CalOES to formulate a mitigation and funding plan for the removal of **damaged and hazardous trees**. The first phase would involve removal of hazardous trees located in the public right of way. The deadline to sign-up for the Government Tree Program was extended to May 1, 2020.

By September 2019, an estimated half a million to one million hazardous trees were identified, with a substantial portion of these trees being located on private properties that pose threats to private roads and another portion that poses threats to private structures. Funding to mitigate these trees has been more elusive, though removal of these is essential to expedite rebuilding while ensuing the safety of residents returning and reoccupying properties and homes.

On March 4, 2020, it was announced that FEMA would provide public assistance to help mitigate the removal of trees on private properties that pose a threat to public roads and select private roads. This expanded program and funding will help alleviate a substantial cost burden that could have hampered the rebuilding process for many residents. Additional funding is still needed to assist property owners in removing hazardous trees that pose a treat to private structures on their own properties and/or adjacent properties.

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1 & 2

Hazardous Tree Removal - continued

This letter from the Town of Paradise in March 2020, announced the approval of funding to assist local residents with hazardous tree removal for those trees that may fall in the public right-of-way. This includes trees on private properties with the potential to fall on some eligible private roadways (to be verified by landowner).

TOWN OF PARADISE
BUTTE COUNTY

FOR IMMEDIATE RELEASE
March 4, 2020

FEMA APPROVES PUBLIC ASSISTANCE FUNDING FOR TREES ROOTED ON PRIVATE PROPERTY THAT MAY FALL ON ELIGIBLE PRIVATE ROADWAYS

OROVILLE, Calif. – Butte County and the Town of Paradise recently received notification that FEMA approved public assistance funding for the removal of Hazard Trees rooted on private property that are a threat to fall into public and eligible private roads traveled by the public.

The Government Hazard Tree Removal Program, operated by the State, has been expanded to include Hazard Trees rooted on private property that are a threat to fall into eligible private roads traveled by the public. The program expansion ultimately offers assistance to the owners of 5,000 additional properties.

Due to the expansion of the program, the deadline to submit Right-of-Entry (ROE) forms and Inspection Access forms has been extended to May 1, 2020. This new date applies to all property owners who are eligible for the program.

It is important to note, not all private roads are included in the program. Please refer to the State's Hazard Tree Removal Map, to determine if your property is eligible for the program. Additional questions can be directed to the Hazard Tree Removal Processing Center at 530.552.3030

ROE Forms, Inspection Access Forms, and Arborist's/Forester's Certification Forms can be submitted in person at the Building Resiliency Center located at 6295 Skyway, in Paradise or the Tree Removal Operations Center at 900 Fortress Avenue, Ste. 200, in Chico.

All forms can also be submitted by mail or email:

- Mail to: Tree Removal ROE Processing Center
  205 Mira Loma Drive, Suite 50
  Oroville, CA. 95965
- Email to: TreeROE@buttecounty.net

The Tree ROE and Inspection Access Form are available for download online at ButteCountyRecovers.org/treeremoval.

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POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1 & 2

Overcoming Challenges of the Disaster Support System

In the midst of the many physical challenges presented by the recovery process, impacted communities in the burn scar were working to manage some of the additional challenges presented by the presence of federal and state support agencies working in the region. One of the primary challenges was the slow-response time in the delivery of temporary housing solutions for displaced households. The pre-existing issues with housing access in the region that were exacerbated by the Camp Fire disaster are outlined in Section IV of this report.

Bogged down by an antiquated and cumbersome disaster response system, low-income households are more likely to fall through the cracks. The National Low-Income Housing Coalition has documented some of the challenges faced along the way when trying to obtain post-disaster assistance and housing.

The recent Action Plan released by HCD in June 2020, points some of the glaring short-comings of the disaster support system and the big gaps in support provided and actual needs. FEMA and SBA both reported much lower levels of needs than what was revealed through on the ground resources. These large gaps in unfunded needs require major back-up funding from agencies like HUD through the CDBG-DR process, but the lengthy time required to receive and distribute this during leaves many households and communities in highly vulnerable positions.

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1 & 2

FEMA Post-Disaster Assistance Update

FEMA's Temporary Housing mission is designed to ensure eligible disaster-affected individuals and families are provided temporary housing after their home is destroyed by a federally-declared disaster. FEMA's Housing Assistance can be used to rent temporary housing while survivors wait for permanent housing or are able to repair or rebuild their disaster-damaged home. Direct Housing provides housing in Travel Trailers or Manufactured Housing Units in commercial or FEMA group sites as a temporary housing solution.

Housing Assistance: Through FEMA's Individuals and Households Program, as of **January 14, 2020, $53.4 million** in Housing Assistance has been provided to 7,010 Butte County households displaced by the Camp Fire.

Direct Housing: Currently, 38 households are being housed in Travel Trailers (TTs) and Manufactured Housing Units in commercial campgrounds and RV Parks being leased by FEMA. Additionally, 376 households have been placed in Travel Trailers and Manufactured Housing Units (MHU) at FEMA temporary housing communities in Oroville, Gridley and Chico. That's a total of 414 households being housed in FEMA Temporary Housing.

Temporary Direct Housing Sites being Utilized by FEMA as of January 15, 2020:

TT= Travel Trailer Pad, MHU = Manufactured Housing Unit.

"Licensed in" means that an applicant has received keys and is moving in.

***Butte County** – 6 Commercial Locations - 16 TT Licensed In , 11 MHU Licensed In, 1 UFAS Licensed In

***Bidwell Canyon State Park Commercial** - 10 TT Licensed In

Glenn County – 2 Commercial Locations - 3 TT Licensed In

Sacramento County – 1 Commercial Location - 0 TT Licensed In

Sutter County – 1 Commercial Location - 0 TT Licensed In

Tehama County – 2 Commercial Locations - 4 TT Licensed In

Yuba County – 2 Commercial Locations - 1 MHU Licensed In

**Bidwell Canyon State Park is part of Butte County*

FEMA Group Sites:

Chico

Hegan and Aztec - 72 Total Licensed In (61 MHU) (11 UFAS) - view site details

Silver Dollar Fairground - 48 TT Licensed In

Oroville

Rosewood - 37 Total Licensed In (25 MHU) (12 UFAS)- view site details

Gridley

Gridley Industrial Park - 224 Total Licensed In (203 MHU) (21 UFAS) - *view site details*

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1 & 2

Community Vision Planning for Rebuilding and Resilience

Following and extensive three-month visioning and planning process, the Town of Paradise and Urban Design Associates (UDA) created a Long-Term Community Recovery Plan for the town to help facilitate a more resilient building process in-line with the vision of remaining and returning Paradise residents.

The Recovery Plan laid out a number of potential code changes to help make new construction safer and more fore resistant. The plan sought to achieve these goals while balancing the desires of community members to help make Paradise both walkable and economically vibrant while also maintaining the small-town charm and more rural nature of the community relative to Chico and Oroville.

Many citizens voiced concerns regarding the potential requirement of increased roof pitches and interior sprinklers in all residential units. Others voiced concerns about minimum home size requirements with some expressing concern that 750 square foot units were too small and others not small enough.

Other topics with split opinions included the size and age of manufactured homes (MHUs) formerly referred to more often as mobile homes. A new code option would require a minimum MHU configuration of double-wide and a minimum age of 10 years or newer. Some community members and leaders expressed concerns in the listening sessions that preceded the final Recovery Plan that the return of manufactured homes and manufactured home parks might hamper quality redevelopment in the community. Others argued that MHUs were homes to so many of the people that made Paradise the special community it was. With 36 mobile home parks lost during the Camp Fire, a big portion of affordable housing in the community was lost and will be very difficult to replace due to the high-cost of rebuilding the infrastructure needed for manufactured home parks to operate.

POST-CAMP FIRE REBUILDING TIMELINE

POST-CAMP FIRE REBUILDING TIMELINE – YEAR 1 & 2

Community Recovery Plan Approved Codes

The final Town Council votes on code changes following the Camp Fire eliminated some of the options listed in the Vision and Recovery Plans. Interior sprinklers in all residential units was voted down as well as the requirement that all manufactured homes be at least double-wide.

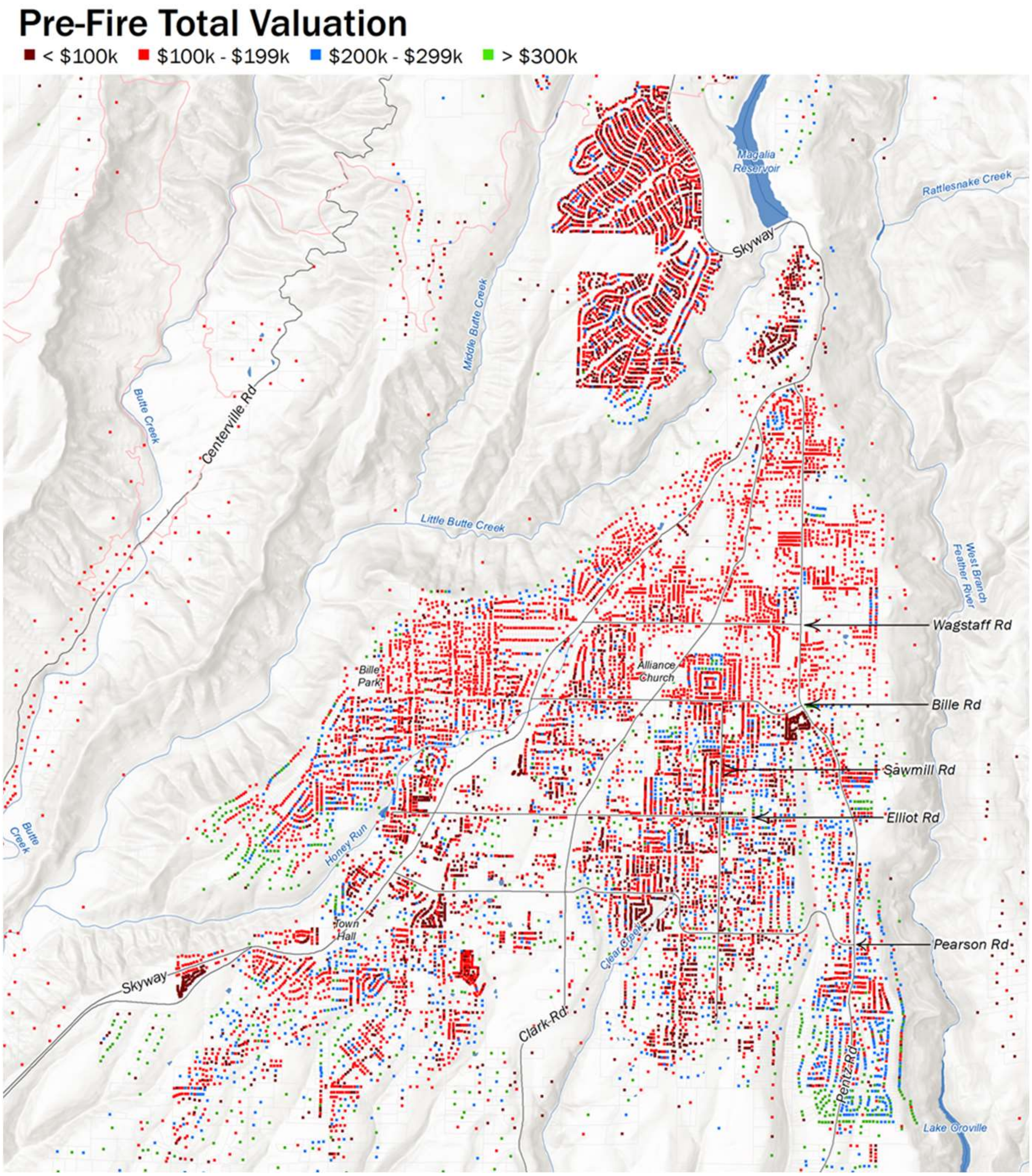
ID	Description	Community Support	Industry Expert Support	Staff Recommendation	Council Direction Yes/No
1	Interior sprinklers required in all homes.	Mixed	2 of 4	Yes	No
2	Permanent perimeter masonry foundation required for manufactured homes	Mixed	1 of 4	No	No
3	Roof obstructions (panels, communication devices, etc.) shall not allow for the collection of debris.	Mixed	0 of 4	No	No
4	Gutters prohibited, except over entries and/or to prevent erosion	Not Supportive	3 of 4	Yes (Modified)	Yes, modified – gutters allowed must be non-combustible
5	Minimum 10-inch roof overhang required	Supportive	0 of 4	No	No
6	Siding must be a minimum of 12 inches above finished grade for stick-built homes.	Supportive	2 of 4	Yes (Modified)	No
7	Ancillary buildings and structures requiring a building permit shall comply with Wildland-Urban Interface building standards.	Mixed	4 of 4	Yes	Yes
8	The Town of Paradise should enforce the California Building Code requirement that any non-WUI compliant accessory structure be located at least 50 feet away from other structure(s).	Mixed	4 of 4	Yes (Modified)	Yes – Modified to 30' if possible, if not possible, the structure must comply with WUI
9	Garage or minimum 80 square foot storage shed required.	Mixed	1 of 4	No	No
10	Carports that include storage, beyond vehicles, must be setback a minimum of 50 feet from any building/structure.	Not Supportive	1 of 4	No	No
11	Railroad tie retaining walls prohibited.	Supportive	4 of 4	Yes	Yes
12	Defensible Space ordinance should be adopted by the Town.	Supportive	4 of 4	Yes	Yes
13	5-foot setback required around any structure to combustible material (non-pressure treated wood fencing and retaining walls, plants, mulch, etc.).	Supportive	4 of 4	Yes	Yes – modified to allow plants within 5' setback.
14	Electric, gas and communication service lines shall be located underground for residential and commercial and should be served on the same side of the property as the utility service received pre- fire.	Supportive	3 of 4	Yes	Yes
15	Manufactured Homes must be newly built (not registered or pre- owned).	Mixed	N/A	Yes (Modified)	Yes – modified to be 10 years old or newer
16	Manufactured homes must be a minimum of a double-wide unit and have at least a 20-foot by 36-foot footprint.	Mixed	N/A	No	No
17	Minimum 4/12 roof pitch for all homes	Mixed	N/A	No	No
18	Minimum size of primary dwelling unit: 800 or 900 or 1,000 square feet on single-family lots.	Mixed	N/A	Choose an Option	750 sqft min

Overall the final code changes were positive for the community and supportive of the development of affordable housing options. Fannie Mae is adding further support for MHU acceptance and flexibility through their MHU Advantage Program. This program works with dealers to make modifications to standard MHUs to make them more adaptable to a in a single-family home environment. More on this program is discussed in the Section IV of this report.

POST-CAMP FIRE REBUILDING TIMELINE

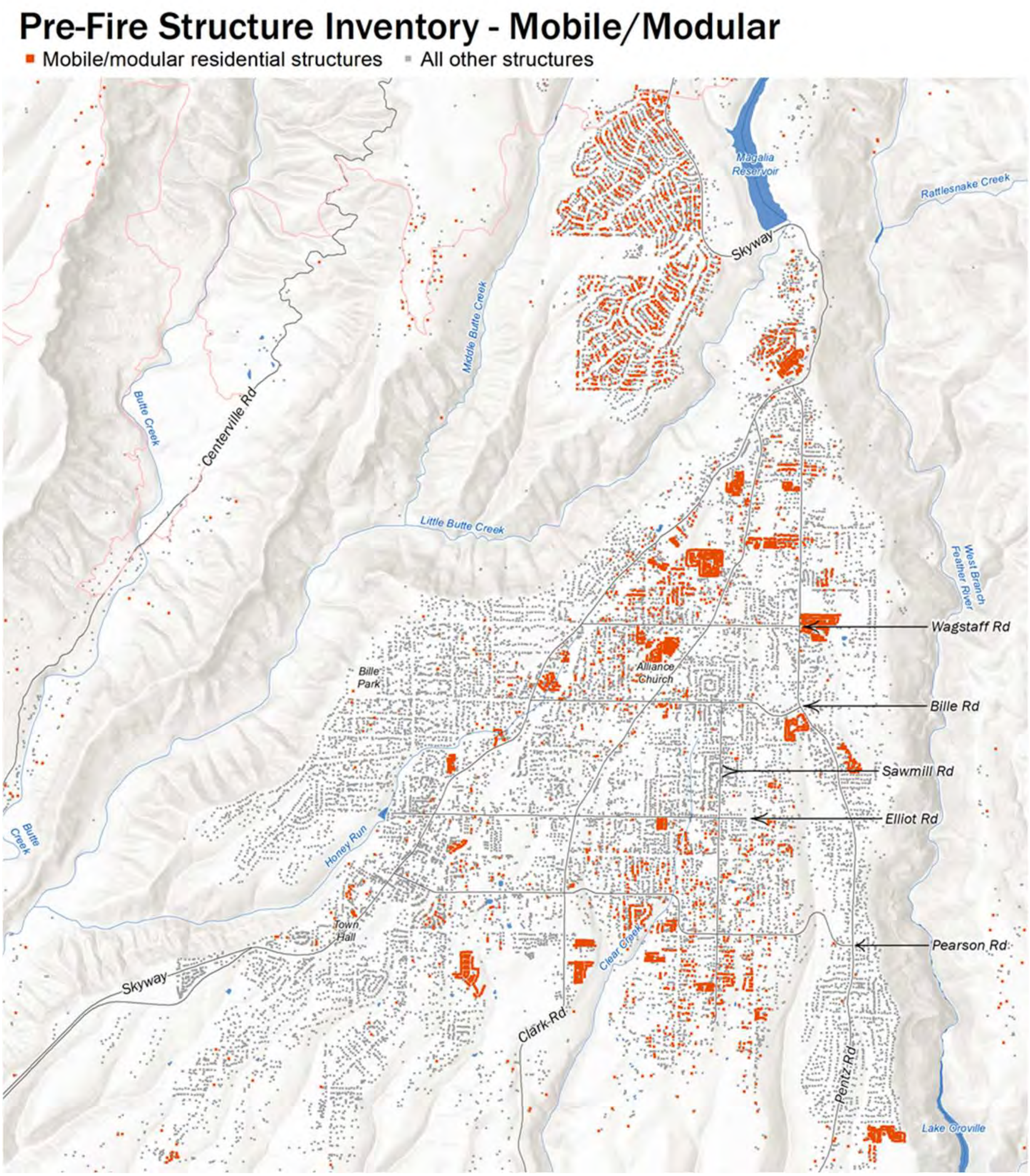
LOST HOUSING STOCK

Prior to the Camp Fire the Paradise area included a housing stock with a large composition of housing units valued under $200,000. This naturally occurring affordable housing is impossible to replace at current development costs, and the value of a community having so much affordable housing is hard to calculate.



LOST HOUSING STOCK - continued

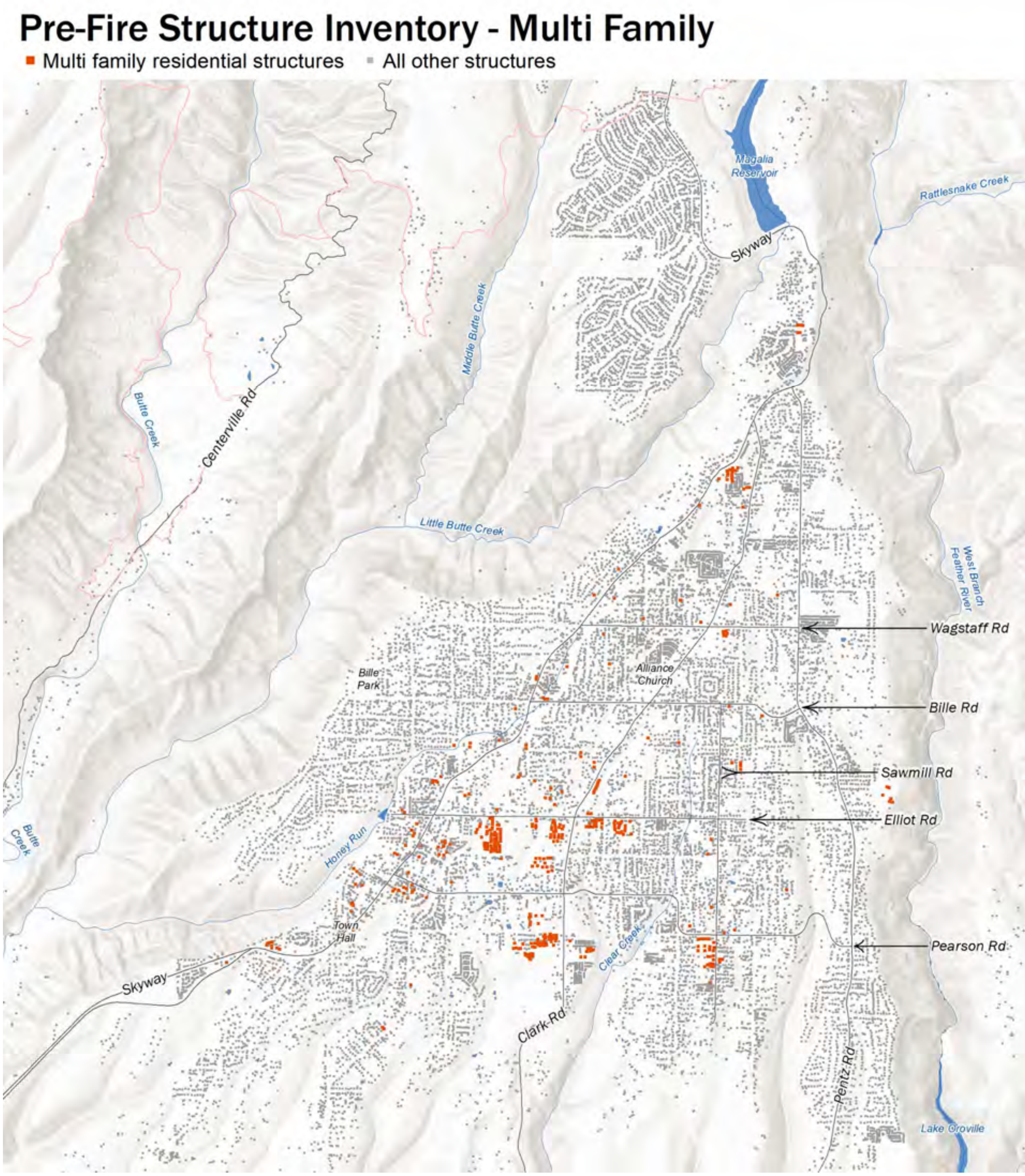
A large component of the affordable housing was due to the presence of manufactured homes located across Paradise and surrounding areas, some located in one of thirty-six (36) manufactured home communities. income families?



POST-CAMP FIRE REBUILDING TIMELINE

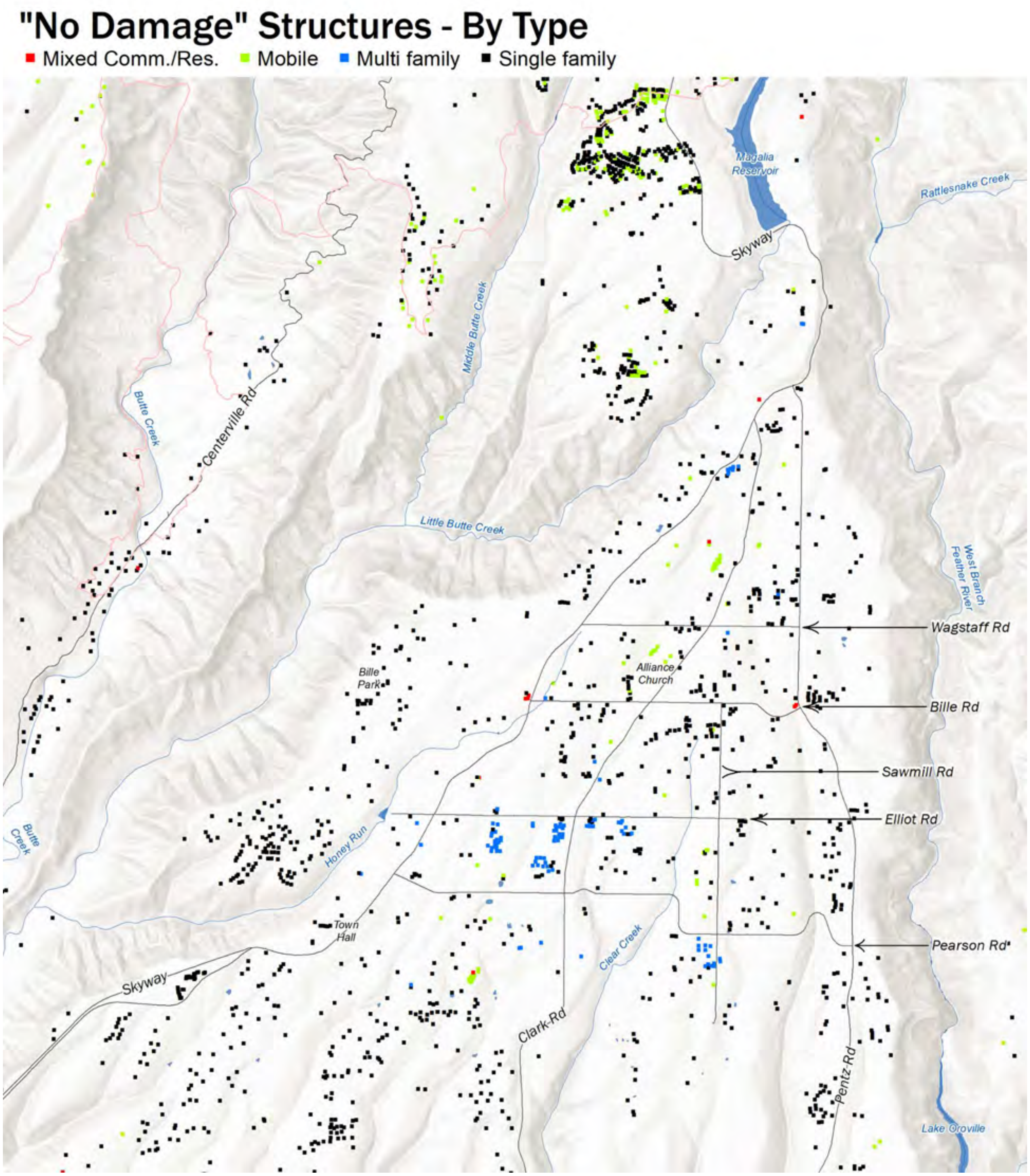
LOST HOUSING STOCK - continued

Though the bulk of housing stock in the Town of Paradise was detached single-family units and manufactured housing units (incl. mobile homes), there were multi-family units in configurations ranging duplexes, triplexes, fourplexes, small apartments, garden apartments, senior apartments, condominiums, and even some mixed-use commercial/residential.



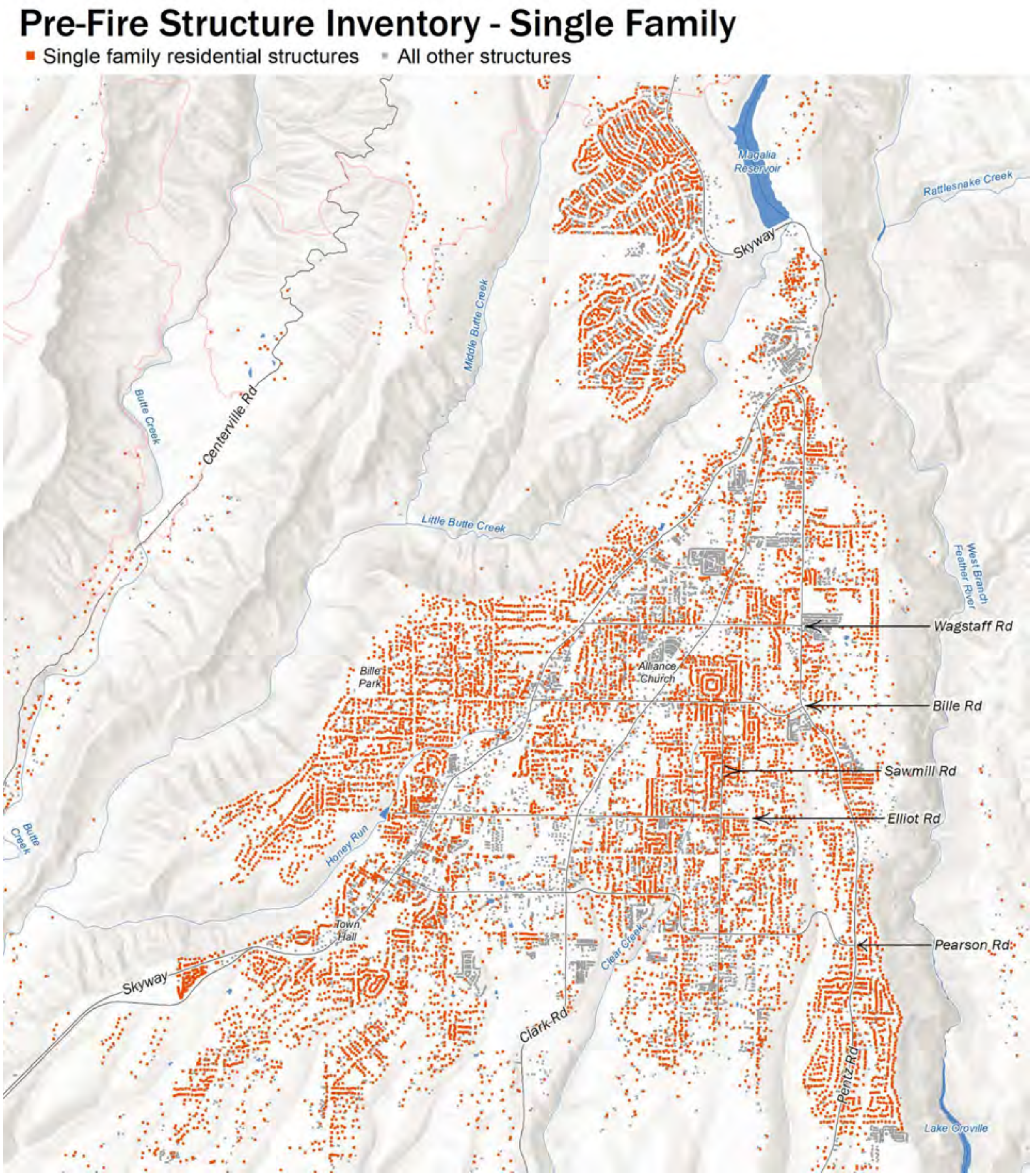
LOST HOUSING STOCK - continued

Following the fire, the residential structures remaining with no damage was less than 10% of the original housing stock. The areas in blue shown the map reveal the limited remaining multi-family units dotting the landscape. Mobile home structures were heavily impacted due to the destruction of nearly all the mobile home parks in the burn scar area.



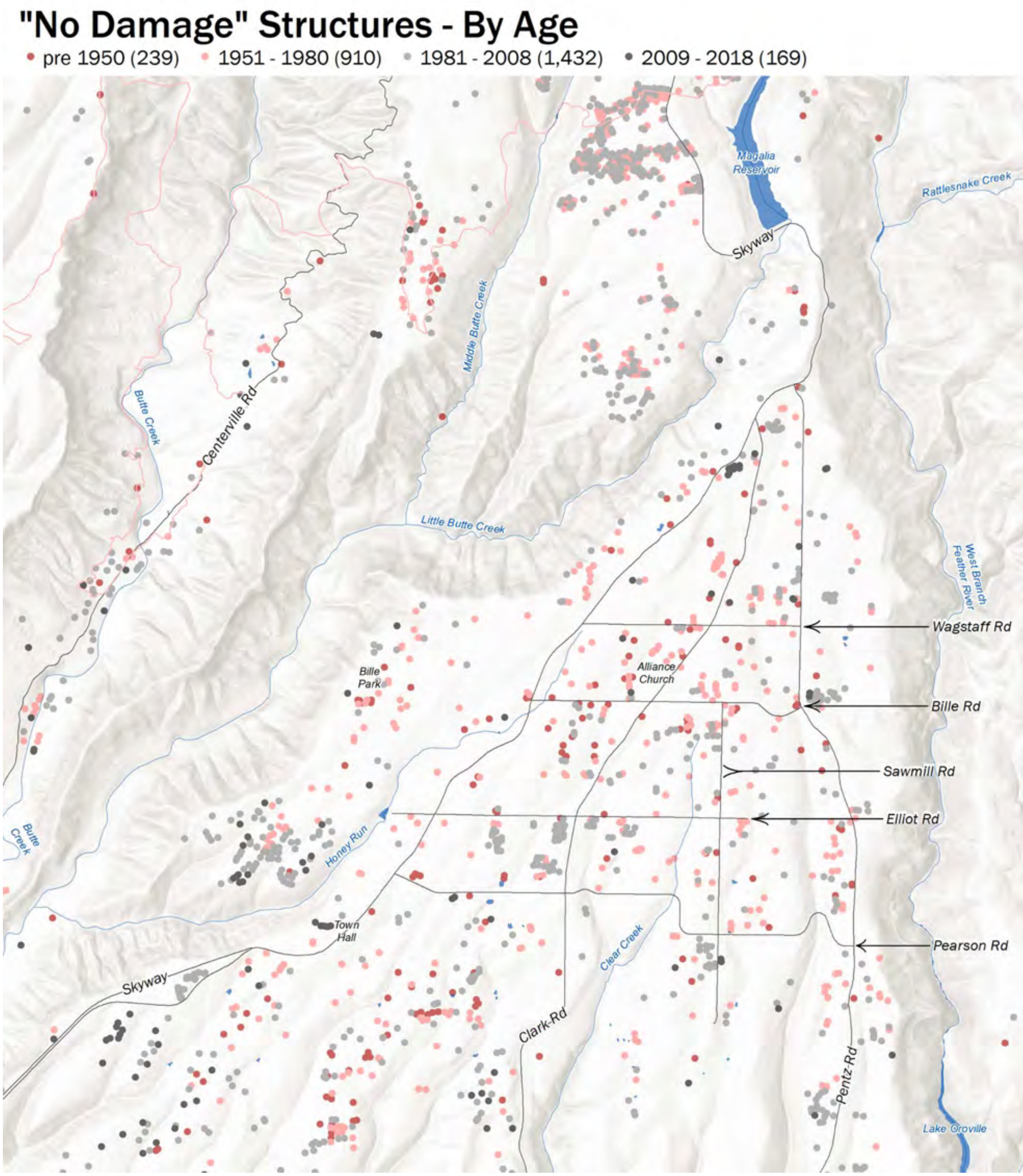
LOST HOUSING STOCK - continued

The following map shows the high proportion of single-family housing units in the Town of Paradise. The single-family housing stock included homes built from 1901 to 2018. The survival rate of the homes varied based on a number of factors, but overall housing built from 2000 and later had a higher overall survival rate.



LOST HOUSING STOCK - continued

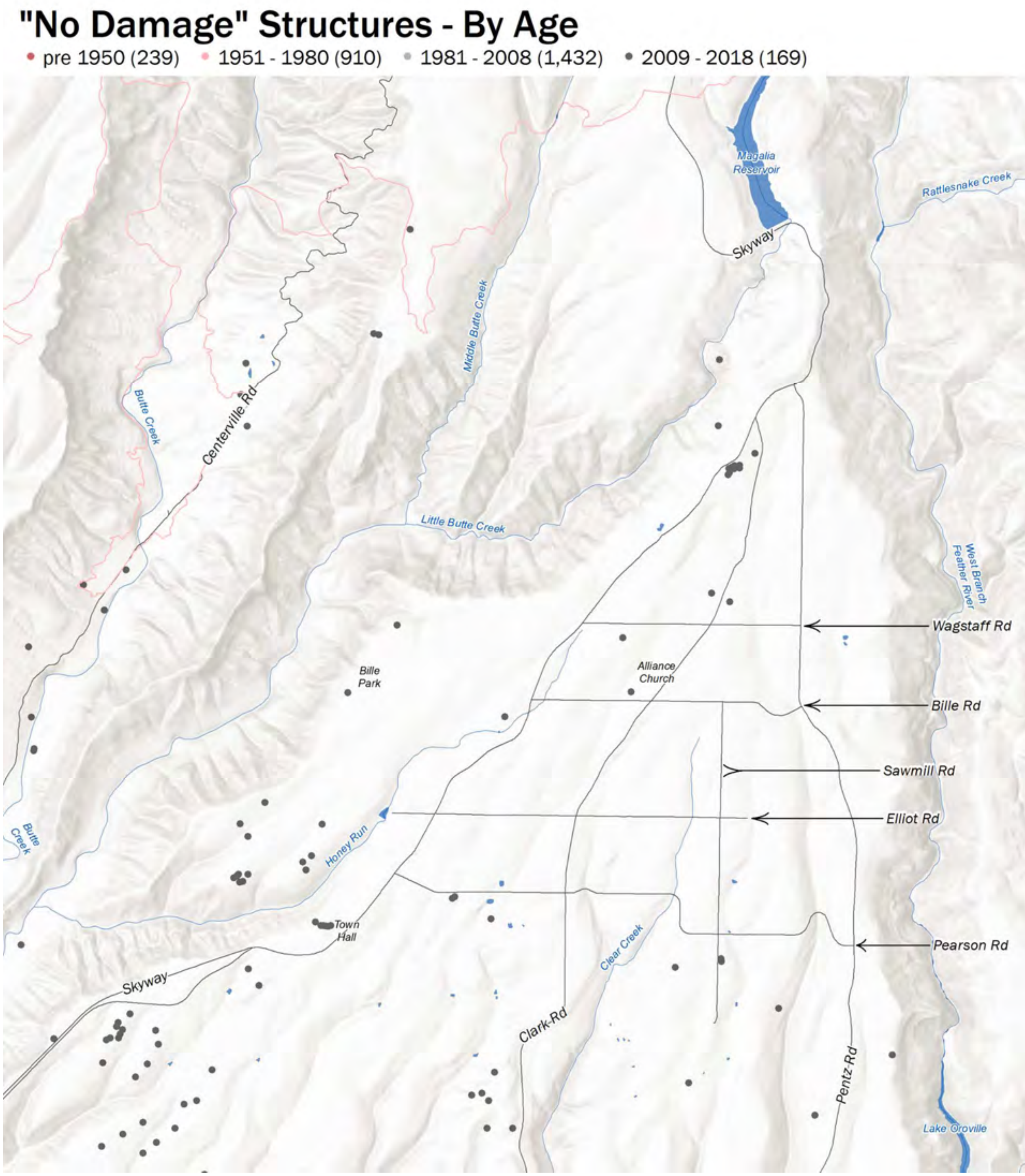
The map below shows the number of structures reported by CalFIRE to have no damage after the fire. A larger portion of the overall housing stock in Paradise was built from 1981 to 2008, and 1,432 homes built during that period were shown to be undamaged following the disaster.



POST-CAMP FIRE REBUILDING TIMELINE

LOST HOUSING STOCK - continued

The map below shows undamaged homes built from 2009 to 2018. A total of 169 homes built in that period remained standing after the fire. The number of homes built from 2000 through 2018 was determined to be 553, and of those homes 205 were remained standing. The survival rate of homes built during that timeframe was 37.1%, the highest of all building timeframes analyzed.



Peloton Research + Economics

LOST HOUSING STOCK - continued

Age of Stock and Survival Rates

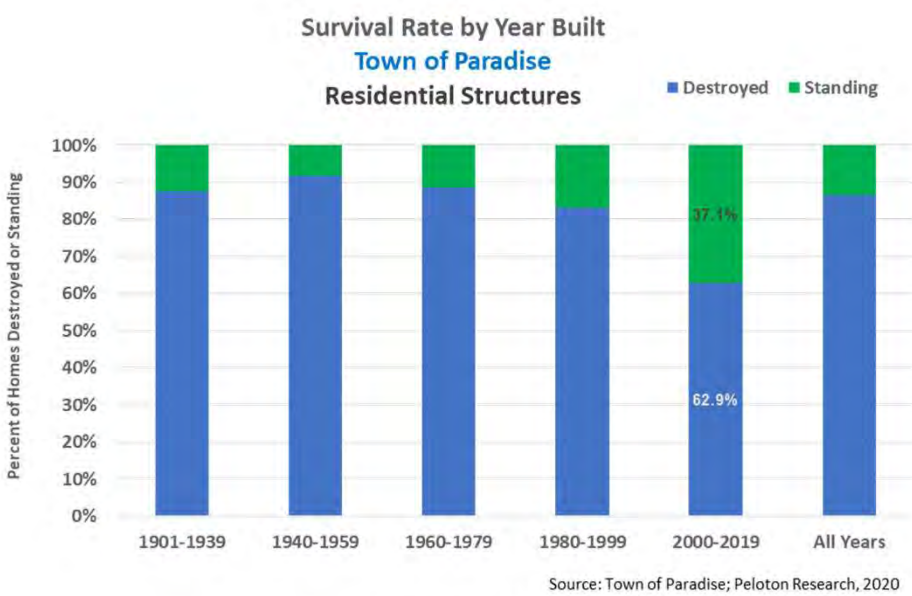
The Town of Paradise lost the largest number of homes in the burn scar area during the Camp Fire. Though the damage was so vast, pockets of homes survived and in numerous cases some homes received little to no damage while adjacent fire led to more damages in some areas than others. Homes with well maintained clearings had a higher probability of survival. The age of the housing stock appears to have been another factor that allowed some a better chance of survival.

The table below shows a breakdown of housing stock by range of years built. Based on a review of data provided by CalFIRE and the Butte County Assessor, newer homes built since 2000 were more likely to survive the wildfire. New building codes introduced in the 1980's may have contributed to an improved survival rate of residential structures. Of the homes built since 2000, a total of 37.1% were found to have survived the disaster. Older homes experienced much lower survival rates. Homes built from 1940 to 1959 had a survival rate of only 8.1%. Overall, only 13.5% of the homes analyzed survived. Homes built to newer California building codes were up to 4.5 times more likely to survive the fire versus homes built prior to 1980. Homes built after 2000 had a 37.1% survival rate.

HOME SURVIVAL RATE BY YEAR BUILT
TOWN OF PARADISE
As of March 2020

Year Built	Total Homes	Hones Destroyed	Homes Standing	Percent Destroyed	Percent Standing
1901-1939	203	178	25	87.7%	12.3%
1940-1959	2323	2134	189	91.9%	8.1%
1960-1979	3127	2772	355	88.6%	11.4%
1980-1999	1750	1454	296	83.1%	16.9%
2000-2019	553	348	205	62.9%	37.1%
All Years	**8053**	**6966**	**1087**	**86.5%**	**13.5%**

Source: Greg Eaton - Town of Paradise; Peloton Research, 2020



INSURED LOSSES – 2018 WILDFIRES

The following tables show the extent of insured losses for the wildfires that occurred in California during 2018. Losses for residential personal property in the Camp Fire burn scar area alone totaled $7,474,382,291 or 66% of all the insured losses from wildfires in California that year. This is an unprecedented level of loss that help make the Camp Fire the most expensive disaster in the world in 2018.

TOTAL INSURED LOSSES FOR 2018 CALIFORNIA WILDFIRES

Includes: Residential Personal Property, Commercial Lines, and Other Lones (Auto, etc.)

Date	Fire Name	County	Total # of Claims	# of Claims Resulting in Total Loss	Direct Incurred Loss
July 2018 Wildfires		Subtotal	10,322	1,026	$980,758,847
	Carr Fire	Shasta	6,690	928	$892,553,941
		Trinity	156	5	$789,872
		Other	730	14	$8,910,683
	Mendocino Complex Fire	Colusa	17	2	$707,700
		Lake	1,813	62	$58,181,423
		Mendocino	61	8	$5,546,984
		Other	855	7	$14,068,246
November 2018 Wildfires		Subtotal	48,001	13,449	$12,043,834,734
	Camp Fire	**Butte**	**28,118**	**12,047**	**$8,473,363,059**
		Other	**2,157**	**49**	**$168,737,571**
	Woolsey Fire	Los Angeles	12,025	1,193	$2,932,132,215
		Ventura	4,551	148	$387,897,062
		Other	1,150	12	$81,704,826
Grand Total			**58,323**	**14,475**	**$13,024,593,581**

TOTAL INSURED LOSSES FOR 2018 CALIFORNIA WILDFIRES

Includes: **Residential Personal Property Only**

Date	Fire Name	County	Total # of Claims	# of Claims Resulting in Total Loss	Direct Incurred Loss
July 2018 Wildfires		Subtotal	8,888	1,015	$910,201,852
	Carr Fire	Shasta	5,798	920	$850,497,135
		Trinity	151	5	$666,638
		Other	696	13	$3,865,926
	Mendocino Complex Fire	Colusa	6	2	$104,227
		Lake	1,557	62	$45,011,003
		Mendocino	27	6	$2,388,282
		Other	720	7	$7,668,639
November 2018 Wildfires		Subtotal	33,992	12,962	$10,500,979,373
	Camp Fire	**Butte**	**18,533**	**11,646**	**$7,439,591,231**
		Other	**566**	**47**	**$34,791,060**
	Woolsey Fire	Los Angeles	10,024	1,125	$2,659,114,911
		Ventura	4,091	135	$344,779,079
		Other	778	9	$22,703,092
Grand Total			**42,880**	**13,977**	**$11,411,181,225**

Source: HCD; Peloton Research, 2020

POST-CAMP FIRE REBUILDING TIMELINE

POST-CAMP FIRE REBUILDING TIMELINE – MOVING FORWARD

Additional Steps Needed For Rebuilding

Following the year long process of debris clearing, environmental and water certifications for lots, there remain additional steps that need to be completed prior to rebuilding or re-occupying a home in the burn scar area. Some of these steps include:

- **Water certification** – Receipt of letter from PID
- **Property survey** – An important step to identify boundaries and clear title
- **Septic repair or replacement** – Many septic systems were damaged or destroyed, and all should be systems should be inspected prior to home sales or purchases
- **Removal of hazardous trees on private property** - Though government-sponsored programs have been set-up to remove trees on private properties that are at risk of falling in public Right of Ways and some private roads, there is no program for removal of trees in private property that may fall on the interior of the property. There are attempts to create an additional program to help property owners obtain funding to help offset the additional costs of removing these trees. There is a high risk some of these trees could fall on adjacent structures causing serious damage. Even worse is the prospect of human lives being harmed in the event of a fallen tree.
- **Gap funding or financing to rebuild (even if insured)** – Over 60% of homeowners were underinsured at the time of the Camp Fire, and a growing and persistent problem is the gap in additional funding needed for former homeowners to return and rebuild on their properties. This has become of greater concern given higher construction costs and insurance premiums. Many returning residents are finding sticker shock when they hear that rebuilding costs often exceed $250 per square foot, not including any necessary replacement of septic systems or other repairs to the property. Some homeowners may get a reprieve from a settlement with PG&E, but the likelihood and timing of funds and the use of these funds to fill financing gaps is still uncertain at this time.
- **Renewing or obtaining new homeowner's insurance** – As previously noted, insurance premiums are substantially higher now in the burn scar. Reports of 300% rate increases and insurers dropping homeowner coverage are common. The California Fair Plan is program of last resort for those rebuilding, though in any case homeowners need to be aware that rates will be high for many years to come, in spite of all the fire resilient approaches now being put in place
- **Securing a contractor** - A surge in building permit activity in the last quarter of 2019 has helped create a shortage of available building contractors, though the impacts of Covid-19 in the region may helped draw some additional construction labor to the market as rebuilding activity continues to increase in the 3rd Quarter of 2020.

POST-CAMP FIRE REBUILDING TIMELINE

POST-CAMP FIRE REBUILDING TIMELINE – MOVING FORWARD

Building For Resiliency

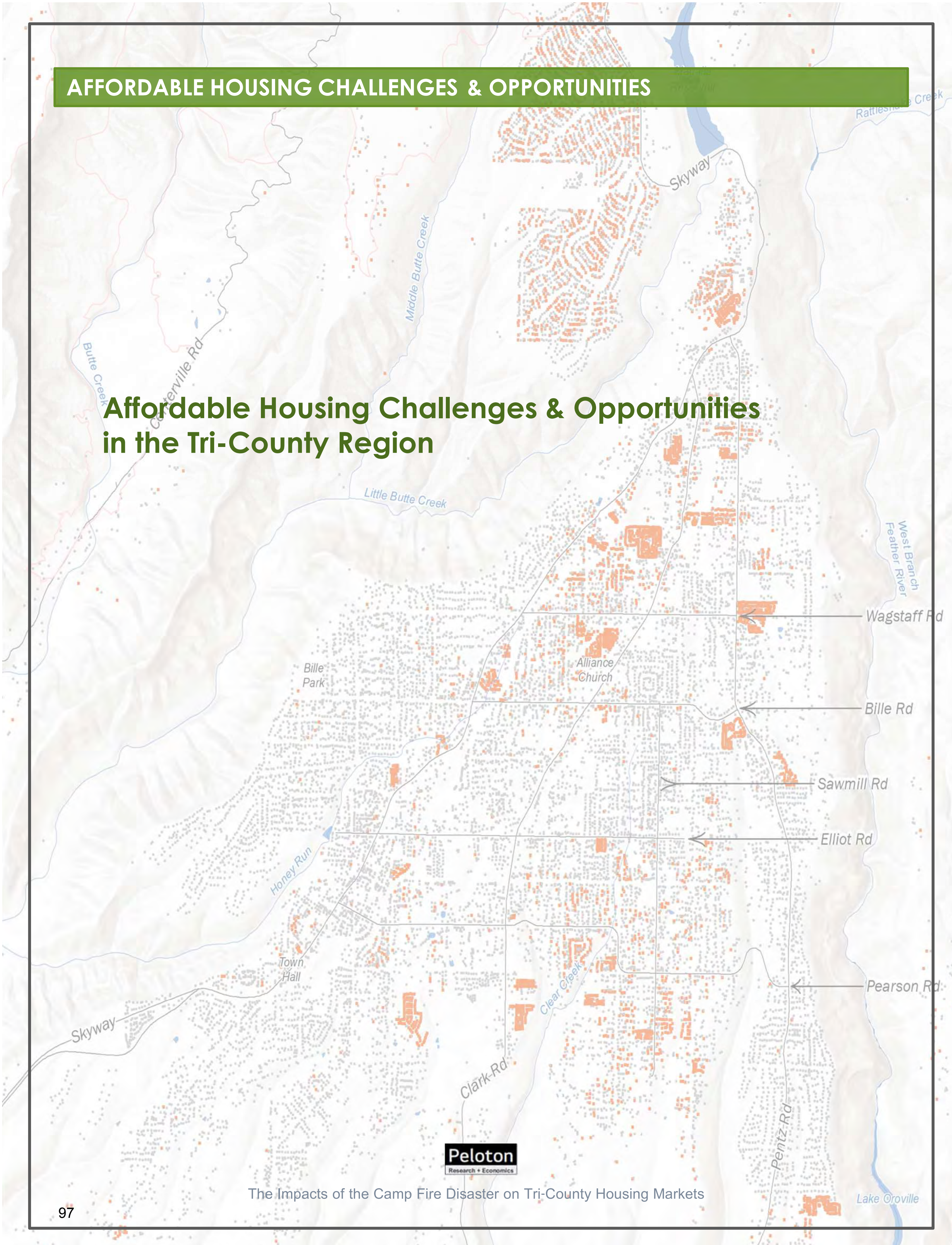
According to Cal Fire, more than 25 million acres and 25 percent of California's population are considered under "very high or extreme fire threat." This is magnified by climate change, dead trees, and increasing development of homes into wildland areas. Collectively, these elements make for substantially higher risk throughout the State and especially in Northern California. Of the ten (10) most destructive fires in California's history, seven (7) have occurred in just the past five (5) years.

As housing construction has moved further into fire zones, the need for more proactive management of land use, building, and zoning codes is needed to protect individual households and the communities at-large. It is much less costly to manage a fire before it ever has a chance to cause destruction. For Paradise, the Camp Fire was not the community's first brush with wildfires. The 2008 Humboldt Fire destroyed 85 homes, leading some insurers in the area to drop homeowners in the county, labeling it as a high-risk area.

It was with this information in mind that the Town of Paradise and surrounding communities are now pro-actively rebuilding under improved guidelines for construction. Fire safety and fire resilience, utilizing defensible space on properties and fire-resistant building materials, is the new normal for new construction in the Town and nearby communities.

Some have voiced concerns about the added costs of fire safety standards in new housing, but a study conducted by Beacon Economics in 2019 showed that the costs to provide the additional fire protections are minimal and do not adversely impact property costs.

Affordable Housing Challenges & Opportunities in the Tri-County Region



AFFORDABLE HOUSING CHALLENGES & OPPORTUNITIES

THE AFFORDABLE HOUSING CONTEXT – CALIFORNIA

There have been no shortage of new reports and studies focused on the subject of the long-running housing crisis in California. Over the past seven years there has been even more focus on the damaging impacts of an affordable housing crisis on individuals, families, communities, and economies. In 2016, McKinsey & Company released a study, *A Tool Kit to Close California's Housing Gap*, noting that 3.5 million homes were needed by 2025 due to pent-up demand and continued population growth. California Governors Jerry Brown and Gavin Newsome have both noted that affordable, workforce, housing options are in greatest need. Housing shortages and rising costs are two primary statewide issues that impact the economic opportunities of communities of all sizes. The high-costs of housing dampens economic growth by reducing the amount of income households have available for spending, savings, and investment after deducting the cost of monthly mortgages. The McKinsey reported noted the State loses $140 billion a year in output due to the lack of supply and constraints on consumer spending.

In the tri-county region of Northern California, housing costs have been a growing area of concern since the end of the National Recession. Both Butte and Tehama Counties have been labelled by State and Federal agencies as "Heavy Cost Burden" areas due to substantial imbalances between rising housing costs versus slow income growth. Mckinsey's study showed these two counties had a combined 46,000 households unable to afford local rents. Glenn County is a small geographic area that did not have reported data, though it should be noted this county has been proactive in attracting affordable housing developments with some success.

California's housing issues make many markets in the State particularly vulnerable to outside shocks like that of a natural disaster. Many communities would be highly challenged to provide adequate emergency shelter and both temporary- and long-term housing options following a destructive wildfire, especially for those households at our below the current median household income levels.

The League of California Cities' recently released *Blueprint for More Housing 2020* discusses the issues California cities face:

> *Cities lay the groundwork for housing by planning and zoning new projects in their communities and cannot solve the housing crisis alone. When the state abolished redevelopment in 2011, it wiped out the only source of ongoing funding available to local governments to help spur affordable housing.*

Without the redevelopment funding as an option, affordable housing relied more and more on Federal and more limited State programs to fund projects. This shift, and all the competitive aspects of qualifying for limited funding, have led to major reductions in the number of affordable units delivered in the market. This is notable in the tri-county region where affordable housing production has fallen well behind demand for years. The City of Orland is one bright spot as a community that has met 50% or more of it's affordable housing allocations deriving from the State for a number of years since the redevelopment agencies were absolved.

AFFORDABLE HOUSING CHALLENGES & OPPORTUNITIES

THE AFFORDABLE HOUSING CONTEXT – TRI-COUNTY REGION

Housing, especially Affordable Housing, continues to at the forefront of National, State, and local policy agendas. Each year a number of new laws and funding options are presented and adopted by the legislature and various agencies. Numerous laws and funding options are being presented and adopted each year. Even though these laws are passed they still need to be adopted and put into use at the local level. A law requiring changes to land use policy does not immediately translate to positive results if it does not make economic sense for those operating on the private-side of the housing market. From the perspective of affordable housing, new funding opportunities don't mean new funds will be received. The process of obtaining the multiple layers of financing and subsidies needed to make affordable projects work is a highly competitive one. It can take years and multiple applications before a project is approved, and in California that typically means costs have risen during that extended time period.

The tri-county region, like other regions in the State, wants to create more opportunities for citizens to have access to housing options that are safe and affordable. It is difficult to achieve overall economic success in any market where a high percentage of households are spending 40%, or 50%, or more of their monthly income on housing costs. This level of spending on housing dampens overall consumer spending, resulting in further dampening of the overall economy.

To address the need to achieve a better balance of housing opportunities and income levels, housing strategies need to be created and designed to leverage the resources and tools available at the government level to promote an appropriate housing spectrum for all market segments. Included in these strategies should be a focus on removing barriers and expediting processes that slow down production while increasing costs. Some of these strategies include:

- New and Improved Policies,
- Relief from Regulatory Constraints
- Streamlining of the Permit Process
- Increasing Housing Production and Supply
- Preservation of Affordable Housing Stock, and
- Increased Funding and Financing of Affordable Housing Developments.

Though government policies and programs can help facilitate the production and preservation of housing, there is a big role for private and non-profit organizations to improve the opportunities for success. Given some of the many challenges faced to fund affordable housing projects, other funding opportunities need to be sought from resources like non-profit land and housing trust, private housing trust and bonds, and gap financing mechanisms to help buyers reach homeownership goals. In some cases it is as simple as down payment assistance of between $5,000 and $20,000, and this assistance can be aligned and combined with other programs from the USDA, SBA, FHA, and HUD to help get people into to new and existing housing.

AFFORDABLE HOUSING CHALLENGES & OPPORTUNITIES

THE HIGH COST OF RENTAL HOUSING

California and the Tri-County Region

According to an October 2016, McKinsey Report – *Closing California's Housing Gap* - 50 percent of California's households cannot afford the cost of housing in their local market. Virtually none of California's low-income and very-low-income households can afford the local cost of housing.

The highlighted areas on the map are designated by Housing and Urban Development (HUD) as counties with abnormally high housing costs relative to income. These areas receive high-cost adjustments to annual income limits due to the disparity.

The Bay Area provides an example of the implications of rapid job and income growth paired with housing costs and constricted supply, while Butte County is an example of slow job and income growth paired with rising costs and limited housing options.

At the most basic level, what makes a home affordable comes down to simple math. Subtract your monthly rent or mortgage from your take-home pay, and you should have enough money left over for life's necessities. For many people in Butte County the housing portion is absorbing 40% or more of monthly income.

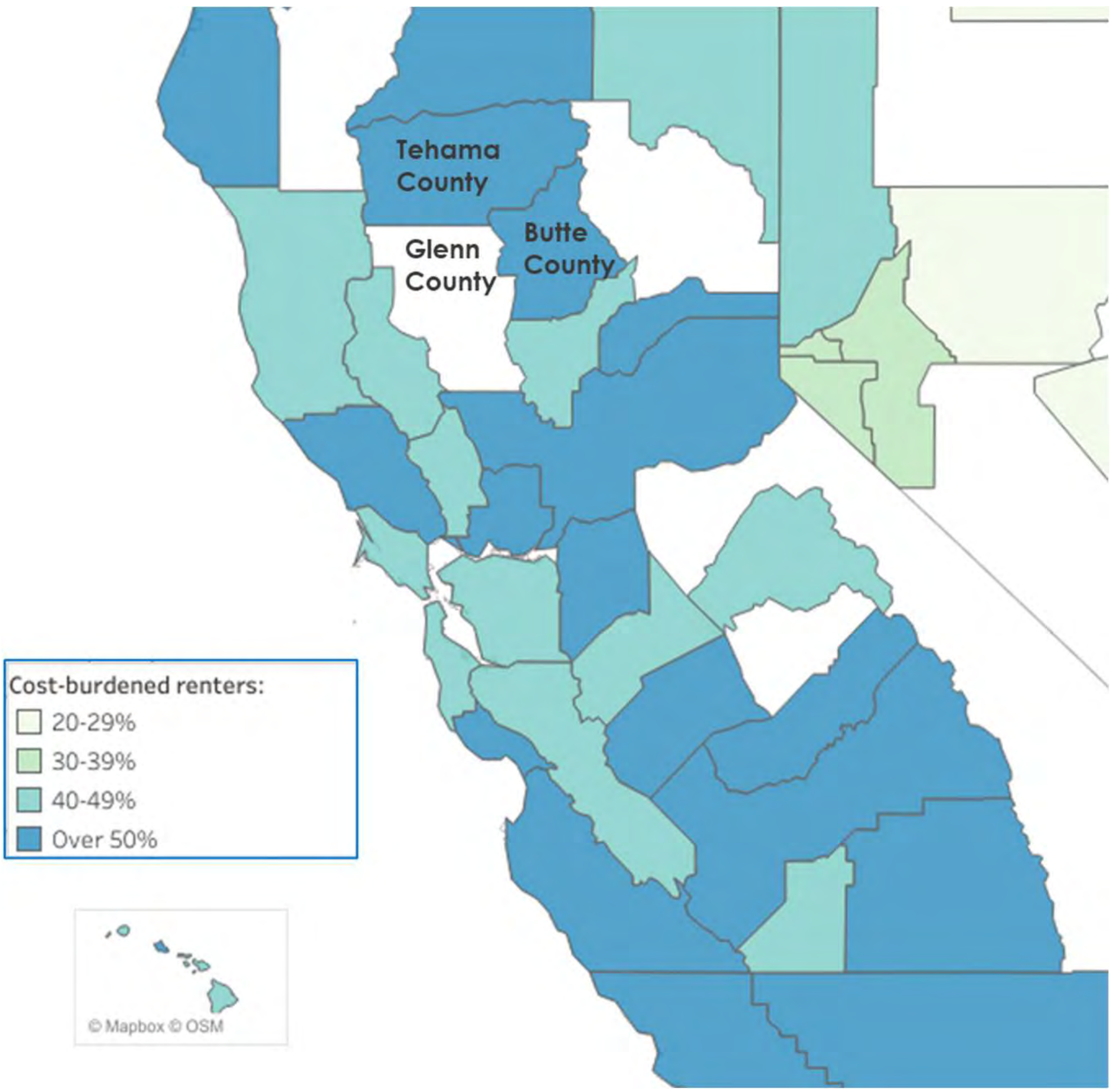
Today's real average wage — after accounting for inflation — has about the same purchasing power it did 40 years ago, according to Pew Research Center. Meanwhile, the Joint Center for Housing Studies notes that both the median home price and median rent has risen faster than overall. In a market like Butte County rents and home prices can outpace 2 to 1.

Experts generally say that the maximum a family should pay for housing is 30% of their income. Any more than 30%, and a family is considered cost-burdened, which means they often find themselves making tough choices when it comes to other needs.

Housing Cost Burdens

The Harvard Joint Center for Housing Studies 2019 State of Housing Report revealed the breadth of housing cost burdens for renters across the United States. Some of the most heavily cost-burdened rental areas are Northern California, and not just in the high-cost coastal regions of the state.

Both Butte and Tehama Counties qualified as heavy cost burdened renter markets a year before the Camp Fire disaster occurred. Renters were paying more than 50% of income for housing in 2017. This problem been exacerbated by the Camp Fire due in large part to limited availability of rental housing before the disaster occurred (less than 3% vacancy in the region). Less than a third of Glenn County's renters were considered cost-burdened prior to the fire due to a higher-percentage of subsidized affordable units in that county.



AFFORDABLE HOUSING CHALLENGES & OPPORTUNITIES

Housing Out of Reach - Wages and Housing Costs

The National Low-Income Housing Coalition (NLHIC) produces an annual study on the cost of housing for workers at various income levels. The report called, Out of Reach, sheds light on just how much of an individual's wage is needed each month to cover the costs of housing at 30% of income. The report as reveals the hours needed to work at hourly rates of occupations in a county to cover housing costs. The following tables provide the data and findings for the tri-county region. The areas designated in red show the wage-levels that fall below the household median for each county.

INCOME AND HOUSING COST COMPARISON FOR RENTER HOUSEHOLDS

Wages vs. Housing Affordability by Bedroom Count

Tri-County Region

2020 Out or Reach Assessment - National Low-Income Housing Coalition

Number of Households	California	Butte County	Glenn County	Tehama County
Total	12,888,128	86,167	9,936	23,712
Renters	5,863,813	35,323	4,212	7,778
Percentage Renters	**45%**	**41%**	**42%**	**33%**

Housing Wage	California	Butte County	Glenn County	Tehama County
Studio	$23.23	$15.54	$10.94	$11.52
One-Bedroom	$27.34	$17.19	$12.15	$12.17
Two-Bedroom	$34.69	$22.00	$16.08	$16.10
Three-Bedroom	$47.67	$31.81	$20.13	$21.96
Four-Bedroom	$54.92	$36.94	$21.73	$22.13

Fair Market Rent (FMR)	California	Butte County	Glenn County	Tehama County
Studio	$1,208	$808	$569	$599
One-Bedroom	$1,422	$894	$632	$633
Two-Bedroom	$1,804	$1,144	$836	$837
Three-Bedroom	$2,479	$1,654	$1,047	$1,142
Four-Bedroom	$2,856	$1,921	$1,130	$1,151

Annual Income Needed to Afford	California	Butte County	Glenn County	Tehama County
Studio	$48,319	$32,320	$22,760	$23,960
One-Bedroom	$56,866	$35,760	$25,280	$25,320
Two-Bedroom	$72,165	$45,760	$33,440	$33,480
Three-Bedroom	$99,160	$66,160	$41,880	$45,680
Four-Bedroom	$114,241	$76,840	$45,200	$46,040

Source: NLIHC - Out of Reach 2020; Peloton Research

Housing Out of Reach - Wages and Housing Costs - continued

The areas designated in red below show the number of work required each week at various wages to cover housing costs. The hours required exceed 40 per week for every bedroom type in the tri-counties with the exception of studio units in Glenn and Tehama Counties. Part-time workers would require a substantially higher percentage of income. Our of reach housing appears to affect full-time service workers the most in the region.

INCOME AND HOUSING COST COMPARISON FOR RENTER HOUSEHOLDS

Wages vs. Housing Affordability by Bedroom Count

Tri-County Region

2020 Out or Reach Assessment - National Low-Income Housing Coalition

Minimum Wage	California	Butte County	Glenn County	Tehama County
Minimum Wage Rate	$12.00	$12.00	$12.00	$12.00
Rent Affordable at Minimum Wage	$624	$624	$624	$624

Work Hours Needed to Afford at Min. Wa	California	Butte County	Glenn County	Tehama County
Studio	77	52	36	38
One-Bedroom	91	57	41	41
Two-Bedroom	116	73	54	54
Three-Bedroom	159	106	67	73
Four-Bedroom	183	123	72	74

Renter Wage	California	Butte County	Glenn County	Tehama County
Estimated Average Renter Wage	$22.79	$13.03	$11.75	$11.99
Rent Affordable at Average Wage	$1,185	$677	$611	$623

Work Hours Needed to Afford at Avg. Wa	California	Butte County	Glenn County	Tehama County
Studio	41	48	37	38
One-Bedroom	48	53	41	41
Two-Bedroom	61	68	55	54
Three-Bedroom	84	98	69	73
Four-Bedroom	96	113	74	74

Supplemental Security Income (SSI) Paym	California	Butte County	Glenn County	Tehama County
Monthly SSI Payment	$932	$932	$932	$932
Rent Affordable to SSI Recipient	$280	$280	$280	$280

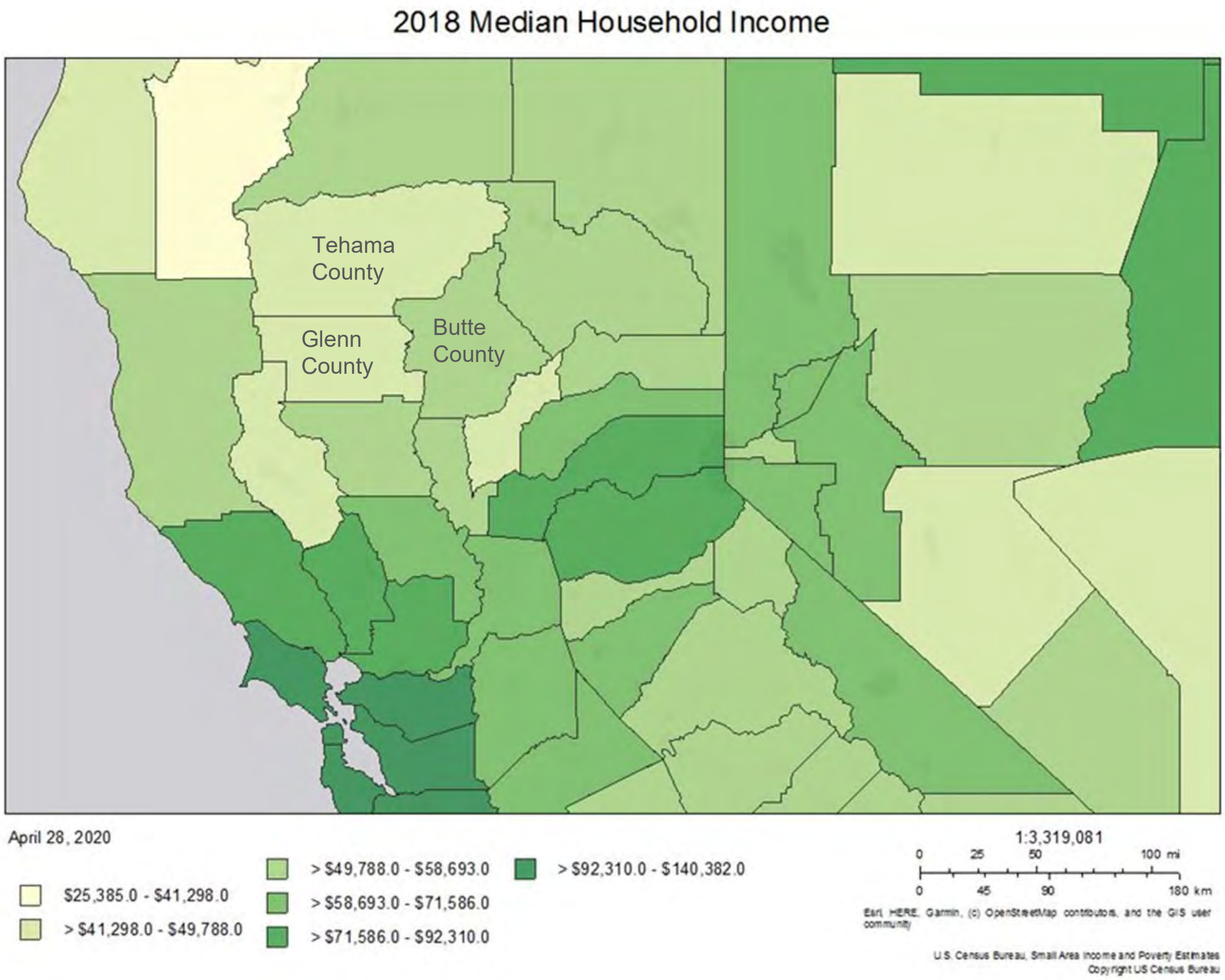
Income Levels	California	Butte County	Glenn County	Tehama County
30% Of Area Median Income (AMI)	$25,682	$19,950	$16,140	$15,360
Renter Median Household Income (Est.)	$49,945	$32,064	$28,979	$26,174

Rent Affordable at Different Income Level	California	Butte County	Glenn County	Tehama County
30% Of Area Median Income (AMI)	$642	$499	$404	$384
Renter Median Household Income (Est.)	$1,249	$802	$724	$654

Source: NLIHC - Out of Reach 2020; Peloton Research

MEDIAN HOUSEHOLD INCOMES
Tri-County Region - 2018

According to ACS data provided by the U.S. Census , the 2018 median household income levels of Butte, Glenn, and Tehama Counties fall within the lower-half of income ranges in California.



Geographic Area	Median HH Income
Butte County	$48,443
Glenn County	$47,395
Tehama County	$42,899
California	**$71,228**

Source: Census, ACS; Peloton Research

The California median household income was $71,228 in 2018, versus $48,443 for Butte County, $47,395 for Tehama County, and $42,899 for Tehama County

MEDIAN HOUSEHOLD INCOMES

Distribution of Incomes by Household Type - 2018

The following tables show the distribution of incomes for Butte, Glenn, and Tehama Counties for 2018 using the ACS 5-Year data. This provides a baseline for pre-fire incomes in the tri-county region. The figures highlighted in blue show the dominant income group for each household type. While Family Households see higher percentages in the $50,000 to $74,999 income group, Non-Family households see more concentration in the $15,000 to $24,999 income group. This disparity reveals the significant financial disadvantages Non-Family households in the tri-county region.

TRI-COUNTY MEDIAN INCOMES

Income Range by Household and Family Type

Butte, Glenn, and Tehama Counties

2018

Income Group	Household Income Estimates			Family Income Estimates		
	Butte	Glenn	Tehama	Butte	Glenn	Tehama
Total Households	86,797	10,017	24,025	51,436	7,390	16,004
Less than $10,000	7.6%	8.6%	6.9%	3.6%	6.4%	4.5%
$10,000 to $14,999	7.4%	8.6%	7.4%	3.0%	4.3%	3.5%
$15,000 to $24,999	12.3%	12.3%	15.6%	9.4%	9.1%	12.9%
$25,000 to $34,999	10.1%	8.0%	12.0%	9.1%	8.2%	12.1%
$35,000 to $49,999	14.0%	14.9%	14.0%	13.6%	16.3%	13.9%
$50,000 to $74,999	**16.5%**	**20.1%**	**18.3%**	**18.9%**	**22.3%**	**20.2%**
$75,000 to $99,999	10.8%	10.7%	10.5%	13.9%	12.0%	12.8%
$100,000 to $149,999	12.2%	11.6%	9.4%	16.2%	14.5%	12.3%
$150,000 to $199,999	4.7%	3.3%	3.2%	6.3%	4.5%	4.5%
$200,000 or more	4.4%	1.9%	2.7%	6.0%	2.4%	3.3%
Median income	$48,443	$47,395	$42,899	$63,825	$55,364	$52,602
Mean income	$69,621	$60,614	$58,939	$85,184	$69,621	$69,278

Income Group	Married Couple Family Incomes			Non-Family Income Estimates		
	Butte	Glenn	Tehama	Butte	Glenn	Tehama
Total Households	37,186	5,596	11,500	35,361	2,627	8,021
Less than $10,000	1.2%	2.8%	2.9%	14.6%	18.6%	13.0%
$10,000 to $14,999	1.7%	2.5%	2.2%	14.2%	18.1%	15.6%
$15,000 to $24,999	6.0%	7.1%	9.1%	17.9%	22.3%	22.0%
$25,000 to $34,999	7.8%	8.0%	9.6%	11.6%	10.3%	12.9%
$35,000 to $49,999	12.3%	14.3%	14.3%	14.0%	11.8%	13.3%
$50,000 to $74,999	19.5%	24.4%	21.4%	12.2%	8.6%	13.1%
$75,000 to $99,999	15.7%	14.0%	15.6%	6.1%	6.6%	4.6%
$100,000 to $149,999	19.9%	18.3%	15.1%	5.4%	3.3%	3.5%
$150,000 to $199,999	8.0%	5.5%	5.7%	2.2%	0.1%	1.1%
$200,000 or more	7.8%	3.1%	4.1%	1.8%	0.5%	0.9%
Median income	$76,778	$64,345	$62,114	$27,205	$19,680	$24,773
Mean income	$98,994	NA	NA	$44,172	$32,472	$35,812

Source: ACS 5-Yr 2014-2018; Peloton Research, 2020

AFFORDABILITY INDEX

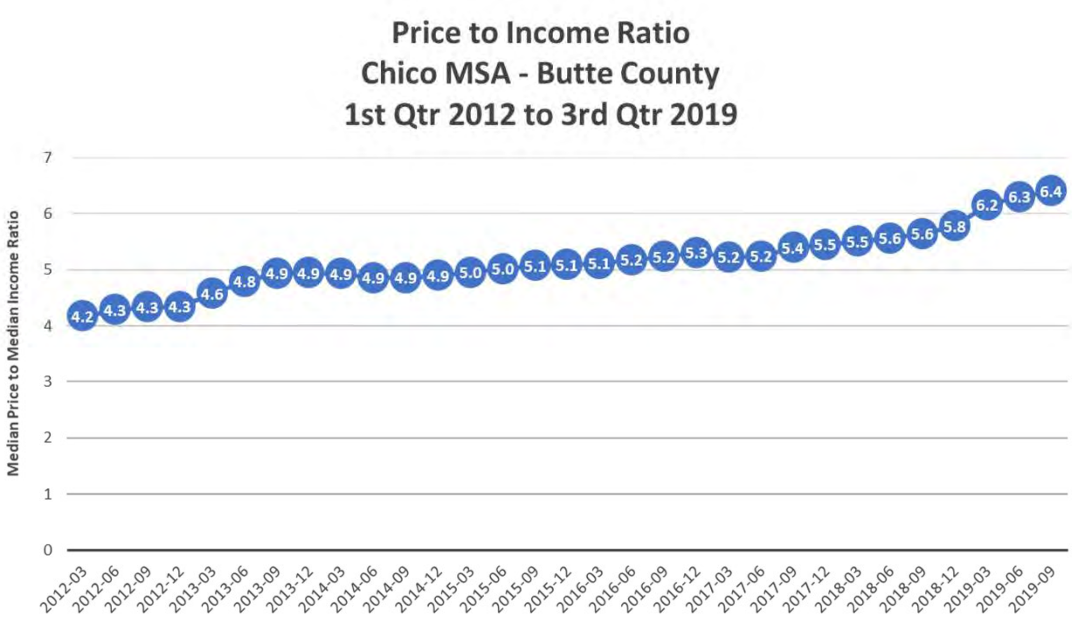
The Impacts of Housing Price Versus Average Income in Butte County

Measuring the amount of income required to pay for housing in a region is helpful in understanding affordability relative to other markets. Measuring the level of median income required to either purchase a median priced home or rent a median priced apartment in an area helps shed light on potential housing cost burdens that can have many other implications in a local and regional economy.

Zillow has conducted a number of affordability exercises through the years as part of research on housing price impacts in the U.S. Some of their research over the past three years showed American home buyers making the country's national median income and buying the median-valued U.S. home could expect to pay between 12% and 16% of their income on a mortgage in 2019. In 2015 the U.S. average mortgage to income ratio was 15.1% at the end of 2015, and well below the historic U.S. average of 21.2% according to Zillow.

Other findings from the research revealed lower-income groups pay a higher-percentage of income (often twice as much) on housing costs, and the gap between homebuyers and renters if growing as lower interest rates help reduce the cost of ownership in many cases. Rising rents in many markets are outpacing the incomes of renters. Renters also don't receive the tax benefits and wealth creation opportunities provided to homeowners.

The Chico MSA (Butte County) was included in Zillow's affordability research. The data revealed that Butte County has much higher than average housing costs for homeowners and renters. **The income needed to purchase a home rose from 4.2 to 6.4 times price from 2012 to 2019.**



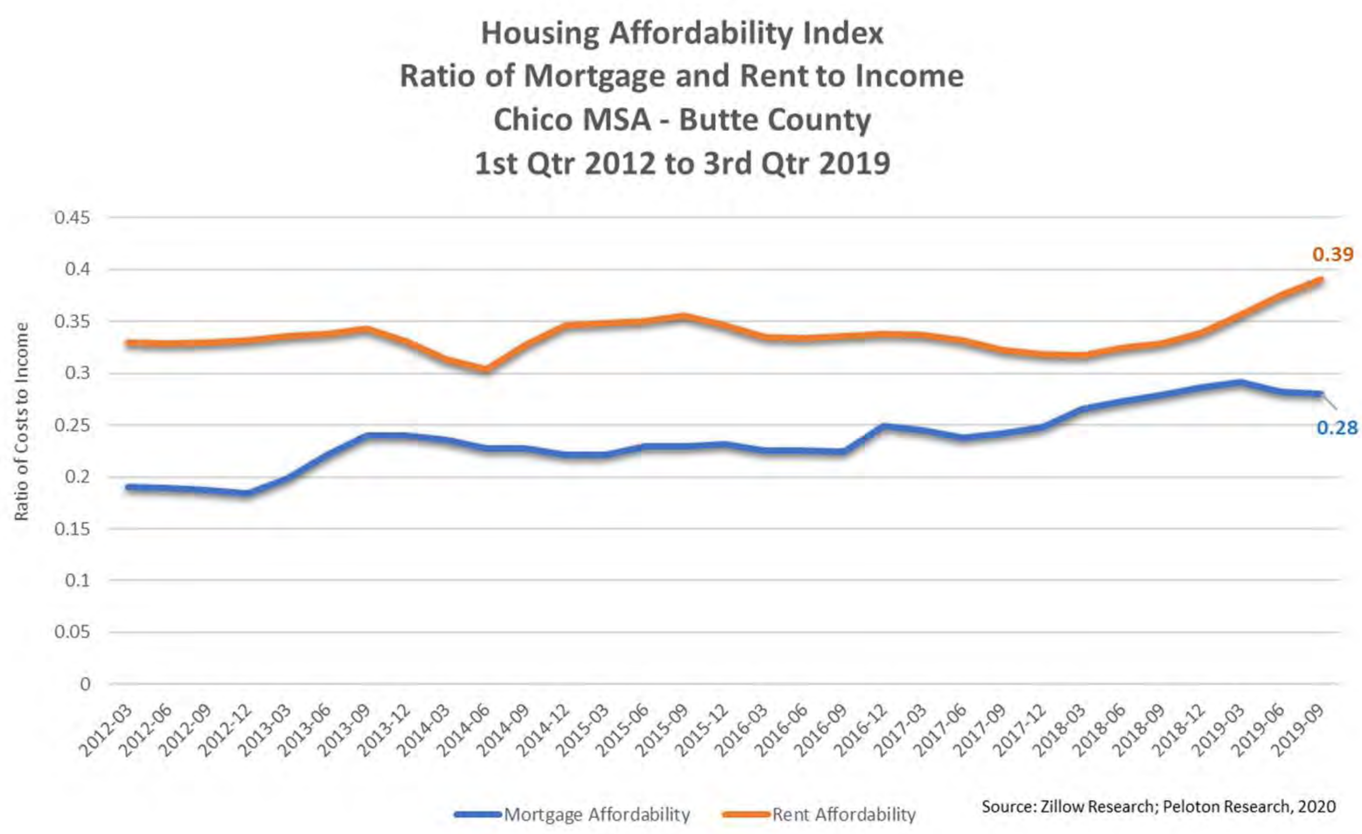
Source: Zillow Research; Peloton Research, 2020

AFFORDABILITY INDEX – continued

Ratio of Mortgage Costs and Rents to Average Incomes – Butte County

The high price to income ratio in Butte County places the area well-above national statistics and more in-line with high-cost metropolitans.

As concerning is the higher than average ratio of mortgages and rents to median income. The following chart shows mortgage affordability at 28% in Butte County for 2019, approximately double the U.S average. This can be translated as Butte County residents needing twice as much income to purchase the median priced home in the county when compared to residents in other U.S. markets overall. The rent affordability is shown at 39%. This places Butte County's rent to income ratio above the U.S. average of 30%.



FEDERAL AFFORDABLE HOUSING BACKGROUND & CONTEXT

A Picture of Subsidized Housing and Households Explained – Housing & Urban Development (HUD)

Since passage of the U.S. Housing Act of 1937, the federal government has provided housing assistance to low-income renters. Most of these housing subsidies were provided under programs administered by the U.S. Department of Housing and Urban Development (HUD) or predecessor agencies. All programs covered in this report provide subsidies that reduce rents for low-income tenants who meet program eligibility requirements. Generally, households pay rent equal to 30 percent of their incomes, after deductions, while the federal government pays the remainder of rent or rental costs. To qualify for a subsidy, an applicant's income must initially fall below a certain **income limit**. These income limits are HUD-determined, location specific, and vary by household size.

Applicants for housing assistance are usually placed on a waiting list until a subsidized unit becomes available. Assistance provided under HUD programs falls into three categories: public housing, tenant-based, and privately owned, project-based. In public housing, local housing agencies receive allocations of HUD funding to build, operate or make improvements to housing. The housing is owned by the local agencies. Public housing is a form of project-based subsidy because households may receive assistance only if they agree to live at a particular public housing project.

Currently, tenant-based assistance is the most prevalent form of housing assistance provided. Historically, tenant-based assistance began with the Section 8 certificate and voucher programs, which were created in 1974 and 1983, respectively. These programs were replaced by the Housing Choice Voucher program, under legislation enacted in 1998. Tenant based programs allow participants to find and lease housing in the private market. Local public housing agencies (PHAs) and some state agencies serving as PHAs enter into contracts with HUD to administer the programs. The PHAs then enter into contracts with private landlords. The housing must meet housing quality standards and other program requirements. The subsidies are used to supplement the rent paid by low-income households. Under tenant-based programs, assisted households may move and take their subsidy with them. The primary difference between certificates and vouchers is that under certificates, there was a maximum rent which the unit may not exceed. By contrast, vouchers have no specific maximum rent; the low-income household must pay any excess over the payment standard, an amount that is determined locally and that is based on the Fair Market Rent.

HUD calculates the Fair Market Rent based on the 40th percentile of the gross rents paid by recent movers for nonluxury units meeting certain quality standards. The third major type of HUD rental assistance is a collection of programs generally referred to as multifamily assisted, or, privately-owned, project-based housing. These types of housing assistance fall under a collection of programs created during the last four decades. What these programs have in common is that they provide rental housing that is owned by private landlords who enter into contracts with HUD in order to receive housing subsidies. The subsidies pay the difference between tenant rent and total rental costs. The

FEDERAL AFFORDABLE HOUSING BACKGROUND & CONTEXT

Picture of Subsidized Households - continued

subsidy arrangement is termed project-based because the assisted household may not take the subsidy and move to another location. The single largest project-based program was the Section 8 program, which was created in 1974. This program allowed for new construction and substantial rehabilitation that was delivered through a wide variety of financing mechanisms.

An important variant of project-based Section 8 was the Loan Management Set Aside (LMSA) program, which was provided in projects financed under Federal Housing Administration (FHA) programs that were not originally intended to provide deep subsidy rental assistance. Projects receiving these LMSA "piggyback" subsidies were developed under the Section 236 program, the Section 221(d)(3) Below Market Interest Rate (BMIR) program, and others that were unassisted when originally developed.

Other housing subsidy programs that were not covered here include the U.S. Department of Agriculture's Rural Housing Service, unless they also receive subsidies referenced above. Other programs such as Indian Housing, HOME and Community Development Block Grants (CDBG & CDBG-DR) are all options that are available in the tri-county area, and many of these programs are being used to leverage post-disaster funding opportunities.

What is Moderate Income?

According to HUD, households whose incomes are between 81 percent and 95 percent of the **median income** for the area, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes. California's Housing and Community Development (HCD) defines moderate households as those from 80% to 120% area median income. Moderate income is important to understand when examining the tri-county markets. Affordable housing for households with 80% of is very important and requires subsidies from State and Federal resources in the majority of cases. Households with moderate incomes make-up the majority of workforce housing demand, and though some State and Federal resources can be accessed for moderate income developments, not enough resources are available to provide the number of units needed to meet demand. Because of this, workforce housing catering to moderate income households needs to be built in most cases without subsidy. In Butte County the delivery of non-subsidized workforce housing in the market has become extremely challenging to accomplish given high development costs relative to the lower incomes that qualify as moderate in the county. As noted earlier in the Affordability Index section, housing costs for even average income households is 6 times that of than annual earnings. Average incomes tend to be higher than median incomes, meaning an even higher ratio would be required for those moderate incomes in the 80% to 100% of median area income.

THE HABITAT FOR HUMANITY PERSPECTIVE ON AFFORDABLE HOUSING

Habitat for Humanity has recently conducted an analysis as part of their organization's mission to help better understand the state of housing costs and importance of delivering affordable housing to markets for a variety of reasons. These findings are even more relevant in a post-disaster housing environment that like that in the tri-counties. The following are some of their recent findings:

1. Too many people are paying too much of their income on housing.
At Habitat, we know that no one should pay more than 30 percent of their income on housing. When you spend more than that, you are considered "cost-burdened" by housing.

The latest data shows that nearly 38 million households nationwide — 31.5% of all households — are paying more than 30% of their incomes on housing. That's 20.5 million renters and 17.3 million homeowners. This is just a slight half-percentage point drop from the previous year. Homeowners saw nearly all of the modest improvement, while a near-record share of renters — 47.4% — still face unaffordable rents. In the nation's hottest housing market areas, those struggling with unaffordability increasingly include higher-income renters.

> More than 18 million households — 1 in 6 — are paying more than half of their income on housing and are considered severely cost-burdened. The largest share of these households includes 9.5 million renters earning less than $30,000 per year and 5.4 million homeowners earning less than $30,000. Severe cost burdens also affect 1.1 million homeowners earning between $30,000 and $44,999, 927,000 renters earning between $30,000 and $44,999, and 731,000 homeowners earning between $45,000 and $74,999. We're experiencing high rates of housing unaffordability because rising rents and persistently high home prices are undercutting slow gains in income. Overall, rents were up another 3.6% in 2018, and home prices were near their highest levels since 1980, adjusting for inflation.

2. Low-income families with high housing costs are making severe sacrifices.
Cost-burdened renters and homeowners in the bottom income quartile spend significantly less on food, health care, transportation and retirement savings than other families in their income bracket whose housing is affordable. Families in this income bracket with severe housing cost burdens are making even more dramatic sacrifices, such as cutting back on health care spending by nearly 70%.

3. We're building too few new homes, including too few starter homes for sale, and a tiny number of modestly-priced apartments.
New housing supply lagged overall need by 260,000 homes in 2018, continuing an eight-year trend. Furthermore, most new single-family homes are larger and more expensive than in past years. Only 22% were modest-sized — less than 1,800 square feet — down from an average of 32% in 1999-2011.
While production of rental homes has done a better job of keeping up with overall demand recently, it too is mostly targeting only the high end of the market. In the first quarter of 2018, only 9% of new,

Habitat for Humanity's Perspective on Affordable Housing - continued

unsubsidized apartments rented for less than $1,050 and only 4% rented for less than $850.
The report offers several potential reasons for our supply woes: low risk tolerance among builders, labor shortages, and local regulatory constraints that drive up land costs and impede new construction. On that last point, the report found that single-family land prices have risen 27% since 2012.

4. We are losing a staggering amount of low-cost rental homes.
In spite of strong new rental construction, the vacancy rate fell this past year, fueling rising rents. One major reason the market is tighter is the large-scale loss of low-cost rental homes — those renting for less than $800. Since 2011, the stock of low-cost rentals has shrunk by a remarkable 4 million units, including 1 million in 2017 alone. Furthermore, nearly half of the remaining low-cost rental homes are more than 50 years old. These units are often occupied by cost-burdened households, meaning that many are at risk of displacement in the near future, whether by demolition, conversion or rising rents. Subsidized rentals provide greater assurances of lasting affordability, but the report shows that — without intervention — affordability restrictions on 1.2 million subsidized rental units could expire by 2029.

Habitat recommends additional changes that can be made to support affordable housing production. Some of these changes are already underway in California and programs are available to finance the acquisitions and preservation of affordable units. There are a considerable number of older apartment communities in the tri-county region that may be good targets for conversion to affordable or preservation as affordable units.

Local zoning reform to increase rental and for-sale supply, especially at lower price points.
Increased down payment assistance, which would help more minority and other low-wealth households access safe, affordable mortgages, even at small assistance levels (e.g. $3,500).

Better access to lasting, affordable rentals, so households can save. To achieve this, localities, states and the federal government clearly need to step up rental *preservation* efforts, while providing resources for new, affordable apartments.

Broader access to safe credit. Post-crash credit standards remain too tight for mortgages, and too many low-income borrowers are ensnared by predatory, small-dollar lenders in the absence of safe alternatives, harming their credit for years to come.

INCOME ELIGIBILITY REQUIREMENTS – TRI-COUNTY REGION

HUD Income Limits – FY 2020

The following income categories are defined by HUD to determine eligibility for Federal housing assistance programs. Each year HUD adjusts the levels of Income Limits based on number of persons in a household and income parameters. The income ranges are determined based on a combination of Census data and surveys with adjustments based on the Consumer Price Index (CPI). The following are the income categories by family size for HUD Income Limits:

- Extremely low income: 30 percent and below
- Very low income: 31 to 50 percent of median income
- Low income: 51 to 80 percent of median income
- Median income: 81 to 120 percent of median income
- Moderate income: 120 percent or more of median income

According to HUD, in 2020 the **median family income for the State of California is $87,100**. Incomes in the tri-county region are $20,000 to $30,000 below that level. HUD has defined the following income categories for the tri-county region, based on the median income for households of one to eight persons in each county:

FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family 1	2	3	4	5	6	7	8
Butte County	$66,100	Very Low (50%) Income Limits ($)	24,750	28,300	31,850	**35,350**	38,200	41,050	43,850	46,700
		Extremely Low Income Limits ($)*	14,850	17,240	21,720	**26,200**	30,680	35,160	39,640	44,120
		Low (80%) Income Limits ($)	39,600	45,250	50,900	**56,550**	61,100	65,600	70,150	74,650

FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family 1	2	3	4	5	6	7	8
Glenn County	$56,700	Very Low (50%) Income Limits ($)	24,500	28,000	31,500	**34,950**	37,750	40,550	43,350	46,150
		Extremely Low Income Limits ($)*	14,700	17,240	21,720	**26,200**	30,680	35,160	39,640	44,120
		Low (80%) Income Limits ($)	39,150	44,750	50,350	**55,900**	60,400	64,850	69,350	73,800

FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family 1	2	3	4	5	6	7	8
Tehama County	$55,800	Very Low (50%) Income Limits ($)	24,500	28,000	31,500	**34,950**	37,750	40,550	43,350	46,150
		Extremely Low Income Limits ($)*	14,700	17,240	21,720	**26,200**	30,680	35,160	39,640	44,120
		Low (80%) Income Limits ($)	39,150	44,750	50,350	**55,900**	60,400	64,850	69,350	73,800

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Source: HUD; Peloton Research, 2020

INCOME ELIGIBILITY REQUIREMENTS – TRI-COUNTY REGION

HUD Income Limits– 2015 to 2020

Butte County

The rising Median Family Income (MFI) in Butte County from 2018 to 2019 showed the need for higher income limits to help households qualify for limited rentals and higher rents following the Camp Fire. A 9.92%, or $6,000, upward adjustment was made by HUD to MFI in Butte County from 2018 to 2019, though the impact of those changes on income per household size varied. A family of four earning Median Family Income in Butte County would need to pay nearly 6 times their income for a home.

HUD INCOME LIMITS - PAST 5 YEARS Butte County, CA 2015 to 2020											
30% Extremely-Low Income (ELI) Limits											
Year	**MFI**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**	**MFI % Change**	**4 Person % Change**
2020	$66,100	$14,850	$17,240	$21,720	**$26,200**	$30,680	$35,160	$39,640	$44,120	-0.60%	**1.75%**
2019	$66,500	$14,000	$16,910	$21,330	**$25,750**	$30,170	$34,590	$39,010	$43,430	9.92%	**2.59%**
2018	$60,500	$12,750	$16,460	$20,780	**$25,100**	$29,420	$33,740	$37,550	$39,950	-3.35%	**2.03%**
2017	$62,600	$13,200	$16,240	$20,420	**$24,600**	$28,780	$32,960	$37,140	$41,320	9.63%	**1.23%**
2016	$57,100	$12,400	$16,020	$20,160	**$24,300**	$28,440	$32,580	$36,550	$38,900	5.94%	**0.21%**
2015	$53,900	$11,950	$15,930	$20,090	**$24,250**	$28,410	$32,570	$35,300	$37,600	-0.19%	**1.68%**
50% Very-Low Income (VLI) Limits											
Year	**MFI**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**	**MFI % Change**	**4 Person % Change**
2020	$66,100	$24,750	$28,300	$31,850	**$35,350**	$38,200	$41,050	$43,850	$46,700	-0.60%	**6.32%**
2019	$66,500	$23,300	$26,600	$29,950	**$33,250**	$35,950	$38,600	$41,250	$43,900	9.92%	**9.92%**
2018	$60,500	$21,200	$24,200	$27,250	**$30,250**	$32,700	$35,100	$37,550	$39,950	-3.35%	**-3.35%**
2017	$62,600	$21,950	$25,050	$28,200	**$31,300**	$33,850	$36,350	$38,850	$41,350	9.63%	**6.28%**
2016	$57,100	$20,650	$23,600	$26,550	**$29,450**	$31,850	$34,200	$36,550	$38,900	5.94%	**3.51%**
2015	$53,900	$19,950	$22,800	$25,650	**$28,450**	$30,750	$33,050	$35,300	$37,600	-0.19%	**4.02%**
80% Low Income (LI) Limits											
Year	**MFI**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**	**MFI % Change**	**4 Person % Change**
2020	$66,100	$39,600	$45,250	$50,900	**$56,550**	$61,100	$65,600	$70,150	$74,650	-0.60%	**6.30%**
2019	$66,500	$37,250	$42,600	$47,900	**$53,200**	$57,500	$61,750	$66,000	$70,250	9.92%	**9.92%**
2018	$60,500	$33,900	$38,750	$43,600	**$48,400**	$52,300	$56,150	$60,050	$63,900	-3.35%	**-3.39%**
2017	$62,600	$35,100	$40,100	$45,100	**$50,100**	$54,150	$58,150	$62,150	$66,150	9.63%	**6.37%**
2016	$57,100	$33,000	$37,700	$42,400	**$47,100**	$50,900	$54,650	$58,450	$62,200	5.94%	**3.52%**
2015	$53,900	$31,850	$36,400	$40,950	**$45,500**	$49,150	$52,800	$56,450	$60,100	-0.19%	**4.00%**

Source: HUD - FY2020 Income Limits; Peloton Research, 2020

Glenn and Tehama Counties have lower median home prices than Butte County overall, and Median Family Income in those counties is $10,000 lower than Butte County. Opportunities to purchase lower priced homes in Glenn and Tehama are available, and prices often fluctuate due to shifts in inventory quality and availability. In most cases, a family at the median income level in Glenn and Tehama will pay 5 or more times income for a home purchase.

INCOME ELIGIBILITY REQUIREMENTS – TRI-COUNTY REGION

HUD Income Limits– 2015 to 2020

Glenn County

The Median Family Income (MFI) in Glenn County rose just 1.32% from 2018 to 2019, though it increased by 5.39% the following year. The delayed increase in MFI this year is similar to the delayed rise in Fair Market Rents seen in Glenn County. Even though the MFI in Butte County is nearly $10,000 more than that of Glenn County in 2020, the Income Limits for households in the 30% income category are equal. This allows slightly more opportunity for the extremely-low income group to qualify for some housing opportunities in Glenn County, though those opportunities are very limited at best.

HUD INCOME LIMITS - PAST 5 YEARS Glenn County, CA 2015 to 2020											
30% Extremely-Low Income (ELI) Limits											
Year	**MFI**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**	**MFI % Change**	**4 Person % Change**
2020	$56,700	$14,700	$17,240	$21,720	**$26,200**	$30,680	$35,160	$39,640	$44,120	5.39%	**1.75%**
2019	$53,800	$13,650	$16,910	$21,330	**$25,750**	$30,170	$34,590	$39,010	$42,800	1.32%	**2.59%**
2018	$53,100	$12,550	$16,460	$20,780	**$25,100**	$29,420	$33,740	$37,050	$39,450	-0.93%	**2.03%**
2017	$53,600	$12,600	$16,240	$20,420	**$24,600**	$28,780	$32,960	$37,140	$39,550	0.94%	**1.23%**
2016	$53,100	$12,400	$16,020	$20,160	**$24,300**	$28,440	$32,580	$36,550	$38,900	-2.39%	**0.21%**
2015	$54,400	$11,950	$15,930	$20,090	**$24,250**	$28,410	$32,570	$35,300	$37,600	2.45%	**1.68%**
50% Very-Low Income (VLI) Limits											
Year	**MFI**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**	**MFI % Change**	**4 Person % Change**
2020	$56,700	$24,500	$28,000	$31,500	**$34,950**	$37,750	$40,550	$43,350	$46,150	5.39%	**7.87%**
2019	$53,800	$22,700	$25,950	$29,200	**$32,400**	$35,000	$37,600	$40,200	$42,800	1.32%	**8.54%**
2018	$53,100	$20,900	$23,900	$26,900	**$29,850**	$32,250	$34,650	$37,050	$39,450	-0.93%	**-0.33%**
2017	$53,600	$21,000	$24,000	$27,000	**$29,950**	$32,350	$34,750	$37,150	$39,550	0.94%	**1.70%**
2016	$53,100	$20,650	$23,600	$26,550	**$29,450**	$31,850	$34,200	$36,550	$38,900	-2.39%	**3.51%**
2015	$54,400	$19,950	$22,800	$25,650	**$28,450**	$30,750	$33,050	$35,300	$37,600	2.45%	**4.02%**
80% Low Income (LI) Limits											
Year	**MFI**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**	**MFI % Change**	**4 Person % Change**
2020	$56,700	$39,150	$44,750	$50,350	**$55,900**	$60,400	$64,850	$69,350	$73,800	5.39%	**7.81%**
2019	$53,800	$36,300	$41,500	$46,700	**$51,850**	$56,000	$60,150	$64,300	$68,450	1.32%	**8.59%**
2018	$53,100	$33,450	$38,200	$43,000	**$47,750**	$51,600	$55,400	$59,250	$63,050	-0.93%	**-0.31%**
2017	$53,600	$33,550	$38,350	$43,150	**$47,900**	$51,750	$55,600	$59,400	$63,250	0.94%	**1.70%**
2016	$53,100	$33,000	$37,700	$42,400	**$47,100**	$50,900	$54,650	$58,450	$62,200	-2.39%	**3.52%**
2015	$54,400	$31,850	$36,400	$40,950	**$45,500**	$49,150	$52,800	$56,450	$60,100	2.45%	**4.00%**

Source: HUD - FY2020 Income Limits; Peloton Research, 2020

INCOME ELIGIBILITY REQUIREMENTS – TRI-COUNTY REGION

HUD Income Limits– 2015 to 2020

Tehama County

The Median Family Income (MFI) in Tehama County from rose just 0.19% from 2018 to 2019, though it increased by 8.98% the following year. This year delay in the increase of MFI is similar to the delayed rise in Fair Market Rents in Tehama County as well. FMR for Tehama County rose 8.48% from 2019 to 2020 and remains above Glenn County rents. This was the highest increase in the tri-county region. Even with the adjustments to MFI, there are very limited opportunities to provide housing options for ELI and VLI households in the region. Butte County is seeing improved options due its designation as a disaster area with new funding opportunities coming through CDBG-DR.

HUD INCOME LIMITS - PAST 5 YEARS
Tehama County, CA
2015 to 2020

Year	MFI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	MFI % Change	4 Person % Change
30% Extremely-Low Income (ELI) Limits											
2020	$55,800	$14,700	$17,240	$21,720	**$26,200**	$30,680	$35,160	$39,640	$44,120	8.98%	**1.75%**
2019	$51,200	$13,650	$16,910	$21,330	**$25,750**	$30,170	$34,590	$39,010	$42,800	-0.19%	**2.59%**
2018	$51,300	$12,550	$16,460	$20,780	**$25,100**	$29,420	$33,740	$37,050	$39,450	0.00%	**2.03%**
2017	$51,300	$12,600	$16,240	$20,420	**$24,600**	$28,780	$32,960	$37,140	$39,550	1.99%	**1.23%**
2016	$50,300	$12,400	$16,020	$20,160	**$24,300**	$28,440	$32,580	$36,550	$38,900	0.60%	**0.21%**
2015	$50,000	$11,950	$15,930	$20,090	**$24,250**	$28,410	$32,570	$35,300	$37,600	2.67%	**1.68%**
50% Very-Low Income (VLI) Limits											
Year	**MFI**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**	**MFI % Change**	**4 Person % Change**
2020	$55,800	$24,500	$28,000	$31,500	**$34,950**	$37,750	$40,550	$43,350	$46,150	8.98%	**7.87%**
2019	$51,200	$22,700	$25,950	$29,200	**$32,400**	$35,000	$37,600	$40,200	$42,800	-0.19%	**8.54%**
2018	$51,300	$20,900	$23,900	$26,900	**$29,850**	$32,250	$34,650	$37,050	$39,450	0.00%	**-0.33%**
2017	$51,300	$21,000	$24,000	$27,000	**$29,950**	$32,350	$34,750	$37,150	$39,550	1.99%	**1.70%**
2016	$50,300	$20,650	$23,600	$26,550	**$29,450**	$31,850	$34,200	$36,550	$38,900	0.60%	**3.51%**
2015	$50,000	$19,950	$22,800	$25,650	**$28,450**	$30,750	$33,050	$35,300	$37,600	2.67%	**4.02%**
80% Low Income (LI) Limits											
Year	**MFI**	**1 Person**	**2 Person**	**3 Person**	**4 Person**	**5 Person**	**6 Person**	**7 Person**	**8 Person**	**MFI % Change**	**4 Person % Change**
2020	$55,800	$39,150	$44,750	$50,350	**$55,900**	$60,400	$64,850	$69,350	$73,800	8.98%	**7.81%**
2019	$51,200	$36,300	$41,500	$46,700	**$51,850**	$56,000	$60,150	$64,300	$68,450	-0.19%	**8.59%**
2018	$51,300	$33,450	$38,200	$43,000	**$47,750**	$51,600	$55,400	$59,250	$63,050	0.00%	**-0.31%**
2017	$51,300	$33,550	$38,350	$43,150	**$47,900**	$51,750	$55,600	$59,400	$63,250	1.99%	**1.70%**
2016	$50,300	$33,000	$37,700	$42,400	**$47,100**	$50,900	$54,650	$58,450	$62,200	0.60%	**3.52%**
2015	$50,000	$31,850	$36,400	$40,950	**$45,500**	$49,150	$52,800	$56,450	$60,100	2.67%	**4.00%**

Source: HUD - FY2020 Income Limits; Peloton Research, 2020

The following tables breakdown the historical Fair Market Rents (FMR) for each of the tri-counties

FAIR MARKET RENT GUIDELINES

California State HOME Program – Fair Market Rent (FMR) Guidelines – 2000 to 2020

Butte County

The following Fair Market Rents became effective for **Butte County** on April 30, 2020. The rent amounts shown are the maximum monthly rent rate allowed under the HOME Program guidelines. Income qualifications and number of occupants per bedroom are established in those guidelines. Rents are provided by bedroom count and updated annually based on HUD survey data and methodology. A historical review of changes in Fair Market Rents can reveal impacts of rising housing costs. Fair Market Rents required a 15.32% adjustment for a 2-bedroom unit following the Camp Fire (2018 to 2019).

CA STATE HOME PROGRAM FAIR MARKET RENTS

Butte County

2010 to 2020

Up to 4 Bedrooms

Year	Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	2 Bedrooms % Change
2020*	$761	$842	**$1,090**	$1,567	$1,881	**-4.72%**
2019	$808	$894	$1,144	$1,654	$1,921	15.32%
2018	$712	$785	$992	$1,443	$1,689	7.48%
2017	$656	$729	$923	$1,344	$1,614	1.76%
2016	$622	$713	$907	$1,318	$1,584	4.25%
2015	$527	$660	$870	$1,242	$1,541	2.23%
2014	$516	$646	$851	$1,215	$1,507	-3.08%
2013	$532	$666	$878	$1,253	$1,555	-2.01%
2012	$625	$743	$896	$1,263	$1,508	2.52%
2011	$609	$725	$874	$1,232	$1,471	2.58%
2010	$594	$706	$852	$1,201	$1,434	3.15%
2009	$576	$685	$826	$1,165	$1,390	4.56%
2008	$551	$655	$790	$1,114	$1,330	12.54%
2007	$489	$582	$702	$990	$1,181	3.54%
2006	$473	$562	$678	$956	$1,141	3.35%
2005	$457	$544	$656	$925	$1,104	-0.61%
2004	$385	$496	$660	$905	$1,082	3.61%
2003	$372	$479	$637	$874	$1,045	5.46%
2002	$353	$454	$604	$828	$990	3.42%
2001	$341	$439	$584	$800	$957	2.28%
2000	$334	$429	$571	$783	$936	1.24%

* 2020 figures effective April 30, 2020

Source: HUD; Peloton Research, 2020

FAIR MARKET RENT GUIDELINES

California State HOME Program – Fair Market Rent (FMR) Guidelines – 2000 to 2020

Glenn County

The following Fair Market Rents became effective for **Glenn County** on April 30, 2020. The Glenn County rents did not see as dramatic an increase from 2018 to 2019, rising just 2.83% for a 2-bedroom rental. From 2019 to 2020 the rents rose 5.62%, possibly a late reaction to the in-migration of Camp Fire victims and limited vacancies in Butte County. Even after this increase, Glenn County Fair Market Rents for a 2-bedroom unit are $207 lower per month versus Butte County.

CA STATE HOME PROGRAM FAIR MARKET RENTS

Glenn County

2010 to 2020

Up to 4 Bedrooms

Year	Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	2 Bedrooms % Change
2020*	$597	$670	**$883**	$1,100	$1,196	**5.62%**
2019	$569	$632	$836	$1,047	$1,130	2.83%
2018	$558	$611	$813	$1,060	$1,107	4.90%
2017	$537	$583	$775	$1,049	$1,068	-5.83%
2016	**$611**	$615	$823	$1,144	$1,336	5.92%
2015	$570	$574	$777	$1,121	$1,376	-5.70%
2014	$605	$609	$824	**$1,189**	**$1,459**	6.19%
2013	$570	$574	$776	$1,119	$1,374	5.01%
2012	$548	$562	$739	$961	$987	-3.27%
2011	$566	$581	$764	$994	$1,021	2.55%
2010	$552	$566	$745	$969	$995	3.19%
2009	$535	$549	$722	$939	$965	4.64%
2008	$511	$524	$690	$898	$922	15.38%
2007	$443	$454	$598	$778	$799	3.46%
2006	$428	$439	$578	$752	$772	3.40%
2005	$414	$425	$559	$727	$747	4.10%
2004	$341	$417	$537	$748	$865	2.87%
2003	$332	$406	$522	$728	$842	3.78%
2002	$319	$391	$503	$701	$811	3.07%
2001	$310	$379	$488	$680	$787	1.04%
2000	$307	$375	$483	$673	$778	0.42%

* 2020 figures effective April 30, 2020

Source: HUD; Peloton Research, 2020

FAIR MARKET RENT GUIDELINES

California State HOME Program – Fair Market Rent (FMR) Guidelines – 2000 to 2020

Tehama County

The following Fair Market Rents became effective for **Tehama County** on April 30, 2020. The Tehama County rents rose a modest 2.07% from 2018 and 2019, but then saw a higher gain than both Butte and Glenn Counties from 2019 to 2020 with an 8.48% rent increase for a 2-bedroom unit. Similar to Glenn County, Tehama County Fair Market Rents are significantly lower than Butte County rents, though higher than Glenn County by $25 per month for a 2-bedroom unit.

CA STATE HOME PROGRAM FAIR MARKET RENTS

Tehama County

2010 to 2020

Up to 4 Bedrooms

Year	Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	2 Bedrooms % Change
2020*	$649	$689	**$908**	$1,216	$1,304	**8.48%**
2019	$599	$633	$837	$1,142	$1,151	2.07%
2018	$563	$617	$820	$1,115	$1,119	-0.36%
2017	$570	$619	$823	$1,130	$1,134	-1.79%
2016	$517	$626	$838	$1,156	$1,160	6.75%
2015	$467	$580	$785	$1,107	$1,269	-6.55%
2014	$500	$621	$840	$1,185	**$1,358**	1.69%
2013	$491	$611	$826	$1,165	$1,336	6.31%
2012	$524	$595	$777	$1,129	$1,356	-2.63%
2011	$538	$611	$798	$1,159	$1,393	2.57%
2010	$524	$596	$778	$1,130	**$1,358**	3.05%
2009	$509	$578	$755	$1,097	$1,317	4.72%
2008	$486	$552	$721	$1,048	$1,258	15.36%
2007	$421	$479	$625	$908	$1,091	3.48%
2006	$407	$463	$604	$878	$1,054	3.25%
2005	$394	$448	$585	$850	$1,021	8.94%
2004	$357	$417	$537	$748	$865	2.87%
2003	$347	$406	$522	$728	$842	3.78%
2002	$334	$391	$503	$701	$811	3.07%
2001	$324	$379	$488	$680	$787	1.04%
2000	$320	$375	$483	$673	$778	0.42%

* 2020 figures effective April 30, 2020

Source: HUD; Peloton Research, 2020

HOMEOWNERSHIP VALUE LIMITS – HUD

Tri-County Region – 2013 to 2020

HUD recently released revised homeownership value limits for purchases under the HOME program. The value limits for each counties in the tri-county area is shown below. It is important to note the considerable increased in value limits for all three counties from 2018 to 2020. **All three counties saw a 20.1% increase in price limits from 2018 to 2020**. This is clear recognition of the substantial increase in both new and exiting home prices in the tri-county region. This provides another indicator of the impacts of the Camp Fire on local housing market conditions.

HOME Homeownership Value Limits
Tri-County Area
2013 to 2020

Existing Homes HOME Purchase Price Limit									
Geographic Area	2013	2014	2015	2016	2017	2018	2019	2020	% Chg 2018-20
Butte County	$176,000	$180,000	$228,000	$239,000	$245,000	$261,000	$274,000	**$302,000**	**15.7%**
Glenn County	$179,000	$179,000	$183,000	$162,000	$163,000	$177,000	$193,000	**$209,000**	**18.1%**
Tehama County	$154,000	$162,000	$157,000	$174,000	$185,000	$195,000	$204,000	**$223,000**	**14.4%**

New Homes HOME Purchase Price Limit									
Geographic Area	2013	2014	2015	2016	2017	2018	2019	2020	% Chg 2018-20
Butte County	$248,000	$248,000	$246,000	$239,000	$245,000	$269,000	$284,000	**$323,000**	**20.1%**
Glenn County	$195,000	$195,000	$200,000	$228,000	$224,000	$269,000	$284,000	**$323,000**	**20.1%**
Tehama County	$195,000	$195,000	$200,000	$228,000	$224,000	$269,000	$284,000	**$323,000**	**20.1%**

Note: Dollar figures based on values of homes insured by FHA

Source: HUD; Peloton Research, 2020

RESOURCES FOR HOMEBUYERS AND RENTERS

There are a considerable number of programs available to assist residents with the purchase of housing on the tri-county region. Some of these financial sources derive from Federal agencies and programs to support homeownership with more favorable lending standards to help with loan qualification. Agencies like Fannie Mae and Freddie Mae have developed many programs to help first-time homebuyers purchase single-family homes and manufactured housing units. Special programs have been developed to help victims of disasters to rebuild their financial lives and rebuild a home or acquire a new or exiting home.

In rural markets like many of those found throughout the tri-county region, the **USDA** offers many programs to support housing purchases on properties in qualified areas. Each year the USDA provides a national map and list of census tracts or each geographic area that shows where properties exist that meet their qualification standards. One positive aspect of the scale of property loss in the Town of Paradise, is the entire Town now qualifies for USDA lending programs intended for rural markets. This designation opens many opportunities for individual homeowners and developers to work with the USDA on the financing of single-family and manufactured homes.

USDA Section 502 Guaranteed Loan funds may be used for:

- New or existing residential property to be used as a permanent residence. Structures can be detached, attached, Condos, PUDs, Modular, or Manufactured. (Cannot be an income-producing property). Closing costs and reasonable/customary expenses associated with the purchase may be included in the transaction
- A site with a new or existing dwelling. No set acreage limits.
- Repairs and rehabilitation when associated with the purchase of an existing dwelling
- Refinancing of eligible loans – for existing USDA borrowers only
- Essential household equipment such as wall-to-wall carpeting, ovens, ranges, refrigerators, washers, dryers, heating, and cooling equipment if the equipment is conveyed with the dwelling
- Site preparation costs, including grading, foundation plantings, seeding or sod installation, trees, walks, fences and driveways

The **Veteran's Administration** offers a number of ending programs for qualified veterans to purchase homes at favorable interest rates and with lower down payment requirements. These programs are applicable to all sub-markets in the tri-county region and do not require the housing to be located in a designated or qualified area like that of the USDA programs.

RESOURCES FOR HOMEBUYERS AND RENTERS - continued

The **Federal Housing Administration** offers programs that allow a down payment of as little as 3.5% for applicants that meet income and debt qualifications. This resource is used frequently in the tri-county area to assist buyers with more limited income and down payment resources.

The Federal Housing Administration mortgage insurance program is managed by the Department of Housing and Urban Development (HUD). So it is HUD that establishes all of the guidelines for this program, including the FHA down payment requirements.

According to FHA.com, the minimum percentage or amount required for an FHA loan down payment is outlined in HUD handbook 4000.1, also known as the Single-Family Housing Policy Handbook. This handbook was issued a couple of years ago and replaces / supersedes many other guidelines. It is the official source for FHA down payment requirements, as well as other criteria relating to this particular mortgage program.

> If a person's "Minimum Decision Credit Score" is 580 or higher, then he or she is eligible for maximum financing up to an LTV of 96.5% — and a down payment of 3.5%.
>
> If the borrower's credit score falls between 500 and 579, then he or she is limited to a maximum LTV of 90% — which means a down payment of 10%.

The website also notes two important ratios when considering FHA loans:

> **Total Mortgage Payment to Effective Income Ratio (PTI):** This shows how much of a person's monthly income will be going toward housing costs, mainly the mortgage payment. It's also known as the "front-end" debt ratio.
>
> **Total Fixed Payments to Effective Income Ratio (DTI)**: This number shows how much a person's income is used to cover all monthly debts, including - car payments, mortgage payment, credit cards, etc. This is also referred to as the "back-end" debt ratio.

The general rule for FHA loan approval is 31/43. This means a mortgage payment should account for no more than 31% of monthly income, while total debts should use no more than 43%. This is partly how mortgage lenders determine how much of an FHA loan a potential borrower can qualify for.

RESOURCES FOR HOMEBUYERS AND RENTERS – continued

FHA Loan Qualification - Total Fixed Payment to Effective Income

FHA.com recommends the following process to determine loan eligibility and amount:

Add up the total mortgage payment (principal and interest, escrow deposits for taxes, hazard insurance, mortgage insurance premium, homeowners' dues, etc.) and all recurring monthly revolving and installment debt (car loans, personal loans, student loans, credit cards, etc.). Then, take that amount and divide it by the gross monthly income. The maximum ratio to qualify is 43%.

See the following example (modified for tri-county region):

Total amount of new house payment:	$1200
Total amount of monthly recurring debt:	$300
Total amount of monthly debt:	$1,500
Borrower's gross monthly income (including spouse, if married)	$3,500
Divide total monthly debt by gross monthly income:	$1,500/$3,500
Debt to income ratio:	42.9%

The debt to income ratio shown in the above example is right the maximum to qualify. A higher-income level, lower recurring debt, and lower required house payment would help lower that ratio and improve chances of approval.

Allowable Gifts from an Approved Donor

Gifts of financial support are an important component for a growing number of homebuyers, and especially younger, first-time buyers. Within the context of FHA down payments, a "gift" is when an approved donor contributes cash or equity with no expectation of repayment. This is an acceptable source of down payment funds for borrowers using an FHA loan, and it is a reportedly common resource.

According to Freddie Mac, approximately 25% of home buyers receive a gift or loan from family and friends to support a down payment.

HUD has more specific requirements on what is considered acceptable as a gift for down payments. For gifts to be accepted they person or organization providing the gift mut provide a letter that clearly states the money being provided is a gift with no expectation of future repayment. The funds are not to be provided as a loan.

Tri-County residents would benefit greatly from more programs that offer down payment assistance, and especially programs through non-profits and private citizens that provide financial gifts to assist individuals, couples, and families with the purchase of new or existing homes.

AFFORDABLE HOUSING CHALLENGES & OPPORTUNITIES

AFFORDABLE HOUSING SHORTAGE

Butte and Glenn Counties

Butte County has a long history of waiting lists at affordable rental housing communities due to a very limited number of units produced annually over the past decade.

Prior to the Camp Fire there were over 300 people awaiting housing options to open up through the Housing Authority of Butte County (HABC). When units do become available, through programs like Section 8, they are quickly occupied.

Immediately following the Camp Fire the number of people on the HABC waiting list for homes grew to over 2,500.

Within months of the disaster more than 800 households were added to a separate waiting list for fire victims and given priority for available units as they became available. Unfortunately openings for available units in Butte and Glenn Counties (both administered by HABC) were very limited. By August of 2019, the combined waiting list for units at HABC had jumped to over 2,800.

This level of shortage is unsustainable in a region the size of the tri-counties. Reports of increased homelessness, especially the rising number of homeless children, is very concerning for school administrators who have little resources available to assist students and their families with housing.

Butte and Glenn Counties will benefit from new affordable housing opportunities arising from disaster-specific Community Development Block Grants and additional funding support from Low-Income Housing Tax Credits. Much of this new funding will arrive over the next three years. The timeline to deliver new housing units to the market will be 2021 to 2025 and beyond. Any new units delivered over the next 24 months will most likely be playing catch-up to already existing needs. Nonetheless, any new affordable housing that can be added to the regional housing stock is much needed and a step in the right direction.

HOUSING ALLOCATION CHALLENGES – TRI-COUNTY REGION

Housing and Community Development Department (HCD) oversee state-mandated documents that allocate a "projected share" of the regional determination to each of the cities and counties in the tri-county region. The RHNA establishes the total number of housing units for which each city and county must plan within a five- to eight-year planning period. Based on the adopted RHNA, each city and county must update its Housing Element to demonstrate how the jurisdiction will meet the expected growth as a whole, as well as for each of the four income categories that comprise the total. Tehama County recently completed it's planning projections for 2020 to 2024. Butte and Glenn Counties will prepare their housing allocation plans for the 2021 to 2029 time period. Most communities will come up far short of their total allocations for the planning period.

TRI-COUNTY REGIONAL HOUSING ALLOCATION PROGRESS
Planning Period 6-2014 to 6-2019
Butte County - 2013 through 2018 Submittals

Butte County	Permits	RHNA	% Goal
VLI	51	2,495	2.0%
LI	127	1,851	6.9%
Mod	463	1,866	24.8%
Above Mod	1,834	4,271	42.9%
Total	**2,475**	**10,483**	**23.6%**

Paradise	Permits	RHNA	% Goal
VLI	0	141	0.0%
LI	10	100	10.0%
Mod	8	93	8.6%
Above Mod	42	303	13.9%
Total	**60**	**637**	**9.4%**

Gridley	Permits	RHNA	% Goal
VLI	0	231	0.0%
LI	0	118	0.0%
Mod	0	99	0.0%
Above Mo	46	321	14.3%
Total	**46**	**769**	**6.0%**

Soure: HCD; Peloton Research, 2020

Butte County - Unincorporated	Permits	RHNA	% Goal
VLI	0	682	0.0%
LI	17	545	3.1%
Mod	105	480	21.9%
Above Mod	280	1,267	22.1%
Total	**402**	**2,974**	**13.5%**

Oroville	Permits	RHNA	% Goal
VLI	10	419	2.4%
LI	67	284	23.6%
Mod	0	306	0.0%
Above Mod	38	784	4.8%
Total	**115**	**1,793**	**6.4%**

Chico	Permits	RHNA	% Goal
VLI	15	974	1.5%
LI	7	643	1.1%
Mod	324	708	45.8%
Above Mod	1,448	1,638	88.4%
Total	**1,794**	**3,963**	**45.3%**

Biggs	Permits	RHNA	% Goal
VLI	26	48	54.2%
LI	30	30	100.0%
Mod	1	24	4.2%
Above Mod	0	82	0.0%
Total	**57**	**184**	**31.0%**

TRI-COUNTY HOUSING ALLOCATION CHALLENGES

Glenn County has already exceeded its allocation of Low-Income housing due to multi-family projects built in the City of Orland. Additional new development on the horizon in Orland should help the region reach goals in the next round of planning beyond 2019 as well. At least three new affordable projects are planned for Orland alone from 2021 to 2022. Moderate and above housing allocations for Glenn County overall have come close to total allocation goals, thanks in largest part to the bulk of activity occurring in Orland. Peter Carr, the City Manager of Orland, is always actively working to bring new development to the area by bringing attention to the community's readily available opportunity sites. The

TRI-COUNTY REGIONAL HOUSING ALLOCATION PROGRESS
Planning Period 6-2014 to 6-2019
Glenn County - 2013 through 2018 Submittals

Glenn County	Permits	RHNA	% Goal
VLI	59	60	98.3%
LI	84	40	210.0%
Mod	45	50	90.0%
Above Mod	32	110	29.1%
Total	**220**	**260**	**84.6%**

2018 not submitted

Orland	Permits	RHNA	% Goal
VLI	0	20	0.0%
LI	72	10	720.0%
Mod	35	14	250.0%
Above Mod	0	36	0.0%
Total	**107**	**80**	**133.8%**

Glenn County - Unincorporated	Permits	RHNA	% Goal
VLI	10	25	40.0%
LI	10	19	52.6%
Mod	9	25	36.0%
Above Mod	30	48	62.5%
Total	**59**	**117**	**50.4%**

2018 not submitted

Willows	Permits	RHNA	% Goal
VLI	49	15	326.7%
LI	2	11	18.2%
Mod	1	11	9.1%
Above Mod	2	26	7.7%
Total	**54**	**63**	**85.7%**

Soure: HCD; Peloton Research, 2020

TRI-COUNTY HOUSING ALLOCATION CHALLENGES

Tehama County figures show the development of Low-Income units approaching the target allocation rate due to activity in the City of Red Bluff. Activity in Corning was not recorded from 2013 to 2017 and may impact actual totals. Based on CHIP's development activity in Corning the figures could be higher before the end of this planning period. Additional post-Camp Fire building activity throughout the County should make it into the final moderate and above figures for the period that ended in 2019.

TRI-COUNTY REGIONAL HOUSING ALLOCATION PROGRESS
Planning Period 6-2014 to 6-2019
Tehama County - 2013 through 2018 Submittals

Tehama County	Permits	RHNA	% Goal
VLI	16	225	7.1%
LI	116	160	72.5%
Mod	102	172	59.3%
Above Mod	65	425	15.3%
Total	**299**	**982**	**30.4%**

Red Bluff	Permits	RHNA	% Goal
VLI	0	73	0.0%
LI	46	52	88.5%
Mod	29	61	47.5%
Above Mod	0	137	0.0%
Total	**75**	**323**	**23.2%**

Tehama County - Unincorporated	Permits	RHNA	% Goal
VLI	16	112	14.3%
LI	70	76	92.1%
Mod	69	76	90.8%
Above Mod	52	209	24.9%
Total	**207**	**473**	**43.8%**

Tehama City	Permits	RHNA	% Goal
VLI	0	2	0.0%
LI	0	2	0.0%
Mod	0	2	0.0%
Above Mod	0	4	0.0%
Total	**0**	**10**	**0.0%**

Did not submit 2014-16

Soure: HCD; Peloton Research, 2020

City of Corning	Permits	RHNA	% Goal
VLI	0	38	0.0%
LI	0	30	0.0%
Mod	4	33	12.1%
Above Mod	13	75	17.3%
Total	**17**	**176**	**9.7%**

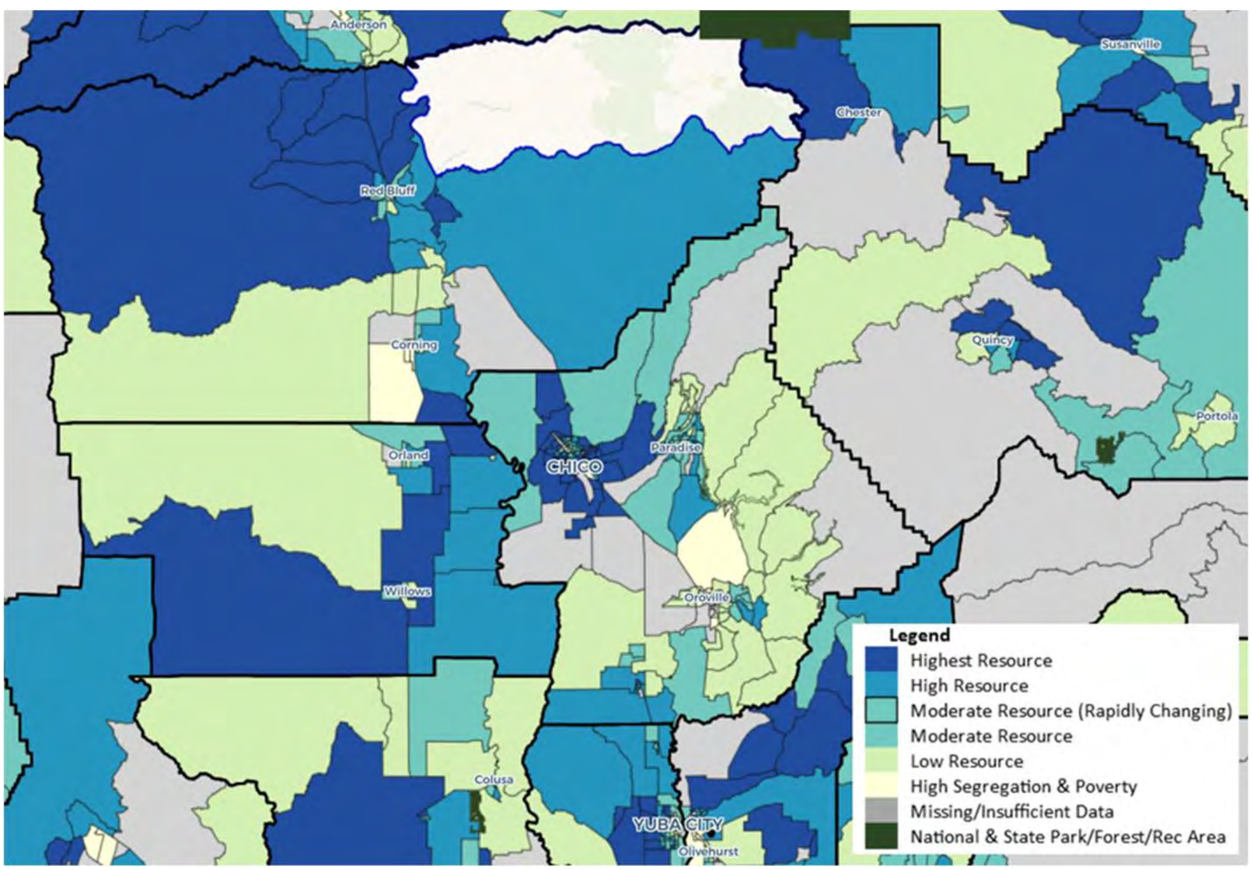
Did not submit 2013-17

OPPORTUNITIES FOR NEW AFFORDABLE UNIT PRODUCTION

HUD - Special Area Designations

A number of timely opportunities currently exist in the Tri-County region to access additional funding for new affordable housing investments following the Camp Fire. Butte County's designation as a Federal disaster provides it unique status in the region to increase the county's chances of obtaining post-disaster funding to support replacement housing. The California State Treasurer recently released updated ratings for Census tracts based on the level of resources they provide to support affordable housing communities. The objective of these ratings is to measure areas where positive community attributes, such as better schools, higher-incomes, good job prospects, and community support services are at higher levels. Placing affordable housing units in higher-level resource areas provides a greater opportunity for the individuals, families, and children in those homes to achieve better economic, social, and educational opportunities.

The map below shows the tracts throughout the tri-county region, color-coded by resource rating. A substantial number of tracts are shown to have a Moderate to Highest Resource rating. The higher the ranking the higher the scoring for potential tax credit funding. Southeast Chico's high to highest resource designation, along available development opportunity sites, has made it a key target area for the funding and development of new multi-family units over the next three to five years.

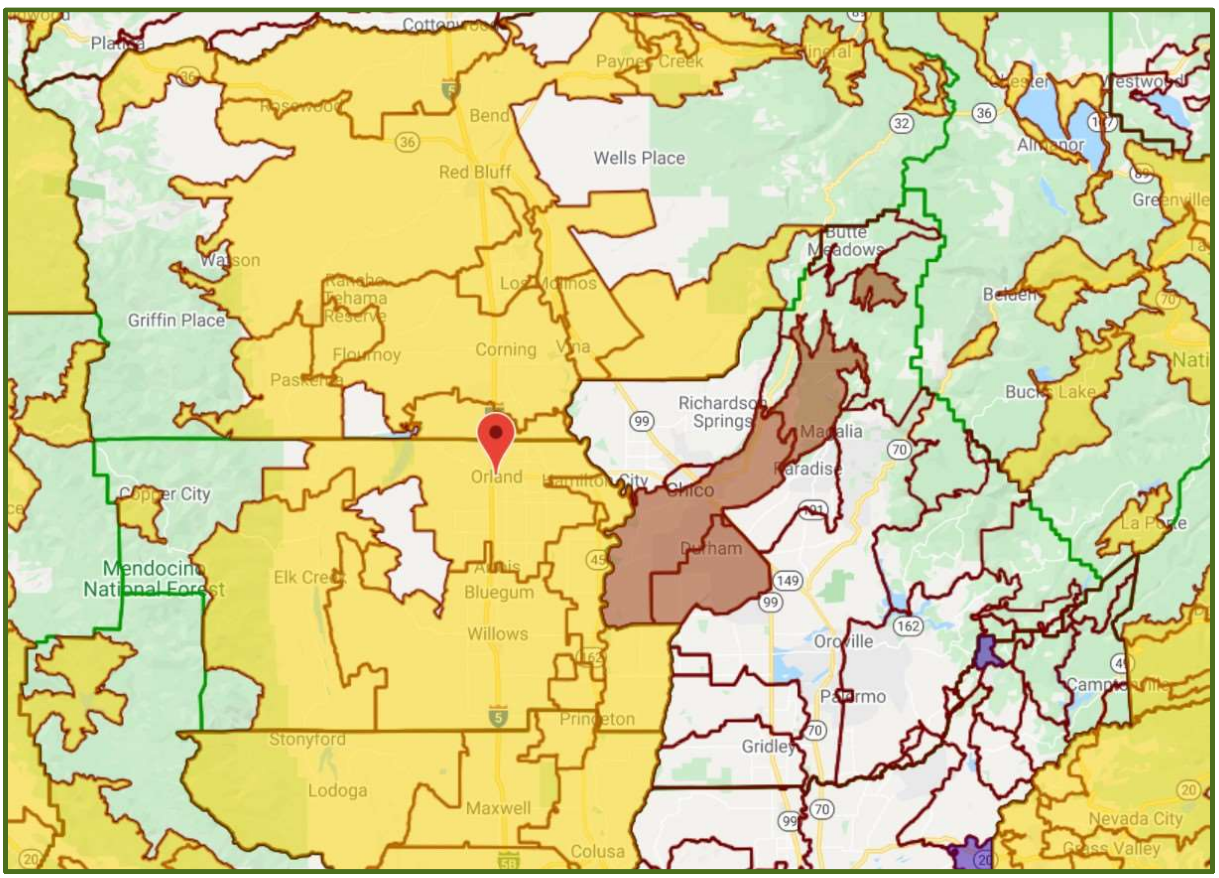


OPPORTUNITIES FOR NEW AFFORDABLE UNIT PRODUCTION - continued

HUD - Difficult Development Area Designation – Tri Counties

According to HUD, larger portions of Glenn and Tehama Counties, and select portions of Butte County, qualify as Difficult Development Areas (DDAs) in 2020, while other tracts are designated as Qualified Census Tracts (QCTs). Low-Income Housing Tax Credit Qualified Census Tracts must have 50 percent of households with incomes below 60 percent of the Area Median Gross Income (AMGI) or have a poverty rate of 25 percent or more. QCTs can be found in south Red Bluff, central to east Corning, mostly west and southside of Chico, South Oroville and Thermalito, and much of the City of Orland.

Difficult Development Areas (DDA) are areas with high land, construction and utility costs relative to the area median income and are based on Fair Market Rents. The following map shows DDAs in the Tri-County region. The City of Orland is pinpointed on the map. The areas shaded in yellow are Non-Metro DDAs, while the areas shaded brown are Small Area DDAs



Difficult Development Areas receive additional points in scoring criteria for funding opportunities provided by Low-Income Housing Tax Credits (LIHTC). These funds are highly-competitive and every advantage offered for challenging local attributes like high-construction costs are welcome.

OPPORTUNITIES FOR NEW AFFORDABLE UNIT PRODUCTION - continued

Affordable Housing Projects in the Development Pipeline

Despite the numerous challenges of bringing any affordable housing units into the region prior to the Camp Fire disaster, a considerable number of new units are working there way through the planning and financing pipeline in the region. Some of these projects, such as Creekside Place Apartments in Chico, have been in the works for several years. The urgent needs created by the wildfire disaster have helped push some of these projects forward more rapidly (by typical subsidized housing delivery timelines).

The Housing Authority of the County of Butte (HACB), through its non-profit instrumentality, the Butte County Affordable Housing Development Corporation (BCAHDC), has authorized participation in five (5) new multi-family developments proposed in the area:

- Sunrise Village Apts, **Gridley**- (36) units, Senior, partnership with Pacific West Communities (PWC), applied 2x for 9% LIHTC's, without success; received allocation of MHP funds, will be applying for 4% LIHTC's by way of next step; may consider return of MHP authority in exchange for Disaster-Set-Aside 9% LIHTC's;
- Park Avenue Apts, **Chico** - (72) units, Singles, partnership with Jamboree Housing;
- Liberty Bell Court Apts, **Orland** - (32) units, Senior, partnership with PWC, State MHP funds applied for;
- Woodward Apts, **Orland**- (41) units, Family, partnership with PWC, State-administered HOME funds applied for;
- Riverbend Apts, **Oroville** - (71) units Phase I, Family, partnership with PWC, State AHSC "transit" program application submitted.

By way of creating affordable housing opportunity in the area, the Housing Authority, through two (2) RFP's, has committed to project-base Section 8 Vouchers in support of the following new developments:

- Sunrise Village Apts, **Gridley**- (35) PBV's for Seniors, developed by PWC/BCAHDC/HACB;
- Base Camp Village II, **Butte County** (outside Oroville), (12) PBV's for Homeless with Disabilities, developed by Ron Reid, Esq/Caminar;
- Creekside Place Apts, **Chico**, (100) PBV's for Seniors/Senior Disabled (NPLH), developed by CHIP;
- Park Ave Apts, **Chico**, (43) PBV's for Singles (of (72) units total), developed by Jamboree/BCAHDC;

OPPORTUNITIES FOR NEW AFFORDABLE UNIT PRODUCTION - continued

Affordable Projects in the Pipeline – *continued*

- Liberty Bell Apts, **Orland**, (31) PBV's for Seniors, developed by PWC/BCAHDC;
- Woodward Apts, **Orland**, (25) PBV's for Families, developed by PWC/BCAHDC.

Other area affordable housing development activity in the area includes the following:

- Base Camp Village I, **Oroville**, (12) units, to be populated using HACB's Section 8 Homeless Set¬ Aside Preference, Ron Reid, Esq/Caminar.
- Mitchell Avenue, **Oroville**, (41) units for disabled singles or families, TBD, PWC/BCAHDC.
- Pine Tree Place, **Paradise**, (24) units for homeless with disabilities, Martin Family/Caminar, application for Project-Based Section 8 Vouchers pending.
- Veterans Housing, **Oroville**, VRDC, (100) units for homeless veterans, anticipates use of project-based HUD-VASH Section 8 Vouchers.
- Paradise Community Village, **Paradise**, CHIP, (36) units for families, reconstruction, LIHTC and "other" subsidized.
- Paradise Gardens III, **Paradise**, (48) units for seniors, Private Ownership - Moe West, reconstruction, USDA mortgage, HUD Project-based Section 8.
- Meriam Park Housing, **Chico** (126 units), for families, developed by Affordable Housing Development Corporation (AHDC), with possible MGP participation by BCAHDC.
- "Other" **Chico** Housing, site being negotiated (200 units), for families, developed by PWC, with possible MGP participation by BCAHDC.

AFFORDABLE HOUSING CHALLENGES & OPPORTUNITIES

THE GROWING INTEREST IN ACCESSORY DWELLING UNITS (ADUs)

ADUs, also know as in-law units or "granny" flats have been around in the tri-county markets for more decades, though lately there has been a growing interest in seeing more of these small secondary units built on the properties of new and existing single-family homes. Many tri-county communities allow ADUs by right on properties when they meet standards for zoning, lot size, and set-back. There has been a big push at the State-level to increase the number of these units to help provide additional housing to help alleviate a state-wide housing crisis.

> *The California Legislature found and declared that, among other things, allowing ADUs provides additional rental housing (Gov. Code Section 65852.150). ADUs are an essential component of addressing housing needs in California and include options for family members, friends, students, the elderly, in-home health care providers, people with disabilities and others.*

These smaller units can be built for between $50,000 and $175,000 in the tri-county area, depending on size and finishes The units reach a range of potential market segments as noted in the above excerpt from the California State legislature.

San Mateo County has put together some very helpful resources to help community members understand the value of ADUs and the process needed to get them built. The following is an excerpt from the County's website that helps explain the reasons why building a secondary unit may make sense for some homeowners:

> **Rental Income** – Renting out a second unit can provide a steady source of income to help pay a mortgage, supplement social security, save for a rainy day or just add flexibility to the household budget.
>
> **Housing Friends & Relatives** – second units are a great way for adult children, aging relatives, people with special needs or guests to stay together, but also maintain separate lives and privacy.
>
> **Downsizing** – Some homeowners move into their second unit themselves, while family, renters or others live in the main house.
>
> **Flexible Space** – As a homeowner's needs change over time, second units allow for flexibility for nannies, renters, kids returning from college, caretakers and more.
>
> **Aging in Place** – A second unit can be a lifelong home with easily accessible entries, showers, appliances, fixtures and many more comforts.
>
> **Community Benefits** – Building a second unit is an easy way for a homeowner to help address the housing crisis in San Mateo County (and other high-cost markets) by providing a home for a school teacher, a firefighter or other community member who might otherwise have to commute a long distance to find a home they can afford.
>
> Recent changes in state law have made it easier to build a second unit. Under the new laws, the review process has been streamlined, parking requirements have been reduced and fees have been lowered. The lot size requirements have also changed, so many more lots can now accommodate second units.

FANNIE MAE

Programs and Support

Fannie Me offers flexible and affordable programs that enable mortgage lenders, credit unions, banks, and community organizations to make homes more accessible in urban and rural communities. The organizations programs provide solutions based on in–depth market and business analysis and solid underwriting standards.

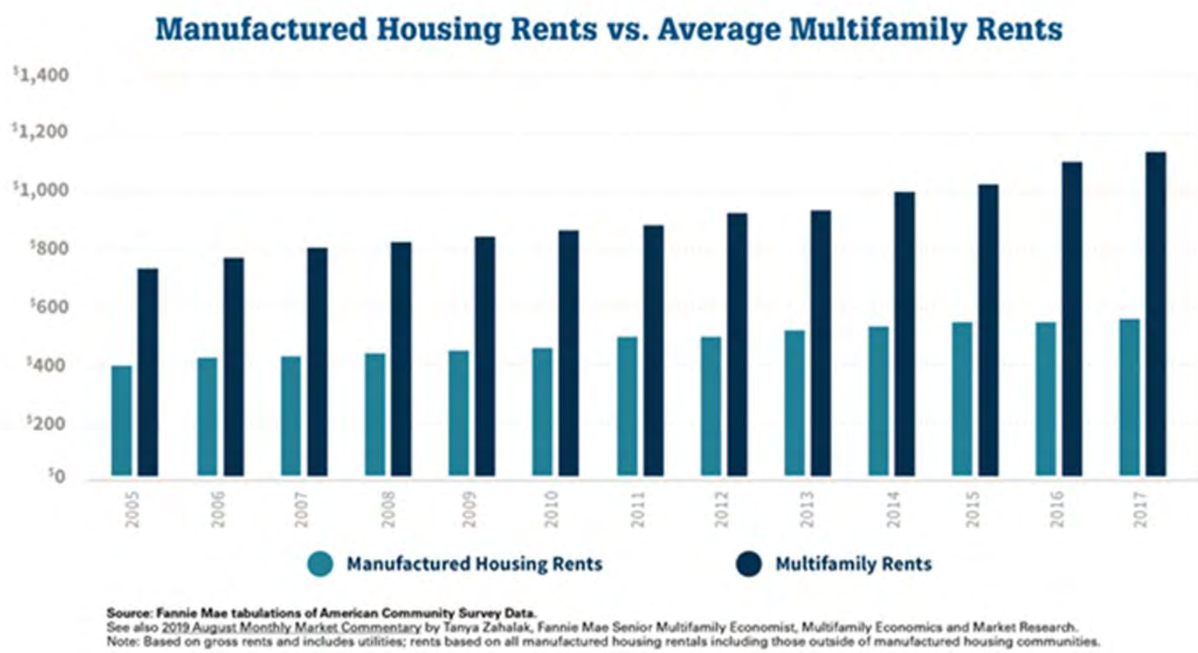
In 2015, Fannie Mae launched HomeReady®, an improved affordable lending product designed to help meet the more diverse needs of underserved populations, including low– and moderate–income, minority, and immigrant households. Some of the features of this product include:

- Flexible eligible income sources (e.g., non–borrower household income, income from renters and boarders, and non–occupant borrower income such as from extended family members)
- Down payments as low as 3.0 percent
- Favorable pricing
- Reduced or cancelable private mortgage insurance
- Fannie Mae is also a market leader in financing for multifamily rental properties. Their multifamily business works with lenders to help make access to affordable and workforce rental housing available in all markets across the country.
- In 2017, approximately 90 percent of the multifamily units Fannie Mae financed were affordable to families earning at or below 120 percent of the median income in their area, providing support for both workforce housing and affordable housing.
- They also provided $1.9 billion in financing for Manufactured Housing Communities in 2017, helping thousands of families seeking desirable, high–quality home rental and ownership options – especially in rural parts of the country.

Fannie Mae has helped created an innovative program called MH Advantage which further reduced any stigmas attached to the appearance and function of MHUs. Under this program the Manufactured Home dealer offers additional exterior finishes and upgrades to an MHU model to get it to standards required by the MH Advantage program. The purpose of the modifications to the MHUs are to align them more with the appearance and performance standards of a traditional stick-built home, making them fit more easily in a single-family residential neighborhood. The costs are higher to achieve a MH Advantage certification and sticker, though the savings is still estimated as 20% when compared to site construction. Another major benefit of dealers and homebuyers using the MH Advantage program is the availability of more favorable borrowing opportunities that provide lower interest rates comparable to that offered for stick-built home mortgages. The combined savings on unit costs and borrowing costs could make all the difference for many tri-county area homebuyers looking for affordable market-rate housing options.

FANNIE MAE - continued

Fannie Mae has conducted significant research on the cost advantages of MHUs when compared to traditional stick-built housing units. In some markets the cost of purchasing and owning and MHU is half that of stick-built homes. There are other advantageous their research has shown as well when looking at MHUs as rental units. The chart below shows the results of analysis by Fannie Mae comparing multi-family rents to those of MHU rents from 2005 to 2017. MHU rents are half that of traditional multi-family apartment rents.



These findings are of particular interest in the Tri-County region and especially the Camp Fire burn scar area where a large portion of MHU occupants were renter households. These residents were paying 20% to 40% less than the limited available apartments in the area.

AFFORDABLE HOUSING FUNDING OPPORTUNITIES – STATE OF CALIFORNIA

March 2020 to March 2021

These programs either have funding currently available for application or will be announcing a notice of funding availability (NOFA) in the next 12 months.

Affordable Housing and Sustainable Communities Program (AHSC)

The AHSC funds land use, housing, transportation, and land preservation projects that support infill and compact development and reduce greenhouse gas (GHG) emissions. Funds are available in the form of loans and/or grants in two kinds of project areas: Transit Oriented Development (TOD) Project Areas and Integrated Connectivity (ICP) Project Areas. There is an annual competitive funding cycle.

CalHome

CalHOME makes grants to local public agencies and nonprofit corporations to assist first-time homebuyers become or remain homeowners through deferred-payment loans. Funds can also be used to assist in the development of multiple-unit ownership projects.

California Emergency Solutions and Housing (CESH)

The CESH Program provides grant funds to eligible applicants for eligible activities to assist persons experiencing or at-risk of homelessness. Eligible applicants are Administrative Entities (AEs) (local governments, non-profit organizations, or unified funding agencies) designated by the Continuum of Care (CoC) to administer CESH funds in their service area. The California Department of Housing and Community Development (HCD) administers the CESH Program with funding from the Building Homes and Jobs Act Trust Fund (SB 2, Chapter 364, Statutes of 2017). HCD expects to administer CESH funding in two rounds with the first NOFA released August 2018 and the second NOFA expected early 2019.

Community Development Block Grant (CDBG)

CDBG makes funds available in four categories: Community Development (CD), Economic Development (ED), Community Services and Housing Activities, and Disaster Recovery Initiative (DRI). CDBG grants can be used broadly but are primarily used to provide a suitable living environment by expanding economic opportunities and providing decent housing to low-income households. Funds are available in California communities that do not receive CDBG funding directly from the U.S. Department of Housing and Urban Development (HUD). There is an annual competitive funding cycle for all except Economic Development, which has an over-the-counter Notice of Funding Availability process. Some of the eligible activities for CDBG include:

> **Housing** - Includes single- and multi-family rehabilitation, rental housing acquisition or homeownership assistance, and activities that support new housing construction.

CDBG Eligible Activities - continued

Public Improvements - Includes water and wastewater systems, rural electrification, and utilities such as gas services.

Community Facilities - Includes day care centers, domestic violence shelters, food banks, community centers, medical and dental facilities, and fire stations.

Public Services - Includes staff and operating costs associated with the community facilities.

Planning and Technical Assistance (PTA) - Includes studies and plans for housing, public works, and community facilities that meet CDBG national objectives and provide principal benefit to low-income persons.

Native American Allocation - Housing and housing-related activities. Also, water, sewer, and housing.

Colonia Allocation - Housing, including single- and multi-family rehabilitation, rental housing acquisition or homeownership assistance, and activities that support new housing construction.

Emergency Solutions Grants Program (ESG)

ESG makes grant funds available for projects serving homeless individuals and families through eligible non-profit organizations or local governments. ESG funds can be used for supportive services, emergency shelter/transitional housing, homelessness prevention assistance, and providing permanent housing. Funds are available in California communities that do not receive ESG funding directly from the U.S. Department of Housing and Urban Development. Funding is announced annually through a Notice of Funding Availability.

Golden State Acquisition Fund (GSAF)

GSAF was seeded with $23 million from the Department’s Affordable Housing Innovation Fund. Combined with matching funds, GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing. Loans are a maximum of $13,950,000. Funds are made available over the counter.

Home Investment Partnerships Program (HOME)

HOME assists cities, counties, and non-profit community housing development organizations (CHDOs) to create and retain affordable housing for lower-income renters or owners. HOME funds are available as loans for housing rehabilitation, new construction, and acquisition and rehabilitation of single- and multifamily projects and as grants for tenant-based rental assistance. At least 50 percent of the amount is awarded to rural applicants and 15 percent is set aside for CHDOs. Funds are available in California communities that do not receive HOME funding directly from the U.S. Department of Housing and Urban Development. Funding is announced annually through a Notice of Funding Availability.

Housing for a Healthy California (HHC)

HHC provides funding on a competitive basis to deliver supportive housing opportunities to developers using the federal National Housing Trust Funds (NHTF) allocations for operating reserve grants and capital loans. The Department will also utilize a portion of moneys collected in calendar year 2018 and deposited nto the Building Homes and Jobs Trust Fund to provide funding through grants to counties for capital and operating assistance. Funds will be announced through a Notice of Funding Availability.

Housing-Related Parks Program

The Housing-Related Parks Program funds the creation of new park and recreation facilities or improvement of existing park and recreation facilities that are associated with rental and ownership projects that are affordable to very low- and low-income households. Grant funds are made available to local jurisdictions.

Infill Infrastructure Grant Program (IIG)

IIG provides grant funding for infrastructure improvements for new infill housing in residential and/or mixed-use projects. Funds are made available through a competitive application process.

Joe Serna, Jr., Farmworker Housing Grant (FWHG)

FWHG makes grants and loans for development or rehabilitation of rental and owner-occupied housing for agricultural workers with priority for lower-income households.

Local Early Action Planning (LEAP) Grants

The Local Early Action Planning (LEAP) program assist cities and counties to plan for housing through providing over-the-counter, non-competitive planning grants.

Local Housing Trust Fund Program (LHTF)

Affordable Housing Innovation's LHTF lends money for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income. State funds matches local housing trust funds as down payment assistance to first-time homebuyers.

Mobilehome Park Rehabilitation and Resident Ownership Program (MPRROP)

MPRROP 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. Funds are made available through a competitive process in response to a periodic Notice of Funding Availability. **NOTE:** Currently, MPRROP is accepting applications on an over-the-counter basis.

Multifamily Housing Program (MHP)

MHP makes low-interest, long-term deferred-payment permanent loans for new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households.

National Housing Trust Fund

National Housing Trust Fund is a permanent federal program with dedicated source(s) of funding not subject to the annual appropriations. The funds can be used to increase and preserve the supply of affordable housing, with an emphasis on rental housing for extremely low-income households (ELI households, with incomes of 30 percent of area median or less). This year California is receiving approximately $10.1 Million for the program. Funds will be made available through a competitive process and will be announced through a Notice of Funding Availability.

No Place Like Home

The No Place Like Home Program will have $2 billion in bond proceeds to invest in the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness.

Pet Assistance and Support (PAS) Program

Pet Assistance and Support provides funds to homeless shelters for shelter, food and basic veterinary services for pets owned by individuals experiencing homelessness.

Predevelopment Loan Program (PDLP)

PDLP makes short-term loans for activities and expenses necessary for the continued preservation, construction, rehabilitation or conversion of assisted housing primarily for low-income households. Availability of funding is announced through a periodic Notice of Funding Availability. Eligible applicants include local government agencies, non-profit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are non-profit mutual or public benefit corporations.

Regional Early Action Planning (REAP) Grants

The Regional Early Action Planning (REAP) program helps council of governments (COGs) and other regional entities collaborate on projects that have a broader regional impact on housing. Grant funding is intended to help regional governments and entities facilitate local housing production that will assist local governments in meeting their Regional Housing Need Allocation (RHNA).

SB 2 Planning Grants Program

The SB 2 Planning Grants program provides one-time funding and technical assistance to all eligible local governments in California to adopt and implement plans and process improvements that streamline housing approvals and accelerate housing production. Eligible activities include updating a variety of planning documents and processes such as general plans and zoning ordinances, conducting environmental analyses, and process improvements that expedite local planning and permitting. The planning grants program is funded through the Building Homes and Jobs Act Trust Fund (SB 2, Chapter 364, Statutes of 2017). HCD was due to release the NOFA in March of 2019.

Section 811 Project Rental Assistance

Section 811 Project Rental Assistance offers long-term project-based rental assistance funding from the U.S. Department of Housing and Urban Development (HUD) through a collaborative partnership among the California Housing Finance Agency (CalHFA), Department of Health Care Services (DHCS), Department of Housing and Community Development (HCD), Department of Developmental Services (DDS) and California Tax Credit Allocation Committee (TCAC). Opportunities to apply for this project-based assistance are through a Notice of Funding Availability published by CalHFA Opens in New Window. **NOTE:** Currently funds are available on an over-the-counter basis.

Supportive Housing Multifamily Housing Program (SHMHP)

SHMHP provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units.

Transit Oriented Development Housing Program (TOD)

The TOD program makes low-interest loans and grants for rental housing that includes affordable units that are located within one-quarter mile of a transit station. Eligible applicants include cities, cities and counties, transit agencies, developers, and redevelopment agencies. Applications are accepted in response to a periodic Notice of Funding Availability.

Veterans Housing and Homelessness Prevention Program (VHHP)

VHHP makes long-term loans for development or preservation of rental housing for very low- and low-income veterans and their families. Funds are made available to sponsors who are for-profit or nonprofit corporations and public agencies. Availability of funds is announced annually through a Notice of Funding Availability.

FUNDING ON THE HORIZON

Butte County will be in receipt of its allocation of funds from its's first round of CDBG-DR funding sometime late this year to early next year:

HUD – CDBG-DR Funding Announced as of March 30, 2020
Hurricanes, **Wildfires**, Volcanic Eruptions and other **Events 2018**
P.L. 115-254 Oct. 5, 2018; P.L. 116-20 June 6, 2019
Includes Camp Fire, Woolsey, River, Ranch, and Carr Wildfires

STATE OF CALIFORNIA $1,017,399,000

The California Housing and Community Development Department (HCD) recently completed the first draft of the State Action Plan for the 2018 disaster events. This plan was prepared by outside consultants in collaboration with HCD for submittal to HUD for the allocation of the above noted CDBG-DR funds. According to HCD, the Action Plan is comprehensive needs assessment prepared to fully understand the impacts of the disasters on the individuals, businesses, and communities within the 2018 disaster impact areas. The assessment specifically identifies the effects, long-term unmet needs, and priorities for the U.S. Department of Housing and Urban Development (HUD) allocated CDBG-DR funding intended to aid in recovery, resiliency, and future mitigation. Though the plan is thorough and seeks to account for losses and the needs for affordable housing and infrastructure, the analysis is not comprehensive and therefore only meets a portion of the needs for each community impacted. Additional funds will be needed in conjunction with any CDBG-DR funds to complete most new projects. Other funds must be obtained from other sources in the future to fill the gaps in resources not provided by HUD during this particular CDBG-DR process.

The CDBG-DR funding for the 2018 California wildfires totals $1,017,399,000. Based on a recent assessment of unmet needs (June 2020), $7.23 million in funding is actually needed with just $3.23 million needed for housing. This means at least $2 billion in additional funding will be required to offset housing losses, and approximately $1.3 billion of that will be needed in Butte County alone.

Category	Loss/Need (-)	Funding Awarded or Obligated (+)	Unmet Need (=)	% of Unmet Needs
Housing	$14,876,576,401	$11,651,196,156	**$3,225,380,246**	45%
Infrastructure	$5,643,628,499	$2,805,280,125	$2,838,348,374	39%
Economic Revitalization	$2,451,825,534	$1,282,847,617	$1,168,977,918	16%
Total	**$22,972,030,435**	**$15,739,323,897**	**$7,232,706,538**	**100%**

Source: HCD; Peloton Research, 2020

The Feasibility of Building New Housing in the Tri-County Region

An Examination of the Financial Performance of Sample Building Prototypes for Selected Geographic Areas

FEASIBILITY OF BUILDING PROTOTYPES – TRI-COUNTY REGION

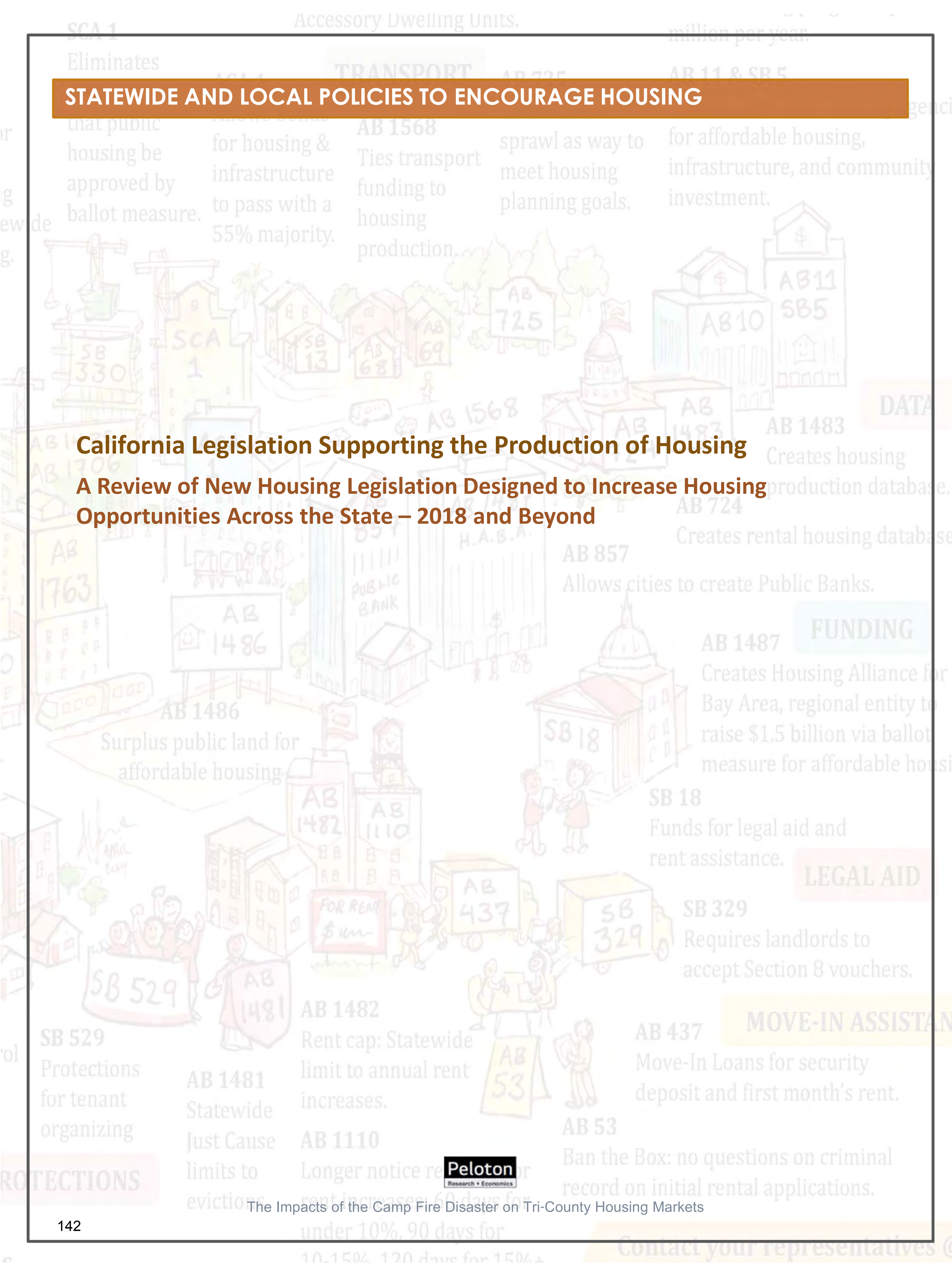
Builders in the tri-county region report that a majority of new homebuyers are looking for housing in the $250,000 to $400,000 price range. Glenn and Tehama County buyers typically seek housing at the lower half of this range while Butte County buyers seek the whole range depending upon their target community of residence. Delivering housing units in these price ranges has become extremely challenging in most of these communities due to rising construction costs, labor shortages, additional building codes, and development fees.

Simply increasing prices is not the ideal option for most builders in the tri-county region due to the more modest median incomes of the households in the markets they serve. The typical tri-county household has a median income under $50,000 while new housing prices average in excess of $350,000. As indicated previously, Butte County has been identified as one of the more severe housing cost markets in the State of California A housing-cost-to-income ratio of 6 to 7 times is not sustainable and continues to dampen economic opportunities for homeowners and local employers.

Appendix C provides the results of feasibility tests of various building types in selected geographic areas of the tri-county region. The feasibility of the prototypes was based on cost per square foot information provided by local homebuilders compared with local market data on housing prices and rents provided by local real estate professionals and market surveys.

The feasibility tests are based on a residual land basis that deduces the amount of financial resources remaining to developers to purchase land following the deduction of building costs factors from typical market prices and rents. The remaining resources available for land is dependent on the profit margin and return-on-cost rate needed by builders to move forward after all other costs have been accounted for. A modest profit margin of 8% was used as the basis for single-family homebuilders in the region. Builders of multi-family housing were provided a 5.5% return-on-cost as the motivation to move forward with project development.

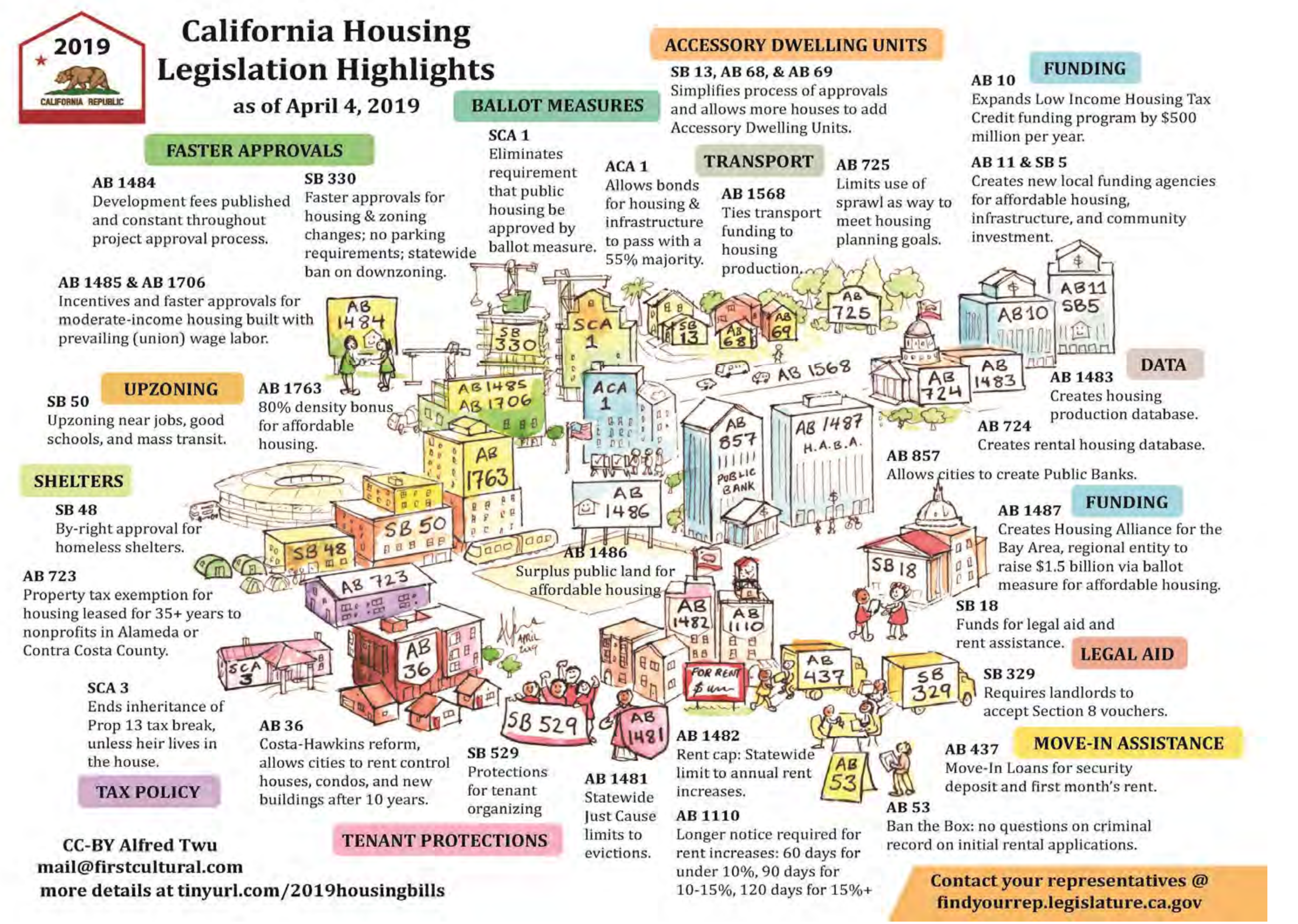
It should be noted that a negative land residual in the feasibility analysis does not necessarily stop a builder from moving forward. Higher prices and rents may be achieved to boost economic performance. Finding below market-rate land or accepting a lower-level of return are other options that a builder can choose. The feasibility tests are provided, in part, to show the challenges that may be faced in local markets when rising costs factors put additional pressure landowners who may or may not be willing to sell at their available land at price levels needed to make building projects pencil at preferred levels of return.



California Legislation Supporting the Production of Housing

A Review of New Housing Legislation Designed to Increase Housing Opportunities Across the State – 2018 and Beyond

STATEWIDE AND LOCAL POLICIES TO ENCOURAGE HOUSING



Peloton Research + Economics

STATEWIDE AND LOCAL POLICIES TO ENCOURAGE HOUSING

CALIFORNIA LEGISLATION SUPPORTING THE PRODUCTION OF HOUSING

The League of California Cities has compiled a list of 2019 California Legislation which supports the production of housing. There were 200 housing bills introduced in the State in 2019, and though most failed or were temporarily shelved, the number of bills that passed demonstrate the importance of housing issues in the State. A number of these bills will make a marked difference in combating California's various housing challenges. The following are the Senate and Assembly bills passed into law and effective for 2020.

SB 330 – Housing Crisis Act of 2019 - Skinner

- Limits a jurisdiction's ability to change development standards and zoning applicable to the project once a "preliminary application" is submitted.
- Amends the Permit Streamlining Act to specify what constitutes a "preliminary application" and states that a jurisdiction has 1 chance to identify incomplete items in an initial application, and after that may not request any new information.
- Prevents jurisdictions from increasing exactions or fees during a project's application period, and only allows such increases if the resolution or ordinance establishing the fee calls for automatic increases in the fee over time.
- Prohibits jurisdictions from conducting more than 5 hearings if a proposed housing project complies with the applicable, objective general plan and zoning standards in effect at the time the application is deemed complete.
- Prohibits a jurisdiction from enacting development policies, standards or conditions that would change current zoning and general plan designations of land to "lessen the intensity of housing"; from placing a moratorium or similar restrictions on housing development; and from limiting or capping the number of land use approvals or permits.
- Creates the Housing Accountability Act.

AB 1763 – Planning and zoning: density bonuses: affordable Housing - Chiu

- Creates enhanced density bonus options, including a potential 80% increase in base density and unlimited density bonuses for qualifying projects within a half-mile of a major transit stop.
- Applies only to projects that consist of 100% affordable housing (no more than 20% moderate-income, and the rest for lower-income).

AB 1483 – Housing Data: Collection and Reporting - Grayson

- Requires local agencies to make information available on housing development fees, applicable zoning ordinances and standards, annual fee reports and archived nexus fee studies.
- Requires cities to clearly post their impact fee schedules and nexus studies.
- HCD will be required to prepare a 10-year housing data strategy that identifies the data useful to enforce existing housing laws and inform state housing policymaking.

California Legislation Supporting the Production of Housing - continued

AB 1485 – Housing development: Streamlining - Wicks

- Clarifies that the calculation to determine if a project qualifies for SB 35 where it consists of two-thirds residential excludes underground space.
- Clarifies that the 3-year expiration for SB 35 approval in case of litigation expires 3 years after a final judgment upholding the approval. And clarifies that the approval also remains valid as long as vertical construction has begun and is in progress.
- Clarifies that local governments must issue subsequent permits without unreasonable delay, as long as those subsequent permit applications substantially comply with the approved SB 35 permit.
- Clarifies that a project complies with SB 35's qualifying criteria as long as "there is substantial evidence that would allow a reasonable person to conclude" that the development qualifies.
- Clarifies that under existing law, SB 35 projects are entitled to protection under the Housing Accountability Act.

AB 101 – Housing Development and Financing: 2019-20 Budget Act

- Effective as of July 31, 2019.
- Requires local governments to provide "by right," CEQA-exempt approvals to certain qualifying navigation centers that move homeless Californians into permanent housing.
- Creates additional incentives for cities to comply with their mandates to plan for sufficient housing under housing element law.
- Creates steep penalties for cities that refuse to comply with Housing Element law, and ties financial incentives to cities that adopt "pro-housing" policies.

AB 1560 – CEQA: Transportation: Major Transit Stop - Friedman

- Broadens the definition of a "major transit stop" to include bus rapid transit.
- Provides that projects located within a ½ mile of a qualifying bus rapid transit stop may qualify for parking reductions, CEQA infill housing, aesthetic and parking exemptions, SB 375 streamlining for qualifying transit priority projects, and a less than significant VMT impact presumption.
- The new definition also applies to local incentives.

SB 744 – Planning and Zoning: CEQA: Permanent Supportive Housing - Caballero

- Streamlines the approval process for supportive housing projects by clarifying that a decision to seek funding through the No Place Like Home program is not a project for the purpose of CEQA.

STATEWIDE AND LOCAL POLICIES TO ENCOURAGE HOUSING

California Legislation Supporting the Production of Housing - continued

AB 1197 – CEQA: exemption: City of Los Angeles: Supportive Housing and Emergency Shelters - Santiago

- Exempts from CEQA, until January 1, 2025, any action taken by certain local public agencies to convey, lease, encumber land or provide financial assistance in furtherance of providing emergency shelters or supportive housing in the City of LA. Emergency Shelters.

AB 1482 – Tenant Protection Act of 2019 – Chiu

- Enacts a yearly cap of 5% plus the change in cost of living on rent increases statewide for the next 10 years.
- Enacts a just cause provision to prevent landlords from evicting certain tenants absent just cause.
- Contains exemptions, the 2 most important of which are (i) properties built in the last 15 years, and (ii) single-family home rentals not owned by a REIT or corporation.
- Does not replace more stringent local measures, including existing local rent control with lower limits and local just cause eviction laws.

AB 1110 – Rent Increases: Noticing - Friedman

- Requires 90-day notice, rather than 60-day notice, before a landlord may increase the rent of a month-to-month tenant by more than 10%.

SB 329 – Discrimination: Housing: Source of Income - Mitchell

- Prohibits landlords from discriminating against tenants who rely on housing assistance paid directly to landlords, such as a Section 8 voucher.

SB 18 – Keep Californians Housed Act - Skinner

- Removes the December 31, 2019 sunset date on a state law which gives tenants at least 90-days' notice before their tenancy can be terminated if a landlord loses ownership of their rental property as a result of a foreclosure sale.

California Legislation Supporting the Production of Housing - continued

AB 68 – Land Use: Accessory Dwelling Units - Ting

- Allows 2 ADUs on a single lot, as well as multiple ADUs on multifamily lots.
- Requires local agencies to approve or deny an ADU project within 60 days.
- Restricts local agencies' ability to adopt certain ordinances that would discourage ADUs.

AB 881 – Accessory Dwelling Units - Bloom

- Restricting local jurisdictions' permitting criteria. Clarifies that ADUs must receive streamlined approval if constructed in existing garages.
- Eliminates local jurisdictions' ability to require owner-occupancy for 5 years.

SB 13 – Accessory Dwelling Units - Wieckowski

- Sunsets on January 1, 2025.
- Creates a tiered fee structure which charges ADUs more fairly based on their size and location.
- Prohibits local jurisdictions from imposing impact fees on ADUs under 750 square feet.
- Prohibits conditional approval of an ADU on the applicant being an "owner-applicant."

AB 587 – Accessory Dwelling Units: Sale of Separate Conveyances - Friedman

- Provides that local jurisdictions may allow ADUs to be sold or conveyed separately from a primary residence if certain conditions are met.
- Allows affordable housing organizations to sell deed-restricted ADUs to eligible low-income homeowners.

AB 670 – Common Interest Developments - Accessory Dwelling Units - Friedman

- Prevents homeowners' associations from barring ADUs.
- Allows reasonable restrictions.

AB 671 – Accessory Dwelling Units: Incentives - Friedman

- Requires local governments to include in their housing plans to incentivize and promote the creation of affordable ADUs.
- Requires HCD to develop a list of state grants and financial incentives for ADU development and post it by Dec. 31, 2020.

California Legislation Supporting the Production of Housing - continued

AB 1486 – Surplus Land - Ting

- Expands Surplus Land Act requirements for local agencies.
- Clarify what it means to grant "priority" to affordable housing proposals by requiring that agencies negotiate exclusively with the entity proposing the most units at the deepest affordability.
- Requires local governments to include specified information relating to surplus lands in their housing elements and annual progress reports.
- Requires HCD to maintain a searchable and public inventory of all publicly owned or controlled lands and their present usage.
- Provides that a local agency that violates the Act is liable for up 30 percent to 50 percent of the final sale price.

SB 6 – Residential Development: Available Land - Beall

- Requires DGS to create public searchable database of: (1) local land suitable and available for residential development based on information included in local Housing Elements; and (2) state land determined or declared to be excess.

AB 1255 – Surplus Public Land: Inventory - Rivas

- Requires cities and counties to report to the state an inventory of its surplus lands in urbanized areas.
- Requires the state to include this information in a digitized inventory of state surplus land sites.

AB 1487 – San Francisco Bay Area Regional Housing Finance Act - Chiu

- Establishes a new regional authority to raise, administer and allocate funding for affordable housing in the San Francisco Bay Area, and provide technical assistance at a regional level for tenant protection, affordable housing preservation and new affordable housing production.

SB 751 – Joint powers Authority: San Gabriel Valley Regional Housing Trust - Rubio

- Authorizes the creation of the Trust, a joint powers authority, by the County of Los Angeles and any or all of the cities within the jurisdiction of the San Gabriel Council of Governments, with the stated purpose of funding housing to assist the homeless population and low-income persons and families within the San Gabriel Valley.

STATEWIDE AND LOCAL POLICIES TO ENCOURAGE HOUSING

California Legislation Supporting the Production of Housing - continued

AB 116 – Local Government - Ting

- Removes the requirement that Enhanced Infrastructure Financing Districts (EIFDs) must receive voter approval prior to issuing bonds.

SB 128 – Public Contracts: Best Value Construction Contracting for Counties Pilot Program - Medina

- Extends the pilot program allowing certain counties to select a bidder on a "best value" basis for construction projects over $1 million to January 1, 2025 and adds new counties to the program.
- Participating counties must submit a report describing, among other things, the projects awarded using the best value procedure.

AB 695 – Community College Facilities: Design-Build Contracts - Medina

- Effective July 1, 2020.
- A design-build entity cannot be prequalified or shortlisted unless the entity provides an enforceable commitment to the school district that the entity and its subcontractors use skilled and trained workers or building and construction trade apprentices to perform all work on the project or contract.

AB 1768 – Prevailing Wage: Public Works - Carrillo

- Workers employed on public works projects may not be paid less than the general prevailing rate of per diem wages.
- Expands the definition of public works to include preconstruction works such as design, feasibility studies, land surveying, and site assessments

SB 197 – Department of Transportation: Retention Proceeds - Beall

- Department of Transportation is indefinitely prohibited from withholding retention proceeds when making progress payments for work performed by a contractor.

STATEWIDE AND LOCAL POLICIES TO ENCOURAGE HOUSING

California Legislation Supporting the Production of Housing – continued

There are additional legislative acts to keep track of over the next year, some of which are revised versions of earlier failed acts that have been significantly amended and re-introduced. Two more notable pending bills are listed as follows:

SB 795 - Affordable Housing and Community Development Investment Program – Beall

- A measure that would restore a more robust property tax-based financing mechanism focused on building affordable housing and infill infrastructure that would provide up to $2 billion annually.

ACA 1 - Affordable Housing and Public Infrastructure. Voter Approval – Aguilar-Curry

- A measure that would allow the voters to lower the vote approval threshold to 55 percent for local general obligation bonds, sales taxes or parcel taxes that invest in affordable housing and key infrastructure.

Both of these bills would provide positive opportunities to support new housing in the tri-county region. SB 795 is the rebirth of SB 5, a bill presented by Beall previously but vetoed by Governor Newson due to its cost to implement. The bill was seeking to establish the Affordable Housing and Community Development Investment Program through which local agencies could redirect property tax revenue for schools to fund affordable housing and related infrastructure. The Governor noted that the $2 billion needed annually to fund the bill would have a potential negative fiscal impact that would require other important priorities to risk losing funding.

The amendments un SB 795 were made to draw funding from other resources like the General Fund. The cost could still reach $2 billion annually. Like so many other bills introduced over the past few years, local governments continue to try to find ways to offset the major losses of the redevelopment agencies and continuing challenges presented by Prop 13. All of this while trying to build affordable and attainable housing options in an environment with rising development costs outpacing income growth.

SB 249 - Housing: Subdivision Maps Extending Expiration Dates

An important law put into place in response to the 2018 Camp Fire was SB 249. This law allows the expiration dates on the tentative maps in Butte County to be extended up to 36 months to help communities rebuild after the devastating disaster. The extension of time for subdivision maps allows local communities and developers the opportunity to regroup resources potentially lost during the wildfires (including lost workforce) and reinitiate projects to help supply much needed housing options for displaced residents still within the tri-county region, in addition to those former residents looking to return when housing opportunities become available.

APPENDIX A

BASELINE POPULATION & SOCIOECONOMIC DATA
FOR
TRI-COUNTY COMMUNITIES
2018 PRE-FIRE UPDATE

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AMERICAN COMMUNITY SURVEY (ACS)
2014-2018 5-Year Survey Selected Tables

			BUTTE COUNTY								
ACS Table	POPULATION OR HOUSEHOLD CATEGORY	California	Butte County	Biggs CCD	Chico CCD	Durham CCD	Feather Falls CCD	Gridley CCD	Oroville CCD	Palermo CCD	Paradise CCD
DP02	HOUSEHOLDS BY TYPE-Total households	12,965,435	86,797	1,311	41,357	2,039	2,206	3,686	13,728	3,123	19,347
DP02	HOUSEHOLDS BY TYPE-Total households-Family households (families)	8,915,228	51,436	1,007	22,254	1,403	1,340	2,783	8,520	2,163	11,966
DP02	HOUSEHOLDS BY TYPE-Total households-Nonfamily households	4,050,207	35,361	304	19,103	636	866	903	5,208	960	7,381
DP02	HOUSEHOLDS BY TYPE-Total households-Nonfamily households-Householder living alone-65 years and over	1,203,531	10,857	136	4,387	228	237	396	1,919	428	3,126
DP02	HOUSEHOLDS BY TYPE-Total households-Households with one or more people under 18 years	4,510,547	23,182	508	10,785	623	282	1,405	4,201	980	4,398
DP02	HOUSEHOLDS BY TYPE-Total households-Households with one or more people 65 years and over	3,688,694	28,466	450	10,421	693	979	1,179	5,065	1,124	8,555
DP02	HOUSEHOLDS BY TYPE-Total households-Average household size	2.96	2.55	3.24	2.50	2.75	2.14	3.05	2.72	2.72	2.38
DP02	HOUSEHOLDS BY TYPE-Total households-Average family size	3.54	3.14	3.69	3.08	3.31	2.63	3.54	3.41	3.14	2.94
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over	26,218,885	147,890	2,684	63,690	3,933	3,984	6,859	26,077	5,896	34,767
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Less than 9th grade	2,471,189	5,732	294	1,757	63	80	941	1,369	658	570
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-9th to 12th grade, no diploma	2,004,376	10,091	259	2,615	140	368	782	2,941	820	2,166
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-High school graduate (includes equivalency)	5,391,120	33,611	756	11,218	554	1,162	1,474	8,102	1,743	8,602
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Some college, no degree	5,582,150	44,001	843	17,205	1,230	1,426	2,038	8,159	1,638	11,462
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Associate's degree	2,051,313	15,195	172	6,912	480	294	574	2,459	460	3,844
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Bachelor's degree	5,445,781	25,926	290	15,705	947	426	869	2,132	364	5,193
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Graduate or professional degree	3,272,956	13,334	70	8,278	519	228	181	915	213	2,930
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-Total Civilian Noninstitutionalized Population	38,653,948	224,510	4,250	106,187	5,636	4,725	11,268	37,631	8,501	46,312
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-Total Civilian Noninstitutionalized Population-With a disability	4,089,685	38,146	698	13,018	718	1,162	2,048	8,243	1,971	10,288
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-Under 18 years	9,059,370	45,583	1,131	20,374	1,309	486	3,054	8,925	1,969	8,335
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-Under 18 years-With a disability	295,092	2,574	73	886	103	0	230	508	159	615
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-18 to 64 years	24,374,529	139,711	2,530	71,978	3,360	2,721	6,575	21,639	4,819	26,089
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-18 to 64 years-With a disability	1,971,981	20,427	421	7,418	306	610	1,057	4,578	989	5,048
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-65 years and over	5,220,049	39,216	589	13,835	967	1,518	1,639	7,067	1,713	11,888
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-65 years and over-With a disability	1,822,612	15,145	204	4,714	309	552	761	3,157	823	4,625
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over	36,668,081	214,552	4,033	101,008	5,412	4,609	10,517	36,510	8,019	44,444
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-English only	20,487,071	182,416	2,884	85,191	4,795	4,179	6,620	30,911	5,952	41,884
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Language other than English	16,181,010	32,136	1,149	15,817	617	430	3,897	5,599	2,067	2,560
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Language other than English-Speak English less than very well""	6,621,028	11,652	580	4,686	135	162	1,796	2,502	1,049	742
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Spanish	10,529,621	20,332	1,076	10,043	540	305	3,665	1,621	1,542	1,540
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Spanish-Speak English less than very well""	4,253,679	7,272	559	2,838	135	100	1,716	598	898	428
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Other Indo-European languages	1,641,520	3,418	53	1,980	49	27	82	484	155	588
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Other Indo-European languages-Speak English less than very well""	498,572	778	12	457	0	0	39	206	32	32
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Asian and Pacific Islander languages	3,636,258	7,330	20	2,977	0	92	150	3,360	311	420
DP02	LANGUAGE SPOKEN AT HOME-Population 5 yrs & over-Asian & Pacific Islander languages-Speak English less than very well""	1,743,664	3,397	9	1,217	0	60	41	1,669	119	282
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Other languages	373,611	1,056	0	817	28	6	0	134	59	12
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Other languages-Speak English less than very well""	125,113	205	0	174	0	2	0	29	0	0
DP02	COMPUTERS AND INTERNET USE-Total households	12,965,435	86,797	1,311	41,357	2,039	2,206	3,686	13,728	3,123	19,347
DP02	COMPUTERS AND INTERNET USE-Total households-With a computer	11,886,064	78,815	1,222	38,543	1,993	1,898	3,233	11,878	2,479	17,569
DP02	COMPUTERS AND INTERNET USE-Total households-With a broadband Internet subscription	10,981,568	72,243	1,086	35,896	1,755	1,558	2,890	10,598	2,070	16,390

			BUTTE COUNTY								
ACS Table	POPULATION OR HOUSEHOLD CATEGORY	California	Butte County	Biggs CCD	Chico CCD	Durham CCD	Feather Falls CCD	Gridley CCD	Oroville CCD	Palermo CCD	Paradise CCD
DP03	EMPLOYMENT STATUS-Population 16 years and over	31,109,195	186,682	3,165	88,786	4,591	4,274	8,570	31,188	6,808	39,300
DP03	EMPLOYMENT STATUS-Population 16 years and over-In labor force	19,758,291	104,083	1,880	56,905	2,811	1,557	4,844	14,017	3,295	18,774
DP03	EMPLOYMENT STATUS-Population 16 years and over-In labor force-Civilian labor force	19,630,514	103,993	1,880	56,888	2,811	1,557	4,844	14,005	3,295	18,713
DP03	EMPLOYMENT STATUS-Population 16 years and over-In labor force-Civilian labor force-Employed	18,309,012	94,908	1,761	52,058	2,702	1,238	4,340	12,714	2,855	17,240
DP03	EMPLOYMENT STATUS-Population 16 years and over-In labor force-Civilian labor force-Unemployed	1,321,502	9,085	119	4,830	109	319	504	1,291	440	1,473
DP03	INDUSTRY-Civilian employed population 16 years and over	18,309,012	94,908	1,761	52,058	2,702	1,238	4,340	12,714	2,855	17,240
DP03	INDUSTRY-Civilian employed population 16 years and over-Agriculture, forestry, fishing and hunting, and mining	419,569	3,792	340	1,352	182	43	764	331	403	377
DP03	INDUSTRY-Civilian employed population 16 years and over-Construction	1,132,708	5,506	54	2,669	185	85	143	944	234	1,192
DP03	INDUSTRY-Civilian employed population 16 years and over-Manufacturing	1,706,099	6,230	150	3,102	75	110	355	903	274	1,261
DP03	INDUSTRY-Civilian employed population 16 years and over-Wholesale trade	529,457	1,740	61	873	142	13	108	194	21	328
DP03	INDUSTRY-Civilian employed population 16 years and over-Retail trade	1,947,161	12,823	171	7,479	212	128	551	1,272	193	2,817
DP03	INDUSTRY-Civilian employed population 16 years and over-Transportation and warehousing, and utilities	941,194	3,287	71	1,569	69	61	306	495	149	567
DP03	INDUSTRY-Civilian employed population 16 years and over-Information	538,456	1,680	0	1,200	18	4	23	119	15	301
DP03	INDUSTRY-Civilian employed population 16 years and over-Finance and insurance, and real estate and rental and leasing	1,111,863	4,995	70	2,923	138	39	138	711	64	912
DP03	INDUSTRY-Civilian employed population 16 years and over-Professional, scientific, and management, and administrative and waste management services	2,457,308	8,871	199	5,547	247	125	322	1,079	185	1,167
DP03	INDUSTRY-Civilian employed population 16 years and over-Educational services, and health care and social assistance	3,839,707	26,046	464	14,654	946	268	891	3,101	652	5,070
DP03	INDUSTRY-Civilian employed population 16 years and over-Arts, entertainment, and recreation, and accommodation and food services	1,915,998	11,195	62	6,330	263	191	375	2,070	310	1,594
DP03	INDUSTRY-Civilian employed population 16 years and over-Other services, except public administration	967,240	4,549	79	2,525	71	96	191	577	147	863
DP03	INDUSTRY-Civilian employed population 16 years and over-Public administration	802,252	4,194	40	1,835	154	75	173	918	208	791
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households	12,965,435	86,797	1,311	41,357	2,039	2,206	3,686	13,728	3,123	19,347
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-Less than $10,000	656,515	6,590	18	3,770	134	123	106	911	265	1,263
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$10,000 to $14,999	573,531	6,413	39	3,049	132	210	275	1,024	269	1,415
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$15,000 to $24,999	1,035,971	10,660	119	4,598	156	445	364	2,223	536	2,219
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$25,000 to $34,999	1,023,222	8,764	145	3,523	130	284	354	1,887	409	2,032
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$35,000 to $49,999	1,415,573	12,152	210	5,398	191	379	650	2,197	428	2,699
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$50,000 to $74,999	2,065,373	14,353	234	6,560	185	326	838	2,452	455	3,303
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$75,000 to $99,999	1,589,511	9,407	171	4,442	163	175	443	1,309	227	2,477
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$100,000 to $149,999	2,102,239	10,558	145	5,377	558	175	406	1,174	372	2,351
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$150,000 to $199,999	1,082,448	4,115	120	2,519	147	42	127	299	109	752
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$200,000 or more	1,421,052	3,785	110	2,121	243	47	123	252	53	836
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-Median household income (dollars)	71,228	48,443	60,701	50,968	86,838	36,297	52,569	40,700	38,797	50,282
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-Mean household income (dollars)	101,493	69,621	98,797	74,380	101,930	50,908	66,751	53,568	53,904	70,676
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With earnings	10,461,101	60,829	1,010	32,414	1,452	1,045	2,733	8,565	2,081	11,529
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With earnings-Mean earnings (dollars)	102,008	70,576	81,499	73,411	111,746	56,102	64,820	53,539	51,800	75,184
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Social Security	3,554,602	31,075	508	10,841	687	1,209	1,198	6,110	1,300	9,222
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Social Security-Mean Social Security income (dollars)	18,856	18,706	22,162	18,277	18,679	18,368	18,652	18,369	19,899	19,130
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With retirement income	2,093,202	18,397	275	6,706	403	778	685	3,297	821	5,432
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With retirement income-Mean retirement income (dollars)	32,908	28,075	50,939	29,474	39,048	22,755	27,562	22,196	20,455	29,922
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Supplemental Security Income	800,477	7,614	78	2,682	116	228	416	1,866	347	1,881
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Supplemental Security Income-Mean Supplemental Security Income (dollars)	10,206	10,993	12,305	10,830	10,597	9,797	9,207	11,145	11,428	11,506
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With cash public assistance income	442,856	3,710	36	1,417	45	54	141	1,258	173	586

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ACS Table	POPULATION OR HOUSEHOLD CATEGORY	California	Butte County	Biggs CCD	Chico CCD	Durham CCD	Feather Falls CCD	Gridley CCD	Oroville CCD	Palermo CCD	Paradise CCD
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With cash public assistance income-Mean cash public assistance income (dollars)	4,558	4,265	4,592	3,380	N	3,930	3,901	5,136	5,389	4,459
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Food Stamp/SNAP benefits in the past 12 months	1,184,714	10,360	194	4,252	123	319	440	2,711	409	1,912
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families	8,915,228	51,436	1,007	22,254	1,403	1,340	2,783	8,520	2,163	11,966
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-Less than $10,000	319,010	1,854	26	910	53	27	44	385	82	327
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$10,000 to $14,999	227,507	1,531	8	730	42	76	123	239	119	194
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$15,000 to $24,999	588,714	4,840	82	1,859	43	215	245	1,103	346	947
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$25,000 to $34,999	647,941	4,691	96	1,481	75	179	288	1,161	308	1,103
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$35,000 to $49,999	949,742	6,972	121	2,636	92	236	500	1,327	329	1,731
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$50,000 to $74,999	1,411,976	9,728	217	3,866	146	256	613	1,831	317	2,482
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$75,000 to $99,999	1,139,711	7,139	164	3,009	101	134	409	1,032	225	2,065
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$100,000 to $149,999	1,598,995	8,357	133	4,102	524	134	324	986	290	1,864
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$150,000 to $199,999	865,382	3,263	107	1,851	132	36	114	264	109	650
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$200,000 or more	1,166,250	3,061	53	1,810	195	47	123	192	38	603
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-Median family income (dollars)	$81,416	$63,825	$65,806	$72,507	$113,177	$44,861	$57,441	$50,417	$47,250	$64,585
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-Mean family income (dollars)	$113,046	$85,184	$89,998	$96,195	$118,405	$62,366	$73,382	$63,158	$61,631	$85,645
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Per capita income (dollars)	$35,021	$27,537	$31,296	$29,792	$38,279	$23,710	$22,340	$19,828	$20,724	$30,110
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population	38,653,948	224,510	4,250	106,187	5,636	4,725	11,268	37,631	8,501	46,312
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population-With health insurance coverage	35,373,781	207,949	3,827	97,712	5,482	4,195	10,325	35,359	7,669	43,380
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population-With health insurance coverage-With private health insurance	24,501,734	135,747	2,145	71,568	4,058	2,195	5,817	17,886	4,221	27,857
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population-With health insurance coverage-With public coverage	14,387,695	105,345	2,129	38,881	2,192	3,174	5,966	23,093	5,055	24,855
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population-No health insurance coverage	3,280,167	16,561	423	8,475	154	530	943	2,272	832	2,932
DP04	HOUSING OCCUPANCY-Total housing units	14,084,824	98,743	1,364	45,945	2,215	3,043	4,184	15,738	3,674	22,580
DP04	HOUSING OCCUPANCY-Total housing units-Occupied housing units	12,965,435	86,797	1,311	41,357	2,039	2,206	3,686	13,728	3,123	19,347
DP04	HOUSING OCCUPANCY-Total housing units-Vacant housing units	1,119,389	11,946	53	4,588	176	837	498	2,010	551	3,233
DP04	HOUSING OCCUPANCY-Total housing units-Homeowner vacancy rate	1	2	3	2	0	2	1	1	2	3
DP04	HOUSING OCCUPANCY-Total housing units-Rental vacancy rate	4	7	3	8	6	3	5	6	6	9
DP04	UNITS IN STRUCTURE-Total housing units	14,084,824	98,743	1,364	45,945	2,215	3,043	4,184	15,738	3,674	22,580
DP04	UNITS IN STRUCTURE-Total housing units-1-unit, detached	8,157,883	61,378	1,228	25,106	1,813	1,917	3,446	10,450	2,134	15,284
DP04	UNITS IN STRUCTURE-Total housing units-1-unit, attached	991,403	3,503	35	2,232	38	24	113	552	15	494
DP04	UNITS IN STRUCTURE-Total housing units-2 units	344,085	2,468	23	1,731	0	12	114	357	9	222
DP04	UNITS IN STRUCTURE-Total housing units-3 or 4 units	777,985	6,394	0	4,860	148	1	161	634	8	582
DP04	UNITS IN STRUCTURE-Total housing units-5 to 9 units	859,787	4,412	0	3,612	32	0	29	549	0	190
DP04	UNITS IN STRUCTURE-Total housing units-10 to 19 units	731,491	2,732	0	2,322	0	4	56	262	0	88
DP04	UNITS IN STRUCTURE-Total housing units-20 or more units	1,686,945	4,642	0	3,582	0	0	57	450	34	519
DP04	UNITS IN STRUCTURE-Total housing units-Mobile home	520,262	12,863	78	2,480	184	1,066	190	2,371	1,402	5,092
DP04	UNITS IN STRUCTURE-Total housing units-Boat, RV, van, etc.	14,983	351	0	20	0	19	18	113	72	109
DP04	YEAR STRUCTURE BUILT-Total housing units	14,084,824	98,743	1,364	45,945	2,215	3,043	4,184	15,738	3,674	22,580
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 2014 or later	152,162	997	18	718	19	9	43	63	0	127
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 2010 to 2013	230,279	1,880	20	1,308	64	31	84	129	47	197
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 2000 to 2009	1,598,759	11,550	131	5,222	405	583	385	1,604	731	2,489
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1990 to 1999	1,536,758	13,339	138	7,697	336	583	265	1,284	607	2,429
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1980 to 1989	2,135,838	16,852	170	8,348	123	590	343	2,346	450	4,482
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1970 to 1979	2,488,636	21,882	256	8,982	422	699	703	3,351	863	6,606
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1960 to 1969	1,892,586	10,714	153	4,512	410	133	653	2,133	306	2,414
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1950 to 1959	1,900,467	9,303	85	3,635	283	178	635	2,049	297	2,141
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1940 to 1949	849,660	5,204	210	2,088	59	101	509	1,133	220	884
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1939 or earlier	1,299,679	7,022	183	3,435	94	136	564	1,646	153	811

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DP04	HOUSING TENURE-Occupied housing units	12,965,435	86,797	1,311	41,357	2,039	2,206	3,686	13,728	3,123	19,347
DP04	HOUSING TENURE-Occupied housing units-Owner-occupied	7,085,435	51,358	878	19,895	1,435	1,746	2,121	8,363	2,455	14,465
DP04	HOUSING TENURE-Occupied housing units-Renter-occupied	5,880,000	35,439	433	21,462	604	460	1,565	5,365	668	4,882
DP04	HOUSING TENURE-Occupied housing units-Average household size of owner-occupied unit	3	2	3	3	3	2	3	3	3	2
DP04	HOUSING TENURE-Occupied housing units-Average household size of renter-occupied unit	3	3	3	2	3	2	3	3	3	3
DP04	VEHICLES AVAILABLE-Occupied housing units	12,965,435	86,797	1,311	41,357	2,039	2,206	3,686	13,728	3,123	19,347
DP04	VEHICLES AVAILABLE-Occupied housing units-No vehicles available	939,034	6,232	23	3,179	76	110	130	1,391	157	1,166
DP04	VEHICLES AVAILABLE-Occupied housing units-1 vehicle available	3,993,143	27,223	174	14,029	377	578	1,078	4,601	737	5,649
DP04	VEHICLES AVAILABLE-Occupied housing units-2 vehicles available	4,838,980	32,282	632	15,666	687	797	1,348	4,752	1,069	7,331
DP04	VEHICLES AVAILABLE-Occupied housing units-3 or more vehicles available	3,194,278	21,060	482	8,483	899	721	1,130	2,984	1,160	5,201
DP04	SELECTED CHARACTERISTICS-Occupied housing units	12,965,435	86,797	1,311	41,357	2,039	2,206	3,686	13,728	3,123	19,347
DP04	SELECTED CHARACTERISTICS-Occupied housing units-Lacking complete plumbing facilities	57,397	557	0	342	0	7	28	74	33	73
DP04	SELECTED CHARACTERISTICS-Occupied housing units-Lacking complete kitchen facilities	149,476	687	0	198	0	14	23	172	41	239
DP04	SELECTED CHARACTERISTICS-Occupied housing units-No telephone service available	244,594	1,561	0	688	210	62	54	301	88	158
DP04	VALUE-Owner-occupied units	7,085,435	51,358	878	19,895	1,435	1,746	2,121	8,363	2,455	14,465
DP04	VALUE-Owner-occupied units-Less than $50,000	236,605	4,419	9	1,670	0	120	76	732	340	1,472
DP04	VALUE-Owner-occupied units-$50,000 to $99,999	181,381	2,947	35	256	23	171	79	971	184	1,228
DP04	VALUE-Owner-occupied units-$100,000 to $149,999	222,653	4,456	109	589	94	206	275	1,435	261	1,487
DP04	VALUE-Owner-occupied units-$150,000 to $199,999	327,474	6,795	229	994	19	326	542	1,833	348	2,504
DP04	VALUE-Owner-occupied units-$200,000 to $299,999	852,182	13,348	275	5,604	261	428	704	1,812	624	3,640
DP04	VALUE-Owner-occupied units-$300,000 to $499,999	1,947,930	13,805	135	8,048	399	434	307	1,218	487	2,777
DP04	VALUE-Owner-occupied units-$500,000 to $999,999	2,362,105	4,875	73	2,523	548	51	95	252	183	1,150
DP04	VALUE-Owner-occupied units-$1,000,000 or more	955,105	713	13	211	91	10	43	110	28	207
DP04	VALUE-Owner-occupied units-Median (dollars)	475,900	248,100	215,700	314,800	469,900	208,300	214,000	176,700	213,200	213,300
DP04	MORTGAGE STATUS-Owner-occupied units	7,085,435	51,358	878	19,895	1,435	1,746	2,121	8,363	2,455	14,465
DP04	MORTGAGE STATUS-Owner-occupied units-Housing units with a mortgage	5,022,699	30,553	572	12,777	841	828	1,411	4,888	1,243	7,993
DP04	MORTGAGE STATUS-Owner-occupied units-Housing units without a mortgage	2,062,736	20,805	306	7,118	594	918	710	3,475	1,212	6,472
DP04	SELECTED MONTHLY OWNER COSTS (SMOC)-Housing units with a mortgage	5,022,699	30,553	572	12,777	841	828	1,411	4,888	1,243	7,993
DP04	SELECTED MONTHLY OWNER COSTS (SMOC)-Housing units without a mortgage	2,062,736	20,805	306	7,118	594	918	710	3,475	1,212	6,472
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	4,995,158	30,401	572	12,736	826	825	1,403	4,888	1,243	7,908
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-Less than 20.0 percent	1,657,223	11,301	251	5,276	318	258	500	1,622	312	2,764
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-20.0 to 24.9 percent	775,888	5,052	63	2,198	70	75	272	815	264	1,295
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-25.0 to 29.9 percent	617,424	3,400	57	1,437	86	68	201	527	147	877
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-30.0 to 34.9 percent	443,412	2,380	80	1,031	51	52	83	395	102	586
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-35.0 percent or more	1,501,211	8,268	121	2,794	301	372	347	1,529	418	2,386
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-Not computed	27,541	152	0	41	15	3	8	0	0	85
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	2,033,782	20,358	306	7,059	579	901	699	3,410	1,191	6,213
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-Less than 10.0 percent	947,062	8,597	157	3,390	304	363	388	1,366	448	2,181
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-10.0 to 14.9 percent	353,259	3,577	71	1,011	87	152	91	487	323	1,355
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-15.0 to 19.9 percent	204,223	2,062	41	657	36	77	43	409	117	682
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-20.0 to 24.9 percent	130,653	1,123	0	360	18	81	33	305	60	266
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-25.0 to 29.9 percent	89,008	1,301	19	460	27	75	24	275	69	352
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-30.0 to 34.9 percent	61,427	744	0	224	0	50	70	51	30	319
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-35.0 percent or more	248,150	2,954	18	957	107	103	50	517	144	1,058
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-Not computed	28,954	447	0	59	15	17	11	65	21	259

			BUTTE COUNTY								
ACS Table	POPULATION OR HOUSEHOLD CATEGORY	California	Butte County	Biggs CCD	Chico CCD	Durham CCD	Feather Falls CCD	Gridley CCD	Oroville CCD	Palermo CCD	Paradise CCD
DP04	GROSS RENT-Occupied units paying rent-Median (dollars)	1,429	1,016	1,012	1,055	1,292	789	874	884	1,016	1,036
DP04	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)	5,583,332	33,103	321	20,429	525	336	1,428	5,028	508	4,528
DP04	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-Less than 15.0 percent	552,869	3,017	77	1,688	102	58	222	450	46	374
DP04	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-15.0 to 19.9 percent	614,966	2,910	43	1,413	105	22	257	535	22	513
DP04	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-20.0 to 24.9 percent	679,934	3,422	55	2,115	62	36	111	565	28	450
DP04	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-25.0 to 29.9 percent	642,059	3,234	10	2,246	36	10	89	453	21	369
DP04	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-30.0 to 34.9 percent	531,852	3,200	0	1,878	32	48	263	514	30	435
DP04	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-35.0 percent or more	2,561,652	17,320	136	11,089	188	162	486	2,511	361	2,387
DP04	GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-Not computed	296,668	2,336	112	1,033	79	124	137	337	160	354
DP05	SEX AND AGE-Total population	39,148,760	227,075	4,250	106,720	5,636	4,725	11,362	39,203	8,501	46,678
DP05	SEX AND AGE-Total population-Under 5 years	2,480,679	12,523	217	5,712	224	116	845	2,693	482	2,234
DP05	SEX AND AGE-Total population-5 to 9 years	2,499,319	13,858	328	6,036	360	226	1,020	2,561	618	2,709
DP05	SEX AND AGE-Total population-10 to 14 years	2,556,669	11,572	446	5,031	360	99	860	2,346	461	1,969
DP05	SEX AND AGE-Total population-15 to 19 years	2,583,578	15,615	248	9,148	506	144	493	2,271	594	2,211
DP05	SEX AND AGE-Total population-20 to 24 years	2,809,630	25,617	327	17,103	253	156	1,285	3,255	450	2,788
DP05	SEX AND AGE-Total population-25 to 34 years	5,904,012	28,693	636	14,893	633	408	1,197	5,205	795	4,926
DP05	SEX AND AGE-Total population-35 to 44 years	5,185,165	24,065	343	11,954	770	397	1,399	3,846	1,184	4,172
DP05	SEX AND AGE-Total population-45 to 54 years	5,155,853	25,068	627	11,258	981	626	1,300	4,305	1,057	4,914
DP05	SEX AND AGE-Total population-55 to 59 years	2,465,921	15,004	278	5,490	314	503	724	2,849	528	4,318
DP05	SEX AND AGE-Total population-60 to 64 years	2,192,477	14,841	211	5,853	268	532	529	2,508	619	4,321
DP05	SEX AND AGE-Total population-65 to 74 years	3,061,431	23,163	379	8,240	641	931	946	3,940	1,014	7,072
DP05	SEX AND AGE-Total population-75 to 84 years	1,552,456	11,730	141	3,750	207	484	563	2,445	542	3,598
DP05	SEX AND AGE-Total population-85 years and over	701,570	5,326	69	2,252	119	103	201	979	157	1,446
DP05	SEX AND AGE-Total population-Under 18 years	9,073,655	45,658	1,131	20,394	1,309	486	3,054	8,949	1,969	8,366
DP05	SEX AND AGE-Total population-62 years and over	6,571,629	49,044	700	18,115	1,149	1,827	1,969	8,777	2,003	14,504
DP05	SEX AND AGE-Total population-65 years and over	5,315,457	40,219	589	14,242	967	1,518	1,710	7,364	1,713	12,116
DP05	RACE-Total population	39,148,760	227,075	4,250	106,720	5,636	4,725	11,362	39,203	8,501	46,678
DP05	RACE-Total population-One race-Black or African American	2,267,875	3,477	0	2,034	25	3	93	1,070	76	176
DP05	RACE-Total population-One race-American Indian and Alaska Native	296,475	2,885	95	912	0	125	48	807	383	515
DP05	RACE-Total population-One race-Asian	5,604,339	10,151	55	4,553	24	85	278	4,324	363	469
DP05	RACE-Total population-One race-Native Hawaiian and Other Pacific Islander	153,366	427	0	237	0	31	10	114	0	35
DP05	RACE-Total population-Two or more races	1,882,227	14,150	464	5,197	327	384	431	3,956	619	2,772
DP05	HISPANIC OR LATINO AND RACE-Total population-Hispanic or Latino (of any race)	15,221,577	36,358	1,421	18,228	741	622	4,593	4,827	2,080	3,846
DP05	HISPANIC OR LATINO AND RACE-Total population-Hispanic or Latino (of any race)-Mexican	12,621,844	30,814	1,369	15,424	637	364	4,362	3,820	1,863	2,975

AMERICAN COMMUNITY SURVEY (ACS)
2014-2018 5-Year Survey Selected Tables

ACS Table	POPULATION OR HOUSEHOLD CATEGORY	California	GLENN COUNTY Glenn County	GLENN COUNTY Orland CCD	GLENN COUNTY Willows CCD	California	TEHAMA COUNTY Tehama County	TEHAMA COUNTY Corning CCD	TEHAMA COUNTY E. Tehama CCD	TEHAMA COUNTY Red Bluff CCD	TEHAMA COUNTY W. Tehama CCD
DP02	HOUSEHOLDS BY TYPE-Total households	12,965,435	10,017	6,169	3,848	12,965,435	24,025	5,072	1,444	15,696	1,813
DP02	HOUSEHOLDS BY TYPE-Total households-Family households (families)	8,915,228	7,390	4,803	2,587	8,915,228	16,004	3,690	774	10,244	1,296
DP02	HOUSEHOLDS BY TYPE-Total households-Nonfamily households	4,050,207	2,627	1,366	1,261	4,050,207	8,021	1,382	670	5,452	517
DP02	HOUSEHOLDS BY TYPE-Total households-Nonfamily households-Householder living alone-65 years and over	1,203,531	947	565	382	1,203,531	3,005	677	252	1,877	199
DP02	HOUSEHOLDS BY TYPE-Total households-Households with one or more people under 18 years	4,510,547	3,626	2,415	1,211	4,510,547	7,572	1,874	399	4,759	540
DP02	HOUSEHOLDS BY TYPE-Total households-Households with one or more people 65 years and over	3,688,694	3,134	1,819	1,315	3,688,694	8,266	1,680	542	5,375	669
DP02	HOUSEHOLDS BY TYPE-Total households-Average household size	2.96	2.75	2.88	2.55	2.96	2.60	2.82	2.27	2.56	2.61
DP02	HOUSEHOLDS BY TYPE-Total households-Average family size	3.54	3.22	3.28	3.10	3.54	3.15	3.33	3.04	3.12	2.99
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over	26,218,885	17,924	10,990	6,934	26,218,885	43,334	9,124	2,445	28,354	3,411
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Less than 9th grade	2,471,189	2,467	1,683	784	2,471,189	3,093	1,047	134	1,574	338
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-9th to 12th grade, no diploma	2,004,376	1,959	1,278	681	2,004,376	3,673	1,029	210	2,124	310
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-High school graduate (includes equivalency)	5,391,120	5,058	3,013	2,045	5,391,120	13,319	2,957	672	8,576	1,114
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Some college, no degree	5,582,150	4,416	2,753	1,663	5,582,150	13,211	2,534	642	9,181	854
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Associate's degree	2,051,313	1,540	744	796	2,051,313	3,329	556	255	2,264	254
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Bachelor's degree	5,445,781	1,947	1,242	705	5,445,781	4,820	687	306	3,489	338
DP02	EDUCATIONAL ATTAINMENT-Population 25 years and over-Graduate or professional degree	3,272,956	537	277	260	3,272,956	1,889	314	226	1,146	203
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-Total Civilian Noninstitutionalized Population	38,653,948	27,593	17,787	9,806	38,653,948	62,838	14,361	3,379	40,348	4,750
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-Total Civilian Noninstitutionalized Population-With a disability	4,089,685	4,622	2,677	1,945	4,089,685	12,622	1,989	622	9,039	972
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-Under 18 years	9,059,370	7,458	4,980	2,478	9,059,370	15,158	4,187	818	9,212	941
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-Under 18 years-With a disability	295,092	364	170	194	295,092	744	133	39	536	36
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-18 to 64 years	24,374,529	15,878	10,329	5,549	24,374,529	35,814	7,851	1,814	23,209	2,940
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-18 to 64 years-With a disability	1,971,981	2,325	1,356	969	1,971,981	6,836	1,000	278	4,972	586
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-65 years and over	5,220,049	4,257	2,478	1,779	5,220,049	11,866	2,323	747	7,927	869
DP02	DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION-65 years and over-With a disability	1,822,612	1,933	1,151	782	1,822,612	5,042	856	305	3,531	350
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over	36,668,081	25,846	16,338	9,508	36,668,081	59,506	13,512	3,339	38,031	4,624
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-English only	20,487,071	15,908	9,044	6,864	20,487,071	47,614	8,309	2,807	32,858	3,640
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Language other than English	16,181,010	9,938	7,294	2,644	16,181,010	11,892	5,203	532	5,173	984
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Language other than English-Speak English less than very well""	6,621,028	3,713	2,499	1,214	6,621,028	4,265	1,849	257	1,764	395
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Spanish	10,529,621	9,021	6,956	2,065	10,529,621	10,795	5,073	447	4,372	903
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Spanish-Speak English less than very well""	4,253,679	3,442	2,351	1,091	4,253,679	3,830	1,770	229	1,453	378
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Other Indo-European languages	1,641,520	176	124	52	1,641,520	389	81	6	256	46
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Other Indo-European languages-Speak English less than very well""	498,572	17	9	8	498,572	100	49	2	45	4
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Asian and Pacific Islander languages	3,636,258	622	154	468	3,636,258	506	49	40	385	32
DP02	LANGUAGE SPOKEN AT HOME-Population 5 yrs & over-Asian & Pacific Islander languages-Speak English less than very well""	1,743,664	216	101	115	1,743,664	299	30	8	248	13
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Other languages	373,611	119	60	59	373,611	202	0	39	160	3
DP02	LANGUAGE SPOKEN AT HOME-Population 5 years and over-Other languages-Speak English less than very well""	125,113	38	38	0	125,113	36	0	18	18	0
DP02	COMPUTERS AND INTERNET USE-Total households	12,965,435	10,017	6,169	3,848	12,965,435	24,025	5,072	1,444	15,696	1,813
DP02	COMPUTERS AND INTERNET USE-Total households-With a computer	11,886,064	8,341	5,153	3,188	11,886,064	19,945	4,131	1,121	13,120	1,573
DP02	COMPUTERS AND INTERNET USE-Total households-With a broadband Internet subscription	10,981,568	6,988	4,336	2,652	10,981,568	17,226	3,372	958	11,564	1,332

			GLENN COUNTY				TEHAMA COUNTY				
ACS Table	POPULATION OR HOUSEHOLD CATEGORY	California	Glenn County	Orland CCD	Willows CCD	California	Tehama County	Corning CCD	E. Tehama CCD	Red Bluff CCD	W. Tehama CCD
DP03	EMPLOYMENT STATUS-Population 16 years and over	31,109,195	21,351	13,435	7,916	31,109,195	50,022	10,551	2,809	32,682	3,980
DP03	EMPLOYMENT STATUS-Population 16 years and over-In labor force	19,758,291	11,812	7,868	3,944	19,758,291	26,796	6,254	1,329	17,114	2,099
DP03	EMPLOYMENT STATUS-Population 16 years and over-In labor force-Civilian labor force	19,630,514	11,800	7,856	3,944	19,630,514	26,749	6,254	1,319	17,077	2,099
DP03	EMPLOYMENT STATUS-Population 16 years and over-In labor force-Civilian labor force-Employed	18,309,012	10,994	7,353	3,641	18,309,012	24,265	5,564	1,229	15,550	1,922
DP03	EMPLOYMENT STATUS-Population 16 years and over-In labor force-Civilian labor force-Unemployed	1,321,502	806	503	303	1,321,502	2,484	690	90	1,527	177
DP03	INDUSTRY-Civilian employed population 16 years and over	18,309,012	10,994	7,353	3,641	18,309,012	24,265	5,564	1,229	15,550	1,922
DP03	INDUSTRY-Civilian employed population 16 years and over-Agriculture, forestry, fishing and hunting, and mining	419,569	2,603	1,538	1,065	419,569	1,635	498	153	811	173
DP03	INDUSTRY-Civilian employed population 16 years and over-Construction	1,132,708	552	402	150	1,132,708	1,903	255	138	1,328	182
DP03	INDUSTRY-Civilian employed population 16 years and over-Manufacturing	1,706,099	909	678	231	1,706,099	2,153	737	104	1,053	259
DP03	INDUSTRY-Civilian employed population 16 years and over-Wholesale trade	529,457	199	85	114	529,457	461	117	18	278	48
DP03	INDUSTRY-Civilian employed population 16 years and over-Retail trade	1,947,161	1,401	1,001	400	1,947,161	3,316	942	48	2,166	160
DP03	INDUSTRY-Civilian employed population 16 years and over-Transportation and warehousing, and utilities	941,194	581	369	212	941,194	1,310	268	27	925	90
DP03	INDUSTRY-Civilian employed population 16 years and over-Information	538,456	50	26	24	538,456	374	65	4	292	13
DP03	INDUSTRY-Civilian employed population 16 years and over-Finance and insurance, and real estate and rental and leasing	1,111,863	203	163	40	1,111,863	1,008	180	49	744	35
DP03	INDUSTRY-Civilian employed population 16 years and over-Professional, scientific, and management, and administrative and waste management services	2,457,308	464	360	104	2,457,308	1,999	574	130	1,148	147
DP03	INDUSTRY-Civilian employed population 16 years and over-Educational services, and health care and social assistance	3,839,707	1,949	1,274	675	3,839,707	5,089	1,071	257	3,430	331
DP03	INDUSTRY-Civilian employed population 16 years and over-Arts, entertainment, and recreation, and accommodation and food services	1,915,998	884	659	225	1,915,998	2,661	651	114	1,603	293
DP03	INDUSTRY-Civilian employed population 16 years and over-Other services, except public administration	967,240	646	509	137	967,240	1,134	105	152	777	100
DP03	INDUSTRY-Civilian employed population 16 years and over-Public administration	802,252	553	289	264	802,252	1,222	101	35	995	91
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households	12,965,435	10,017	6,169	3,848	12,965,435	24,025	5,072	1,444	15,696	1,813
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-Less than $10,000	656,515	857	505	352	656,515	1,658	398	66	1,126	68
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$10,000 to $14,999	573,531	863	625	238	573,531	1,774	195	157	1,325	97
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$15,000 to $24,999	1,035,971	1,233	692	541	1,035,971	3,749	857	328	2,274	290
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$25,000 to $34,999	1,023,222	802	517	285	1,023,222	2,885	622	63	1,980	220
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$35,000 to $49,999	1,415,573	1,493	957	536	1,415,573	3,363	732	209	2,165	257
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$50,000 to $74,999	2,065,373	2,016	1,321	695	2,065,373	4,385	984	360	2,716	325
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$75,000 to $99,999	1,589,511	1,070	655	415	1,589,511	2,530	600	102	1,660	168
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$100,000 to $149,999	2,102,239	1,161	643	518	2,102,239	2,258	478	72	1,532	176
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$150,000 to $199,999	1,082,448	334	179	155	1,082,448	776	89	48	492	147
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-$200,000 or more	1,421,052	188	75	113	1,421,052	647	117	39	426	65
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-Median household income (dollars)	71,228	47,395	46,460	49,186	71,228	42,899	44,065	41,250	42,078	49,241
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-Mean household income (dollars)	101,493	60,614	56,377	67,406	101,493	58,939	59,518	54,002	57,825	70,891
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With earnings	10,461,101	7,205	4,526	2,679	10,461,101	16,405	3,686	874	10,581	1,264
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With earnings-Mean earnings (dollars)	102,008	59,550	56,483	64,732	102,008	58,506	55,385	57,946	58,085	71,522
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Social Security	3,554,602	3,464	1,993	1,471	3,554,602	9,523	1,728	668	6,292	835
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Social Security-Mean Social Security income (dollars)	18,856	17,425	17,523	17,292	18,856	18,574	19,032	18,327	18,820	15,971
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With retirement income	2,093,202	1,778	1,031	747	2,093,202	4,826	877	266	3,364	319
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With retirement income-Mean retirement income (dollars)	32,908	28,408	25,421	32,530	32,908	24,715	27,885	26,633	23,251	29,832
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Supplemental Security Income	800,477	858	445	413	800,477	2,586	285	180	1,904	217
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Supplemental Security Income-Mean Supplemental Security Income (dollars)	10,206	10,805	11,127	10,458	10,206	11,292	12,393	9,829	11,316	10,858
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With cash public assistance income	442,856	400	272	128	442,856	1,058	322	54	645	37

			GLENN COUNTY				TEHAMA COUNTY				
ACS Table	POPULATION OR HOUSEHOLD CATEGORY	California	Glenn County	Orland CCD	Willows CCD	California	Tehama County	Corning CCD	E. Tehama CCD	Red Bluff CCD	W. Tehama CCD
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With cash public assistance income-Mean cash public assistance income (dollars)	4,558	4,194	5,388	1,656	4,558	4,315	3,252	6,102	4,830	1,984
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Total households-With Food Stamp/SNAP benefits in the past 12 months	1,184,714	1,082	691	391	1,184,714	3,373	748	210	2,205	210
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families	8,915,228	7,390	4,803	2,587	8,915,228	16,004	3,690	774	10,244	1,296
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-Less than $10,000	319,010	470	321	149	319,010	713	182	23	463	45
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$10,000 to $14,999	227,507	321	237	84	227,507	557	130	51	347	29
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$15,000 to $24,999	588,714	675	528	147	588,714	2,066	533	174	1,132	227
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$25,000 to $34,999	647,941	608	467	141	647,941	1,942	334	51	1,411	146
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$35,000 to $49,999	949,742	1,206	779	427	949,742	2,229	557	68	1,431	173
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$50,000 to $74,999	1,411,976	1,645	1,047	598	1,411,976	3,231	830	214	2,002	185
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$75,000 to $99,999	1,139,711	887	564	323	1,139,711	2,056	556	57	1,292	151
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$100,000 to $149,999	1,598,995	1,070	608	462	1,598,995	1,961	378	72	1,340	171
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$150,000 to $199,999	865,382	332	178	154	865,382	715	89	25	480	121
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-$200,000 or more	1,166,250	176	74	102	1,166,250	534	101	39	346	48
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-Median family income (dollars)	$81,416	$55,364	$51,889	$62,719	$81,416	$52,602	$54,096	$51,282	$52,309	$60,313
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Families-Mean family income (dollars)	$113,046	$69,621	$62,805	$82,275	$113,046	$69,278	$67,993	$64,877	$68,919	$78,408
DP03	INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)-Per capita income (dollars)	$35,021	$21,736	$19,790	$25,169	$35,021	$23,126	$21,473	$23,121	$23,117	$28,151
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population	38,653,948	27,593	17,787	9,806	38,653,948	62,838	14,361	3,379	40,348	4,750
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population-With health insurance coverage	35,373,781	24,949	16,105	8,844	35,373,781	58,226	13,138	3,008	37,489	4,591
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population-With health insurance coverage-With private health insurance	24,501,734	14,843	9,299	5,544	24,501,734	34,534	7,659	1,722	22,462	2,691
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population-With health insurance coverage-With public coverage	14,387,695	13,665	8,853	4,812	14,387,695	33,186	7,358	1,747	21,491	2,590
DP03	HEALTH INSURANCE COVERAGE-Civilian noninstitutionalized population-No health insurance coverage	3,280,167	2,644	1,682	962	3,280,167	4,612	1,223	371	2,859	159
DP04	HOUSING OCCUPANCY-Total housing units	14,084,824	10,973	6,679	4,294	14,084,824	27,437	5,650	2,189	17,308	2,290
DP04	HOUSING OCCUPANCY-Total housing units-Occupied housing units	12,965,435	10,017	6,169	3,848	12,965,435	24,025	5,072	1,444	15,696	1,813
DP04	HOUSING OCCUPANCY-Total housing units-Vacant housing units	1,119,389	956	510	446	1,119,389	3,412	578	745	1,612	477
DP04	HOUSING OCCUPANCY-Total housing units-Homeowner vacancy rate	1	0	0	0	1	2	3	5	2	4
DP04	HOUSING OCCUPANCY-Total housing units-Rental vacancy rate	4	3	3	3	4	4	6	0	4	1
DP04	UNITS IN STRUCTURE-Total housing units	14,084,824	10,973	6,679	4,294	14,084,824	27,437	5,650	2,189	17,308	2,290
DP04	UNITS IN STRUCTURE-Total housing units-1-unit, detached	8,157,883	7,873	4,888	2,985	8,157,883	17,985	3,555	1,511	11,528	1,391
DP04	UNITS IN STRUCTURE-Total housing units-1-unit, attached	991,403	202	184	18	991,403	457	30	7	411	9
DP04	UNITS IN STRUCTURE-Total housing units-2 units	344,085	327	145	182	344,085	275	56	12	207	0
DP04	UNITS IN STRUCTURE-Total housing units-3 or 4 units	777,985	485	139	346	777,985	1,130	380	19	731	0
DP04	UNITS IN STRUCTURE-Total housing units-5 to 9 units	859,787	442	206	236	859,787	1,059	274	20	765	0
DP04	UNITS IN STRUCTURE-Total housing units-10 to 19 units	731,491	336	154	182	731,491	220	0	6	214	0
DP04	UNITS IN STRUCTURE-Total housing units-20 or more units	1,686,945	102	52	50	1,686,945	402	88	0	310	4
DP04	UNITS IN STRUCTURE-Total housing units-Mobile home	520,262	1,144	849	295	520,262	5,745	1,200	606	3,087	852
DP04	UNITS IN STRUCTURE-Total housing units-Boat, RV, van, etc.	14,983	62	62	0	14,983	164	67	8	55	34
DP04	YEAR STRUCTURE BUILT-Total housing units	14,084,824	10,973	6,679	4,294	14,084,824	27,437	5,650	2,189	17,308	2,290
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 2014 or later	152,162	111	25	86	152,162	124	1	9	89	25
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 2010 to 2013	230,279	315	281	34	230,279	429	150	15	234	30
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 2000 to 2009	1,598,759	868	674	194	1,598,759	4,713	1,041	160	2,938	574
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1990 to 1999	1,536,758	1,187	909	278	1,536,758	3,266	444	224	2,144	454
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1980 to 1989	2,135,838	1,496	1,018	478	2,135,838	4,666	1,090	449	2,663	464
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1970 to 1979	2,488,636	1,973	1,241	732	2,488,636	4,980	824	321	3,392	443
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1960 to 1969	1,892,586	1,162	671	491	1,892,586	3,054	634	199	2,109	112
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1950 to 1959	1,900,467	1,895	825	1,070	1,900,467	2,837	555	268	1,955	59
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1940 to 1949	849,660	878	433	445	849,660	1,176	382	128	608	58
DP04	YEAR STRUCTURE BUILT-Total housing units-Built 1939 or earlier	1,299,679	1,088	602	486	1,299,679	2,192	529	416	1,176	71

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DP04	HOUSING TENURE-Occupied housing units	12,965,435	10,017	6,169	3,848	12,965,435	24,025	5,072	1,444	15,696	1,813
DP04	HOUSING TENURE-Occupied housing units-Owner-occupied	7,085,435	5,981	3,728	2,253	7,085,435	15,575	3,258	936	9,943	1,438
DP04	HOUSING TENURE-Occupied housing units-Renter-occupied	5,880,000	4,036	2,441	1,595	5,880,000	8,450	1,814	508	5,753	375
DP04	HOUSING TENURE-Occupied housing units-Average household size of owner-occupied unit	3	3	3	3	3	3	3	2	3	3
DP04	HOUSING TENURE-Occupied housing units-Average household size of renter-occupied unit	3	3	3	2	3	3	3	3	3	3
DP04	VEHICLES AVAILABLE-Occupied housing units	12,965,435	10,017	6,169	3,848	12,965,435	24,025	5,072	1,444	15,696	1,813
DP04	VEHICLES AVAILABLE-Occupied housing units-No vehicles available	939,034	484	233	251	939,034	1,802	432	146	1,151	73
DP04	VEHICLES AVAILABLE-Occupied housing units-1 vehicle available	3,993,143	2,951	2,000	951	3,993,143	7,368	1,519	484	4,926	439
DP04	VEHICLES AVAILABLE-Occupied housing units-2 vehicles available	4,838,980	3,752	2,169	1,583	4,838,980	8,520	1,638	476	5,712	694
DP04	VEHICLES AVAILABLE-Occupied housing units-3 or more vehicles available	3,194,278	2,830	1,767	1,063	3,194,278	6,335	1,483	338	3,907	607
DP04	SELECTED CHARACTERISTICS-Occupied housing units	12,965,435	10,017	6,169	3,848	12,965,435	24,025	5,072	1,444	15,696	1,813
DP04	SELECTED CHARACTERISTICS-Occupied housing units-Lacking complete plumbing facilities	57,397	116	64	52	57,397	198	74	4	77	43
DP04	SELECTED CHARACTERISTICS-Occupied housing units-Lacking complete kitchen facilities	149,476	28	10	18	149,476	153	4	20	74	55
DP04	SELECTED CHARACTERISTICS-Occupied housing units-No telephone service available	244,594	153	118	35	244,594	410	175	38	171	26
DP04	VALUE-Owner-occupied units	7,085,435	5,981	3,728	2,253	7,085,435	15,575	3,258	936	9,943	1,438
DP04	VALUE-Owner-occupied units-Less than $50,000	236,605	426	364	62	236,605	1,347	320	121	752	154
DP04	VALUE-Owner-occupied units-$50,000 to $99,999	181,381	348	179	169	181,381	1,481	276	140	921	144
DP04	VALUE-Owner-occupied units-$100,000 to $149,999	222,653	477	302	175	222,653	1,717	466	157	998	96
DP04	VALUE-Owner-occupied units-$150,000 to $199,999	327,474	1,304	776	528	327,474	3,079	722	140	1,998	219
DP04	VALUE-Owner-occupied units-$200,000 to $299,999	852,182	1,755	1,027	728	852,182	3,949	819	214	2,591	325
DP04	VALUE-Owner-occupied units-$300,000 to $499,999	1,947,930	1,151	800	351	1,947,930	2,788	444	57	1,964	323
DP04	VALUE-Owner-occupied units-$500,000 to $999,999	2,362,105	407	242	165	2,362,105	971	168	100	584	119
DP04	VALUE-Owner-occupied units-$1,000,000 or more	955,105	113	38	75	955,105	243	43	7	135	58
DP04	VALUE-Owner-occupied units-Median (dollars)	475,900	222,000	223,000	221,000	475,900	203,400	187,900	163,700	209,200	231,200
DP04	MORTGAGE STATUS-Owner-occupied units	7,085,435	5,981	3,728	2,253	7,085,435	15,575	3,258	936	9,943	1,438
DP04	MORTGAGE STATUS-Owner-occupied units-Housing units with a mortgage	5,022,699	3,419	2,103	1,316	5,022,699	9,944	1,998	494	6,608	844
DP04	MORTGAGE STATUS-Owner-occupied units-Housing units without a mortgage	2,062,736	2,562	1,625	937	2,062,736	5,631	1,260	442	3,335	594
DP04	SELECTED MONTHLY OWNER COSTS (SMOC)-Housing units with a mortgage	5,022,699	3,419	2,103	1,316	5,022,699	9,944	1,998	494	6,608	844
DP04	SELECTED MONTHLY OWNER COSTS (SMOC)-Housing units without a mortgage	2,062,736	2,562	1,625	937	2,062,736	5,631	1,260	442	3,335	594
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	4,995,158	3,376	2,074	1,302	4,995,158	9,892	1,963	494	6,603	832
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-Less than 20.0 percent	1,657,223	918	580	338	1,657,223	3,148	471	160	2,256	261
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-20.0 to 24.9 percent	775,888	782	493	289	775,888	1,587	422	81	948	136
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-25.0 to 29.9 percent	617,424	465	258	207	617,424	814	153	27	564	70
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-30.0 to 34.9 percent	443,412	268	135	133	443,412	946	217	108	564	57
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-35.0 percent or more	1,501,211	943	608	335	1,501,211	3,397	700	118	2,271	308
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)-Not computed	27,541	43	29	14	27,541	52	35	0	5	12
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	2,033,782	2,559	1,622	937	2,033,782	5,590	1,260	432	3,304	594
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-Less than 10.0 percent	947,062	1,100	599	501	947,062	2,385	426	202	1,506	251
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-10.0 to 14.9 percent	353,259	430	303	127	353,259	971	357	63	483	68
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-15.0 to 19.9 percent	204,223	455	362	93	204,223	538	89	21	337	91
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-20.0 to 24.9 percent	130,653	146	90	56	130,653	605	181	74	267	83
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-25.0 to 29.9 percent	89,008	137	78	59	89,008	266	77	36	153	0
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-30.0 to 34.9 percent	61,427	37	24	13	61,427	128	41	4	62	21
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-35.0 percent or more	248,150	254	166	88	248,150	697	89	32	496	80
DP04	SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)-Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)-Not computed	28,954	3	3	0	28,954	41	0	10	31	0

		GLENN COUNTY				TEHAMA COUNTY				
POPULATION OR HOUSEHOLD CATEGORY	California	Glenn County	Orland CCD	Willows CCD	California	Tehama County	Corning CCD	E. Tehama CCD	Red Bluff CCD	W. Tehama CCD
GROSS RENT-Occupied units paying rent-Median (dollars)	1,429	788	821	758	1,429	839	812	812	850	877
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)	5,583,332	3,619	2,202	1,417	5,583,332	7,595	1,705	437	5,151	302
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-Less than 15.0 percent	552,869	712	378	334	552,869	808	196	75	483	54
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-15.0 to 19.9 percent	614,966	287	171	116	614,966	803	156	89	533	25
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-20.0 to 24.9 percent	679,934	340	249	91	679,934	724	250	41	415	18
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-25.0 to 29.9 percent	642,059	565	390	175	642,059	944	157	71	670	46
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-30.0 to 34.9 percent	531,852	291	121	170	531,852	794	209	35	531	19
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-35.0 percent or more	2,561,652	1,424	893	531	2,561,652	3,522	737	126	2,519	140
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)-Occupied units paying rent (excluding units where GRAPI cannot be computed)-Not computed	296,668	417	239	178	296,668	855	109	71	602	73
SEX AND AGE-Total population	39,148,760	27,897	17,802	10,095	39,148,760	63,373	14,361	3,504	40,703	4,805
SEX AND AGE-Total population-Under 5 years	2,480,679	2,051	1,464	587	2,480,679	3,867	849	165	2,672	181
SEX AND AGE-Total population-5 to 9 years	2,499,319	1,760	1,068	692	2,499,319	4,283	1,629	311	2,081	262
SEX AND AGE-Total population-10 to 14 years	2,556,669	2,347	1,632	715	2,556,669	4,463	1,092	197	2,839	335
SEX AND AGE-Total population-15 to 19 years	2,583,578	2,031	1,313	718	2,583,578	3,872	875	205	2,453	339
SEX AND AGE-Total population-20 to 24 years	2,809,630	1,784	1,335	449	2,809,630	3,554	792	181	2,304	277
SEX AND AGE-Total population-25 to 34 years	5,904,012	3,447	2,358	1,089	5,904,012	7,538	2,138	307	4,534	559
SEX AND AGE-Total population-35 to 44 years	5,185,165	3,385	2,020	1,365	5,185,165	7,003	1,422	569	4,495	517
SEX AND AGE-Total population-45 to 54 years	5,155,853	3,382	1,933	1,449	5,155,853	8,006	1,479	380	5,331	816
SEX AND AGE-Total population-55 to 59 years	2,465,921	1,652	1,110	542	2,465,921	4,489	1,012	171	3,031	275
SEX AND AGE-Total population-60 to 64 years	2,192,477	1,758	1,091	667	2,192,477	4,333	750	271	2,937	375
SEX AND AGE-Total population-65 to 74 years	3,061,431	2,445	1,475	970	3,061,431	7,013	1,497	459	4,578	479
SEX AND AGE-Total population-75 to 84 years	1,552,456	1,363	676	687	1,552,456	3,481	606	206	2,379	290
SEX AND AGE-Total population-85 years and over	701,570	492	327	165	701,570	1,471	220	82	1,069	100
SEX AND AGE-Total population-Under 18 years	9,073,655	7,470	4,983	2,487	9,073,655	15,178	4,187	818	9,225	948
SEX AND AGE-Total population-62 years and over	6,571,629	5,432	3,196	2,236	6,571,629	14,831	2,820	926	9,988	1,097
SEX AND AGE-Total population-65 years and over	5,315,457	4,300	2,478	1,822	5,315,457	11,965	2,323	747	8,026	869
RACE-Total population	39,148,760	27,897	17,802	10,095	39,148,760	63,373	14,361	3,504	40,703	4,805
RACE-Total population-One race-Black or African American	2,267,875	255	36	219	2,267,875	471	61	7	377	26
RACE-Total population-One race-American Indian and Alaska Native	296,475	670	469	201	296,475	1,621	296	45	1,256	24
RACE-Total population-One race-Asian	5,604,339	820	224	596	5,604,339	964	106	41	779	38
RACE-Total population-One race-Native Hawaiian and Other Pacific Islander	153,366	51	51	0	153,366	19	12	0	2	5
RACE-Total population-Two or more races	1,882,227	558	217	341	1,882,227	2,540	322	205	1,853	160
HISPANIC OR LATINO AND RACE-Total population-Hispanic or Latino (of any race)	15,221,577	11,504	8,785	2,719	15,221,577	15,623	6,362	608	7,563	1,090
HISPANIC OR LATINO AND RACE-Total population-Hispanic or Latino (of any race)-Mexican	12,621,844	10,845	8,262	2,583	12,621,844	14,477	6,069	573	6,783	1,052

APPENDIX B

DEVELOPMENT FEASIBILITY SCENARIOS BY BUILDING TYPE FOR SELECTED GEOGRAPHIC AREAS OF THE TRI-COUNTY REGION

Single-Family Detached

Attached Single-Family - Townhomes

Multi-Family Units

Manufactured Housing Units

FEASIBILITY OF RESIDENTIAL PROTOTYPES
CITY OF CHICO
Single-Family Detached Housing and Attached Townhomes
June 2020

				Single-Family Detached			Townhouses	
Unit Type			**Total/Avg.**	**SF-45'**	**SF-50'**	**SF-60'**	**TH-1**	**TH-2**
Average Size			1,600	1,300	1,800	2,200	1,200	1,500
Revenue:								
Avg. Base Home Price			$388,745	$359,000	$429,000	$499,000	$299,000	$329,000
Options Revenue	@	1.5%	Base Price	$5,385	$6,435	$7,485	$4,485	$4,935
Estimated Sales Revenue				**$364,385**	**$435,435**	**$506,485**	**$303,485**	**$333,935**
Sales Price Per Square Foot				**$280**	**$242**	**$230**	**$253**	**$223**
Costs:								
Direct Building Costs - $ PSF				$135	$130	$125	$125	$120
Direct Building Costs - $ Per Unit				$175,500	$234,000	$275,000	$150,000	$180,000
Intract Hard Costs				$40,000	$45,000	$45,000	$25,000	$25,000
Option Costs	@	75.0%	of Opt. Rev	$4,039	$4,826	$5,614	$3,364	$3,701
Permits & Impact Fees			est.	$24,000	$24,500	$25,000	$20,000	$20,500
School Fees	@	$4.08	Per Sq Ft.	$5,304	$7,344	$8,976	$4,896	$6,120
Sales & Marketing	@	5.0%	Base Price	$17,950	$21,450	$24,950	$14,950	$16,450
Warranty	@	$1,000	Allowance	$1,000	$1,000	$1,000	$1,000	$1,000
RE Taxes	@	0.5%	Base Price	$1,795	$2,145	$2,495	$1,495	$1,645
Financing	@	4.5%	Base Price	$16,155	$19,305	$22,455	$13,455	$14,805
Builder Margin	@	8.0%	Base Price	$28,720	$34,320	$39,920	$23,920	$26,320
Indirect Construction	@	2.0%	Base Price	$7,180	$8,580	$9,980	$5,980	$6,580
Consultants	@	1.5%	Base Price	$5,385	$6,435	$7,485	$4,485	$4,935
Overhead (G&A)	@	3.0%	Base Price	$10,770	$12,870	$14,970	$8,970	$9,870
Insurance	@	1.0%	Base Price	$3,590	$4,290	$4,990	$2,990	$3,290
Total Estimated Costs				$341,388	$426,065	$487,835	$280,505	$320,216
Residual Lot Value - Per Unit				$22,997	$9,370	$18,650	$22,980	$13,719
Market Asking Price - Lots				$55,000	$65,000	$75,000	$35,000	$40,000
Feasibility Gap				($32,003)	($55,630)	($56,350)	($12,020)	($26,281)

Prepared by Peloton Research, 2020

FEASIBILITY OF RESIDENTIAL PROTOTYPES
BUTTE COUNTY
Single-Family Detached Housing and Attached Townhomes
June 2020

				Single-Family Detached			Townhouses	
Unit Type			**Total/Avg.**	**SF-45'**	**SF-50'**	**SF-60'**	**TH-1**	**TH-2**
Average Size			1,600	1,300	1,800	2,200	1,200	1,500
Revenue:								
Avg. Base Home Price			$337,995	$329,000	$379,000	$429,000	$249,000	$279,000
Options Revenue	@	1.5%	Base Price	$4,935	$5,685	$6,435	$3,735	$4,185
Estimated Sales Revenue				**$333,935**	**$384,685**	**$435,435**	**$252,735**	**$283,185**
Sales Price Per Square Foot				**$257**	**$214**	**$198**	**$211**	**$189**
Costs:								
Direct Building Costs - $ PSF				$125	$120	$115	$115	$110
Direct Building Costs - $ Per Unit				$162,500	$216,000	$253,000	$138,000	$165,000
Intract Hard Costs				$30,000	$35,000	$35,000	$20,000	$20,000
Option Costs	@	75.0%	of Opt. Rev	$3,701	$4,264	$4,826	$2,801	$3,139
Permits & Impact Fees			est.	$10,000	$10,000	$10,000	$8,500	$8,500
School Fees	@	$4.08	Per Sq Ft.	$5,304	$7,344	$8,976	$4,896	$6,120
Sales & Marketing	@	5.0%	Base Price	$16,450	$18,950	$21,450	$12,450	$13,950
Warranty	@	$1,000	Allowance	$1,000	$1,000	$1,000	$1,000	$1,000
RE Taxes	@	0.5%	Base Price	$1,645	$1,895	$2,145	$1,245	$1,395
Financing	@	4.5%	Base Price	$14,805	$17,055	$19,305	$11,205	$12,555
Builder Margin	@	8.0%	Base Price	$26,320	$30,320	$34,320	$19,920	$22,320
Indirect Construction	@	2.0%	Base Price	$6,580	$7,580	$8,580	$4,980	$5,580
Consultants	@	1.5%	Base Price	$4,935	$5,685	$6,435	$3,735	$4,185
Overhead (G&A)	@	3.0%	Base Price	$9,870	$11,370	$12,870	$7,470	$8,370
Insurance	@	1.0%	Base Price	$3,290	$3,790	$4,290	$2,490	$2,790
Total Estimated Costs				$296,400	$370,253	$422,197	$238,692	$274,904
Residual Lot Value - Per Unit				$37,535	$14,432	$13,238	$14,043	$8,281
Market Asking Price - Lots				$35,000	$45,000	$50,000	$20,000	$25,000
Feasibility Gap				$2,535	($30,568)	($36,762)	($5,957)	($16,719)

Prepared by Peloton Research

FEASIBILITY OF RESIDENTIAL PROTOTYPES
CITY OF ORLAND
Single-Family Detached Housing and Attached Townhomes
June 2020

				Single-Family Detached			Townhouses	
Unit Type			**Total/Avg.**	**SF-45'**	**SF-50'**	**SF-60'**	**TH-1**	**TH-2**
Average Size			1,600	1,300	1,800	2,200	1,200	1,500
Revenue:								
Avg. Base Home Price			$340,025	$329,000	$379,000	$399,000	$269,000	$299,000
Options Revenue	@	1.5%	Base Price	$4,935	$5,685	$5,985	$4,035	$4,485
Estimated Sales Revenue				**$333,935**	**$384,685**	**$404,985**	**$273,035**	**$303,485**
Sales Price Per Square Foot				**$257**	**$214**	**$184**	**$228**	**$202**
Costs:								
Direct Building Costs - $ PSF				$125	$115	$110	$115	$110
Direct Building Costs - $ Per Unit				$162,500	$207,000	$242,000	$138,000	$165,000
Intract Hard Costs				$30,000	$35,000	$35,000	$20,000	$20,000
Option Costs	@	75.0%	of Opt. Rev	$3,701	$4,264	$4,489	$3,026	$3,364
Permits & Impact Fees			est.	$18,000	$18,500	$19,000	$12,000	$12,500
School Fees	@	$3.36	Per Sq Ft.	$5,304	$7,344	$8,976	$4,896	$6,120
Sales & Marketing	@	5.0%	Base Price	$16,450	$18,950	$19,950	$13,450	$14,950
Warranty	@	$1,000	Allowance	$1,000	$1,000	$1,000	$1,000	$1,000
RE Taxes	@	0.5%	Base Price	$1,645	$1,895	$1,995	$1,345	$1,495
Financing	@	4.5%	Base Price	$14,805	$17,055	$17,955	$12,105	$13,455
Builder Margin	@	8.0%	Base Price	$26,320	$30,320	$31,920	$21,520	$23,920
Indirect Construction	@	2.0%	Base Price	$6,580	$7,580	$7,980	$5,380	$5,980
Consultants	@	1.5%	Base Price	$4,935	$5,685	$5,985	$4,035	$4,485
Overhead (G&A)	@	3.0%	Base Price	$9,870	$11,370	$11,970	$8,070	$8,970
Insurance	@	1.0%	Base Price	$3,290	$3,790	$3,990	$2,690	$2,990
Total Estimated Costs				$304,400	$369,753	$412,210	$247,517	$284,229
Residual Lot Value - Per Unit				$29,535	$14,932	($7,225)	$25,518	$19,256
Market Asking Price - Lots				$25,000	$30,000	$35,000	$15,000	$20,000
Feasibility Gap				$4,535	($15,068)	($42,225)	$10,518	($744)

Prepared by Peloton Research

FEASIBILITY OF RESIDENTIAL PROTOTYPES
CITY OF RED BLUFF
Single-Family Detached Housing and Attached Townhomes
June 2020

				Single-Family Detached			Townhouses	
Unit Type			**Total/Avg.**	**SF-45'**	**SF-50'**	**SF-60'**	**TH-1**	**TH-2**
Average Size			1,600	1,300	1,800	2,200	1,200	1,500
Revenue:								
Avg. Base Home Price			$329,875	$319,000	$369,000	$389,000	$259,000	$289,000
Options Revenue	@	1.5%	Base Price	$4,785	$5,535	$5,835	$3,885	$4,335
Estimated Sales Revenue				**$323,785**	**$374,535**	**$394,835**	**$262,885**	**$293,335**
Sales Price Per Square Foot				**$249**	**$208**	**$179**	**$219**	**$196**
Costs:								
Direct Building Costs - $ PSF				$125	$115	$110	$115	$110
Direct Building Costs - $ Per Unit				$162,500	$207,000	$242,000	$138,000	$165,000
Intract Hard Costs				$25,000	$30,000	$30,000	$15,000	$15,000
Option Costs	@	75.0%	of Opt. Rev	$3,589	$4,151	$4,376	$2,914	$3,251
Permits & Impact Fees			est.	$12,000	$12,500	$13,000	$10,000	$10,500
School Fees	@	$3.36	Per Sq Ft.	$5,304	$7,344	$8,976	$4,896	$6,120
Sales & Marketing	@	5.0%	Base Price	$15,950	$18,450	$19,450	$12,950	$14,450
Warranty	@	$1,000	Allowance	$1,000	$1,000	$1,000	$1,000	$1,000
RE Taxes	@	0.5%	Base Price	$1,595	$1,845	$1,945	$1,295	$1,445
Financing	@	4.5%	Base Price	$14,355	$16,605	$17,505	$11,655	$13,005
Builder Margin	@	8.0%	Base Price	$25,520	$29,520	$31,120	$20,720	$23,120
Indirect Construction	@	2.0%	Base Price	$6,380	$7,380	$7,780	$5,180	$5,780
Consultants	@	1.5%	Base Price	$4,785	$5,535	$5,835	$3,885	$4,335
Overhead (G&A)	@	3.0%	Base Price	$9,570	$11,070	$11,670	$7,770	$8,670
Insurance	@	1.0%	Base Price	$3,190	$3,690	$3,890	$2,590	$2,890
Total Estimated Costs				$290,738	$356,090	$398,547	$237,855	$274,566
Residual Lot Value Per Unit				$33,047	$18,445	($3,712)	$25,030	$18,769
Market Asking Price				$25,000	$30,000	$35,000	$15,000	$20,000
Feasibility Gap				$8,047	($11,555)	($38,712)	$10,030	($1,231)

Prepared by Peloton Research

FEASIBILITY OF RESIDENTIAL BUILDING PROTOTYPES
CITY OF CHICO
Multi-Family Rental Apartments - Market-Rate
June 2020

Medium-Density

Unit Size (Average)	900 sf
No. Bedrooms & Baths	2 Bedrooms
DU/Acre	20 du/acre
Parking Type	Surface Parking
Parking Ratio	1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$130	$117,000
Indirects				
A&E	@	6%	$8	$7,020
Development Fees & Permits	@	12%	$16	$14,040
Overhead & Administration	@	4%	$5	$4,680
Other Indirects	@	5%	$7	$5,850
Debt Financing Costs	@	4.5%	$6	$5,265
Total Indirects		32%	$41	$36,855
Total Costs before Land		63%	$212	$190,710

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.67	$1,500
Gross Rent			$20	$18,000
Other Income	@	2%		$360
(Less) Operating Exp	@	29%	$5.80	$5,220
(Less) Vacancy	@	5%	$1.00	$900
(Less) Property Tax	@	1.2%	$0.24	$216
Net Operating Income (NOI)			$13	$11,664
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$236	$212,073

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$24	$21,363
Market Asking Price	$28	$25,000
Positive or Negative Investment Residual	(4)	(3,637)

High-Density

Unit Size (Average)	750 sf
No. Bedrooms & Baths	2 Bedrooms
DU/Acre	30 du/acre
Parking Type	Surface Parking
Parking Ratio	1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$135	$101,250
Indirects				
A&E	@	6%	$8	$6,075
Development Fees & Permits	@	12%	$16	$12,150
Overhead & Administration	@	4%	$5	$4,050
Other Indirects	@	5%	$7	$5,063
Debt Financing Costs	@	4.5%	$6	$4,556
Total Indirects		32%	$43	$31,894
Total Costs before Land		63%	$220	$165,038

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.73	$1,300
Gross Rent			$21	$15,600
Other Income	@	2%		$312
(Less) Operating Exp	@	29%	$6.03	$4,524
(Less) Vacancy	@	5%	$1.04	$780
(Less) Property Tax	@	1.2%	$0.25	$187
Net Operating Income (NOI)			$13	$10,109
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$245	$183,796

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$25	$18,759
Market Asking Price	$27	$20,000
Positive or Negative Investment Residual	(2)	(1,241)

Prepared by Peloton Research, 2020

FEASIBILITY OF RESIDENTIAL BUILDING PROTOTYPES
BUTTE COUNTY ON CITY SEWER
Multi-Family Rental Apartments - Market-Rate
June 2020

Medium-Density

Unit Size (Average)	900 sf
No. Bedrooms & Baths	2 Bedrooms
DU/Acre	14 du/acre
Parking Type	Surface Parking
Parking Ratio	1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$125	$112,500
Indirects				
A&E	@	6%	$8	$6,750
Development Fees & Permits	@	10%	$13	$11,250
Overhead & Administration	@	4%	$5	$4,500
Other Indirects	@	5%	$6	$5,625
Debt Financing Costs	@	4.5%	$6	$5,063
Total Indirects		30%	$37	$33,188
Total Costs before Land		59%	$199	$178,875

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.50	$1,350
Gross Rent			$18	$16,200
Other Income	@	2%		$324
(Less) Operating Exp	@	29%	$5.22	$4,698
(Less) Vacancy	@	5%	$0.90	$810
(Less) Property Tax	@	1.2%	$0.22	$194
Net Operating Income (NOI)			$12	$10,498
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$212	$190,865

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$13	$11,990
Market Asking Price	$13	$12,000
Positive or Negative Investment Residual	(0)	(10)

Very High-Density

Unit Size (Average)	750 sf
No. Bedrooms & Baths	2 Bedrooms
DU/Acre	30 du/acre
Parking Type	Surface Parking
Parking Ratio	1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$130	$97,500
Indirects				
A&E	@	6%	$8	$5,850
Development Fees & Permits	@	10%	$14	$10,500
Overhead & Administration	@	4%	$5	$3,900
Other Indirects	@	5%	$7	$4,875
Debt Financing Costs	@	4.5%	$6	$4,388
Total Indirects		30%	$39	$29,513
Total Costs before Land		59%	$209	$156,525

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.53	$1,150
Gross Rent			$18	$13,800
Other Income	@	2%		$276
(Less) Operating Exp	@	29%	$5.34	$4,002
(Less) Vacancy	@	5%	$0.92	$690
(Less) Property Tax	@	1.2%	$0.22	$166
Net Operating Income (NOI)			$12	$8,942
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$217	$162,589

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$8	$6,064
Market Asking Price	$16	$12,000
Positive or Negative Investment Residual	(8)	(5,936)

Prepared by Peloton Research, 2020

FEASIBILITY OF RESIDENTIAL BUILDING PROTOTYPES
CITY OF ORLAND - GLENN COUNTY
Multi-Family Rental Apartments - Market-Rate
June 2020

Medium-Density

Unit Size (Average)	900 sf
No. Bedrooms & Baths	2 Bedrooms
DU/Acre	14 du/acre
Parking Type	Surface Parking
Parking Ratio	1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$120	$108,000
Indirects				
A&E	@	6%	$7	$6,480
Development Fees & Permits	@	11%	$13	$11,556
Overhead & Administration	@	4%	$5	$4,320
Other Indirects	@	5%	$6	$5,400
Debt Financing Costs	@	4.5%	$5	$4,860
Total Indirects		30%	$36	$32,616
Total Costs before Land		60%	$192	$173,232

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.39	$1,250
Gross Rent			$17	$15,000
Other Income	@	2%		$300
(Less) Operating Exp	@	29%	$4.83	$4,350
(Less) Vacancy	@	5%	$0.83	$750
(Less) Property Tax	@	1.2%	$0.20	$180
Net Operating Income (NOI)			$11	$9,720
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$196	$176,727

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$4	$3,495
Market Asking Price	$11	$10,000
Positive or Negative Investment Residual	(7)	(6,505)

Maximum Density

Unit Size (Average)	750 sf
No. Bedrooms & Baths	2 Bedrooms
DU/Acre	25 du/acre
Parking Type	Surface Parking
Parking Ratio	1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$125	$93,750
Indirects				
A&E	@	6%	$8	$5,625
Development Fees & Permits	@	12%	$15	$11,250
Overhead & Administration	@	4%	$5	$3,750
Other Indirects	@	5%	$6	$4,688
Debt Financing Costs	@	4.5%	$6	$4,219
Total Indirects		32%	$39	$29,531
Total Costs before Land		63%	$204	$152,813

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.47	$1,100
Gross Rent			$18	$13,200
Other Income	@	2%		$264
(Less) Operating Exp	@	29%	$5.10	$3,828
(Less) Vacancy	@	5%	$0.88	$660
(Less) Property Tax	@	1.2%	$0.21	$158
Net Operating Income (NOI)			$11	$8,554
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$207	$155,520

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$4	$2,708
Market Asking Price	$13	$10,000
Positive or Negative Investment Residual	(10)	(7,293)

Prepared by Peloton Research, 2020

FEASIBILITY OF RESIDENTIAL BUILDING PROTOTYPES

CITY OF RED BLUFF - TEHAMA COUNTY

Multi-Family Rental Apartments - Market-Rate

June 2020

Medium-Density

Unit Size (Average)		**900 sf**
No. Bedrooms & Baths		2 Bedrooms
DU/Acre	**R-3**	**15 du/acre**
Parking Type		Surface Parking
Parking Ratio		1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$120	$108,000
Indirects				
A&E	@	6%	$7	$6,480
Development Fees & Permits	@	9%	$11	$9,504
Overhead & Administration	@	4%	$5	$4,320
Other Indirects	@	5%	$6	$5,400
Debt Financing Costs	@	4.5%	$5	$4,860
Total Indirects		28%	$34	$30,564
Total Costs before Land		57%	$188	$169,128

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.39	$1,250
Gross Rent			$17	$15,000
Other Income	@	2%		$300
(Less) Operating Exp	@	29%	$4.83	$4,350
(Less) Vacancy	@	5%	$0.83	$750
(Less) Property Tax	@	1.2%	$0.20	$180
Net Operating Income (NOI)			$11	$9,720
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$196	$176,727

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$8	$7,599
Market Asking Price	$11	$10,000
Positive or Negative Investment Residual	(3)	(2,401)

Maximum Density

Unit Size (Average)		**800 sf**
No. Bedrooms & Baths		2 Bedrooms
DU/Acre	**R-4**	**20 du/acre**
Parking Type		Surface Parking
Parking Ratio		1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$123	$98,400
Indirects				
A&E	@	6%	$7	$5,904
Development Fees & Permits	@	10%	$12	$9,446
Overhead & Administration	@	4%	$5	$3,936
Other Indirects	@	5%	$6	$4,920
Debt Financing Costs	@	4.5%	$6	$4,428
Total Indirects		29%	$36	$28,634
Total Costs before Land		58%	$195	$155,669

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.44	$1,150
Gross Rent			$17	$13,800
Other Income	@	2%		$276
(Less) Operating Exp	@	29%	$5.00	$4,002
(Less) Vacancy	@	5%	$0.86	$690
(Less) Property Tax	@	1.2%	$0.21	$166
Net Operating Income (NOI)			$11	$8,942
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$203	$162,589

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$9	$6,920
Market Asking Price	$13	$10,000
Positive or Negative Investment Residual	(4)	(3,080)

Prepared by Peloton Research, 2020

FEASIBILITY OF RESIDENTIAL BUILDING PROTOTYPES
CITY OF RED BLUFF - TEHAMA COUNTY
Multi-Family Rental Apartments - Market-Rate
June 2020

Medium-Density

Unit Size (Average)		**900 sf**
No. Bedrooms & Baths		2 Bedrooms
DU/Acre	**R-3**	**15 du/acre**
Parking Type		Surface Parking
Parking Ratio		1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$120	$108,000
Indirects				
A&E	@	6%	$7	$6,480
Development Fees & Permits	@	9%	$11	$9,504
Overhead & Administration	@	4%	$5	$4,320
Other Indirects	@	5%	$6	$5,400
Debt Financing Costs	@	4.5%	$5	$4,860
Total Indirects		28%	$34	$30,564
Total Costs before Land		57%	$188	$169,128

Operating Income			$ Per SF	$ Per Unit
Monthly Rent			$1.39	$1,250
Gross Rent			$17	$15,000
Other Income	@	2%		$300
(Less) Operating Exp	@	29%	$4.83	$4,350
(Less) Vacancy	@	5%	$0.83	$750
(Less) Property Tax	@	1.2%	$0.20	$180
Net Operating Income (NOI)			$11	$9,720
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$196	$176,727

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$8	$7,599
Market Asking Price	$11	$10,000
Positive or Negative Investment Residual	(3)	(2,401)

Maximum Density

Unit Size (Average)		**800 sf**
No. Bedrooms & Baths		2 Bedrooms
DU/Acre	**R-4**	**20 du/acre**
Parking Type		Surface Parking
Parking Ratio		1.2 sp /unit

Development Costs			$ Per SF	$ Per Unit
Directs (incl. sitework)			$123	$98,400
Indirects				
A&E	@	6%	$7	$5,904
Development Fees & Permits	@	10%	$12	$9,446
Overhead & Administration	@	4%	$5	$3,936
Other Indirects	@	5%	$6	$4,920
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Monthly Rent			$1.44	$1,150
Gross Rent			$17	$13,800
Other Income	@	2%		$276
(Less) Operating Exp	@	29%	$5.00	$4,002
(Less) Vacancy	@	5%	$0.86	$690
(Less) Property Tax	@	1.2%	$0.21	$166
Net Operating Income (NOI)			$11	$8,942
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$203	$162,589

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$9	$6,920
Market Asking Price	$13	$10,000
Positive or Negative Investment Residual	(4)	(3,080)

Prepared by Peloton Research, 2020

FEASIBILITY OF RESIDENTIAL BUILDING PROTOTYPES
CITY OF RED BLUFF - TEHAMA COUNTY
Multi-Family Rental Apartments - Market-Rate
June 2020

Medium-Density

Unit Size (Average)		900 sf
No. Bedrooms & Baths		2 Bedrooms
DU/Acre	R-3	15 du/acre
Parking Type		Surface Parking
Parking Ratio		1.2 sp /unit

Development Costs	@		$ Per SF	$ Per Unit
Directs (incl. sitework)			$120	$108,000
Indirects				
A&E	@	6%	$7	$6,480
Development Fees & Permits	@	9%	$11	$9,504
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Other Indirects	@	5%	$6	$5,400
Debt Financing Costs	@	4.5%	$5	$4,860
Total Indirects		28%	$34	$30,564
Total Costs before Land		57%	$188	$169,128

Operating Income	@		$ Per SF	$ Per Unit
Monthly Rent			$1.39	$1,250
Gross Rent			$17	$15,000
Other Income	@	2%		$300
(Less) Operating Exp	@	29%	$4.83	$4,350
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Net Operating Income (NOI)			$11	$9,720
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Total Investment Supported			$196	$176,727

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$8	$7,599
Market Asking Price	$11	$10,000
Positive or Negative Investment Residual	(3)	(2,401)

Maximum Density

Unit Size (Average)		800 sf
No. Bedrooms & Baths		2 Bedrooms
DU/Acre	R-4	20 du/acre
Parking Type		Surface Parking
Parking Ratio		1.2 sp /unit

Development Costs	@		$ Per SF	$ Per Unit
Directs (incl. sitework)			$123	$98,400
Indirects				
A&E	@	6%	$7	$5,904
Development Fees & Permits	@	10%	$12	$9,446
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Operating Income	@		$ Per SF	$ Per Unit
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Gross Rent			$17	$13,800
Other Income	@	2%		$276
(Less) Operating Exp	@	29%	$5.00	$4,002
(Less) Vacancy	@	5%	$0.86	$690
(Less) Property Tax	@	1.2%	$0.21	$166
Net Operating Income (NOI)			$11	$8,942
Return on Cost - Threshold	@	5.5%		
Total Investment Supported			$203	$162,589

Land Residual Feasibility	$/Land PSF	$ Per Unit
Residual Land Value	$9	$6,920
Market Asking Price	$13	$10,000
Positive or Negative Investment Residual	(4)	(3,080)

Prepared by Peloton Research, 2020

FEASIBILITY OF RESIDENTIAL PROTOTYPES
CITY OF CHICO URBAN AREA - NO SEWER
Manufactured Home on Permanent Foundation
June 2020

Unit Type			Total/Avg.	Manufactured Home Single	Manufactured Home Double
Average Size			1,300	1,000	1,600
Avg. Base Home Costs			$131,325	$110,000	$145,000
Options Cost	@	3.0%	of Base Cost	$3,300	$4,350
Estimated Costs Per Unit				**$113,300**	**$149,350**
Cost Per Square Foot				**$113**	**$93**
Intallation Costs:					
Transportation Costs - $ Per Unit				$2,500	$4,000
Set-Up Costs				$4,000	$5,500
Building Permit & Fees				$16,000	$18,000
Foundation - Floating Slab				$9,000	$14,000
Septic Costs with Permits				$6,500	$8,000
Utilities				$2,500	$3,500
Total Estimated Costs				**$153,800**	**$202,350**
			Average		
Lot Asking Price - Market Rate			$45,000	$40,000	$50,000
Total Costs			**$223,075**	**$193,800**	**$252,350**
Total Cost Per Sq. Foot				**$194**	**$158**
Income Qualification *					
Buyer Downpayment	@	20%		$38,760	$50,470
Mortgage Total	@	30-year term		$155,040	$201,880
Annual Mortgage Payment	@	4.5% interest		$9,996	$12,888
Income Needed to Qualify	**@**	**30%**		**$33,320**	**$42,960**

* Mortgages with zero to 20% down payments and shorter terms are available through programs offered by Fannie Mae, Freddie Mac, USDA, VA, and FHA programs, among others. Mortgage amounts may be capped below level shown above (i.e. FHA programs). The scenarios shown are illustrative of expected costs to buy and finance in select tri-county markets. Income qualifications are based on 30% maximum housing costs to income ratio. Higher ratios would be allowed under most unsubidized programs.

FEASIBILITY OF RESIDENTIAL PROTOTYPES
TOWN OF PARADISE
Manufactured Home on Permanent Foundation
June 2020

Unit Type			Total/Avg.	Manufactured Home Single	Manufactured Home Double
Average Size			1,300	1,000	1,600
Avg. Base Home Costs			$131,325	$110,000	$145,000
Options Cost	@	3.0%	of Base Cost	$3,300	$4,350
Estimated Costs Per Unit				**$113,300**	**$149,350**
Cost Per Square Foot				**$113**	**$93**
Intallation Costs:					
Transportation Costs - $ Per Unit				$2,500	$4,000
Set-Up Costs				$3,000	$4,500
Building Permit & Fees				$3,000	$4,500
Foundation - Floating Slab				$9,000	$14,000
Septic Costs with Permits				$6,500	$8,000
Utilities				$2,500	$3,500
Total Estimated Costs				**$139,800**	**$187,850**
			Average		
Lot Asking Price - Market Rate			$35,000	$30,000	$40,000
Total Costs			**$198,825**	**$169,800**	**$227,850**
Total Cost Per Sq. Foot				**$170**	**$142**
Income Qualification *					
Buyer Downpayment	@	20%		$33,960	$45,570
Mortgage Total	@	30-year term		$135,840	$182,280
Annual Mortgage Payment **	@	4.5% interest		$9,780	$12,672
Income Needed to Qualify	**@**	**30%**		**$32,600**	**$42,240**

** Higher Insurance premiums inside the burn scar area are included in annual mortgage payments. Total shown includes an insurance premium at 1% of total building cost.

Prepared by Peloton Research, 2020

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FEASIBILITY OF RESIDENTIAL PROTOTYPES
CITY OF ORLAND - NO SEWER
Manufactured Home on Permanent Foundation
June 2020

			Manufactured Home	
Unit Type		**Total/Avg.**	**Single**	**Double**
Average Size		1,300	1,000	1,600
Avg. Base Home Costs		$131,325	$110,000	$145,000
Options Cost	@ 3.0%	of Base Cost	$3,300	$4,350
Estimated Costs Per Unit			**$113,300**	**$149,350**
Cost Per Square Foot			**$113**	**$93**
Intallation Costs:				
Transportation Costs - $ Per Unit			$2,500	$4,000
Set-Up Costs			$4,000	$5,500
Building Permit & Fees			$11,000	$12,000
Foundation - Floating Slab			$9,000	$14,000
Septic Costs with Permits			$6,500	$8,000
Utilities			$2,500	$3,500
Total Estimated Costs			**$148,800**	**$196,350**
		Average		
Lot Asking Price - Market Rate		$37,500	$35,000	$40,000
Total Costs		**$210,075**	**$183,800**	**$236,350**
Total Cost Per Sq. Foot			**$184**	**$148**
Income Qualification *				
Buyer Downpayment	@ 20%		$36,760	$47,270
Mortgage Total	@ 30-year term		$147,040	$189,080
Annual Mortgage Payment	@ 4.5% interest		$9,564	$12,276
Income Needed to Qualify	**@ 30%**		**$31,880**	**$40,920**

* Mortgages with zero to 20% down payments and shorter terms are available through programs offered by Fannie Mae, Freddie Mac, USDA, VA, and FHA programs, among others. Mortgage amounts may be capped below level shown above (i.e. FHA programs). The scenarios shown are illustrative of expected costs to buy and finance in select tri-county markets. Income qualifications are based on 30% maximum housing costs to income ratio. Higher ratios would be allowed under most unsubidized programs.

FEASIBILITY OF RESIDENTIAL PROTOTYPES
CITY OF RED BLUFF - NO SEWER
Manufactured Home on Permanent Foundation
June 2020

			Manufactured Home	
Unit Type		**Total/Avg.**	**Single**	**Double**
Average Size		1,300	1,000	1,600
Avg. Base Home Costs		$131,325	$110,000	$145,000
Options Cost	@ 3.0%	of Base Cost	$3,300	$4,350
Estimated Costs Per Unit			**$113,300**	**$149,350**
Cost Per Square Foot			**$113**	**$93**
Intallation Costs:				
Transportation Costs - $ Per Unit			$2,500	$4,000
Set-Up Costs			$3,000	$4,500
Building Permit & Fees			$9,500	$11,000
Foundation - Floating Slab			$9,000	$14,000
Septic Costs with Permits			$6,500	$8,000
Utilities			$2,500	$3,500
Total Estimated Costs			**$146,300**	**$194,350**
		Average		
Lot Asking Price - Market Rate		$32,500	$30,000	$35,000
Total Costs		**$202,825**	**$176,300**	**$229,350**
Total Cost Per Sq. Foot			**$176**	**$143**
Income Qualification *				
Buyer Downpayment	@ 20%		$35,260	$45,870
Mortgage Total	@ 30-year term		$141,040	$183,480
Annual Mortgage Payment	@ 4.5% interest		$9,216	$11,940
Income Needed to Qualify	**@ 30%**		**$30,720**	**$39,800**

Prepared by Peloton Research, 2020

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Research + Economics

APPENDIX C

DEVELOPMENT OPPORTUNITY SITES

Butte, Glenn, and Tehama Counties

Select Building Sites Capable of Supporting New Residential Development from 2020 to 2025

CITY OF CHICO

Select Development Opportunity Sites
April 2020

List of Select Sites by Additional Information on:

Meriam Park (Master Plan)

Stonegate (Master Plan)

Oak Valley (Master Plan and Sites For-Sale)

Bruce & 32 Apartment (Site Listing)

11th Avenue Subdivision (Listing)

51 Morning Rose Way (Listing)

Lassen Village Infill Subdivision (Listing)

Morseman Estates (Listing)

Barber Yard Specific (Specific Plan Excerpt)

Valley's Edge (Specific Plan Excerpt)

TRI-COUNTY OPPORTUNITY SITES - as of June 2021

City of Chico, Butte County

Project or Property Name	Location	Acres	Total Units	Proposed Housing Type(s)	Target Income *	Price *(if for sale)*	Notes on Status
Meriam Park - SFD	Eastside Notre Dame Blvd.	38	400	Mixed Units	Mod +		Starting 2021. Mix of residential types incl duplexes
Meriam Park - MFD	West of Bruce Rd., So. of Little Chico Creek	24.14	350	MFD Units	Mod +		In Planning. Targeting 2021-2024 build-out
Meriam Park - Affordable	Eastside of Notre Dame, No. of Little Chico Creek	6.5	166	MFD Units	Low+		Proposed. Targeting 2021-2022 build-out
Stonegate	Bruce Rd between Skyway and 20th St	200	469	SFD Units	Mod +		Approved tentative map. Finalizing environmental. Start 2021
Stonegate	Bruce Rd between Skyway and 20th St	15	233	MFD Units	Mod +		Approved
Oak Valley - SFD	Native Oak Dr.	300+	572	SFD Units	Mod +		Approved 73 built in PH 1.
Oak Valley - MFD	Southside of Hwy 32, north of Native Oak Dr.	150+	373	MFD Units	Mod +		Approved
Oak Valley - Affordable	1 Oak Valley	9	162	MFD Units	Low+	$5.018.000	Potential affordable senior project - tax credit
Oak Valley - Affordable	2796 Native Oaks Dr,	5.43	98	MFD Units	Low+		Preparing for construction. Possible Tax Credits
Oak Valley - Affordable	Bruce Rd and Hwy 32	10	204	MFD Units	Low-Mod		Potential affordable tax credit project
Bruce & 32 Apartments	Northside Hwy. 32, west of Bruce Rd.	11	244	MFD Units	Mod +	$10,000,000	Approved for MFD. Sale Pending as of 6-2020
11th Avenue Subivision	443 W 11th Ave	3.21	21	SFD Lots	Mod +	$1,525,000	Listed as of 6-2020
51 Morning Rose Way	51 Morning Rose Way	2.56	15	SFD Lots	Mod +	$900,000	Approved with conditions
Lassen Village	2961 Burnap Road	2.95	23	PUD Lots	Mod +	$995,000	Approved with conditions
Morseman Estates	Morseman Ave	2.74	13	SFD Lots	Mod +	$1,364,500	Offered for as improved lots as of 6-2020
Barber Yard	W. 16th St, No. of Estes and So. of Chestnut	112	1,096	Mixed Units	Mix		Unwilling seller. Longer-term prospect.
Valley's Edge	Doe Mill Road, east of Bruce Road	670	2,777	Mixed Units	Mod +		Specific Plan. Develop beyond 2022.
			6,300	**Total Units**			

The Districts at Meriam Park

TANK

The social center of Meriam Park, the Tank District, will feature a farm-to-table food emphasis, retail shops with products from local food and beverage manufacturers, bars, a kitchen incubator and event facility, music venues, and health and wellness amenities—all amidst mixed-use storefronts and residences in the shadows of iconic steel water tanks.

THRIVE

As its name implies, Thrive will spark opportunities for the passionate pursuit of purpose. A business district accommodating local and regional startups, Thrive infuses economic vitality in the community and allows companies to cost-effectively relocate and expand, while also providing access to the award-winning graduates of Chico State University.

DWELL

The Dwell district will offer a variety of diverse single- and multi-family residences, urban flats, and townhomes nestled among neighborhood parks, athletic fields, and community gardens—all within a walkable and bike-friendly setting.

MERIAM PARK

CHOOSE CHICO

Meriam Park is a mixed use, master-planned, city within a city. The 270-acre planned development epitomizes the Chico Experience, mixing new urbanism with traditional neighborhood design. Meriam Park will be an innovative community where culture, commerce and creativity unite. Three diverse districts for living, working and socializing all coexist within a walkable space. The development was launched by two of Chico's most successful entrepreneurs: Dan Gonzales (Fifth Sun) & Ken Grossman (Sierra Nevada Brewing Co.)

Contact:

Dan Gonzalez
Gonzalez Development Company
info@meriampark.com
meriampark.com

MASTER PLAN

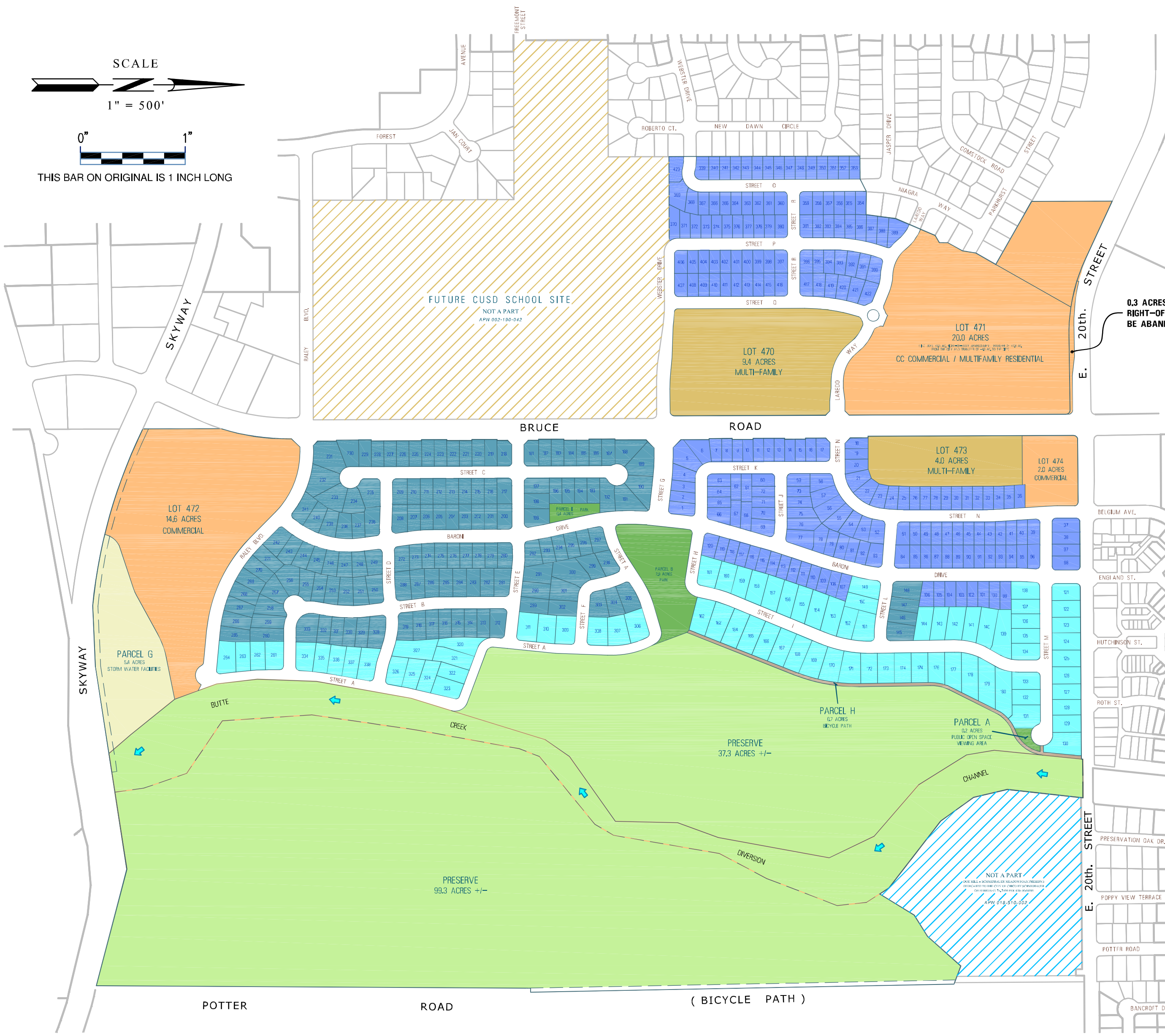
Located in Chico, California, Meriam Park will be a thriving, vibrant walkable community that blends diverse cultural amenities with progressively designed makerspaces, retail, food and beverage, event space, kitchen and tech incubators, apartments, live-work lofts, single-family homes, and professional office and medical spaces. Meriam Park will provide economic and environmental sustainability, social connection, and healthy living for current and future generations of Chico.

Broken up in to three districts (Tank, Thrive, and Dwell), these neighborhoods blend collaboration, productivity, and creativity with a fresh perspective.

- 270 Acres of Planned Developed Land
- 575,000 SF of Retail, Commercial + Mixed Use
- 1,200 Single + Multi-Family Units / Lots
  For Sale + For Lease
- Balanced Mix of Residential, Retail, + Commercial Amenities, Food, Health + Wellness, + Innovation Centric
- Pedestrian + Cycling Trails, Parks + Greenways

SUBJECT: BLOCKS B3 + B4
12.55 acres on a prominent corner with tremendous visibility within a 270 acre master planned community.

MERIAM PARK COMMUNITY



STONEGATE

BY

EPICK HOMES, INC.

RESIDENTIAL LOT COUNT

6–18–18 TOTALS

	SERIES I	(50' X 110')	205 LOTS
	SERIES II	(60' X 120')	139 LOTS
	SERIES III	(70'/80' X 135')	79 LOTS

423 R–1 LOTS TOTAL

SUBDIVISION AREA

7–25–18 TOTALS

	EXISTING PARCELS	313.3 AC.	
	PRESERVE	136.6 AC.	(PARCELS C,D)
	BICYCLE PATH	0.7 AC.	(PARCEL H)
	PARK / PUBLIC OPEN SPACE VIEWING AREA	3.5 AC.	(PARCEL A 0.2 AC.) (PARCEL B 0.4 AC.) (PARCEL I 2.9 AC.)
	SINGLE FAMILY (R–1)	81.0 AC.	423 LOTS AVERAGE LOT SIZE = 8,340 SF +/– DENSITY = 3.7 UNITS PER AC
	STORM WATER FACILITY	5.4 AC.	(PARCEL G)
	MULTI–FAMILY (R–2)	13.4 AC.*	(LOT 470 = 9.4 AC.) (LOT 473 = 4.0 AC.) * MAY INCREASE BY APPROXIMATELY 4 AC.
	COMMERCIAL	36.6 AC.‡	(LOT 471 = 20.0 AC.†)‡ (LOT 472 = 14.6 AC.) (LOT 474 = 2.0 AC.) † Note: 19.9 AC. + 0.3 AC. + 0.8 AC. – 1.0 AC. = 20.0 AC. (0.3 AC. FROM EAST 20TH STREET R.O.W. ABANDONMENT, 0.8 AC. TRANSFER FROM CITY, 1.0 AC. TRANSFER TO CITY) ‡ Approximately 4 ac. may become multifamily residential
	EXISTING DOE MILL – SCHMIDBAUER PRESERVE	14.7 AC.	

UPDATED 7–25–18

RAR
ROLLS ANDERSON & ROLLS
CIVIL ENGINEERS
115 YELLOWSTONE DRIVE · CHICO, CALIFORNIA 95973-5811
TELEPHONE 530-895-1422

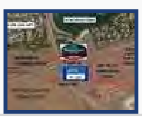
AUGUST 10, 2018 15128 SHEET 1 OF 1

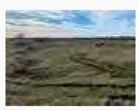
0 Oak Valley Development

$5,018,000

Chico, CA 95928

PENDING



About the Property

Prime commercial development land for sale. Sandwiched in between new Arco AM/PM and up to 194 new apartment units under construction soon. New Towneplace By Marriott Hotel at the other corner across HW 32 also planned and coming soon. Traffic Counts 16,000 - 18,000 per day (AADT). 9.6 ACRES ZONED Community Commercial (CC) Located at Bruce Road and Highway 32. This parcel is part of the Oak Valley development planned for ~1,300 living units. Community Commercial zoning is appropriate for a wide range of retail businesses. It also accommodates mixed-use developments with residential uses above the ground floor with a maximum density of 22 units per acre. Zoning provides permitted uses of grocery anchored shopping center, pharmacy, gas station, schools, restaurants, retail, financial institutions, medical and general office. Gas station and storage units possible with a use permit. Asking $10 per sq. ft. APN 018-500-157

Property Information

Lot Size	9.6 Acres

Zoning	Commer.
Listing Number	CH15265935
Listed	12/23/2015
Modified	6/4/2020
Listing Agent	Michael Donnelly
Listing Office	Coldwell Banker/DuFour

Property Features

COMMUNITY

Foothills

LAND LEASE

No

LOT FEATURES

Paved

VIEWS

Hills

Laurence Blickman

(408) 892-9090

Blickman Commercial

Hwy 32 & Bruce Rd

$10,000,000

Chico, CA 95928 · 20.58 AC · Land For Sale

ABOUT HWY 32 & BRUCE RD , CHICO, CA 95928

Price	$10,000,000	**Property Sub-type**	Residential
Sale Type	Investment	**Total Lot Size**	20.58 AC
No. Lots	1	**Zoning Description**	R4 and 3
Property Type	Land	**APN / Parcel ID**	002-160-076

Listing ID: 16082050 **Date Created:** 5/17/2019 **Last Updated:** 11/26/2019

1 LOT AVAILABLE

Lot 1

Price	$10,000,000	**Lot Size**	20.58 AC

Residential/Retail $14M for the entire parcel.Will sell residential seperatley,residential price is $10M.Can do up to 300 apt units 2 and 3 stories or 202 townhomes.

HIGHLIGHTS

Last high density site for residential

AIRPORT

Chico Municipal Airport	15 min drive	6.8 mi

WALK SCORE ®

13

Car-Dependent

MAP OF HWY 32 & BRUCE RD CHICO, CA 95928

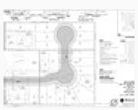
The LoopNet service and information provided therein, while believed to be accurate, are provided "as is". LoopNet disclaims any and all representations, warranties, or guarantees of any kind.

525 W 11TH AVENUE

Chico, CA 95926

$1,525,000

ACTIVE



About the Property

UNIQUE IN-FILL DEVELOPMENT OPPORTUNITY IN THE HEART OF CHICO! Currently three parcels, this property has an approved tentative map on file with the City of Chico. Combined, the parcels are 3.04 Acres and currently have three single family homes which are ready to be turned into a 21 unit subdivision. Demo and construction can begin! This property backs up to a family run orchard and is in a mature, tree-filled neighborhood. Near Enloe, CSU Chico and only minutes from downtown.

Property Information

Lot Size	3.04 Acres
Property Type	Land/Lot
Zoning	SR
Listing Number	SN20004061
Listed	2/26/2020
Modified	8/31/2020

Listing Agent	Brooke Shelton
Listing Office	BPS Properties

Property Features

LAND LEASE

No

LOT FEATURES

Level

WATER SOURCE

Public

COMMUNITY

Biking
Valley

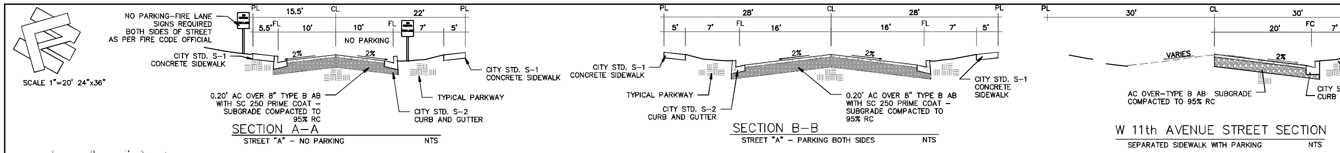
VIEWS

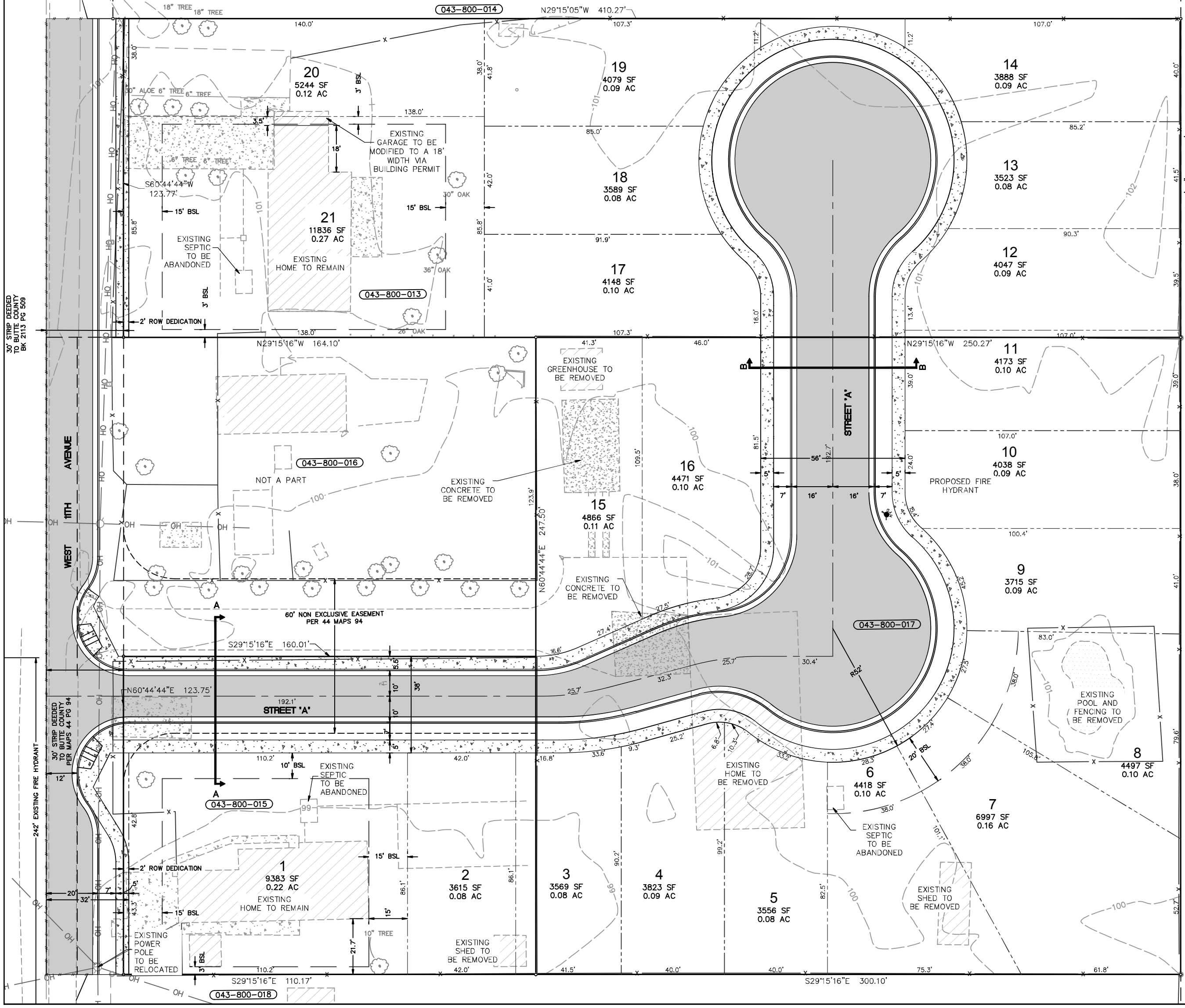
Neighborhood
Orchard

Listed by Brooke Shelton of BPS Properties.

Listing data last updated 9/4/2020 at 4:54 PM PDT.

Based on information from California Regional Multiple Listing Service, Inc. as of 8/31/2020 1:05 PM. This information is for your personal, non-commercial use and may not be used for any purpose other than to identify prospective properties you may be interested in purchasing. Display of MLS data is usually deemed reliable but is NOT guaranteed accurate by the MLS. Buyers are responsible for verifying the accuracy of all information and should investigate the data themselves or retain appropriate professionals. Information from sources other than the Listing Agent may have been included in the MLS data. Unless otherwise specified in writing, Broker/Agent has not and will not verify any information obtained from other sources. The Broker/Agent providing the information contained herein may or may not have been the Listing and/or Selling Agent.





LOCATION MAP NTS

NOTES

1. ZONING: R1, LOW DENSITY RESIDENTIAL
2. GENERAL PLAN: LDR, LOW DENSITY RESIDENTIAL
3. LAND USE: EXISTING – RESIDENTIAL
   PROPOSED – RESIDENTIAL
4. SEWAGE: CITY OF CHICO
5. STORM DRAINAGE: ON-SITE QUANTITY AND QUALITY MITIGATION (INFILTRATION)
6. WATER: CALIFORNIA WATER SERVICE
7. POWER: PG&E
8. TELEPHONE: AT&T
9. CABLE TV: COMCAST
10. OWNER: ROBERT SCARDINA 521 W. 11TH AVE., CHICO, CA 95926
11. DEVELOPER: ROBERT SCARDINA 521 W. 11TH AVE., CHICO, CA 95926
12. PROJECT SURVEYOR: JAMES A. STEVENS, LS 6050
13. THIS TENTATIVE MAP WAS PREPARED UNDER THE DIRECTION OF A REGISTERED CIVIL ENGINEER OR LICENSED LAND SURVEYOR.
14. APN. 043-800-013, -015 TO 017
15. FLOOD PLAIN: ZONE X (AREA OF MINIMAL FLOOD HAZARD)
16. SEPTIC SYSTEMS TO BE REMOVED BY PERMIT AT BUTTE COUNTY ENVIRONMENTAL HEALTH.
17. NO EXISTING WELLS TO BE ABANDONED.

LEGEND

- FOUND MONUMENT AS DESCRIBED
- EXISTING WATER METER
- EXISTING POWER POLE WITH ANCHOR
- EXISTING STORM DRAIN INLET
- EXISTING STORM DRAIN MANHOLE
- WV EXISTING WATER VALVE
- EXISTING SIGN
- EXISTING FIRE HYDRANT
- GV EXISTING GAS VALVE
- EXISTING SANITARY SEWER MANHOLE
- EXISTING FENCE LINE
- EXISTING FLOW LINE
- EXISTING EDGE OF PAVEMENT
- EXISTING EASEMENT
- EXISTING PROPERTY LINE FOR SURROUNDING PARCELS
- xx" EXISTING TREE (xx" IN SIZE)
- PROPOSED FIRE HYDRANT
- PROPERTY BOUNDARY
- PROPOSED PROPERTY LINE
- PROPOSED EASEMENT
- BUILDING SETBACK LINE

AREAS

TOTAL AREA = 3.04 ACRES (3.21 ACRES GROSS)
NUMBER OF PROPOSED LOTS = 21 RESIDENTIAL
RANGE OF RESIDENTIAL LOT AREAS = 3,556 SF TO 11,836 SF
AVERAGE RESIDENTIAL LOT SIZE = 4,972 SF +/–
PROPOSED DENSITY = 6.54 LOTS/ACRE

DESIGN CRITERIA MODIFICATION REQUEST

- LOT 20 HAVE MORE DEPTH THEN ALLOWED IN THE 3:1 WIDTH TO DEPTH RATIO (18R.08.010.C.2)
- NON-STANDARD STREET SECTION AT ENTRANCE
- NON-RIGHT ANGLED OR RADIAL LOT LINES TO STREET FRONTAGE

SMALL LOT SUBDIVISION
TENTATIVE SUBDIVISION MAP

WEST 11th AVENUE SUBDIVISION S17–09

A PUBLIC STREET SUBDIVISION
FOR
ZACH PLOTTEL

A PORTION OF LOT 4
"BIDWELL 4th SUBDIVISION"

CITY OF CHICO
COUNTY OF BUTTE STATE OF CALIFORNIA

MARY N. LEDFORD, P.E. CE 65939

REGISTERED PROFESSIONAL ENGINEER MARY N. LEDFORD No. 65939 CIVIL STATE OF CALIFORNIA

PRELIMINARY

NORTHSTAR
... Designing Solutions
111 MISSION RANCH BLVD. SUITE 100, CHICO, CA 95926
PHONE: (530) 893-1600 www.northstareng.com

SHT 1 OF 1 AP# 043-800-013 TO 017 MARCH, 2018 JOB #15-227

FOR SALE

51 Morning Rose Way Chico, CA 95928

$900,000 Est. Monthly **$3,185** † recalculate

PAUSE

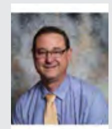
Explore This Property

Residential Lot - 15 lots for SFR construction. One completed home ready to sell then the buyer meets conditions for the approved map. Having a home ready to sell will give the owner a shot of cash to pay for street, curb, and utilities before building the 15 additional homes. Butte County Meadowfoam credits have been paid by ownership and should be available mid Summer. The tie-in to Humboldt has been completed and the utilities are stubbed to the property. The home next to the subject property sold for $350,000 in 2020 This property and SN20065691 can be purchased together for $1200000

MLS # SN20065659

Listed By CENTURY 21 Select Real Estate, Inc.

Have A Question?
Contact Agent



John Wallace
CENTURY 21 Select Real Estate,

51 Morning Rose Way
Chico, CA 95928

Property Features

- **Style**: Other Style

Purchase or Lease Opportunities

Traditional Mortgage

30 year mortgage at **3.38% APR**

$3,185

Your estimated monthly payment

$180,000

20% Down Payment

$900,000	purchase price
$720,000	loan amount

Explore Mortgage Options ›

*Neither Century 21 Real Estate LLC nor any of its franchisees or other affiliated companies provides, or is in any way responsible, for any product or service offered by Home Partners of America.

Elementary School

LITTLE CHICO CREEK ELEMENTARY SCHOOL
Grades K-5 | Public School

Chico, CA 95928
2090 AMANDA WAY
530-891-3285

0.5 miles

Total Students **500**
Student Teacher Ratio
24:1

School Rating

3 stars

Middle School

MARSH (HARRY M.) JUNIOR HIGH SCHOOL
Grades 7-8 | Public School

Chico, CA 95928
2253 HUMBOLDT RD
530-895-4110

0.1 miles

Total Students **585**
Student Teacher Ratio
16:1

School Rating

4 stars

High School

CHICO HIGH SCHOOL
Grades 9-12 | Public School

Chico, CA 95926
901 ESPLANADE
530-891-3026

2.5 miles

Total Students **1800**
Student Teacher Ratio
21:1

School Rating

4 stars

Other Nearby Schools	Distance	Type	Grades	School Rating	Parent Rating

2960 Burnap Ave, Chico CA

Site Size: 2.87 Acres
Listing Price: $950,000

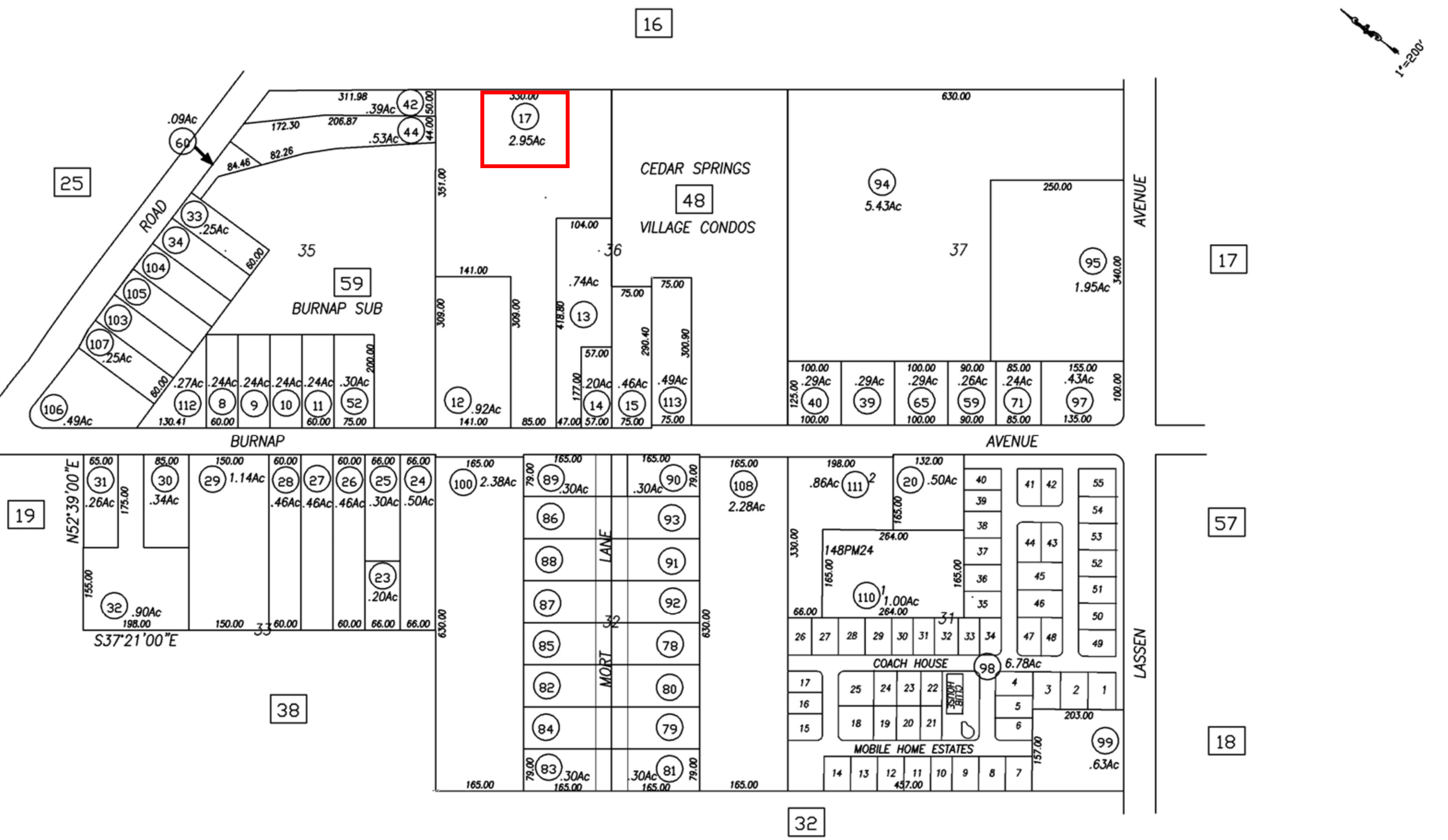
Actively listed for sale as of June 2020

Property Description
One of very few approved developments approve for the city of Chico currently on the market. 23 single-family lots, open space, park area. Chico has demand for more units and very little land with-in the city limits available. All utilities at the street,city bus service walking distance from site. Located at the North end of the city, but yet close to shopping and schools. City may change zoing to allow for a large apartment complex.

Listing courtesy of Robert L. Prosise of North Counties Real Estate

PTN. SEC. 10, T.22N. R.1E. M.D.B.&M.

07–15



SUB. 4 M.O.R. 24, NOVEMBER 7, 1904

All Assessors' maps are prepared for local property assessment purposes ONLY. Parcels shown thereon may not comply with State and local subdivision ordinances. No liability assumed for use of information shown on any Assessors' map. ALL ACREAGES APPROXIMATE PER RECORDED INFORMATION.

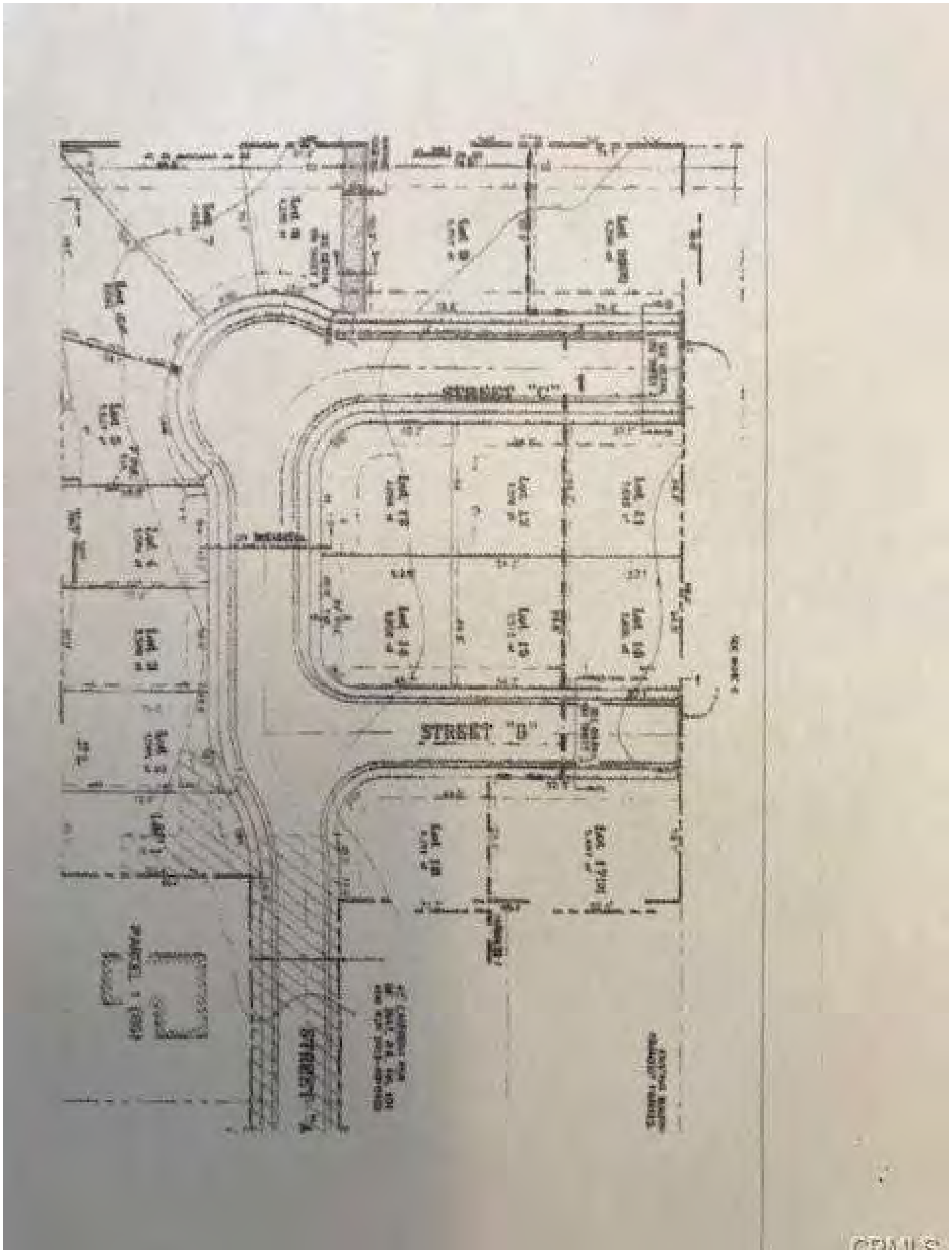
Butte County Assessor's Map
Book 07, Page 15

CREATED BY	DB	CREATED ON	1-6-2000
REVISED BY	SL	REVISED ON	03-26-2019
		EFFECTIVE	2019-20 ROLL

Compiled By The Butte County Assessor's Office

2923 Morseman Ave, Chico CA

Listing Price: $1,364,500 for 13 lots as of June 2020



Property Details MLS #SN20071426

2923 Morseman Ave Chico, CA, 00000 Thirteen lots are being offered in Morseman Estates, a Small Lot Subdivision. Being offered are lots 1,2,3,4,5,6,7,8,12,13,14,15,&18 in PHASE ONE. These will be fully improved finished lots. Improvements are nearly done.

Property Details

County	Butte	**List Date**	04/09/2020
Lot Size (acres)	2.7400	**Lot Size (sqft)**	119,354.00
MLS #	SN20071426	**Type**	Lots and Land

Features

View Type	Neighborhood	**Water**	Public
Zoning	R2		

Other

Additional Parcels	No		
Common Interest	None	**Country**	Us
Driving Directions	Take Morseman North From Lassen Ave	**Land Lease**	No
Lot Size Area	119354.0000	**Lot Size Source**	Assessor
Lot Size Units	Square Feet	**New Construction**	No
Parcel Number	007200115000	**Price Per Sqft**	$11.43

Listing courtesy of Marty Luger, RE Max Chico

Barber Yard Special Planning Area

Existing Conditions

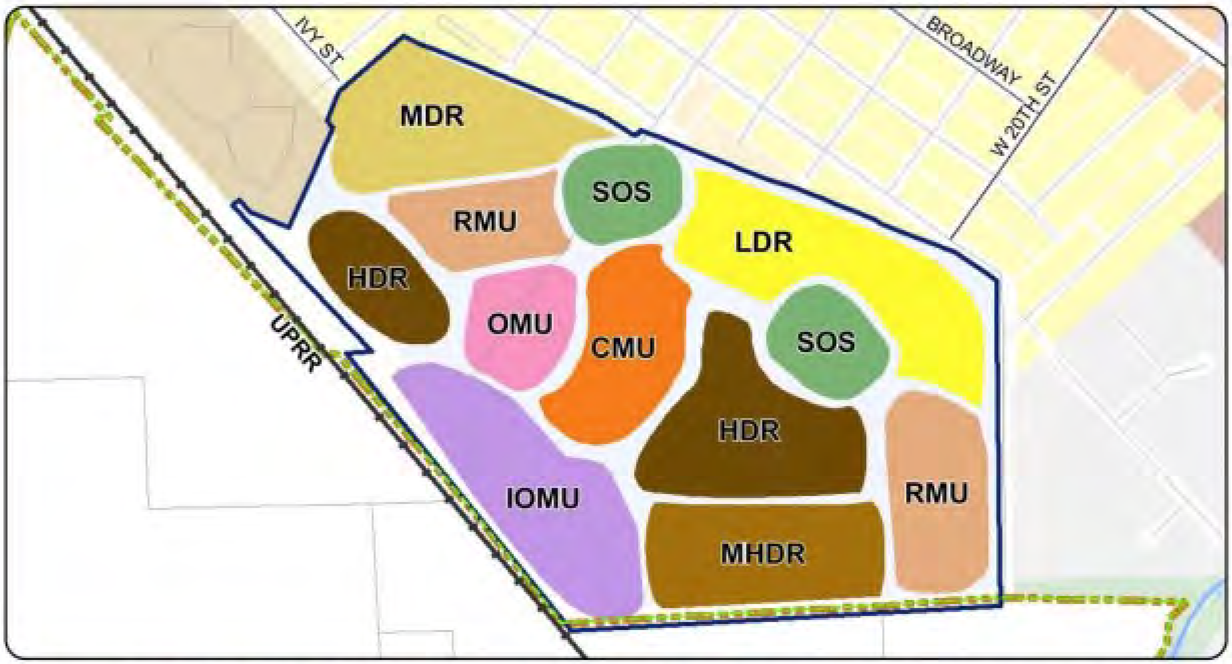
The Barber Yard Special Planning Area (SPA), formerly the Barber Yard of the Diamond Match Company, is an important site, not only because of its size and location but also because of its historic significance to the community and adjacent Barber Neighborhood. Named for O.C. Barber, the president of the Diamond Match Company at the time the company ventured to the west, the adjacent neighborhood at one time primarily housed Diamond Match employees. The approximately 150-acre (gross) site is bounded by the Union Pacific Railroad tracks to the south and west, Chestnut Street and Normal Avenue to the northeast, and Estes Road to the east. Surrounding land uses include the established residential Barber Neighborhood to the north and east, and agricultural and rural residential areas to the south and west across the railroad.

This SPA is predominantly vacant but contains two historic buildings, as well as a newer building occupied by the Chico Packing Company. The remediation of soil contamination resulting from past use of the site was completed in 1997, and the Department of Toxic Substance Control provided the site remediation certification in 1999. This makes the site both a redevelopment and a Brownfield opportunity.

Conceptual Land Use Plan

The Barber Yard SPA will include a mix of residentially designated land, including low, medium, and high density residential, and residential mixed-use, with an overall average density of approximately 6 to 15 units per acre. Residential areas will be developed as an interconnected series of walkable neighborhoods served by a village center and parks. Additional land uses in the SPA will include office, light industrial and public uses.

Planning for this SPA will include adaptive reuse of existing buildings. The Barber Yard site will be physically reconnected to the adjacent neighborhood by extending existing streets into the site and improving connectivity to the south in order to disperse traffic impacts on the existing residential neighborhood. Design guidelines to be developed as part of future land use planning will integrate themes of the site's historical use, as well as the architecture from the adjacent neighborhood. Public transit will serve this SPA with a connection to the mixed-use village center.



GENERAL PLAN DESIGNATIONS

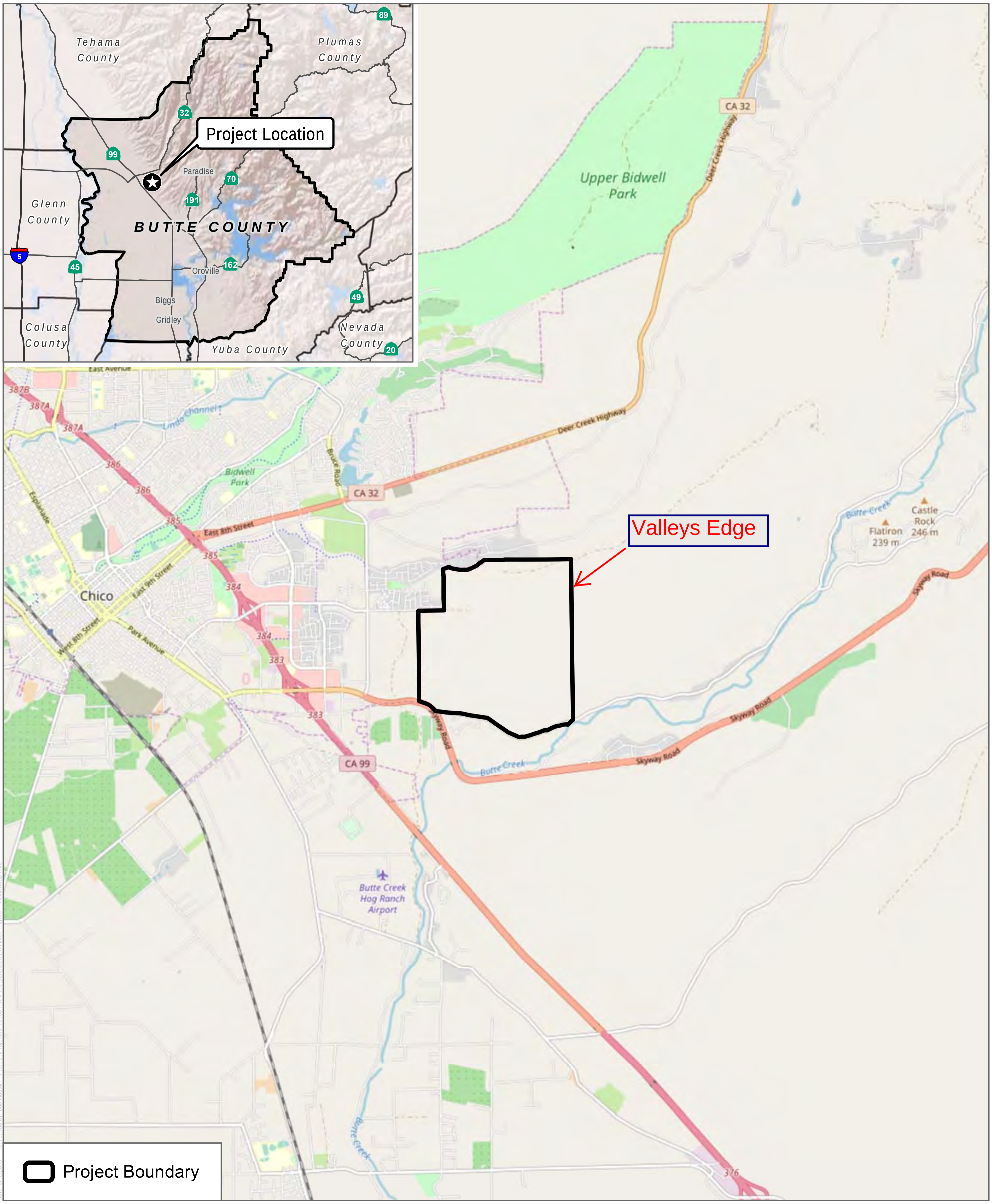
- LDR Low Density Residential
- MDR Medium Density Residential
- MHDR Medium-High Density Residential
- HDR High Density Residential
- RMU Residential Mixed Use
- CMU Commercial Mixed Use
- OMU Office Mixed Use
- IOMU Industrial/Office Mixed Use
- SOS Secondary Open Space
- Greenline
- City of Chico Sphere of Influence Boundary
- Barber Yard SPA Boundary

0 0.05 0.1 0.2 Miles

N

Data Source: City of Chico
Aerial: March, 2009

Special Planning Area - Barber Yard



SOURCE: ESRI/OpenStreetMap 2019

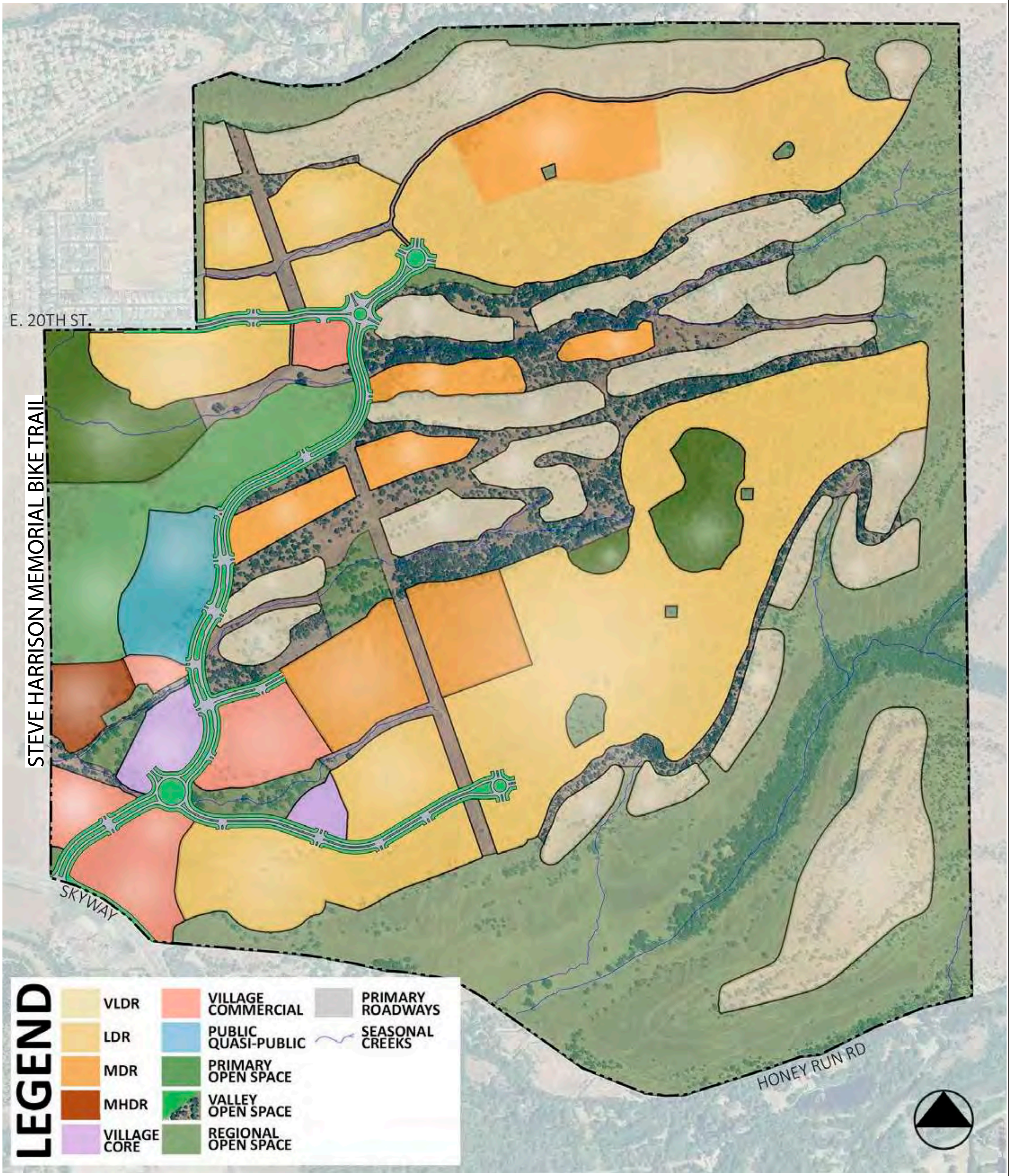
DUDEK

0 0.5 1 Miles

FIGURE 1

Vicinity Map

Valley's Edge Specific Plan Project



SOURCE: City of Chico, 2019

FIGURE 3

Land Use Plan

Valley's Edge Specific Plan Project

CITY OF OROVILLE

Select Development Opportunity Sites

April 2020

Select Site List

Additional Information on the sites listed

TRI-COUNTY OPPORTUNITY SITES - as of June 2021

City of Oroville, Butte County

Project or Property Name	Location	Acres	Total Units	Proposed Housing Type(s)	Target Income *	Price *(if for sale)*	Notes on Status
Village at Ruddy Creek	SE Corner of Feather Ave & 18th St.	28.26	97	SFD Units	Mod +		Seeking Annex, Rezone, and new Tenative Map
Butte Woods Sub - PH 2	So. and West of Foothill, East of Butte Woods	56	163	SFD Units	Mod +	$1,395,000	Previous listing price for fomer approved map (2006)
Riverbend Apartments PH 1	205 Table Mountain Rd.	4.36	72	Apartments	Low+		LIHTC Family Apartments
Feather River Bluffs	South of Grand Ave, West of 2nd St.	20	121	Mixed Units	Mod +		Started but abandoned project. Some improvements in place.
Grove St. - AKA - Stumps Field	0 Grove Street, East of Virginia Ave	61.43	300+	Mixed Units	Mod +	$549,900	Long-time family-owned property listed for-sale

W. GILBERT ENGINEERING

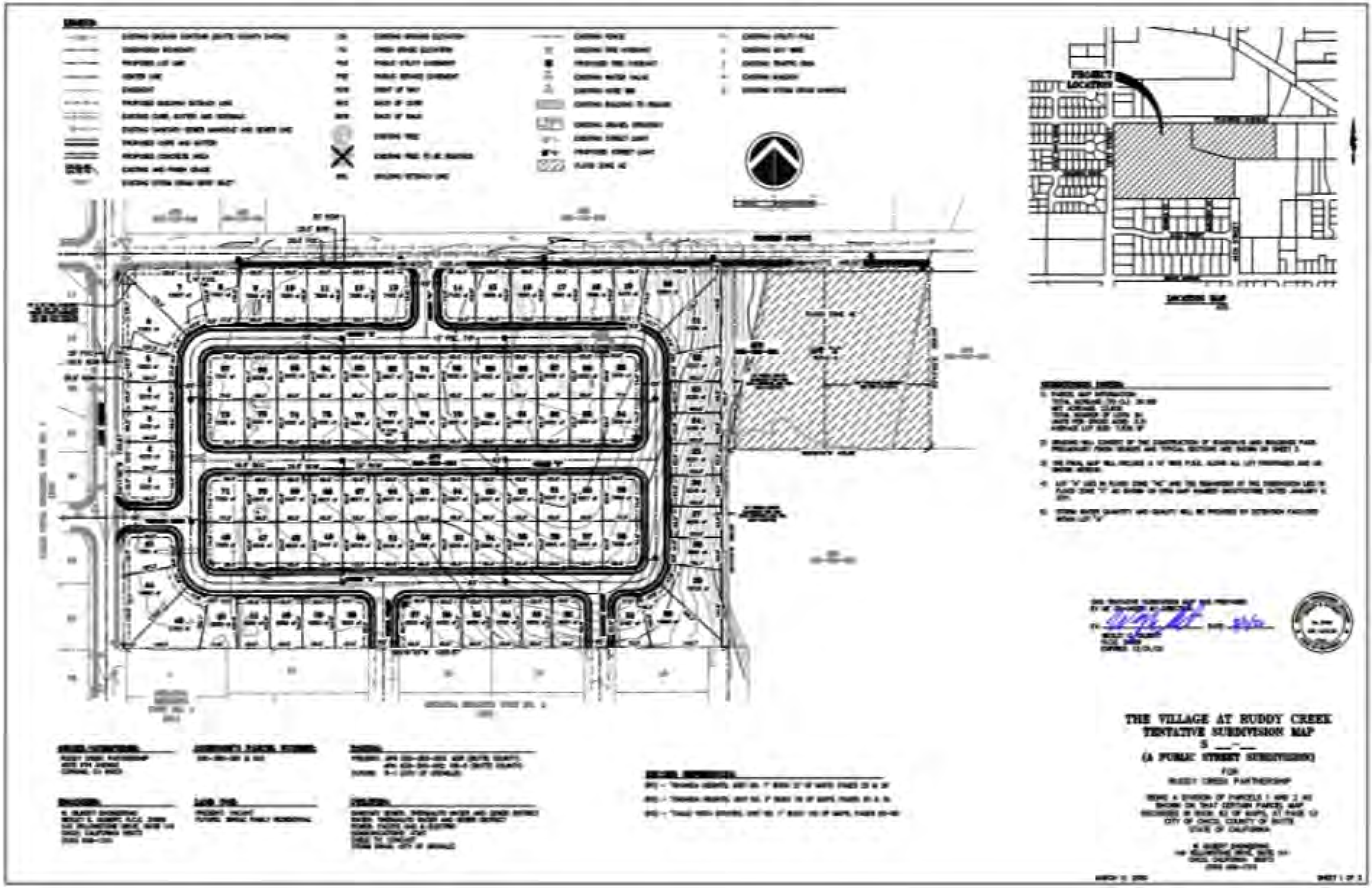
140 YELLOWSTONE DRIVE, SUITE 110, CHICO, CA 95973

PHONE: (530) 809-1315 www.wgilbertengineering.com

LAFCO EXHIBIT 2
ANNEXATION TO CITY OF OROVILLE

THE VILLAGE AT RUDDY CREEK SUBDIVISION
COUNTY OF BUTTE
(RUDDY CREEK PARTNERSHIP)

SCALE:	1"=500'
JOB NO.:	1408
DATE:	04/08/20
DRAWN BY:	NMQ
CHECKED BY:	WEG
SHEET NO.:	1 OF 3


THE VILLAGE AT RUDDY CREEK
TENTATIVE SUBDIVISION MAP
(A PUBLIC STREET SUBDIVISION)
FOR
RUDDY CREEK PARTNERSHIP

FOR SALE
56 Acres

FOOTHILL BOULEVARD, OROVILLE, CA
3 PARCELS

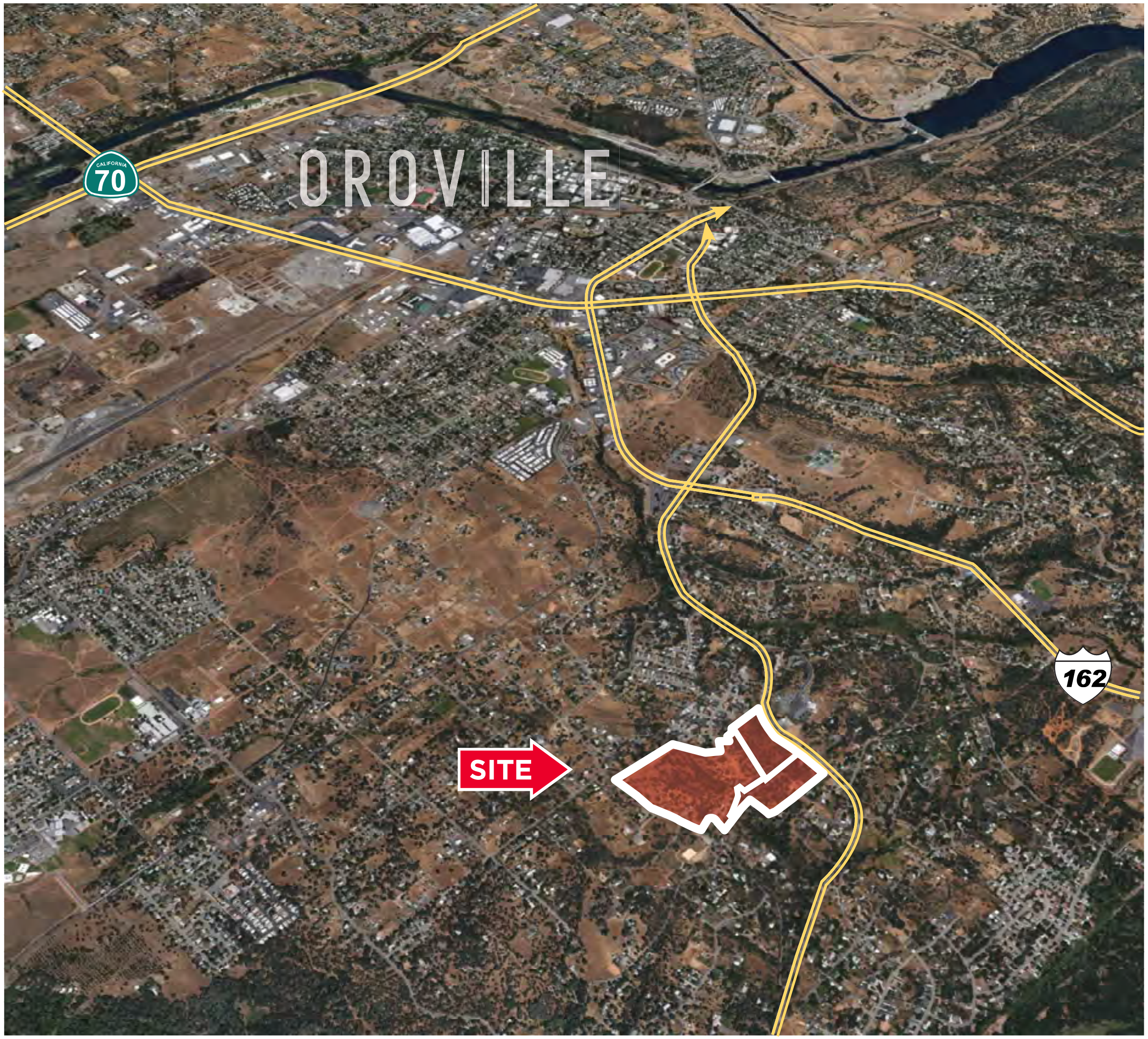
CUSHMAN & WAKEFIELD INC.
400 CAPITOL MALL, SUITE 1800, SACRAMENTO, CA 95814
CA License No: 00616335

CALL +1 916 288 4800

56 ACRES FOR SALE

FOOTHILL BOULEVARD, OROVILLE CA

PROPERTY OVERVIEW



FOOTHILL BOUELVARD, OROVILLE CA

The property consists of three seperate parcels which equal ±56 acres.

- 11.63 Acres - APN 079-050-025
- 33.99 Acres - APN 079-050-026
- 10.43 Acres - APN 079-050-027

LOCATION

The city of Oroville is approximately 65 miles north of Sacramento, California. Oroville is the county seat of Butte County and is considered the gateway to Lake Oroville and the Feather River Recreational Area.

APN

Butte County 079-050-025, 026, 027

ZONING

11.63 Acres - R1 - One Unit Per Acre
33.99 Acres - R1 - One Unit Per Acre
10.43 Acres - R2 - One Unit Per Two Acres

Tentative Map Approved in 2006 however currently expired

SERVICES

- City of Oroville Public Works
- Cal Water - Water
- PG&E - Electricity
- Sewer - City of Oroville

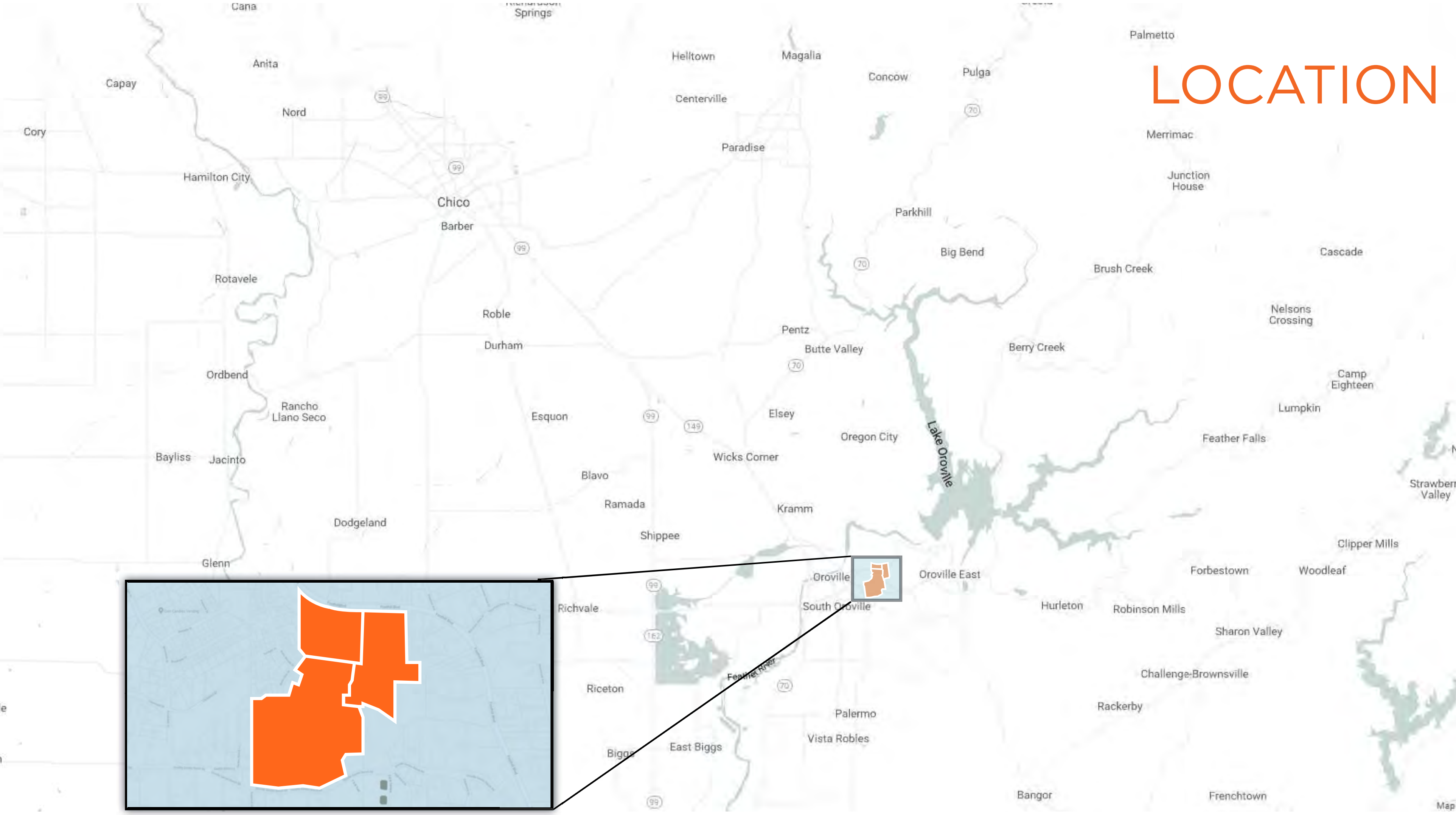
DEMOGRAPHIC

- Population 19,895
- Average Household Income $65,855
- Median Inhabitants per household 2.69
- Median Age 40

LOCATION

FOOTHILL BLVD, OROVILLE, CA

56 ACRES FOR SALE



DISTANCES

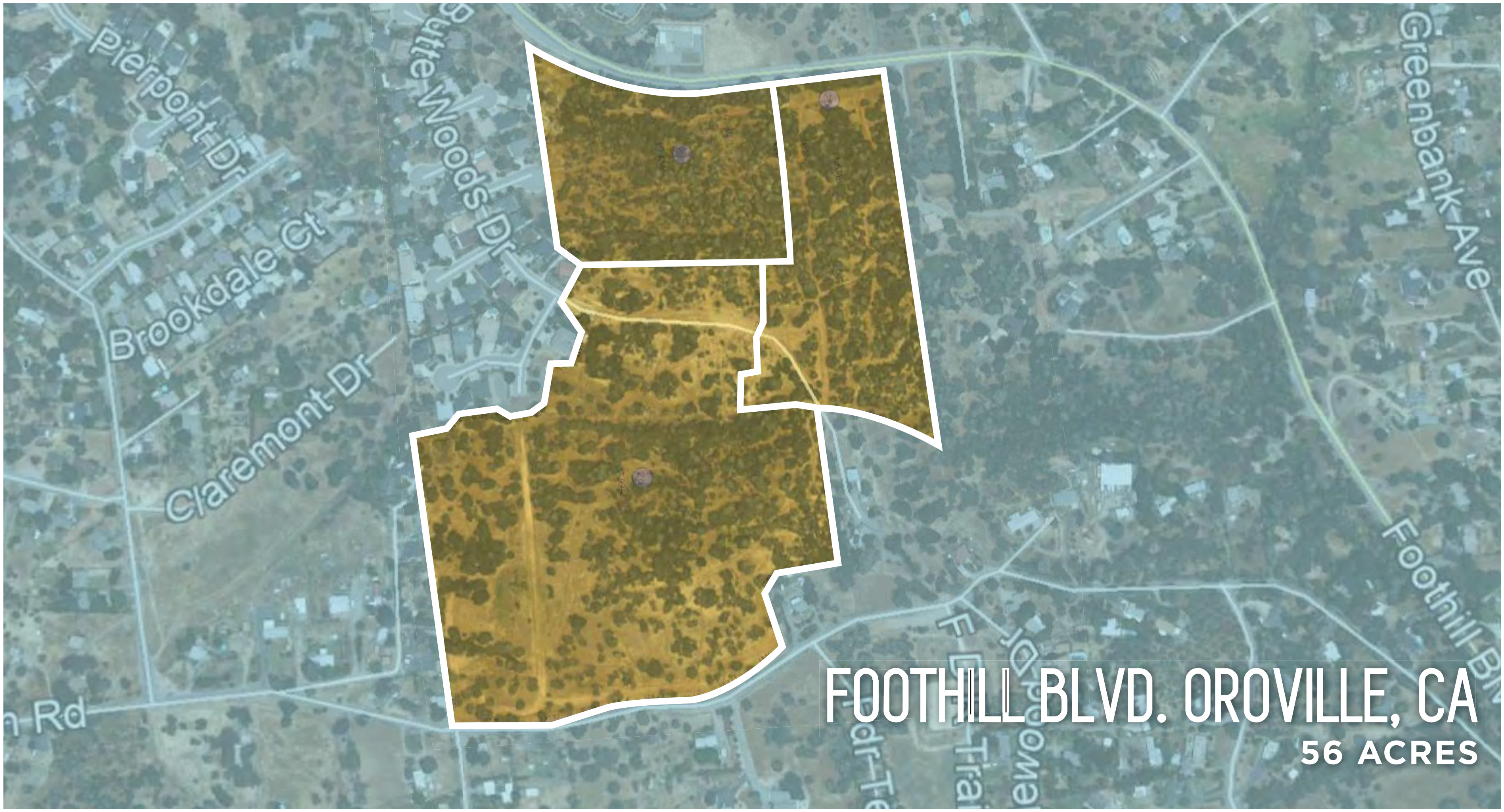
2.8MILES DOWNTOWN OROVILLE

8.8MILES OROVILLE MUNICIPAL AIRPORT

26.6MILES CHICO CBD

65MILES SACRAMENTO CBD

SITE PLAN - FOOTHILL BLVD.



THE NEIGHBORHOOD - OROVILLE, CA

FOOTHILL BOUELVARD, OROVILLE, CA

Prime residential development property located in one of the nicest areas in all of Oroville, located within the Butte Woods Subdivision. It had been conditionally approved with a 56 acre tentative subdivision map in 2006 with 164 building lots for single family homes. This is phase 2 of the already existing Butte Woods Subdivision with beautiful newer homes averaging a size of approximately 1800 square feet.

RETAIL

1	Raley's	Petco	Shell	Marshall's
	U.S. Postal Service	Dutch Bros	Little Caesars Pizza	UPS
	Subway	Supercuts	Bank of America	Ace Hardware
2	O'Reilly	Taco Bell	Carl's Jr	Chevron
3	Dollar Tree	Big Lots	California Check Cashing	Family Buffet
	Dollar General	Check into Cash	Papa Murphy's	Jack in the box
4	Foodmax	Round Table Pizza	Great Clips	Gamestop
	Grocery Outlet	Big 5	Sierra Central Credit Union	The Good Earth Coffee

SCHOOLS & STADIUM

1	Oroville Elementary School & Oroville Adult Education		
3	Central Middle School	4	Harrison Stadium
5	Stanford Avenue Elementary School	6	Oroville High School

COMMUNITY PARKS

1	Hewitt Park	2	Mitchell Field

MEDICAL

1	Oroville Hospital	2	Oroville Hospital Post Acute Center
3	Crystal Pharmacy	4	Community Comprehensive Care

SCALE: 1"=100'
BUTTES SUBDIVISION PHASE 1
ROAD H
BUTTE GLEN
ROAD G
ROAD E
ROAD F
ROAD A
ROAD B
ROAD C
ROAD D
BUTTE WOODS DRIVE
WOODS DRIVE
PLEASANT OAK LANE
SUNLIGHT COURT
SHINING STAR COURT
MOONRIDGE COURT
SUNSET OAK COURT
MOONSHINE COURT
OROVILLE GARDEN RANCH ROAD
FOOTHILL BOULEVARD
LOT A
STORMWATER DETENTION
LOT B
STORMWATER DETENTION
LOT C
OPEN SPACE OAK TREE MITIGATION
LOT D
1,300 S.F.
LOT E
OPEN SPACE
LOT F
OPEN SPACE
AREA H
NO DEVELOPMENT EASEMENT
NOT A PART
A.P.N. 036-410-008
A.P.N. 036-430-011
A.P.N. 036-410-022
A.P.N. 036-410-021
A.P.N. 036-420-042
A.P.N. 036-420-037
A.P.N. 036-410-004
A.P.N. 036-410-003
A.P.N. 036-410-011
A.P.N. 036-410-023
A.P.N. 068-340-026
PROPOSED RIGHT-OF-WAY DEDICATION
SEE NOTE 2
SEE NOTE 3
SEE NOTE 4
LEGEND
PROPOSED LOCATION OF MASONRY SOUNDWALL
PROPOSED LOCATION OF ABUTTER'S RIGHTS TO BE DEDICATED TO THE CITY OF OROVILLE
EXISTING ASSESSORS PARCEL NUMBER, BOOK 36, PAGE 82
LOCATION MA
NO SCALE
OWNER AND SUBDIVIDER :
FOSTER WEST, LLC
250A TWIN DOLPHIN DRIVE
REDWOOD CITY, CA 94065
ATTN: KEN HILL
(510) 755-3638
ENGINEER:
ROLLS, ANDERSON & ROLLS
ATTN: MICHAEL S. BYRD
R.C.E. 28998
115 YELLOWSTONE DRIVE
CHICO, CA 95973
(530) 895-1422
ASSESSORS' PARCEL NUMBE
036-410-025, 026 & 02
EXISTING ZONING:
R-1 (A.P.N. 036-410-02
R-2 (A.P.N. 036-410-02
EXISTING GENERAL PLAN DES
RESIDENTIAL-MEDIUM DENSI
RESIDENTIAL-HIGH DENSIT
PROPOSED LAND USE:
RESIDENTIAL
SUBDIVISION AREA:
56.05 ACRES
UTILITY SERVICE
A. SEWER - CITY OF ORO
B. STORM DRAINAGE - CI
C. WATER - SOUTH FEAT
D. GAS & ELECTRIC - P.
E. TELEPHONE - SBC
F. CABLE T.V. - COMCAST
TENTATIVE SUBDI
THE BUTTES SUBDIVIS
A DIVISION OF LOTS 2,
THE PARCEL MAP REC
BOOK 125 OF MAPS PAGE 2
SECTION 22, T. 19 N., R. 4
OROVILLE BUTTE COUNT
ROLLS ANDERSON
CIVIL ENGINE
115 YELLOWSTONE DRIVE - CHICO, CAL
JANUARY 3, 2006 04203

BUILDING A
(3) BLDG. TOTAL
(12) 3 BEDROOM UNIT PER BLDG.
FOOTPRINT - 6,831
MAXIMUM HEIGHT - 30'-1"± (2) STORY
OCCUPANCY R-2
FULLY SPRIKLERED PER NFPA 13-R
CONSTRUCTION TYPE: VB

BUILDING B
(3) BLDG. TOTAL
(12) 2 BEDROOM UNITS PER BLDG.
FOOTPRINT - 3,810
MAXIMUM HEIGHT - 39'-2"± (3) STORY
OCCUPANCY R-2
FULLY SPRIKLERED PER NFPA 13
CONSTRUCTION TYPE: VB

COMMUNITY BUILDING
(1) BLDG. TOTAL
FOOTPRINT - 2,734 S.F.
MAXIMUM HEIGHT - 18'-1"± (1) STORY
OCCUPANCY 'B'
FULLY SPRINKLERED PER NFPA 13R
CONSTRUCTION TYPE: VB

APPLICANT
THE PACIFIC COMPANIES
430 E. STATE ST. STE. #100
EAGLE, ID 83616
(208) 461-0022

PLAN PREPARED BY:
DOUGLAS GIBSON - C29792
430 E. STATE ST. STE. #100
EAGLE, ID 83616
(208) 461-0022 EXT.302

ACCESSIBILITY

	# OF UNITS	PERCENTAGE
ADAPTABLE UNITS (ALL GROUND FLOOR REQ.)	9	12.5%
ACCESSIBLE UNITS (10% TOTAL)	8	11.11%
SENSORY IMPAIRED UNITS (4% TOTAL)	3	4.17%

UNIT MIX SUMMARY CONDITIONED SQ. FOOTAGES

(36) 2-BEDROOM UNITS	(36) X 821 S.F.	= 29,556 S.F.
(36) 3-BEDROOM UNITS	(36) X 1,022 S.F.	= 36,792 S.F.

(72) UNITS TOTAL 29,556 S.F. + 36,792 S.F. = 66,348 S.F.

COMMUNITY CENTER 2,734 S.F.

TOTAL 69,082 S.F.

PARKING SUMMARY

REQUIRED - 1.5 SPACES / UNIT = 1.5 * 72 = 108 SPACES

PROVIDED - 72 COVERED SPACES (INCLUDING 8 ADA) + 54 STANDARD SPACES + 2 ADA SPACES + 8 COMPACT

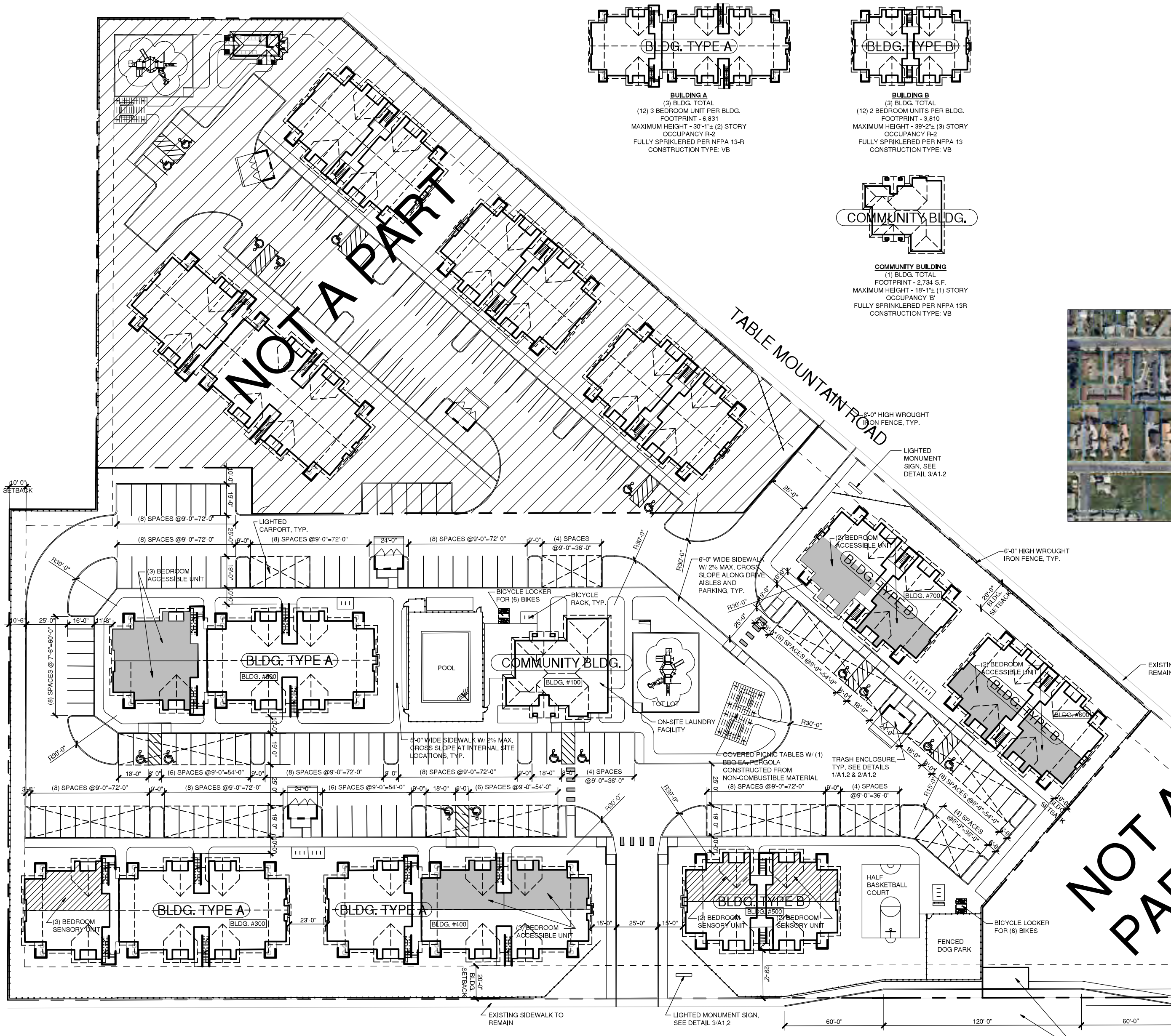
TOTAL PARKING SPACES PROVIDED= 136 SPACES

SITE AREA:

189,962.34 S.F.± (4.36 AC±)

72 UNITS /4.36 AC = 16.51 UNITS / PER ACRE

VICINITY MAP
N.T.S.



NELSON AVENUE

SITE PLAN
SCALE: 1" = 30'-0"
NOTE:
SITE PLAN DRAWN WITHOUT BENEFIT OF SURVEY.

REVISIONS
Item 2.

COPYRIGHT DATE 12/17/19
DRAWN BY DE
PROJECT # AMG19-40

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ALASKA - ARIZONA - CALIFORNIA - COLORADO - HAWAII - IDAHO - LOUISIANA - MONTANA - NEVADA - NEW MEXICO - NORTH DAKOTA - OREGON - SOUTH DAKOTA - U.S.V.I. - UTAH - WASHINGTON - WYOMING

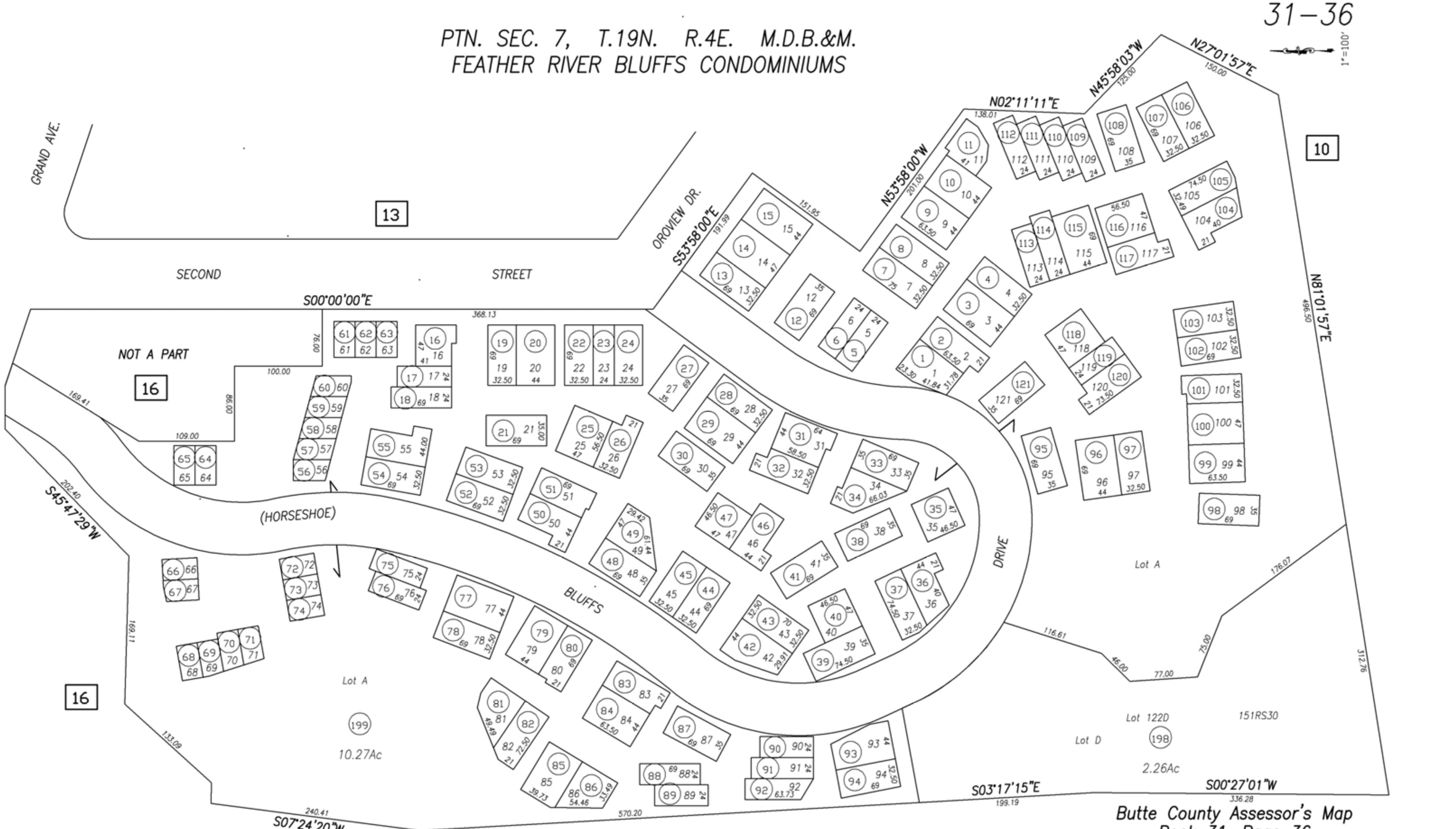
PROJECT
RIVERBEND FAMILY APARTMENTS
NWC NELSON AVE. & TABLE MOUNTAIN RD. OROVILLE, CA

-A1.1

SCHEMATIC SET / NOT FOR CONSTRUCTION

31–36

PTN. SEC. 7, T.19N. R.4E. M.D.B.&M.
FEATHER RIVER BLUFFS CONDOMINIUMS



FEANTER RIVER BLUFFS, 72 M.O.R. 74, 6–05–1980

16

STATE HIGHWAY 70

NOTE: These parcels are for assessment purposes only and may not constitute legal parcels.

10

Butte County Assessor's Map
Book 31, Page 36

CREATED BY	DB	CREATED ON	6–12–2001
REVISED BY	DB	REVISED ON	6–12–2001
		EFFECTIVE 2002–03 ROLL	
Previous Book 08, Portion Of Page 25			
Compiled By The Butte County Assessor's Office			

LoopNet™

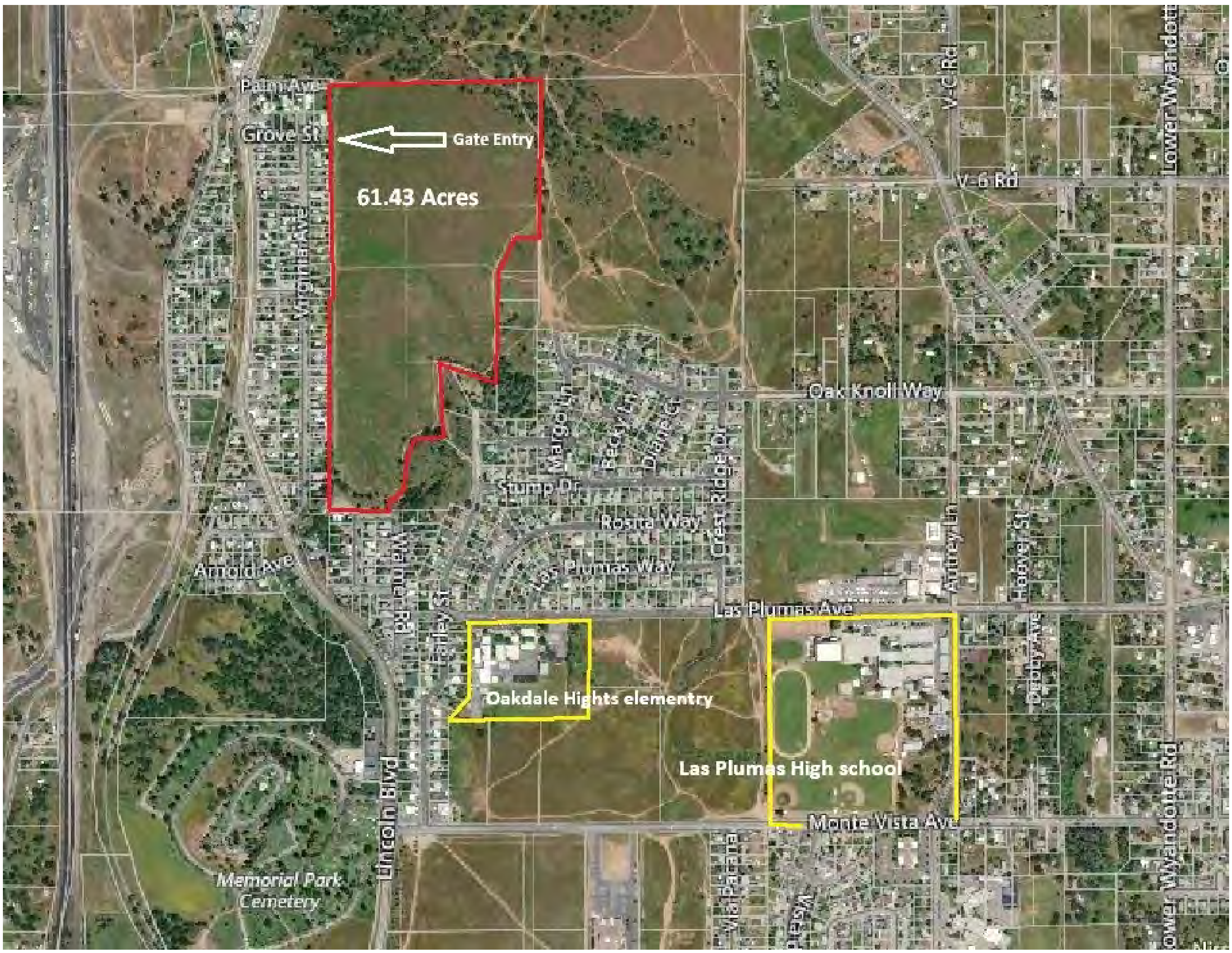
Johnny Klinger

(530) 864-3398

CENTURY 21
Select Real Estate, Inc.

0 Grove St - "Opportunity Zone" Development Opportunity

61.43 Acres of Residential Land Offered at $549,900 in Oroville, CA



ABOUT 0 GROVE ST , OROVILLE, CA 95966

Price	$549,900	**Property Type**	Land
Sale Type	Investment	**Property Subtype**	Residential
Parking	Redevelopment Project	**Total Lot Size**	61.43 AC
No. Lots	1		

Listing ID: 17067262 **Date Created:** 8/29/2019 **Last Updated:** 3/10/2020

1 LOT AVAILABLE

Lot

Price	$549,900	**Lot Size**	61.43 AC
Price Per AC	$8,952		

A rare opportunity to purchase 61.43 acres of prime residential development property in Oroville. Zoned MDR.

DESCRIPTION

A rare opportunity to purchase 61.43 acres of prime residential development property in Oroville within the "Qualified Opportunity Zone". Zoned MDR which allows for a mixture of housing types in a medium density setting such as, single family homes, duplexes, and second units. Also non-residential uses conditionally permitted include public and quasi-public uses, park and recreational facilities, personal services, medical offices and clinics, and general retail. The maximum permitted residential density is six dwelling units per acre. Close to Oakdale Elementary and Las Plumas High. Within the South Feather Water & Power district.

INVESTMENT HIGHLIGHTS

- "Qualified Opportunity Zone"

EXECUTIVE SUMMARY

This property is within the "Opportunity Zone" which offers a temporary tax deferral, step-up in basis for capital gains excluding up to 15% of the original gain and a permanent exclusion from taxable income of capital gains if held for at least 10 years. This great opportunity consists of 61.43 acres of prime residential development property in Oroville. Zoned MDR which allows for a mixture of housing types in a medium density setting such as, single family homes, duplexes, and second units. Also non-residential uses conditionally permitted include public and quasi-public uses, park and recreational facilities, personal services, medical offices and clinics, and general retail. The maximum permitted residential density is six dwelling units per acre. Close to Oakdale Elementary and Las Plumas High. Within the South Feather Water & Power district.

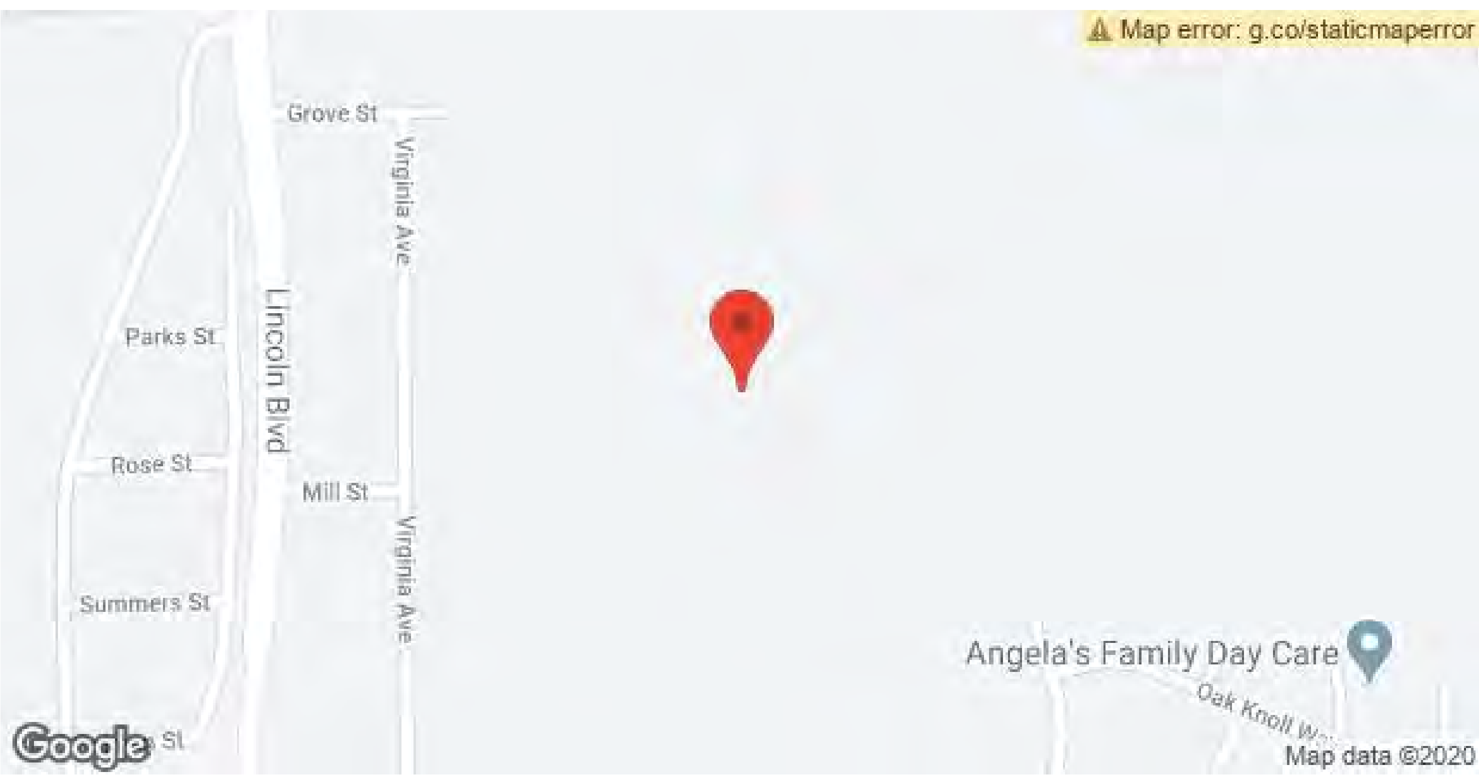
PROPERTY TAXES

Parcel Number	035-130-046-000	Improvements Assessment	$37,679 (2019)
Land Assessment	$288,513 (2019)	Total Assessment	$326,192 (2019)

ZONING

Zoning Code	**MDR**

MAP OF 0 GROVE ST OROVILLE, CA 95966



TOWN OF PARADISE

Select Development Opportunity Sites

April 2020

5975 Maxwell Former Condo Site

3600 Connie Circle Former Condo Site

TRI-COUNTY OPPORTUNITY SITES - as of June 2021

Town of Paradise, Butte County

Project or Property Name	Location	Acres	Total Units	Proposed Housing Type(s)	Target Income *	Price *(if for sale)*	Notes on Status
Former Central Park Condos	5975 Maxwell	6.5	44	MFD	Low-Mod	$449,500	Former condo site destroyed by Camp Fire. HOA not rebuilding.
Former Village Condominiums	3600 Connie Circle	8.4	40	MFD	Low-Mod	$1,200,000	Former condo site destoyed by fire. CC&Rs & HOA remain in place.

Former Central Park Condominium Site

5795 Maxwell, Paradise, CA 95969

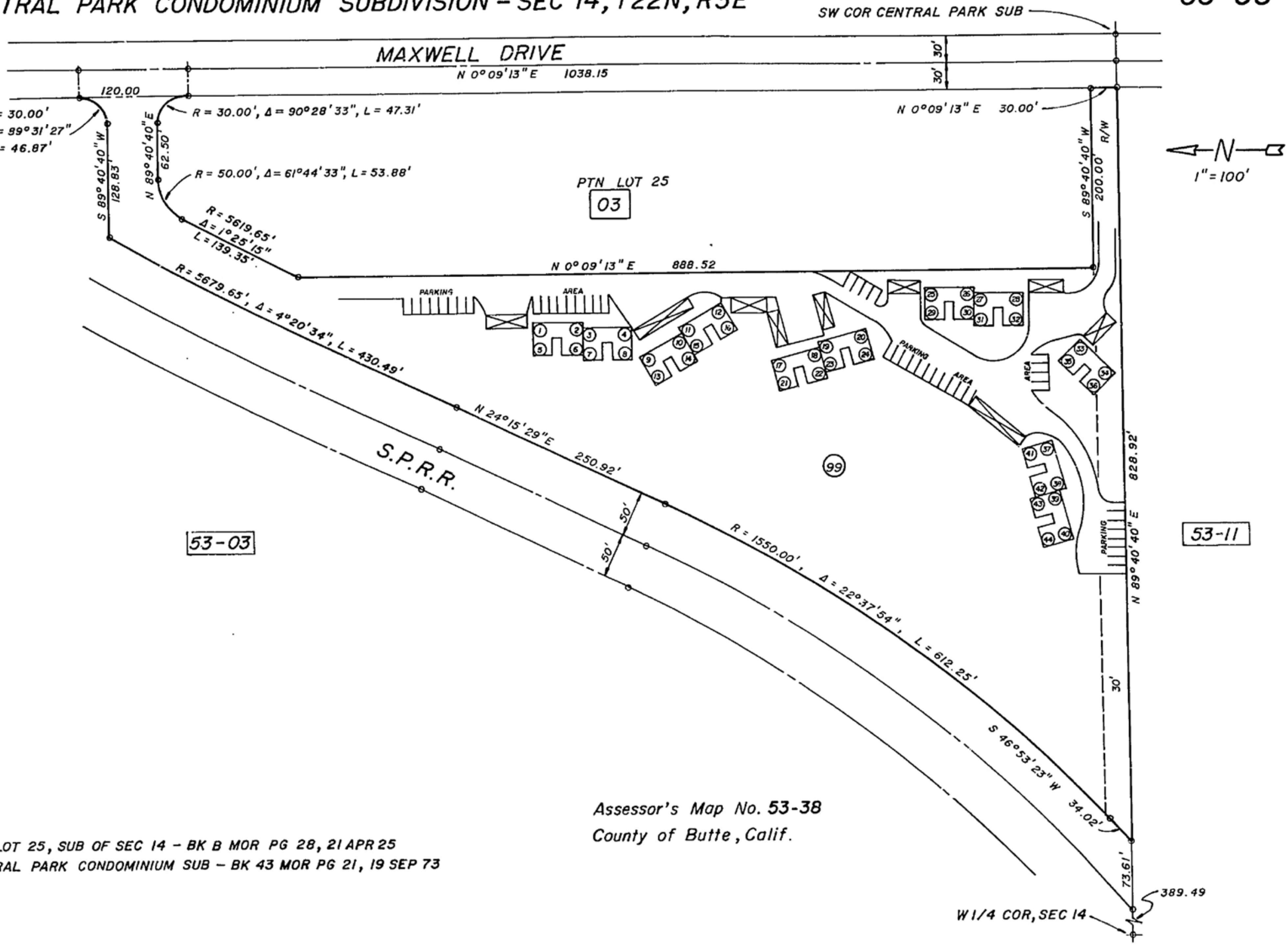
List Price:	**$449,500**	Status:	**ACTIVE**
MLS#:	**SN20153292**	Lot Size:	**284,124**
Acres:	**6.5226**	Lot Location:	**Flag Lot, Park Nearby, Value In Land**
Days on Market:	**38**	Property Type:	**Land**

Property Description

CENTRAL PARK CONDOMINIUMS were lost in the Camp Fire in 2018. Nice central location in Paradise. With Paradise High School next to this 6.5 acres makes a wonderful location for a developer. 44 Units were lost. There are 2 current zoning designations. M-F & C-F. The multiple-family residential (M-F) zone is intended for land areas that are planned or are existing multiple-family residential areas. Dependent upon the presence and application of constraints, maximum potential residential densities shall not exceed ten (10) dwelling units per acre and seven (7) dwelling units per acre within mobile home parks. The multiple-family residential zone is consistent with the multi-family residential (M-R) land use designation of the Paradise general plan. The community-facilities (C-F) and community-services (C-S) zones are intended for land areas that are planned to or already provide for public and public institutional land uses or private land uses which serve a community purpose or benefit the community. The community-facilities zone is consistent with the public-institutional (P-I), community-service (C-S), and recreational (R) land use designations of the Paradise general plan. The community-services zone is consistent with the community-service (C-S) and recreational (R) land use designations of the Paradise general plan. In addition, the community-services zone is potentially consistent with the multi-family residential (M-R) land use designation of the Paradise general plan.

Listing courtesy of Brian Voigt from Re/Max of Chico

CENTRAL PARK CONDOMINIUM SUBDIVISION - SEC 14, T22N, R3E



Assessor's Map No. 53-38
County of Butte, Calif.

PTN LOT 25, SUB OF SEC 14 - BK B MOR PG 28, 21 APR 25
CENTRAL PARK CONDOMINIUM SUB - BK 43 MOR PG 21, 19 SEP 73

Former Village Condominium Site

3600 Connie Circle, Paradise, CA 95969

List Price: $1,200,000

Site Size: 8.4 acres

Property Description

This just under 10 acre site has the home sites for 40 condominiums that burnt during the Camp Fire in 2018. The site has been cleared and the roadways and some utilities are still in place. The Homeowners Association is still in place with CC&R's and bylaws already completed. Zoned MF, perfect for multi-unit development.

Listing courtesy of Georgie Bellin and Frank Ross, Century 21 Select

CITY OF GRIDLEY

Potential Development Activity Table and Map from Annexation Report
2019

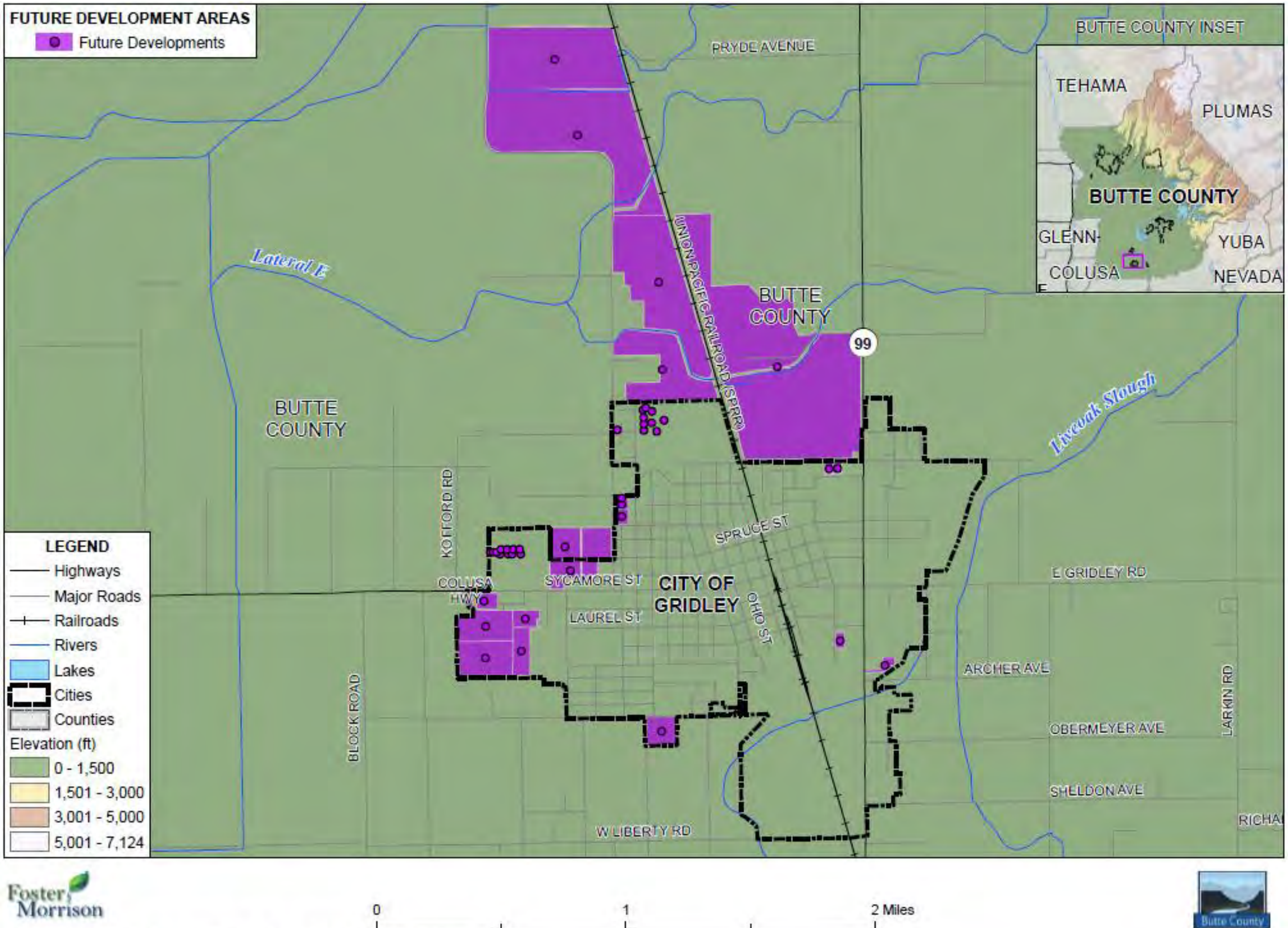
Peloton
Research + Economics

TRI-COUNTY OPPORTUNITY SITES - as of June 2021

City of Gridley, Butte County

Project or Property Name	Location	Acres	Total Units	Proposed Housing Type(s)	Target Income *	Price *(if for sale)*	Notes on Status
See Annexation Report Excerpts							

Figure C-6 City of Gridley – Future Development Areas



Data Source: Butte County GIS, Cal-Atlas; Map Date: 10/12/2019.

Table C-15 City of Gridley – Future Development Locations with Parcels and Acreage

Future Development	Total Parcel Count	Improved Parcel Count	Total Acres
City of Gridley			
Butte County Homes I	1	0	14.8
Butte County Homes II	1	1	23.4
Butte View Estates	1	1	4.4
De La Torre Ests	1	1	11.5
Eagle Meadows Phase I	11	0	2.9
Eagle Meadows Phase II	1	0	4.8
Edler Estates	1	0	8.0
Heron Landing	10	0	1.8
Hilbers Development	3	0	3.9
King Ests	2	0	2.2
Qumar Estates	1	0	1.5
Steffen Estates	1	1	8.8
Sunrise Village Senior Housing	1	0	2.0
City of Gridley Total	**35**	**4**	**89.9**
Unincorporated Butte County			
Bernard Property	1	1	41.9
Boeger Property	1	1	80.5
Deniz Ranch	1	1	237.8
Leisheman	2	2	202.1
Stenzel Estates	1	1	19.0
Unincorporated Butte County Total	**6**	**6**	**581.4**
Grand Total	**41**	**10**	**671.3**

Source: City of Gridley GIS

BUTTE COUNTY UNINCORPORATED

Select Development Opportunity Sites

April 2020

List of Select Sites

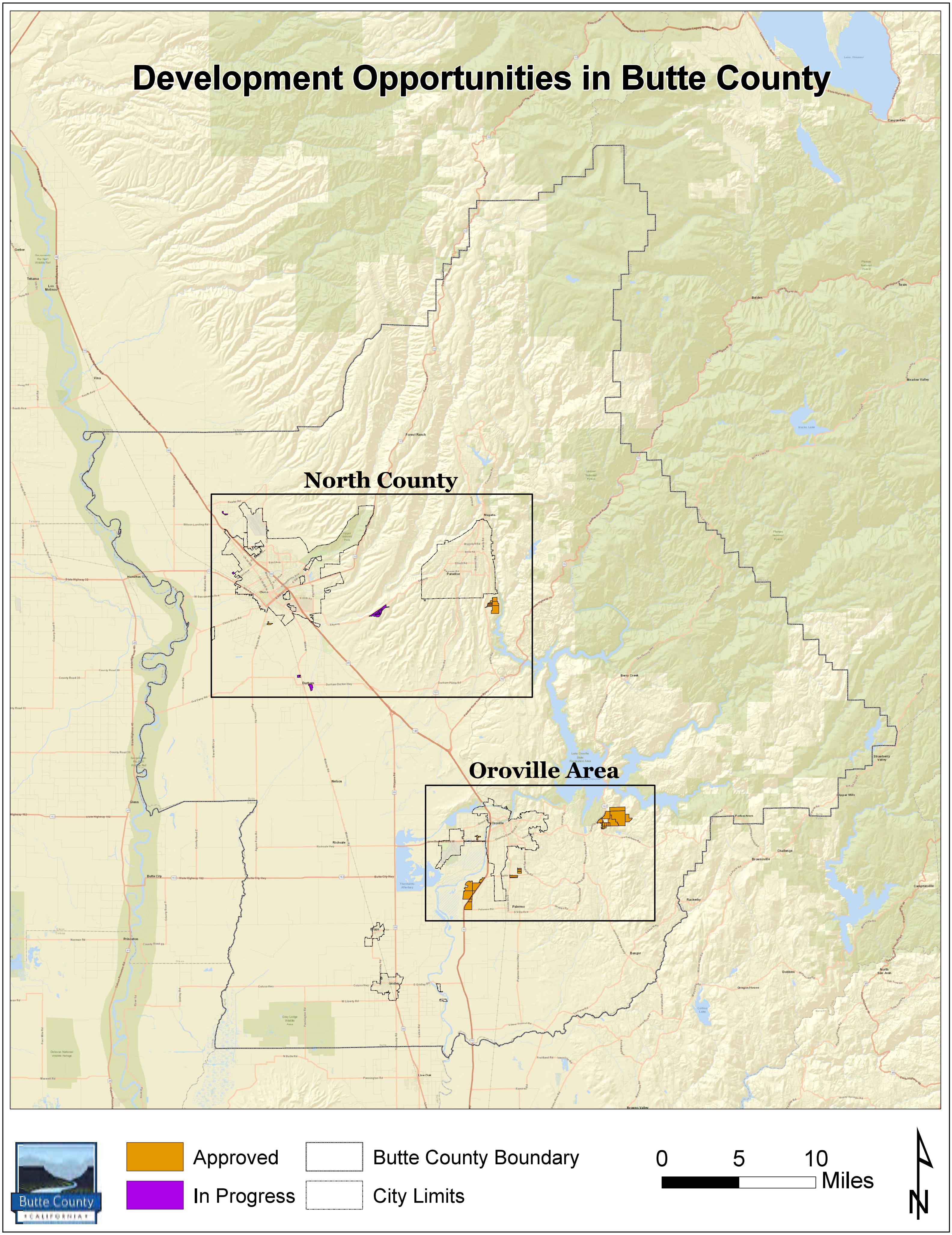
Reference Map for Sites in North and South County

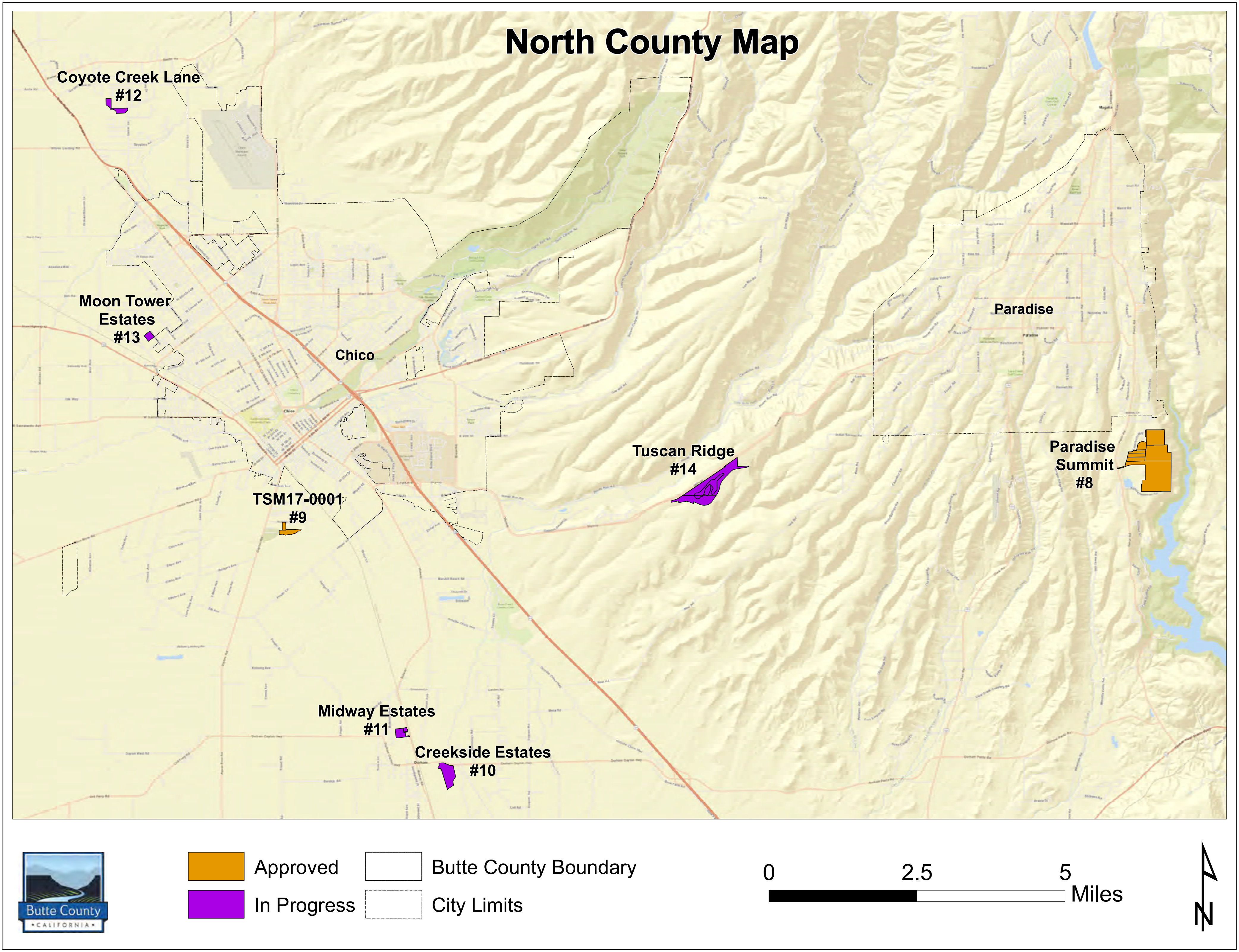
Additional Background Information on Sites

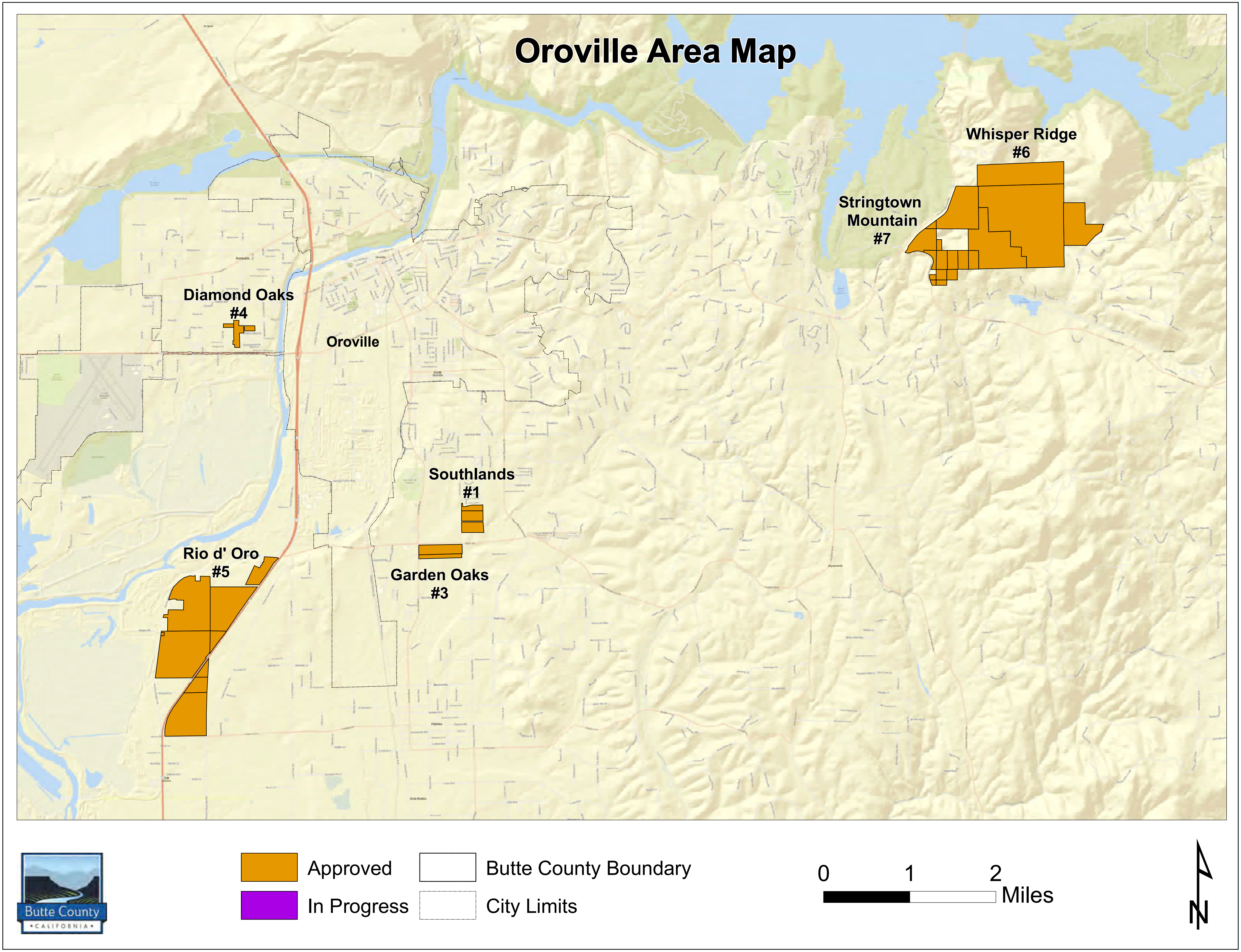
TRI-COUNTY OPPORTUNITY SITES - as of June 2021

Butte County Unincorporated

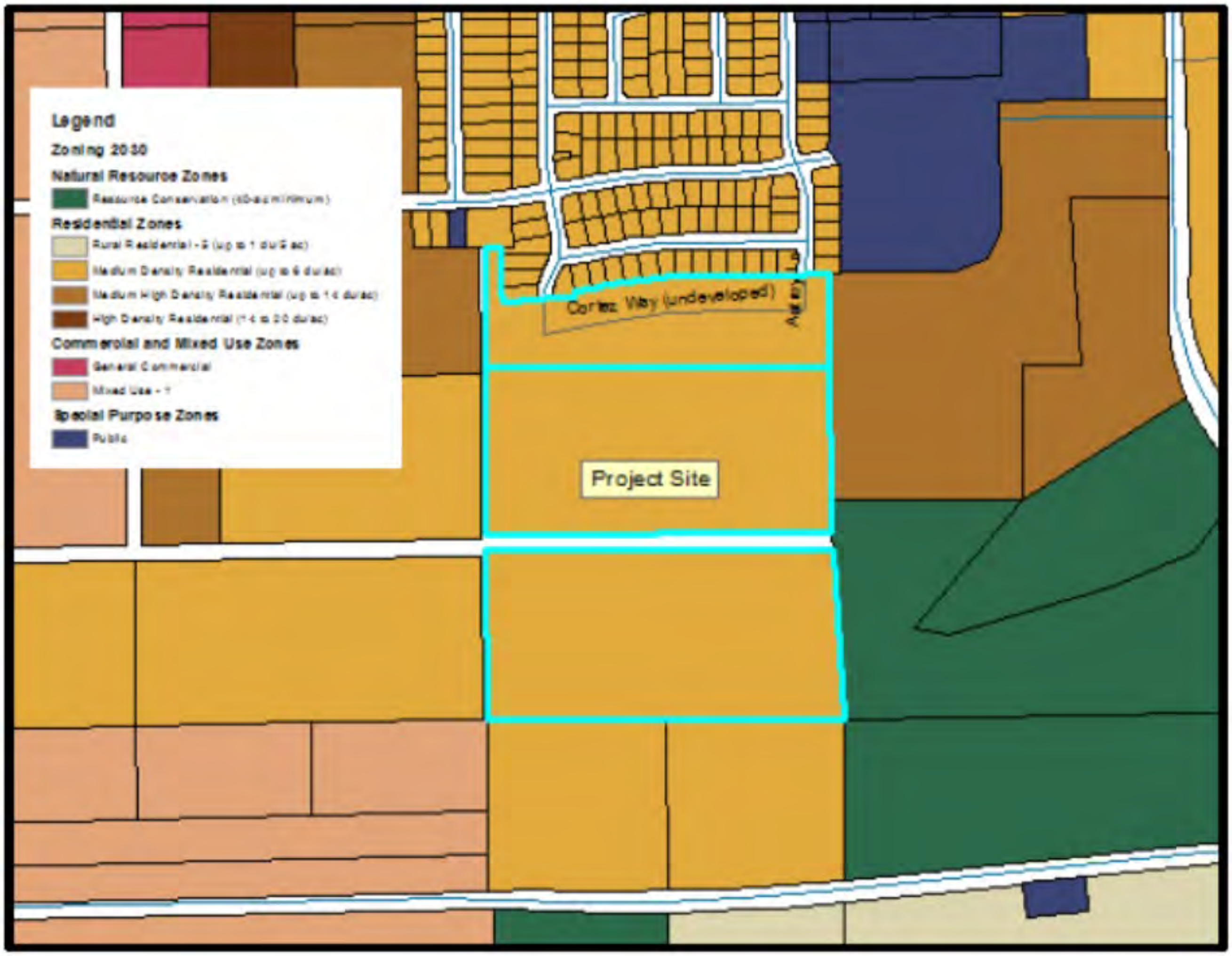
Map Ref #	Project or Property Name	Location	Acres	Total Units	Proposed Housing Type(s)	Target Income *	Price *(if for sale)*	Notes on Status	Community
1	Southlands TSM 05-04	East of Lincoln and west of Lower Wyandotte Rd, between Monte Vista Ave and Ophir Rd	51	174	SFD Lots	Mod +		Tentative Map extension to 1/26/2025	Oroville/Las Plumas
3	Garden Oak Estates TSM06-0012	SE corner of Lincoln Boulevard and Ophir Road	49.95	190	Mixed Units	Mod +		Tentative Map extension to 4/22/2022	Oroville/Las Plumas
4	Diamond Oaks TSM 05-14	No. of Oro Dam Blvd. and south of Grand Ave.	23.9	98	SFD Lots	Mod +		Tentative Map extension to 8/23/2022	Thermalito
7	Stringtown Mtn - Forbestown Rd	0 Forbestown Rd.	218	188	Mixed Units	Mod +	$9,520,000	Previously approved Tentative Map	Stringtown
5	Rio d'Oro Master Plan	Mostly west of Hwy 70, South & East of Ophir Rd.	689	2,700	Mixed Units	Mix		Approved Specific Plan	Oroville
8	Eagle Meadows - Paradise Summit	Pentz Rd at Lago Vista Way and Lindenbaum Lane	333	312	SFD Lots	Mod +		Tentative Map extension to 6/22/2022	Paradise


Development Opportunities in Butte County
North County
Oroville Area
Butte County
CALIFORNIA
Approved
In Progress
Butte County Boundary
City Limits
0
5
10
Miles
N


North County Map
Coyote Creek Lane
#12
Moon Tower
Estates
#13
Chico
Paradise
Tuscan Ridge
#14
Paradise
Summit
#8
TSM17-0001
#9
Midway Estates
#11
Creekside Estates
#10
Butte County
CALIFORNIA
Approved
In Progress
Butte County Boundary
City Limits
0
2.5
5
Miles
N


Oroville Area Map
Whisper Ridge
#6
Stringtown
Mountain
#7
Diamond Oaks
#4
Oroville
Southlands
#1
Rio d' Oro
#5
Garden Oaks
#3
Approved
In Progress
Butte County Boundary
City Limits
0
1
2
Miles
N
Butte County
CALIFORNIA

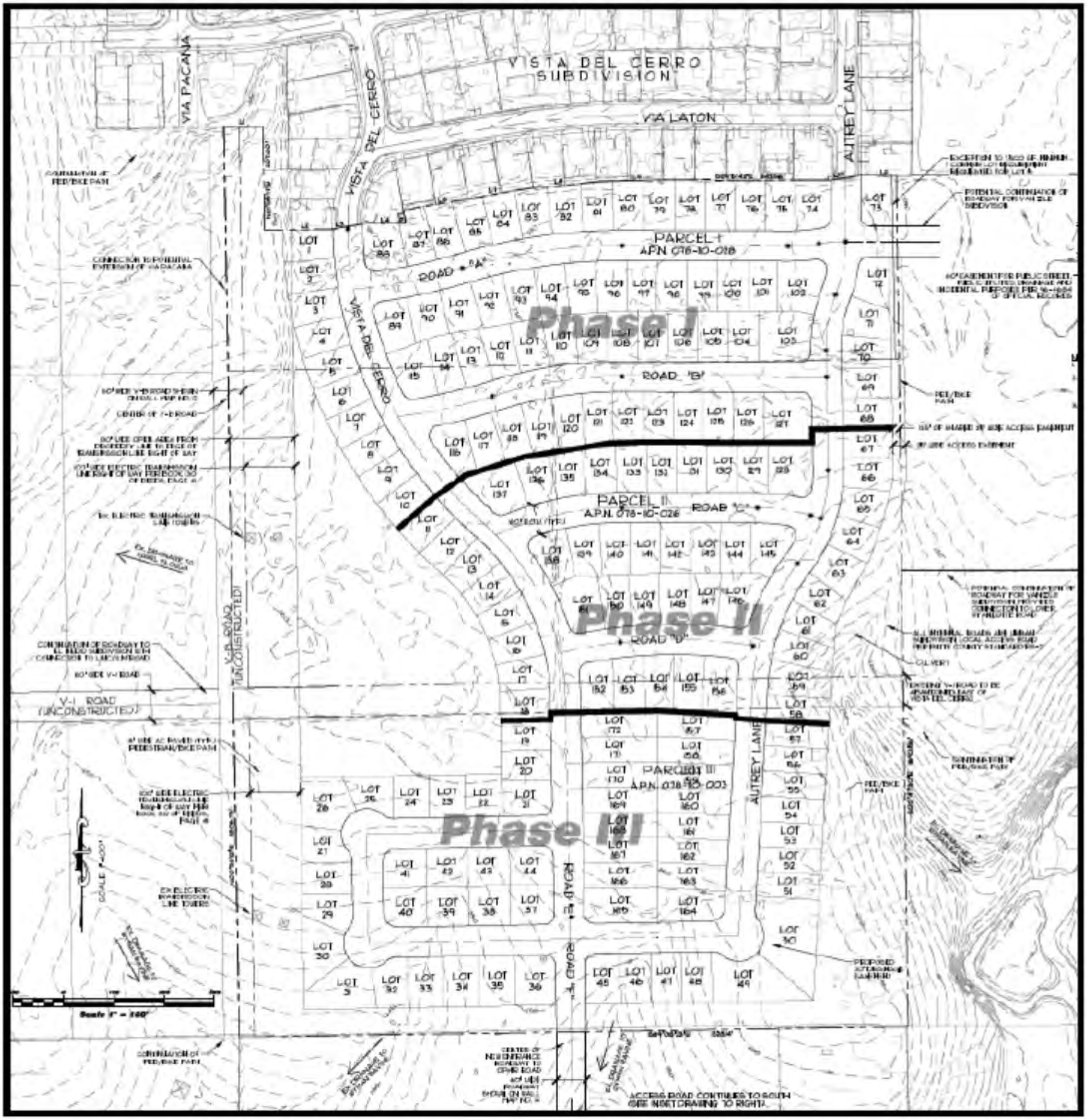
Project Name: Tejinder Maan, Southlands Subdivision, File # TSM 05-04



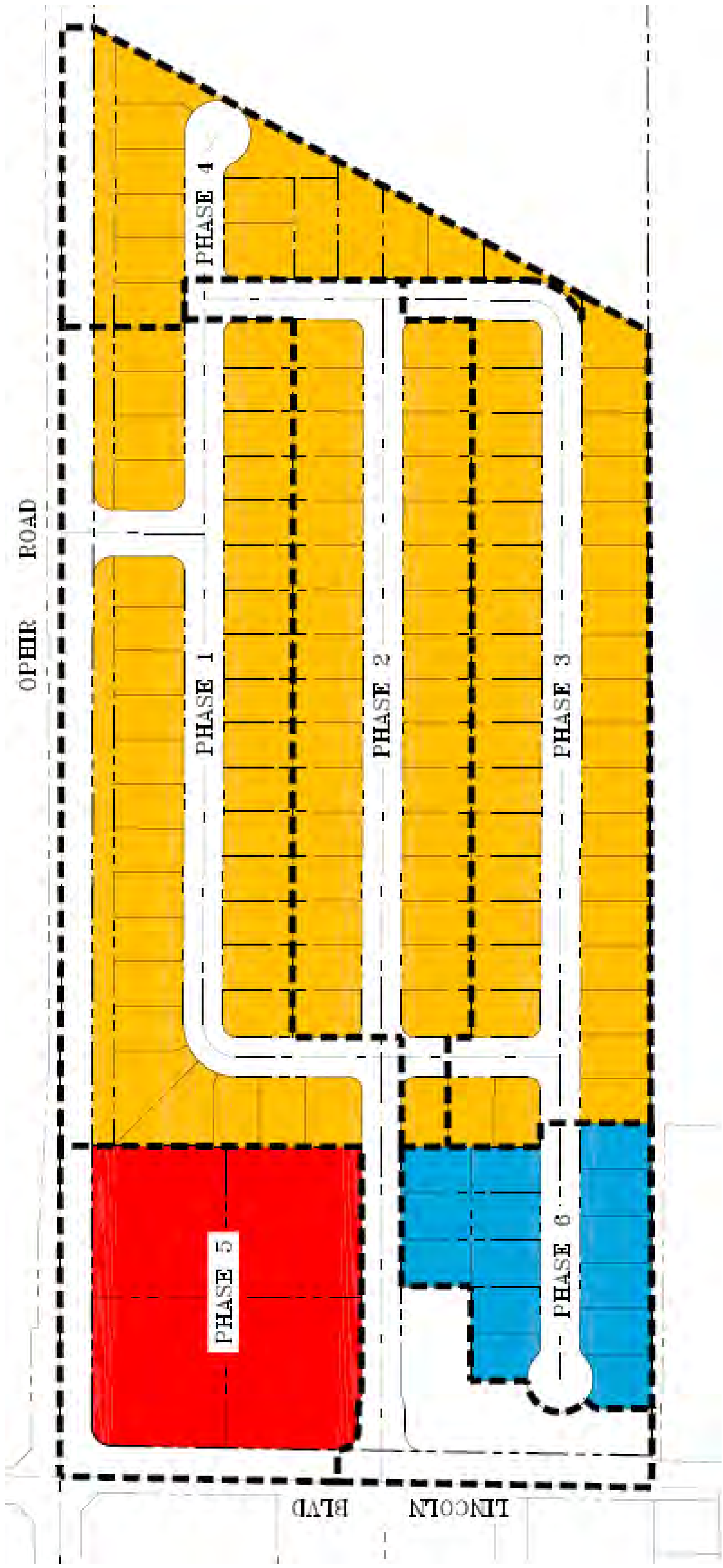
M. **Project Description:** The applicant is proposing 172 residential lots for detached single-family residential development on three parcels totaling 51.02 acres. It is proposed as a phased map (3 phases). Domestic water services would be provided by South Feather Water & Power (SFWP) and sewage disposal services would be provided by the Lake Oroville Area Public Utilities District (LOAPUD). One of the parcels is in the district for LOAPUD, while the other two are within the sphere of influence, but outside the current District boundaries for LOAPUD, so annexation into the district is required.

Phases 1 and 2 are proposed to have access from Vista Del Cerro and Autrey Lane to the north. Access for Phase 3 will require an additional access to the east, west or to the south. The project proposes future connectivity to the west and east if development occurs in those directions. The project proposes the abandonment of the existing V-1 Road easement east of the proposed extension of Vista Del Cerro. The internal road for the project would meet County improvement standards and is required to be improved with curb, gutter, and sidewalk. Installation of fire hydrants is required as a condition of approval. Street lighting is a requirement for project approval and must be installed in accordance with Butte County requirements and accepted design criteria, and recommendations of Pacific Gas and Electric Company.

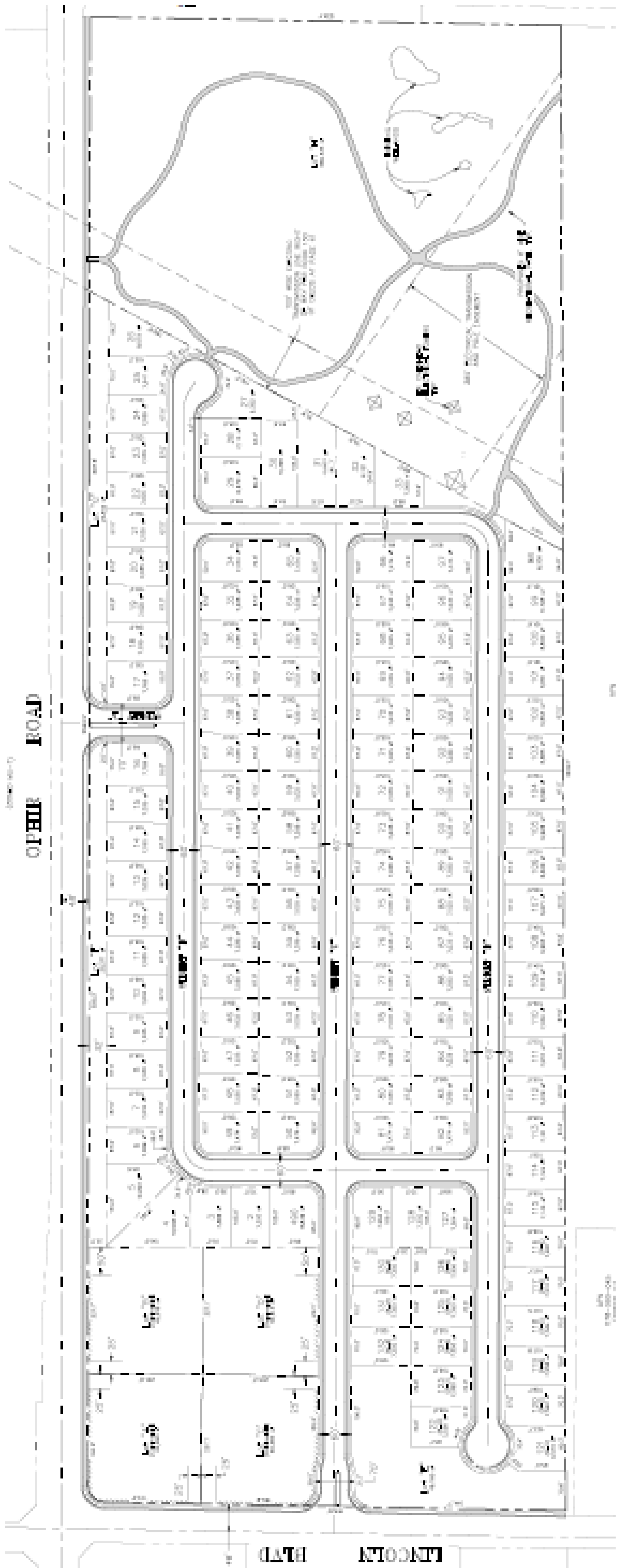
Project Name: Tejinder Maan, Southlands Subdivision, File # TSM 05-04



Tentative Subdivision Map (TSM 05-04)



Proposed Phasing Exhibit for the Garden Oak Estates Subdivision



Tentative Subdivision Map

B. Map Extension MEXT16-0003/Alexander (TSM 05-14)

Applicant: Marie-Anne Alexander

Owner: Marie-Anne Alexander

Project: Map Extension MEXT16-0003 for Tentative Subdivision Map TSM 05-14 (Diamond Oaks Subdivision)

Planner: Mark Michelena **APN:** 030-132-005, 030-160-005 and 030-560-022

G.P.: Medium Density Residential

Zoning: Medium Density Residential

Location: The project site is north of Oro Dam Boulevard (State Route 162) and south of Grand Avenue in the Thermalito area approximately 1.2 mi west of Oroville. APNs 030-132-005 and 030-560-020 are located between 10th Street and 12th Street and APN 030-160-005 is located on the east side of 10th Street

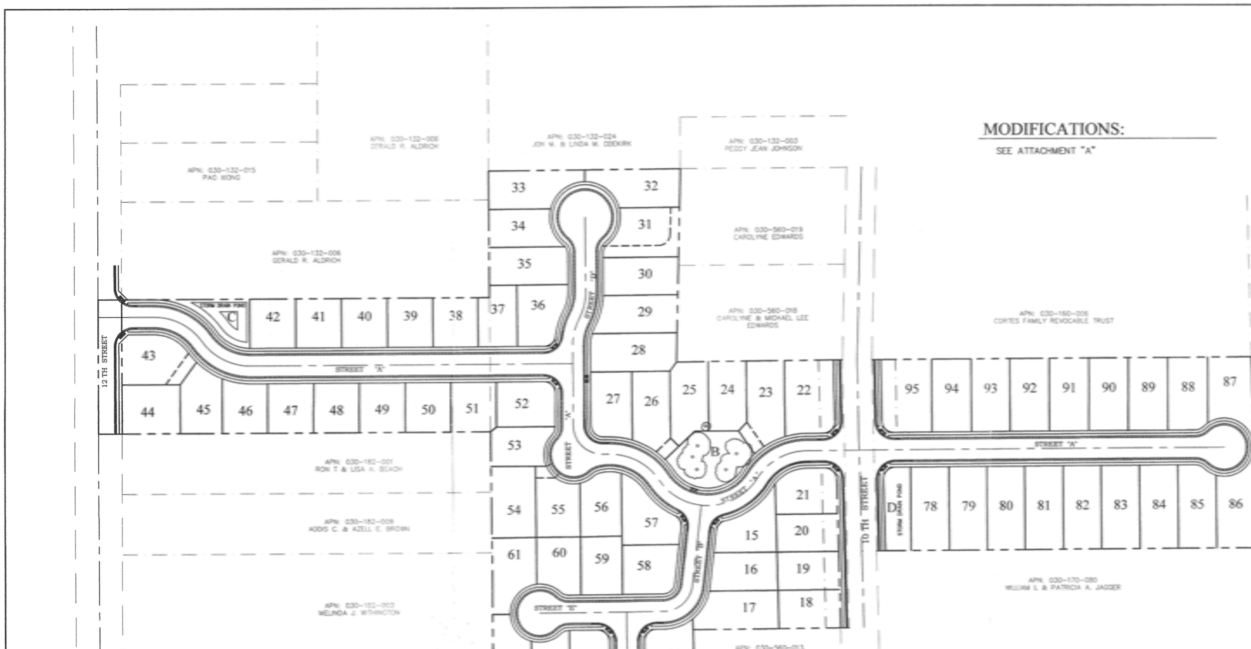
Project Description: A request for a six (6) year time extension for an approved tentative subdivision map (TSM 05-14), set to expire August 23, 2016. The tentative map allows the applicant to subdivide ± 24 acres and construct 95 residential dwelling units and related infrastructure such as roads, sanitary sewer, domestic water, and drainage facilities. Three access points to the subdivision are proposed. The first would be at 12th Street, the second at 10th Street and the third would connect to Dodge Avenue.

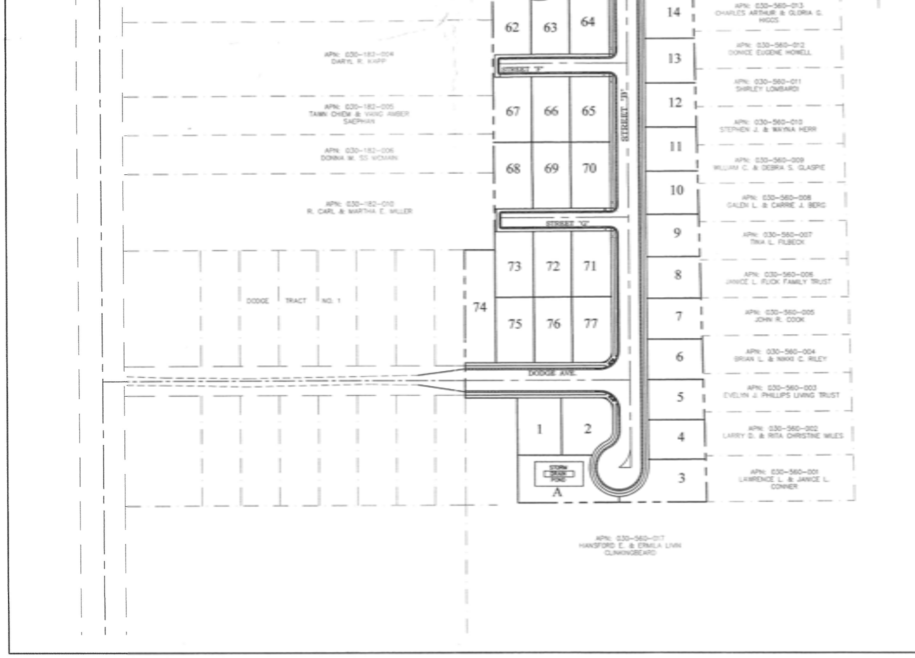
CEQA Determination: A mitigated negative declaration was adopted on August 23, 2007; no subsequent environmental review will be undertaken, in accordance with Section 15162 of the CEQA Guidelines.

Staff Recommendation: Staff recommends approval of this Time Extension subject to findings and modified conditions.

Appeal Period: 10 calendar days

ATTACHMENT E





NOTES:

1. EXISTING ZONING: AR PROPOSED ZONING: AR
2. EXISTING LAND USE: LOW DENSITY RESIDENTIAL
   PROPOSED LAND USE: LOW DENSITY RESIDENTIAL
3. DATE SURVEYED: SEPTEMBER 29, 2005
4. LOCAL SERVICES:

WATER	THERMALITO IRRIGATION DISTRICT
SEWAGE DISPOSAL	THERMALITO IRRIGATION DISTRICT
ELECTRIC	PACIFIC GAS & ELECTRIC COMPANY
GAS	PACIFIC GAS & ELECTRIC COMPANY
TELEPHONE	SBC

5. NO EXISTING WELLS LOCATED ON THE PROPERTY.
6. 3 EXISTING BUILDINGS LOCATED ON SITE TO BE REMOVED.
7. APN: 030-132-005:
   FLOOD ZONE: X FIRM MAP NUMBER: 06007C0790
   DRAINAGE AREA: RUDDY CREEK BASIN
   APN: 030-560-020:
   FLOOD ZONE: X FIRM MAP NUMBER: 06007C0790 & 06007C0980
   DRAINAGE AREA: RUDDY CREEK BASIN & SOUTHEAST BASIN
   APN: 030-160-005:
   FLOOD ZONE: X FIRM MAP NUMBER: 06007C0790
   DRAINAGE AREA: SOUTHEAST BASIN
8. PROPOSED SUBDIVISION IS LOCATED IN AIRPORT ZONE D. ALUC APPLICATION SUBMITTED AND APPROVED.
9. TOTAL AREA = 24.70 ACRES
10. ALL TREES TO BE REMOVED EXCEPT FOR THOSE LABELED TO REMAIN.
11. ABANDON EXISTING WATER CONNECTION AND CONNECT TO EXISTING WATER LOCATED IN 10TH & 12TH STREET AS SHOWN.
12. ABANDON EXISTING SEWER CONNECTION AND CONNECT TO EXISTING SEWER SYSTEM LOCATED IN 12TH STREET AS SHOWN.
13. STREETS F & G ARE TO BE STREETS DESIGNED PER THE CITY OF OROVILLE STANDARD ST-04.
14. SEWER LINE SHALL BE A 10" PIPE WITH A MINIMUM SLOPE OF 0.0025 AS STATED IN THE THERMALITO IRRIGATION DISTRICT IMPROVEMENT STANDARDS FOR WATER AND SEWER FACILITIES, SECTION 2: SEWER SYSTEM DESIGN STANDARDS – MINIMUM SEWER GRADIENTS.
15. STORM WATER FROM THE DIAMOND OAKS SUBDIVISION IS TO BE DETAINED IN THE STORM WATER PONDS AS SHOWN AND RELEASED AT A PRE-DEVELOPED FLOW RATE FOR A 10 YEAR STORM INTO EXISTING DRAINAGE SWALES. ALL OFFSITE WATER WHICH FLOWS ONTO THE PROPERTY WILL BE CAPTURED AND CONVEYED TO EACH DRAINAGE SWALE. STORM DRAIN PONDS LOCATED IN THE SOUTHEAST DRAINAGE BASIN (LOTS A & D) ARE DESIGNED TO DETAIN THE 10 YEAR STORM AND OVERFLOW THE 100 YEAR STORM. THE POND LOCATED IN THE RUDDY CREEK DRAINAGE BASIN (LOT C) IS DESIGNED TO DETAIN THE 100 YEAR STORM. DRAINAGE CALCULATIONS WERE PREPARED TO DETERMINE IF EACH DRAINAGE SWALE IS LARGE ENOUGH TO CONVEY THE 100 YEAR STORM AT A POST DEVELOPMENT FLOW RATE.
16. ALL WATER MAINS WITHIN THE PROJECT WILL BE A MINIMUM OF 8" DIAMETER.
17. THE WATER TIE-INS AT 10TH AND 12TH STREETS WILL BE DONE WITH A THREE-VALVE ASSEMBLY EACH. THE WATER TIE IN AT THE EAST END OF DODGE AVENUE WILL BE ISOLATED WITH A VALVE.
18. WITHIN THE PROJECT ALL WATER TEE'S WILL BE ASSEMBLED WITH THREE VALVES, AS SHOWN.
19. WATER LATERALS ARE TO SERVICE 2 METERS AND BE LOCATED AT EVERY OTHER PROPERTY LINE EXCEPT FOR THOSE LOTS THAT DO NOT FIT THIS CRITERIA. SEE DETAIL ON SHEET 2.
20. THE WATER LINES IN STREETS "E", "F", "G", AND CUL-DE-SAC STREET "A" WILL ALL END WITH A BLOW OFF.

VICINITY MAP

NOT TO SCALE

INDEX:

LEGEND:

PROJECT BOUNDARY LINE
EXISTING BOUNDARY LINE
PROPOSED BOUNDARY LINE
ADJACENT BOUNDARY LINES

EXISTING:
CONTOURS (170.00)
EDGE OF PAVEMENT
TREES TO REMAIN
FLOWLINE
RIGHT OF WAY
TOE OF SLOPE
TOP OF SLOPE
CULVERT
4" SEWER LATERAL
SSMH
WATER LATERAL

PROPOSED:
CENTERLINE
CLEANOUT
DRAINAGE FLOW LINE
EASEMENT LINE
FIRE HYDRANT
FLOW ARROW
FLOWLINE
HANDICAP RAMP

LOT NUMBER (36)

SDDI
SD AREA DRAIN
SDMH
SLOPE
SSMH
STREET LIGHT
WATER LINE
WATER VALVE

SCALE: 1"=100'

DIAMOND OAK SUBDIVISION
TENTATIVE MAP

(PUBLIC STREET SUBDIVISION)
A PORTIOIN OF SECTION 13 & 14, T.19N., R.3E., M.D.B.&M.
COUNTY OF BUTTE, STATE OF CALIFORNIA

APN: 030-132-005, 030-160-005, & 030-560-020

FOR
MARIE-ANNE ALEXANDER, ET. AL.
1830 ARROYO DRIVE
AUBURN, CA 95603
BY
THE ENGINEERING GROUP
TIMOTHY CHRISTENSEN WOOD R.C.E. 61779
1250 EAST AVE, SUIT 10
CHICO, CA 95926
PH: (530) 899-0409 FX: (530) 899-0943

APRIL 24, 2006 SHEET 1 OF 6

CENTURY 21
Select Commercial Group

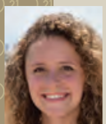
0 Forbestown Road
Oroville, CA 95966

ASKING PRICE: $9,520,000

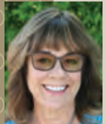
The Vision / Need
Create Lake Oroville Resort Community on California's 2nd largest lake targeting upscale, higher end housing with lake, Sacramento Valley, and Sutter Butte views. Lake Oroville Resort Community will be a family orientated destination incorporating the mild Mediterranean climate and utilizing the abundant surrounding outdoor recreational activities and the 1.4 million Lake Oroville visitors a year.

Land Use
- 112 Single Family Lots
- 76 Condominiums
- Office & Commercial
- Wellness Center / Retail
- Hotel approved for 150 rooms
- Park - overlooking Loafer Creek Recreational Area (880 acres) and Lake Oroville
- Adjacent land entitled for 18 hole championship golf course on approximately 275 acre site

FOR MORE INFORMATION, CONTACT:



Candace Andel
REALTOR® | DRE #02040053
1101 El Monte Ave. | Chico, CA 95928
530.899.5963 | Candace.Andel@c21selectgroup.com



Kelly Lotti
REALTOR® | DRE #01112413
1101 El Monte Ave. | Chico, CA 95928
530.513.2594 | Kelly.Lotti@SelectGroupCommercial.com

SELECT COMMERCIAL GROUP

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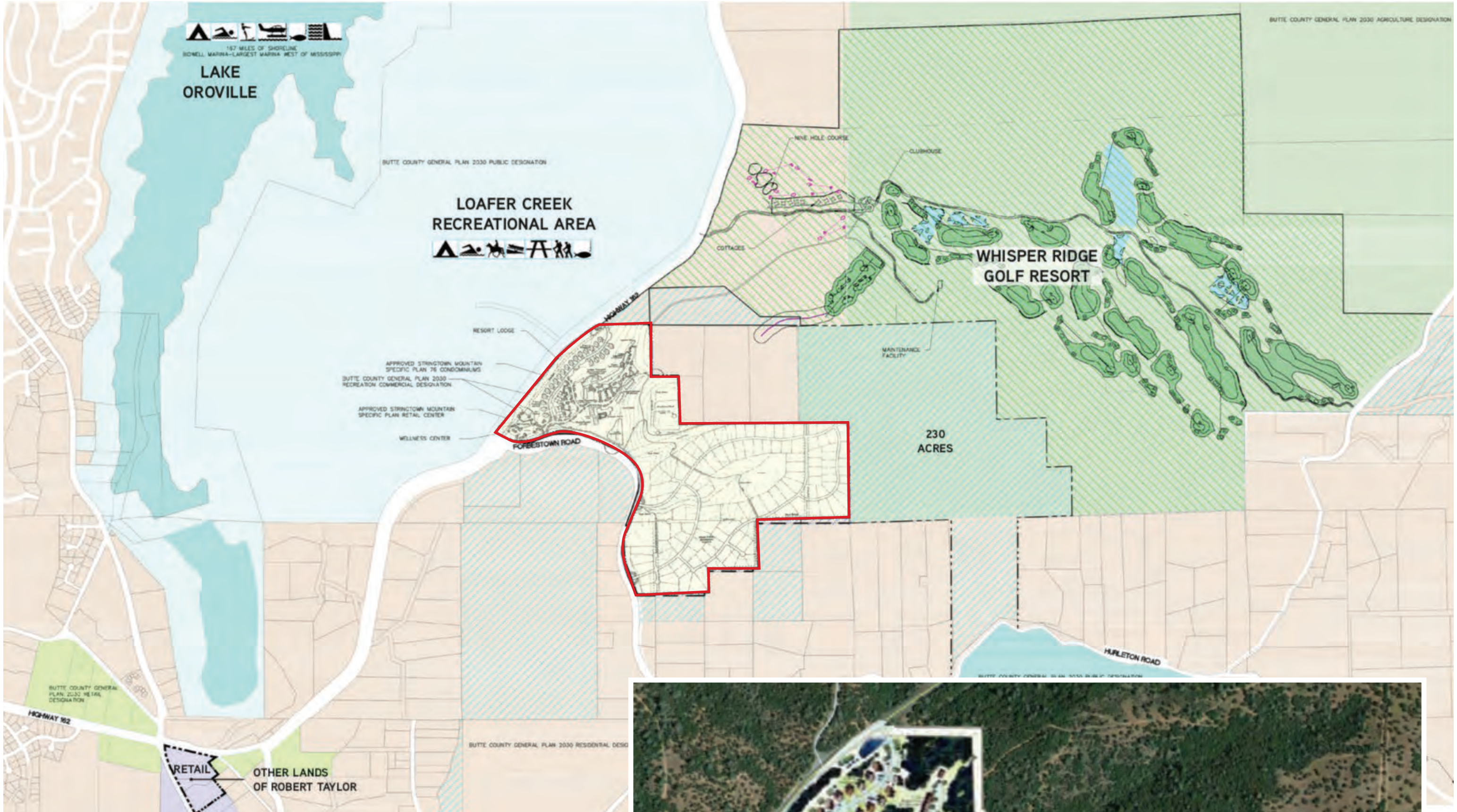
0 Forbestown Road
Oroville, CA 95966

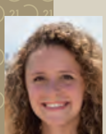


What has been done:
- Entitlements Approved
- Mitigating a significant land development risk, and saving tremendous amounts of the future developer's time and money.
- Environmental studies
- 404 Permit
- Brush clearing

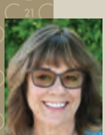
What's Next

Tentative subdivision map and engineering for the waste water treatment. Seller would joint venture or partner with potential developers and sell all or a portion of the single family homes.

FOR MORE INFORMATION, CONTACT:



Candace Andel
REALTOR® | DRE #02040053
1101 El Monte Ave. | Chico, CA 95928
530.899.5963 | Candace.Andel@c21selectgroup.com



Kelly Lotti
REALTOR® | DRE #01112413
1101 El Monte Ave. | Chico, CA 95928
530.513.2594 | Kelly.Lotti@SelectGroupCommercial.com

SELECT COMMERCIAL GROUP

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Public Utilities & Services
- Water – South Feather water (Provides its customers with one of the lowest water costs in California)
- Power – PG&E
- Waste water treatment – managed by SCOR – development would have its own waste water treatment
- Bond in place for development / infrastructure pays for waste water treatment, water line from Lost Horizon Road through Hawk Ravine to project site, water storage Tank, and other improvements including County Road.

Drive times to major airports:
- Sacramento – 1 hour 20 mins
- San Francisco – 3 hours
- Reno – 2 hours 30 mins

Oroville Airport is one of the few authorized landing for sea planes servicing San Francisco

Local Highways 70 and 99 connect with I-5, giving you access to Sacramento Airport and the Greater Sacramento area. Highway 70 between Oroville and Sacramento is currently expanding to a four lane highway.

FOR MORE INFORMATION, CONTACT:

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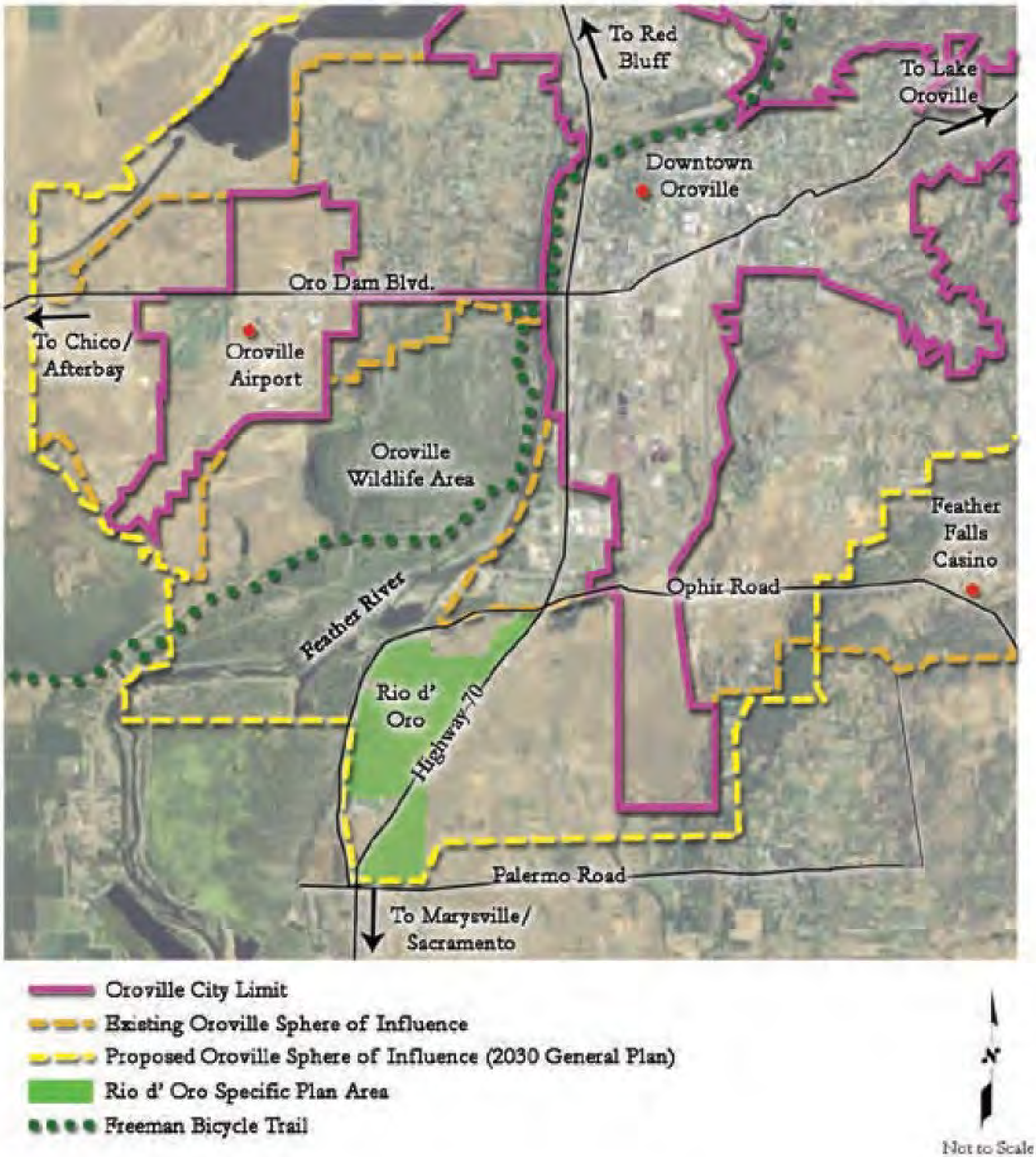
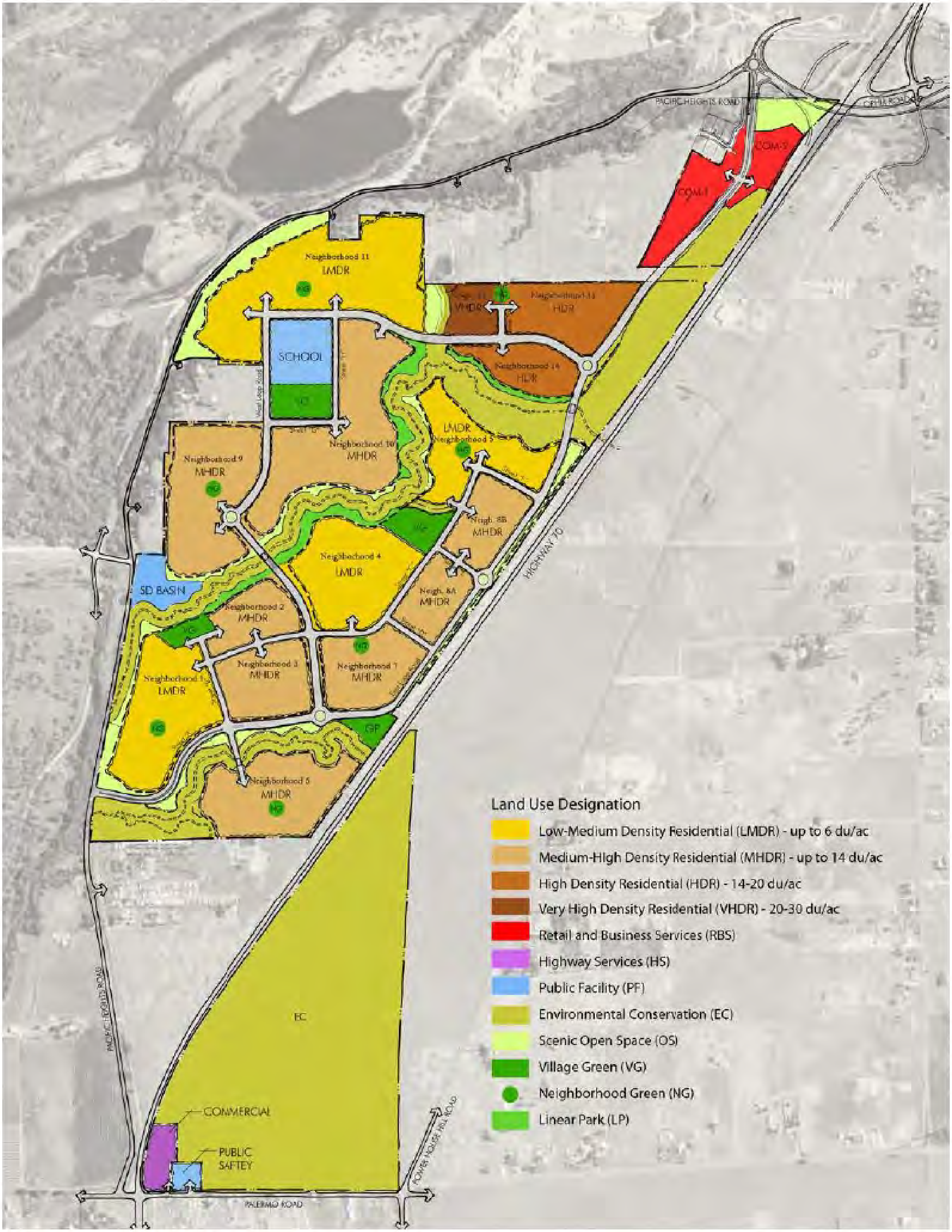
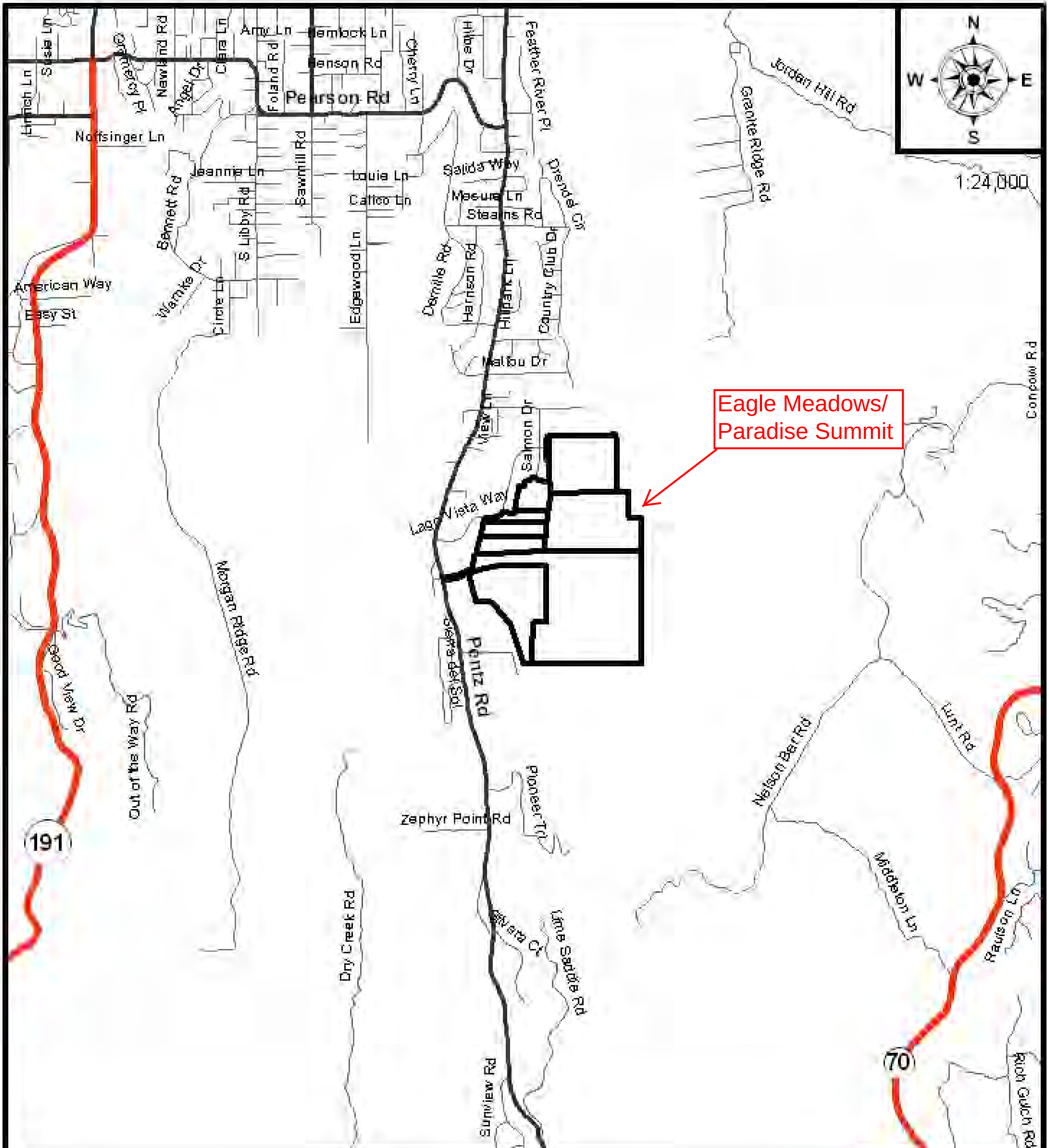

To Red Bluff
To Lake Oroville
Downtown Oroville
Oro Dam Blvd.
To Chico/ Afterbay
Oroville Airport
Oroville Wildlife Area
Feather Falls Casino
Ophir Road
Feather River
Rio d' Oro
Highway 70
Palermo Road
To Marysville/ Sacramento
Oroville City Limit
Existing Oroville Sphere of Influence
Proposed Oroville Sphere of Influence (2030 General Plan)
Rio d' Oro Specific Plan Area
Freeman Bicycle Trail
N
Not to Scale


PACIFIC HEIGHTS ROAD
COM-2
COM-1
Neighborhood 11
LMDR
NG
VHDR
Neighborhood 13
HDR
SCHOOL
VG
Neighborhood 14
HDR
West Loop Road
LMDR
Neighborhood 6
Neighborhood 10
MHDR
Neighborhood 9
MHDR
Neigh. 8B
MHDR
HIGHWAY 70
Neighborhood 4
LMDR
SD BASIN
Neigh. 8A
MHDR
Neighborhood 2
MHDR
Neighborhood 3
MHDR
Neighborhood 7
MHDR
Neighborhood 1
LMDR
GP
Neighborhood 5
MHDR
Land Use Designation
Low-Medium Density Residential (LMDR) - up to 6 du/ac
Medium-High Density Residential (MHDR) - up to 14 du/ac
High Density Residential (HDR) - 14-20 du/ac
Very High Density Residential (VHDR) - 20-30 du/ac
Retail and Business Services (RBS)
Highway Services (HS)
Public Facility (PF)
Environmental Conservation (EC)
Scenic Open Space (OS)
Village Green (VG)
Neighborhood Green (NG)
Linear Park (LP)
EC
PACIFIC HEIGHTS ROAD
COMMERCIAL
PUBLIC
SAFTEY
POWER HOUSE HILL ROAD
PALERMO ROAD

Residential (Permitted du/ac)	Gross Acres	Units (+/-)
Low-Medium (Up to 6 du/ac)	128.5	510
Medium-High (Up to 14 du/ac)	162.0	1,535
High (14-20 du/ac)	26.8	485
Very High (20-30 du/ac)	6.3	170
Sub-Total	323.6	2,700 maximum
Non-Residential	**Gross Acres (+/-)**	**Max. Commercial Sq. Ft. (+/-)**
Retail & Business Services	23.5	200,000
Highway Services	4.3	48,000
Public Facility	25.9	
Sub-Total	53.7	248,000
Parks	**Gross Acres (+/-)**	
Linear Park	11.9	N/A
Neighborhood Green	7.2	N/A
Village Green	12.5	N/A
Gateway Park	3.8	
Sub-Total	35.4	N/A
Open Space	**Gross Acres (+/-)**	
Environmental Conservation	246.5	N/A
Scenic Open Space	29.8	N/A
Sub-Total	276.3	N/A
Specific Plan Total	**689.0**	

ATTACHMENT B



VICINITY MAP
TSM08-0006 and PUD08-0001
Paradise Summit

25

Paradise Summit **2030 General Plan Land Use Designations**

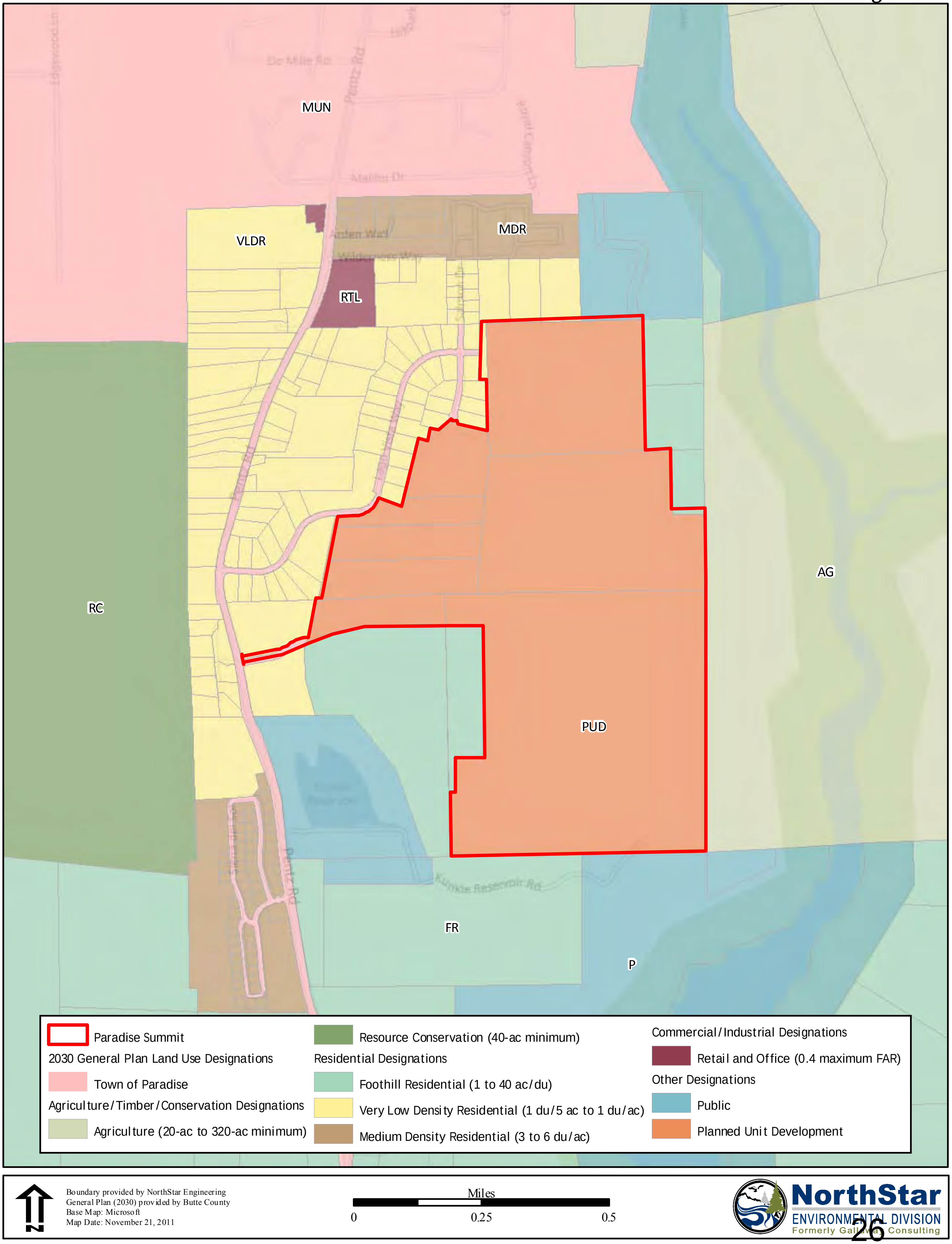
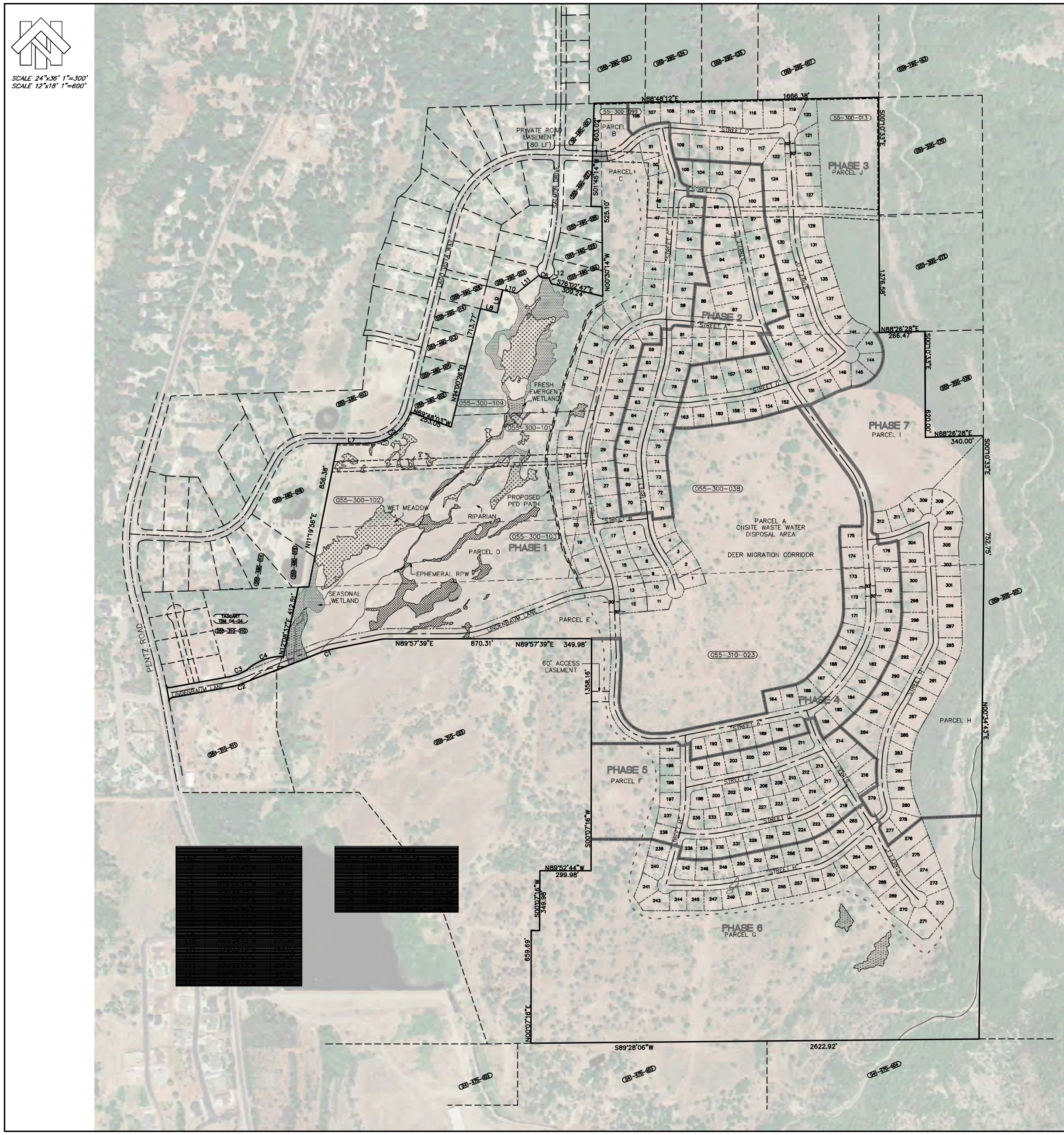


Figure 4.4-1

ATTACHMENT A



[redacted]

NOTES

1. ZONING: EXISTING – AR 1 ACRE MINIMUM/AR 2.5 ACRE MINIMUM
   PROPOSED 2030 – PLANNED UNIT DEVELOPMENT (PUD)
   PROPOSED – PLANNED UNIT DEVELOPMENT (PUD)
2. GENERAL PLAN: PLANNED UNIT DEVELOPMENT (PUD)
3. LAND USE: EXISTING – VACANT
   PROPOSED – RESIDENTIAL
4. SEWAGE: COMMUNITY ONSITE WASTEWATER SYSTEM
5. STORM DRAINAGE: ON-SITE QUALITY MITIGATION (INTERCEPTOR)
6. WATER: DEL ORO WATER COMPANY
7. POWER: PG&E
8. TELEPHONE: AT&T
9. CABLE TV: COMCAST
10. EXISTING WELLS AND SEPTIC SYSTEMS TO BE ABANDONED VIA PERMIT FROM BUTTE COUNTY ENVIRONMENTAL HEALTH
11. STANDARD EROSION CONTROL MEASURES (BMP's) WILL BE USED IN COMPLIANCE WITH THE COUNTY OF BUTTE AND THE WATER QUALITY CONTROL BOARD
12. OWNER: EAGLE MEADOWS OF PARADISE 320 LLC
13. DEVELOPER: EAGLE MEADOWS OF PARADISE 320 LLC
14. PROJECT SURVEYOR: JAMES M HERRICK LS 5616
15. THIS TENTATIVE MAP WAS PREPARED UNDER THE DIRECTION OF A REGISTERED CIVIL ENGINEER OR LICENSED LAND SURVEYOR.
16. DEER MIGRATION OVERLAY ZONE: WINTER RANGE

GENERAL PLAN/ZONING INFORMATION

ASSESSOR'S PARCEL NO.	GEN. PLAN	ZONING	PROPOSED 2030 ZONING
055-300-013	PUD	AR-1	PUD
055-300-038	PUD	AR-1	PUD
055-300-099	PUD	AR-1	PUD
055-300-101	PUD	AR-1	PUD
055-300-102	PUD	AR-1	PUD
055-300-103	PUD	AR-1	PUD
055-300-109	PUD	AR-1	PUD
055-310-023	PUD	AR-2.5	PUD

PHASE LAYOUT

PHASE	LOT NUMBER	QUANTITY
PHASE 1	1-58	58 LOTS
PHASE 2	59-105	47 LOTS
PHASE 3	106-163	58 LOTS
PHASE 4	164-193	30 LOTS
PHASE 5	194-238	45 LOTS
PHASE 6	239-276	38 LOTS
PHASE 7	277-312	36 LOTS

OPEN SPACE PARCELS

PARCEL	USE	ACREAGE
A	WASTEWATER/DEER CORRIDOR	41.4
B	PASIVE USE	1.3
C	ENTRANCE/PASIVE	6.0
D	WETLAND/PASIVE USE USE	51.5
E	PASSIVE USE	4.6
F	PASSIVE USE	5.0
G	PASSIVE USE	54.7
H	STEEP SLOPES	11.3
I	CORRIDOR ACCESS	10.9
J	STEEP SLOPES	9.4

RESOURCE DESCRIPTION

FRESH EMERGENT WETLAND

WET MEADOW

SEASONAL WETLAND

EPHEMERAL RPW

CANAL – RPW

INTERMITTENT RPW

LOCATION MAP

NTS

LEGEND

ADJACENT PROPERTIES
PROJECT BOUNDARY
EXISTING PROPERTY LINES
PROPOSED PROPERTY LINE
PROPOSED ROAD CENTER LINE
PROPOSED TRAILS
PROPOSED ROAD CENTER LINE
PHASE LINE

AREAS

TOTAL AREA = 332.83 ACRES
NUMBER OF PROPOSED LOTS = 312
RESIDENTIAL AVERAGE RESIDENTIAL LOT SIZE = 14,275 SF +/-
RANGE OF RESIDENTIAL LOT AREAS = 8,738 SF TO 32,099 SF
PROPOSED GROSS DENSITY = 0.94 LOTS/ACRE

EXISTING EASEMENT NOTES

1. 60' ROADWAY EASEMENT PER 2909 OR 146 TO BE RELOCATED ALONG SUBDIVISION ROADWAYS.
2. 60' ROAD AND PUBLIC UTILITY EASEMENT PER 1062 OR 164, TO BE ABANDONED.

NORTHSTAR ENGINEERING,
MARK ADAMS CE 34257

REGISTERED PROFESSIONAL ENGINEER · MARK S ADAMS · CIVIL · STATE OF CALIFORNIA
PRELIMINARY

NORTHSTAR ENGINEERING,
JAMES M. HERRICK PLS5616

LICENSED LAND SURVEYOR · JAMES M. HERRICK · NO. PLS 5616 · STATE OF CALIFORNIA
PRELIMINARY

TENTATIVE SUBDIVISION MAP AND PUD REZONE
PARADISE SUMMIT
A PUBLIC STREET SUBDIVISION
FOR
EAGLE MEADOWS OF PARADISE 320 LLC

BEING A PORTION OF THE NORTH HALF AND THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 22 NORTH, RANGE 4 EAST, MOUNT DIABLO MERIDIAN

TOWN OF PARADISE
COUNTY OF BUTTE STATE OF CALIFORNIA

NorthStar
Civil Engineers • Surveyors
Chico, California

111 MISSION RANCH BLVD., SUITE 100
CHICO, CALIFORNIA 95926
PHONE: (530) 893-1600 FAX: (530) 893-2113
WEB SITE: www.northstareng.com

SHT 1 OF 4 APN 055-300-099/013/038/101/102/103/109;055-310-023 APRIL 2012 JOB #9691

CITY OF ORLAND

Select Opportunity Sites

Shovel Ready Sites Map

Shovel Ready Sites List

March 2020

TRI-COUNTY OPPORTUNITY SITES - as of June 2021

City of Orland, Glenn County

Project or Property Name	Location	Acres	Total Units	Proposed Housing Type(s]	Target Income *	Price (if for sale)	Notes on Status
See Shovel Ready List							
Liberty Bell Courtyards	134 N. 6th Street	2.34	32	Apartments	Low+		Approved for affordable senior units - Up to 50% AMI - Pac West Communities
Woodward Family Apartments	212 Swift Street	1.57	36	Apartments	Low+		Approved for LIHTC Family Apartments

City of Orland

Camp Fire Housing Study – Study Inputs (2019)

listed out of Santa Rosa by Tom

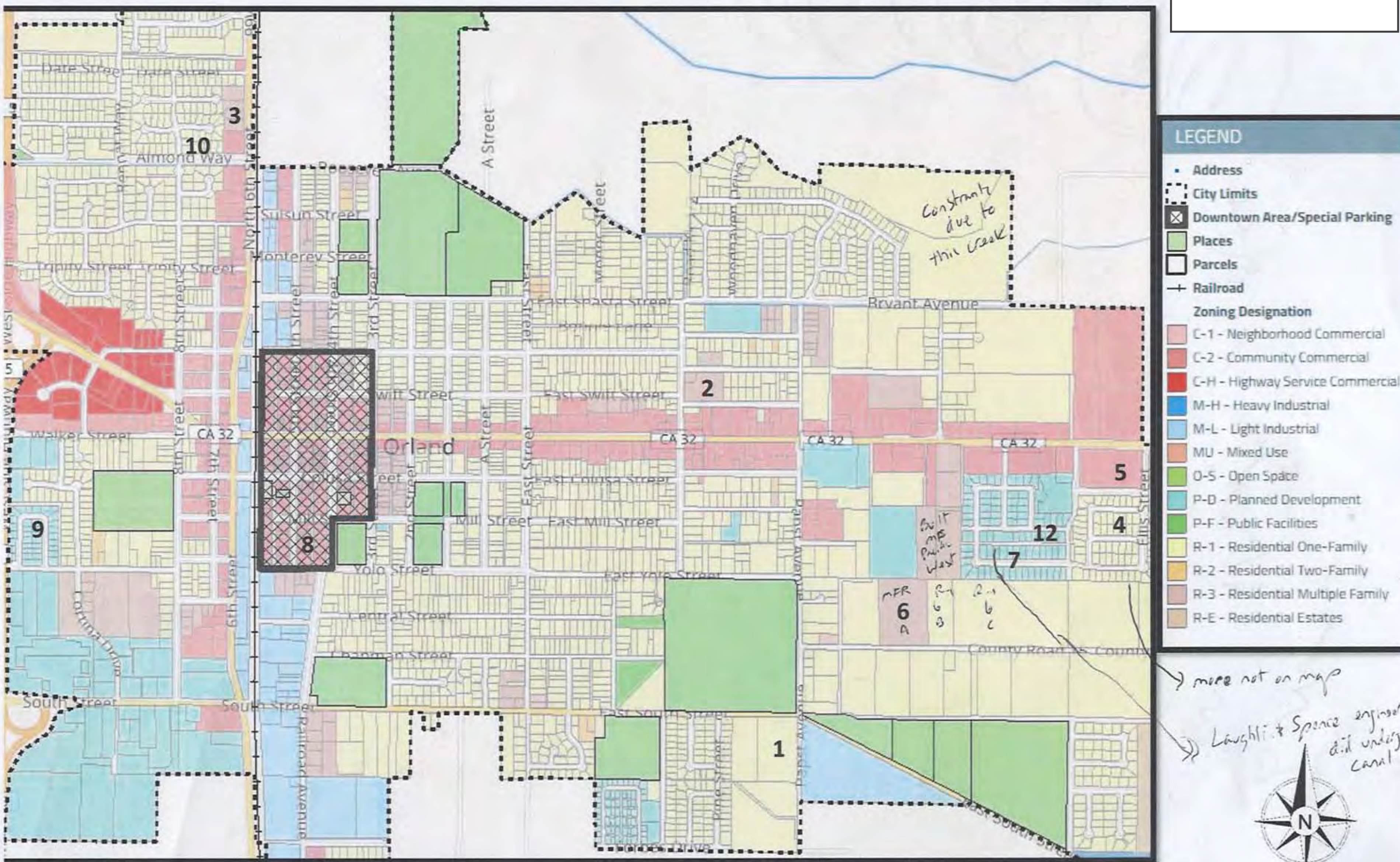
"Shovel-Ready" Projects (Entitled Land / Approved Resid. Property over 2 ac.):

	Project Name:	Unit Est.:	Comments:	Current Status:	Zoning:	
1	Penbrook Subdivision	27	Fully-entitled; Active Subdiv. Map; Utilities Adj.	Vacant Property	R-1	Schelling originally
2	"Smith" Parcel	Undetermined (20*4ac. = *80*)	Zoned for MFR; Utilities Adj.	Vacant Property	R-3	
3	"Rush" Parcel	Undetermined (15*2ac. = *30*)	Zoned for MFR; Utilities Adj.	Vacant Property	R-3	
4	Orland Park Phase I	55	Fully-entitled; Approved Final Subdiv. Map; Utilities Adj.; No improvements made	Vacant Property	R-1	
5	"Howard" Parcel	Undetermined (20*4ac. = *80*)	Zoned for MFR or Commercial; Utilities Adj.	Vacant Property	R-3	
6	"El Paseo" Parcel	66 / Undetermined (previously apprvd. Site plan)	Zoned for MFR; NO Adj. Utilities; Apprvd. Site Plan	Active Ag.	R-3	
7	Linwood Phase II	31	Zoned R-1; Subdiv. Map Approved. Partial improvements made	Vacant Property	R-1	→ needs Street
8	Quezada Apt.'s	10-12	Fully-entitled; Site Plan Approved; Utilities Adj.	Vacant Property	R-3	
	Summary:	***123-125** approved and entitled;* ***225+** potential*				

- **"Shovel-Ready" defined as fully-entitled (zoning/site plan or map/use permit), approved CEQA clearance or likely involving only a CEQA Exemption; and, having an approved Map or Site Plan. Alternative definition: Ready to build upon approval of plans.**
- **Projects shown in "grey-scale" font color have entitlements (zoning) but do not have:**
  - **Site plans and/or maps (Smith/Rush/Howard)**
  - **Likely to require additional studies/actions (El Paseo)**
  - **Require site improvement plan approvals (Orland Park).**

Development Opportunity Sites as of March 2020

City of Orland "Shovel-Ready" Projects



CITY OF WILLOWS

Select Opportunity Site

South Willows Development

Basin Street Properties

April 2020

Peloton
Research + Economics

TRI-COUNTY OPPORTUNITY SITES - as of June 2021

City of Willows, Glenn County

Project or Property Name	Location	Acres	Total Units	Proposed Housing Type(s)	Target Income *	Price *(if for sale)*	Notes on Status
South Willlows Development Basin Street Properties	East of I-5, So. of Central Canal, West of Tehama St.	143	453	SFD Units	Mod +		Requires extension of water and sewer. Minimum estimated cost of $6 million. 30 acres reserved for open space.

Basin Street Partners Residential Project (a.k.a South Willows Neighborhood)

Summary

SCH Number	2007042133
Lead Agency	Willows, City of *(City of Willows)*
Document Title	Basin Street Partners Residential Project (a.k.a South Willows Neighborhood)
Document Type	NOP - Notice of Preparation
Received	4/25/2007
Present Land Use	R-1/PD/Open Space/Commercial/Industrial = Zoning Low Density, Open Space, Commercial/Industrial = General Plan

Document Description

The proposed South Willows Neighborhood project divides the 208-acre proposed project site into 571 single-family residential lots of three different lot sizes ranging from 6,000 to 8,000 square feet. The core of the new community will consist of a 13.6 acre park with two ends connected by a linear park. A variety of open space features have been integrated throughout the project. Two parks, connected by a meandering central linear park to include a ten-foot wide multi-use trail form the middle for the project and providing recreational amenities. A 4.1 acre detention basin provides the required storage area for water during the rainy season. Open space buffers totaling 31 acres will provide separation between the residential neighborhoods and Interstate 5 to the west and Tehama Street/Old Highway 99 and industrial areas to the east.

Contact Information

Karen Mantele
City of Willows

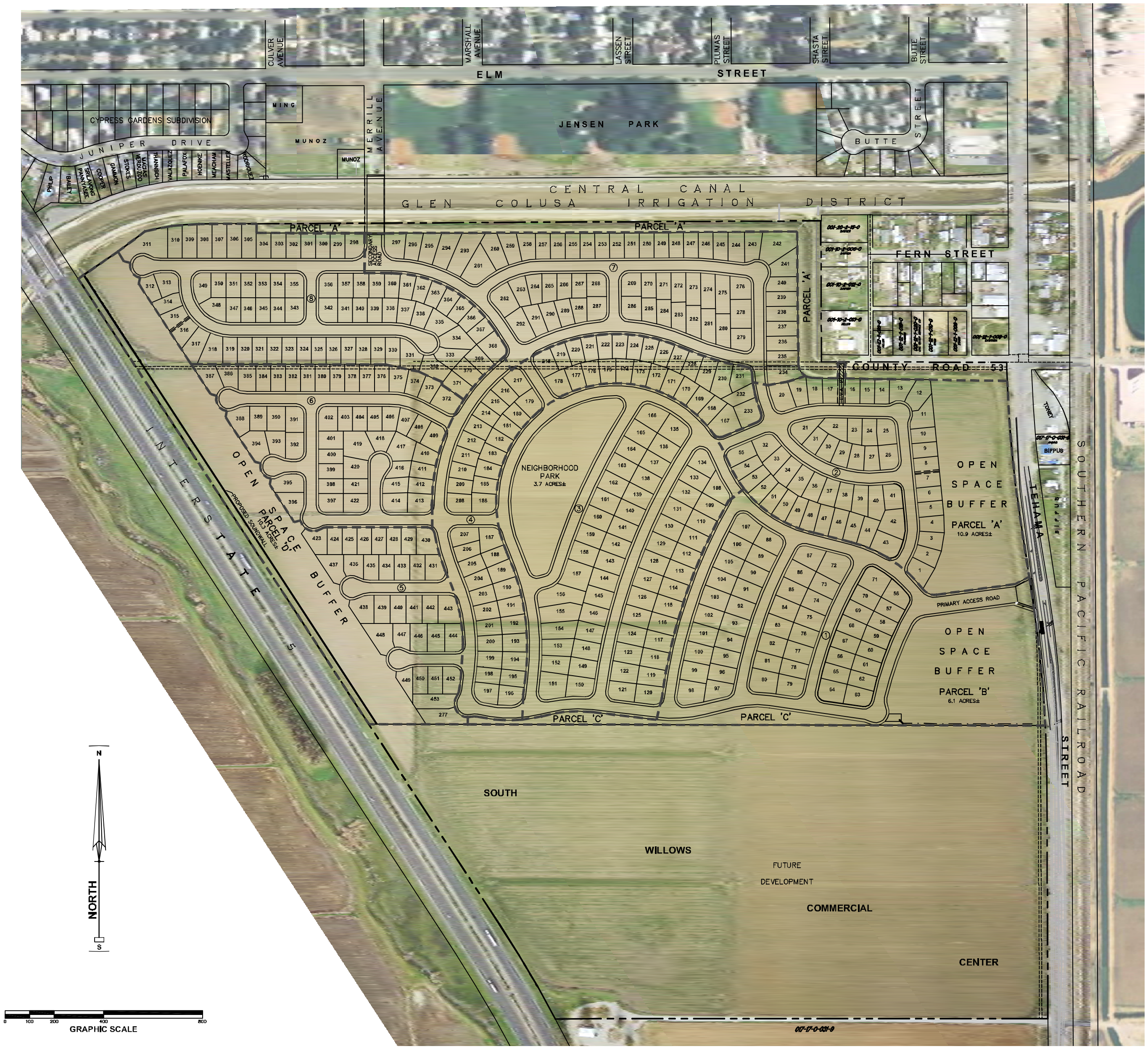
201 N. Lassen Street
Willows, CA 95988

Phone : (530) 934-7041

Fax : (530) 934-7402

kmantele@pacificmunicipal.com

REVISIONS	BY



LEGEND

PROJECT PHASE LINE

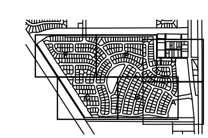
① PROJECT PHASE NUMBER

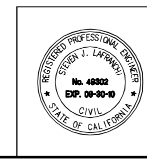
ABBREVIATIONS

AC	ASPHALTIC CONCRETE
APN	ASSESSORS PARCEL NUMBER
BFP	BACK FLOW PREVENTOR
CONC	CONCRETE
DI	DROP INLET
E/ELEC	ELECTRIC
ELEV	ELEVATION
EV	ELECTRIC VAULT
EX/(E)	EXISTING
FF	FINISHED FLOOR
FG	FINISH GRADE
G	GAS
GB	GRADE BREAK
GM	GAS METER
HB	HOSE BIB
HP	HIGH POINT
IG	INVERT
JBM	JOB BENCHMARK
JP	JOINT POLE
LP	LOW POINT
MB	MAILBOX
OH	OVERHEAD LINES
NTS	NOT TO SCALE
POC	POINT OF CONNECTION
RCP	REINFORCED CONCRETE PIPE
RWL	RAIN WATER LEADER
SD	STORM DRAIN
SDMH	STORM DRAIN MANHOLE
SS	SANITARY SEWER
SSCO	SANITARY SEWER CLEAN OUT
SSMH	SANITARY SEWER MANHOLE
TEL	TELEPHONE
TF	TRANSFORMER
UGG	UNDERGROUND GAS MARKER
W	WATER
WM	WATER METER
WV	WATER VALVE

PHASE UNITS

PHASE	LOT NUMBERS	TOTAL LOTS
1	56–107	52 + PARCELS A AND C
2	1–55	55 + PARCEL B AND EVA
3	108–166, PARK	59 + PARK
4	167–233	67
5	277, 423–453	32 + PARCEL D
6	372–422	51
7	234–276, 278–297	63
8	298–371	74
TOTAL LOTS		453





OVERALL DEVELOPMENT PLAN

SOUTH WILLOWS RESIDENTIAL DEVELOPMENT

APN 017-170-011, 017-170-017, 001-091-012, 001-102-014 & 001-101-003

WILLOWS, CALIFORNIA

STEVEN J. LAFRANCHI & ASSOCIATES, INC.
CIVIL ENGINEERS ~ LAND SURVEYORS ~ LAND PLANNERS
PETALUMA THEATRE SQUARE
140 SECOND STREET, SUITE 312
PETALUMA, CALIFORNIA 94952
(707) 762-3122 FAX (707) 762-3239

DATE:	03.23.10
SCALE:	1"=200'
DESIGN:	ADF
DRAWN:	ADF, KHH, ME
CHECK:	ADF, SJL
JOB:	Willows/Residential
JOB No:	091289

SHEET

TM-4

OF 27 SHEETS

CITY OF RED BLUFF

Select Opportunity Sites

Vista Way Residential Site – Listing

Highland Park – Montebello Estates Map & Former Listing

April 2020

Peloton
Research + Economics

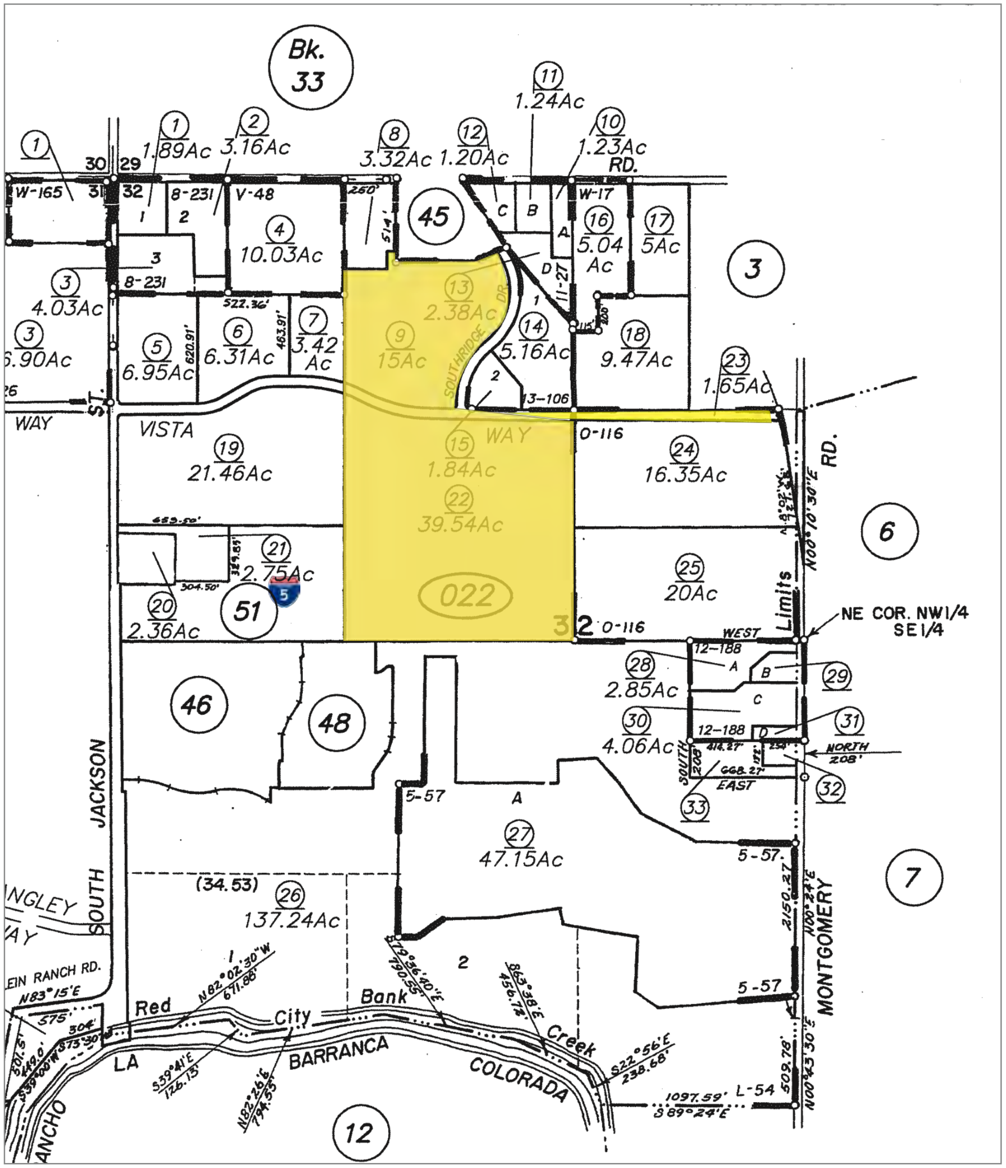
TRI-COUNTY OPPORTUNITY SITES - as of June 2021

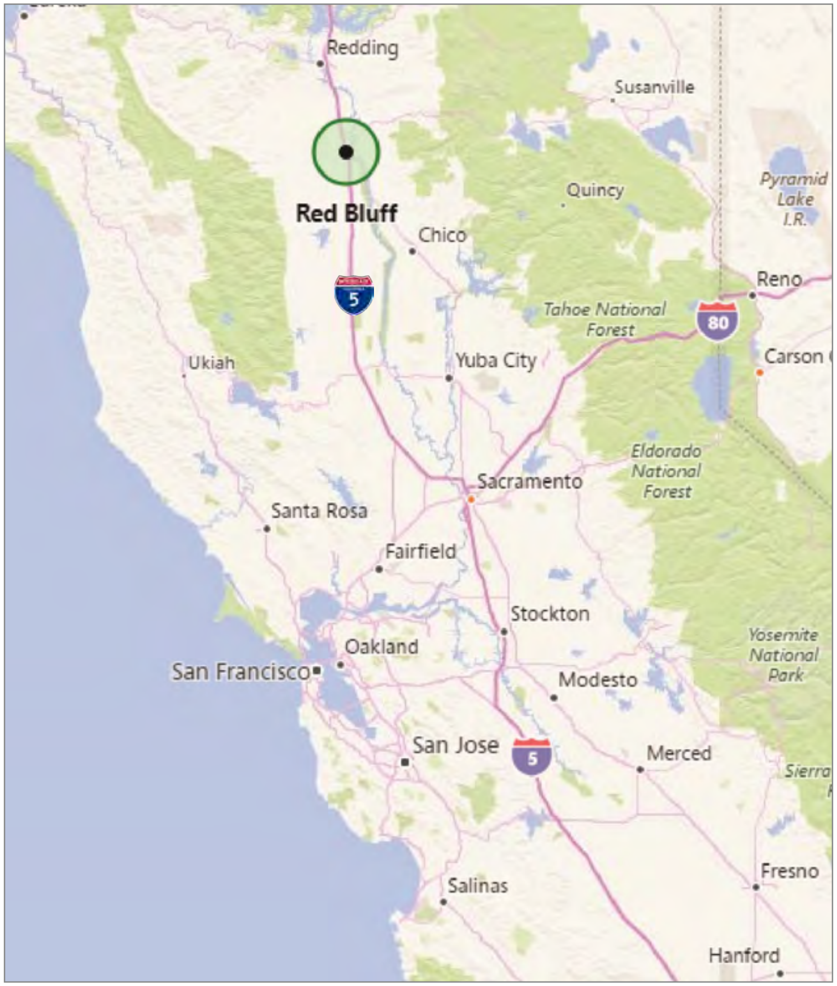
City of Red Bluff, Tehama County

Project or Property Name	Location	Acres	Total Units	Proposed Housing Type(s)	Target Income *	Price *(if for sale)*	Notes on Status
Vista Way Development Sites	South Jackson Road and Vista Way	56	400+	Mixed	Low-Mod	$499,000	Former abaondoned development site up for auction
Highland Bluffs - Montebello Est.	Highlands Bluff Dr.. West of Monroe	112	223	SFD Lots	Mod+		Fomer Approved Map and site listed for $745,000 at auction

FOR SALE
56.19± ACRES OF LAND
S. JACKSON ROAD AND VISTA WAY, RED BLUFF, CA

LEE & ASSOCIATES
COMMERCIAL REAL ESTATE SERVICES





CONTACT

Jim Martin, SIOR
BRE #01214270
jmartin@lee-associates.com
D 209.983.4088

All information furnished regarding property for sale, rental or financing is from sources deemed reliable, but no warranty or representation is made to the accuracy thereof and same is submitted to errors, omissions, change of price, rental or other conditions prior to sale, lease or financing or withdrawal without notice. No liability of any kind is to be imposed on the broker herein.

FRE The Future of Real Estate ONLINE AUCTION PLUS®

BANKRUPTCY SALE: ±56.19 ACRES

MINIMUM BID: $499,000

City of Red Bluff
Tehama County, California

- *Zoning: R-4*
  (General apartment-professional)
- *Close proximity to the I-5 freeway*
- *2 miles from Red Bluff Municipal Airport*
- *Paved access to the property boundary*

for more Property Information, Documents and Auction Details, visit

FRE.com/301C1

Lee & Associates
Central Valley, Inc.
License # 01214270

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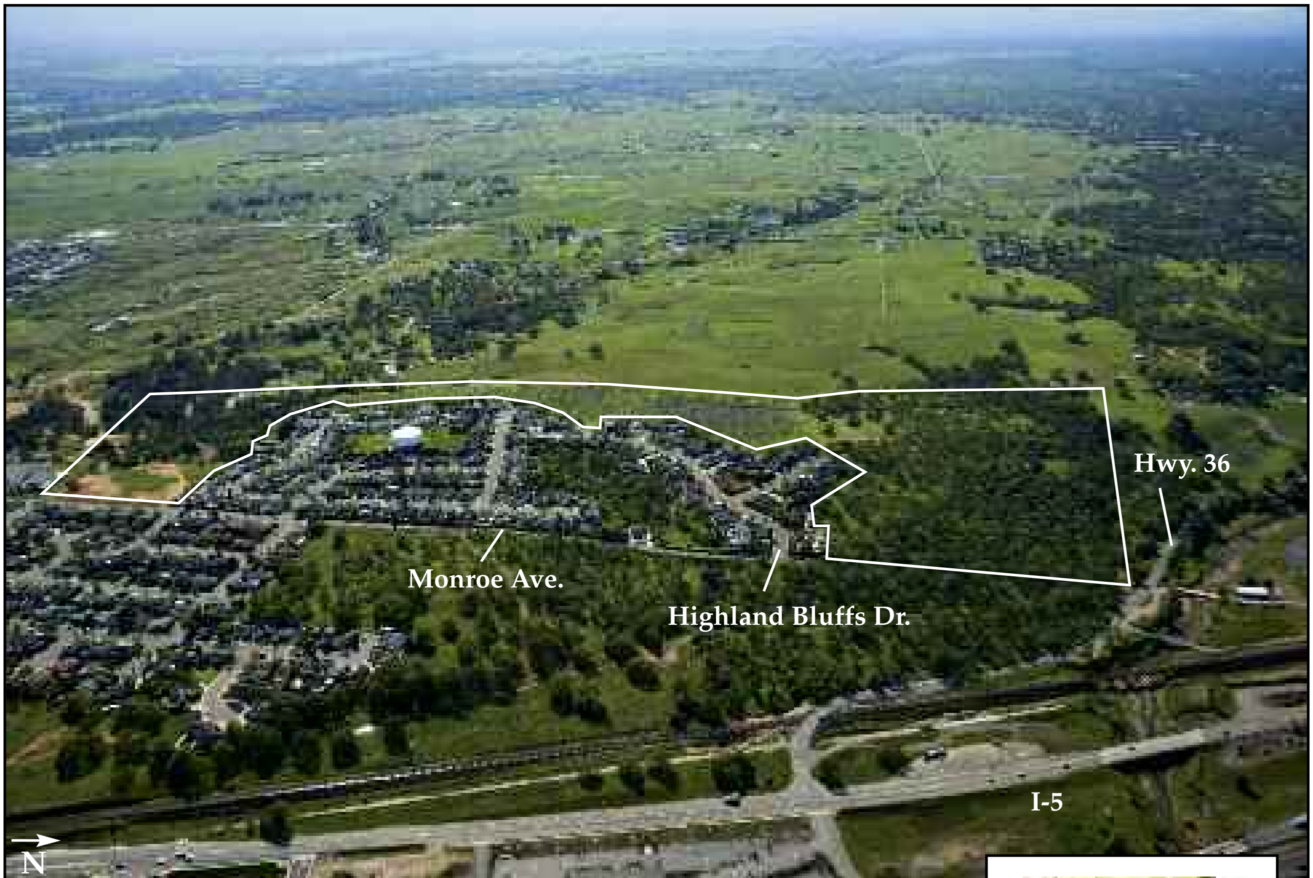
150 *112± Acre Montebello Estates Site with Approval for 223 Homesites Red Bluff, California*



PUBLISHED RESERVE: $650,000

ORIGINAL ASKING PRICE: $745,000

SIZE: 112± Acres

ZONING: R1 – Single Family Residential

PROPERTY INSPECTION: At Any Time

FINANCING: None – All Cash

DESCRIPTION: This 112± acre residential development site is located along Monroe Avenue in Red Bluff, approximately one mile west of I-5. Redding is located approximately 30± miles north of the property and Sacramento 130± miles south. It is situated in the northern portion of the city in a neighborhood comprised primarily of residential uses, with good access to retail centers and transportation routes.

A tentative subdivision, to be called Montebello Estates, was approved by the City of Red Bluff in 2006 and is valid until November 2011. Additional extensions can be granted for up to five years. (See Supplemental Information Package for details.) The approved map allows creation of 223 single family lots varying in size from 6,000± to 40,000± square feet, with 35 acres devoted to open space.

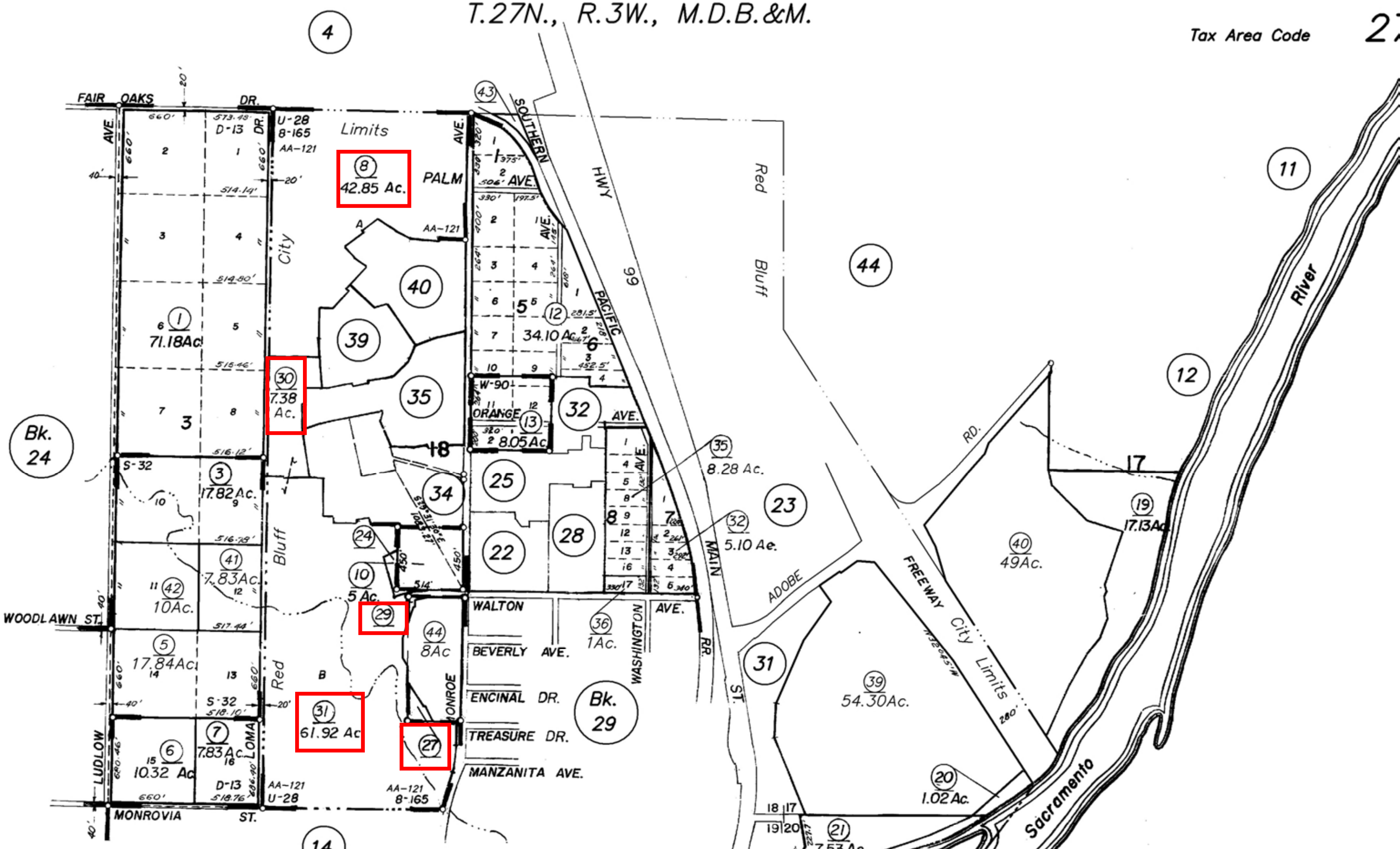
The site is comprised of three legal parcels which are divided into five tax parcels. Electricity and telephone are located on nearby streets, including Monroe Avenue and additional adjacent streets. Public water, sewer and storm drain systems will need to be extended to each lot, as per city code.

Please Note: Sketch plan is conceptual only. Neither the Seller nor its agents have submitted plan or made any applications to a public agency.

LOCATION: Monroe Avenue - Red Bluff, California. APN: 27-410-08, 27, 29, 30, 31

SEALED BIDS DUE NO LATER THAN 5:00 P.M., NOVEMBER 16, 2011 Sold in 2013

FOR SUPPLEMENTAL INFORMATION CALL 1-800-845-3524



R.M. Bk. D, Pg. 13—Haneman's North Western Addition to Red Bluff
R.M. Bk. F, Pg. 13—Walton's Addition
R.S. Bk. N, Pg. 31—Ptn. Walton's Addition
R.S. Bk. S, Pg. 32
R.S. Bk. U, Pg. 28
R.S. Bk. V, Pg. 17
P.M. Bk. 8, Pg. 165—P.M. No. 86—41
R.S. Bk. AA, Pg. 121

R.S.Bk. BB, Pg. 105—1—5 Monumentation

NOTE—Assessor's Block Numbers Show
Assessor's Parcel Numbers Show

Assessor's Map Bk. 27 –
County of Tehama, Ca

APPENDIX D

TRI-COUNTY MULTI-FAMILY SURVEY

Select Butte, Glenn, Tehama County Apartment Communities
March 2020

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
1	Complex Name	Forest Avenue Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1661 Forest Ave	1-Bedroom	1	1	NA	669	$1,030 - $1,070	$1.57	67	1	1.5%
	City	Chico	2-Bedroom	2	1	NA	825	$1,150 - $1,190	$1.42	67	1	1.5%
	State	California	2-Bedroom	2	2	NA	867	$1,230 - $1,250	$1.43	90	0	0.0%
	Zip Code	95928										
	Total Units	224										
	Total Vacant	2										
	Year Built	1989										
										224	**2**	**0.9%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
2	Complex Name	Amanda Place	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	2060 Amanda Way	1-Bedroom	1	1	NA	669	$1,045 - $1,095	$1.60	72	1	1.4%
	City	Chico	2-Bedroom	2	1	NA	825	$1,190 - NA	$1.44	24	0	0.0%
	State	California	2-Bedroom	2	2	NA	867	$1,200 - $1,225	$1.40	48	1	2.1%
	Zip Code	95928										
	Total Units	144										
	Total Vacant	2										
	Year Built	1991										
										144	**2**	**1.4%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
3	Complex Name	Willow Oak		Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1975 Bruce Road	1-Bedroom	1	1		740	-				
	City	Chico	2-Bedroom	2	2		1,055	-		47		
	State	California	3-Bedroom	3	2		1,253	-				
	Zip Code	95928										
	Total Units	141										
	Total Vacant											
	Year Built	2016										
										47	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
4	Complex Name	Sterling Oaks	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	100 Sterling Oaks Dr	1-Bedroom	1	1		776	$1,250 $1,300	$1.61	52	1	1.9%
	City	Chico	2-Bedroom	2	1		948	$1,370 - $1,420	$1.45	48	1	2.1%
	State	California	2-Bedroom	2	2		1,100	$1,490 - $1,540	$1.38	72	3	4.2%
	Zip Code	95928	3-Bedroom	3	2		1,293	$1,720 - $1,770	$1.35	16	0	0.0%
	Total Units	188										
	Total Vacant	5										
	Year Built	2004										
										188	**5**	**2.7%**

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
5	Complex Name	The Crossings	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	4070 Nord Hwy	1-Bedroom	1	1	NA	722	$1,215 - NA	$1.68	32	0	0.0%
	City	Chico	2-Bedroom	2	2	NA	1,000	$1,425 - NA	$1.43	59	0	0.0%
	State	California	3-Bedroom	3	2	NA	1,249	$1,640 - NA	$1.31	15	0	0.0%
	Zip Code	95973										
	Total Units	196										
	Total Vacant	0										
	Year Built	2017										
										106	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
6	Complex Name	Villa Risa	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	101 Risa Way	Plan 752	1	1	NA	752	$1,185 - NA	$1.58	103	1	1.0%
	City	Chico	Plan 760	1	1	NA	760	$1,185 - NA	$1.56			
	State	California	Plan 776	1	1	NA	776	$1,185 - NA	$1.53			
	Zip Code	95973	Plan 811	1	1	NA	811	$1,185 - NA	$1.46			
	Total Units	276	Plan 1007	2	2	NA	1,007	$1,365 - NA	$1.36	161	3	1.9%
	Total Vacant	5	Plan 1251	3	2	NA	1,251	$1,625 - NA	$1.30	12	1	8.3%
	Year Built	2012										
										276	**5**	**1.8%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
7	Complex Name	Eaton Village	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	100 Penzance Ave	Esplanade	1	1	NA	770	$1,199 - $1,300	$1.62	NA	4	NA
	City	Chico	Mangrove	2	2	NA	960	$1,425 - $1,475	$1.51	NA	5	NA
	State	California	Oleander	2	2	NA	991	$1,450 - $1,500	$1.49	NA	1	NA
	Zip Code	95973	Palmetto	2	2	NA	1,010	$1,549 - $1,600	$1.56	NA	5	NA
	Total Units	308	Vallambrosa	3	2	NA	1,226	$1,699 - $1,800	$1.43	NA	3	NA
	Total Vacant	18										
	Year Built	2015										
										308	**18**	**5.8%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
8	Complex Name	Mission Ranch	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	400 Mission Ranch Blvd	1-Bedroom	1	1	NA	753	$1,040 - NA	$1.38	12	0	0.0%
	City	Chico	2-Bedroom	2	2	NA	1,007	$1,190 - NA	$1.18	84	1	1.2%
	State	California	3-Bedroom	3	2	NA	1,238	$1,350 - NA	$1.09	73	1	1.4%
	Zip Code	95926						-				
	Total Units	169						-				
	Total Vacant	2						-				
	Year Built	2001						-				
										169	**2**	**1.2%**

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
9	Complex Name	Hartford Square										
	Address	2052 Hartford Dr	2-Bedroom	2	2	NA	860	$1,111 - NA	$1.29	28	0	0.0%
	City	Chico						-				
	State	California						-				
	Zip Code	95928						-				
	Total Units	28						-				
	Total Vacant	0						-				
	Year Built	2011						-				
										28	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
10	Complex Name	Huntington Apartments										
	Address	2002 Huntington Dr	1-Bedroom	1	1		638	$995 - NA	$1.56			
	City	Chico	1-Bedroom	1	1		676	$1,025 - NA	$1.52			
	State	California	2-Bedroom	2	1		862	$1,195 - NA	$1.39			
	Zip Code	95928						-				
	Total Units	72						-				
	Total Vacant	0						-				
	Year Built	1999						-				
										72	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
11	Complex Name	Humboldt Oaks										
	Address	2160 Humboldt Rd	2-Bedroom	2	2	NA	985	$1,600 - NA	$1.62	20	2	10.0%
	City	Chico	3-Bedroom	3	2	NA	1,150	$1,900 - NA	$1.65	20	4	20.0%
	State	California						-				
	Zip Code	95928						-				
	Total Units	40						-				
	Total Vacant	2						-				
	Year Built	2019						-				
										40	**6**	**15.0%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
12	Complex Name	Hutchinson Green										
	Address	2602 East 20th Street	2-Bedroom	2	1	NA	739	$1,100 - NA	$1.49	12	0	0.0%
	City	Chico	2-Bedroom	2	1	NA	795	$1,225 - NA	$1.54	6	0	0.0%
	State	California	2-Bedroom	2	1	NA	830	$1,385 - NA	$1.67	2	0	0.0%
	Zip Code	95928						-				
	Total Units	20						-				
	Total Vacant	0						-				
	Year Built							-				
										20	**0**	**0.0%**

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details											
13	Complex Name	Yosemite Terrace	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range			Rent/psf	No. Units	No. Vac.	% Vac.
	Address	101 Ahwahnee Commons	Plan C	1	1	NA	754	$1,055	-	$1,085	$1.40 - $1.44	30	0	0.0%
	City	Chico	Plan B	2	2	NA	1008- 1223	$1,295	-	$1,325	$1.28 - $1.08	30	0	0.0%
	State	CA	Plan A	3	2	NA	1,239	$1,470	-	$1,500	$1.19 - $1.21	30	0	0.0%
	Zip Code	95928							-					
	Total Units	90							-					
	Total Vacant	0							-					
	Year Built	2005							-					
												90	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details											
14	Complex Name	Uptown Place Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range			Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1709 Oakdale St.	1-Bedroom	1	1	NA	857	$1,225	-	$1,225	$1.43	8	0	0.0%
	City	Chico	2-Bedroom	2	2	NA	943	$1,395	-	$1,395	$1.48	16	0	0.0%
	State	CA	2-Bedroom	2	2 1/2	NA	1,072	$1,425	-	$1,425	$1.33	2	0	0.0%
	Zip Code	95928							-					
	Total Units	26							-					
	Total Vacant	0							-					
	Year Built	2016							-					
												26	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details											
15	Complex Name	The Oro Villa	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range			Rent/psf	No. Units	No. Vac.	% Vac.
	Address	2719 Mitchell Ave		1	1		612	$890	-		$1.45	64	0	0.0%
	City	Oroville		2	1.5		810	$1,144	-		$1.41	16	0	0.0%
	State	California		2	2		838	$1,200	-		$1.43	8	0	0.0%
	Zip Code	95966							-					
	Total Units	88							-					
	Total Vacant	0							-					
	Year Built	1974							-					
												88	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details											
16	Complex Name	Valley View Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range			Rent/psf	No. Units	No. Vac.	% Vac.
	Address	36 Valley View Dr,	1-Bedroom	1	1	NA	600	NA	-			11	0	0.0%
	City	Oroville	2-Bedroom	2	1	NA	800	NA	-			11	0	0.0%
	State	California							-					
	Zip Code	95966							-					
	Total Units	22							-					
	Total Vacant								-					
	Year Built	1963							-					
												22	**0**	**0.0%**

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details											
17	Complex Name	Hillview Ridge Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range			Rent/psf	No. Units	No. Vac.	% Vac.
	Address	2750 Gilmore Lane	2-Bedroom	2	1	NA	989	$731	-	NA	$0.74	30	0	0.0%
	City	Oroville	3-Bedroom	3	2	NA	1,234	$842	-	NA	$0.68	20	0	0.0%
	State	California	4-Bedroom	4	2	NA	1,402	$934	-	NA	$0.67	10	0	0.0%
	Zip Code	95966							-					
	Total Units	60	Section 8 accepted						-					
	Total Vacant	0							-					
	Year Built	2012							-					
												60	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details											
18	Complex Name	Washington Court	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range			Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1001 Washignton Street	2-Bedroom	2	1	NA	904	$753	-	NA	$0.83	35	0	0.0%
	City	Gridley	3-Bedroom	3	2	NA	1,215	$840	-	NA	$0.69	22	0	0.0%
	State	CA							-					
	Zip Code	95948							-					
	Total Units	57	Section 8						-					
	Total Vacant	0							-					
	Year Built	2012							-					
												57	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details											
19	Complex Name	Haskell Avenue Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range			Rent/psf	No. Units	No. Vac.	% Vac.
	Address	150 Haskell Ln.	1-Bedroom	1	1	NA	550	$650	-	$850	$1.36	48	0	0.0%
	City	Gridley							-					
	State	CA							-					
	Zip Code	95948							-					
	Total Units	48							-					
	Total Vacant	0							-					
	Year Built	1978							-					
												48	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details											
20	Complex Name	Gridley Springs Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range			Rent/psf	No. Units	No. Vac.	% Vac.
	Address	210 Ford Ave	1-Bedroom	1	1	NA	618		-			12	0	0.0%
	City	Gridley	2-Bedroom	2	1	NA	778		-			18	0	0.0%
	State	CA	3-Bedroom	3	2	NA	952		-			2	0	0.0%
	Zip Code	95948							-					
	Total Units	32	Low-Income Tax Credit						-					
	Total Vacant	0							-					
	Year Built	1989							-					
												32	**0**	**0.0%**

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
21	**Complex Name**	6434 Woodward Dr Apartments										
	Address	6434 Woodward Dr	2-Bedroom	2	1	NA	800	$695 - NA	$0.87	5	0	0.0%
	City	Magalia						-				
	State	CA						-				
	Zip Code	95954						-				
	Total Units	5						-				
	Total Vacant	0						-				
	Year Built	1987						-				
										5	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
22	**Complex Name**	Lassen Villa Apartments										
	Address	1080 E Lassen Ave	1-Bedroom	1	1	NA	605	$975 - NA	$1.61	61	0	0.0%
	City	Chico	2-Bedroom	2	1	NA	915	$1,080 - $1,280	$1.29	52	0	0.0%
	State	CA	2-Bedroom	2	2	NA	999	$1,430 - NA	$1.43	31	0	0.0%
	Zip Code	95973						-				
	Total Units	144						-				
	Total Vacant	0						-				
	Year Built	2017						-				
										144	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
23	**Complex Name**	Skyline Apartments										
	Address	2557 California Park Dr.		1	1		765	$1,395 - NA	$1.82	32		
	City	Chico		2	2		1,000	$1,595 - NA	$1.60		9	
	State	CA		2	2		1,000	$1,645 - NA	$1.65		7	
	Zip Code	95928		3	2		1,385	$1,995 - NA	$1.44	28		
	Total Units	104						-				
	Total Vacant							-				
	Year Built	2020						-				
										60	**16**	**26.7%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
24	**Complex Name**	Lakeview Apartments										
	Address	2581 California Park Dr	Cozy Terrace	1	1		688	$945 - $1,095	$1.48	32	0	0.0%
	City	Chico	Royal Terrace	2	1		880	$1,050 - $1,200	$1.28	32	0	0.0%
	State	CA	Majestic Terrace	2	2		990	$1,100 - $1,370	$1.25	72	1	1.4%
	Zip Code	95928	Elegant Villa	3	2.5	Townhouse	1,280	$1,310 - $1,655	$1.16	18	0	0.0%
	Total Units	154						-				
	Total Vacant	1						-				
	Year Built	1986						-				
										154	**1**	**0.6%**

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
25	**Complex Name**	Parkview Apartments										
	Address	2590 California Park Dr		1	1		688	$990 -	$1.44	32	3	9.4%
	City	Chico		2	1		880	$1,160 -	$1.32	32	0	0.0%
	State	CA		3	2.5	Townhouse	1,293	$1,360 -	$1.05	20	1	5.0%
	Zip Code	95928						-				
	Total Units	84						-				
	Total Vacant							-				
	Year Built	1988						-				
										84	**4**	**4.8%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
26	**Complex Name**	Cobblecreek Apartments										
	Address	2777 E Eaton Rd	1-Bedroom	1	1	NA	640	$830 - NA	$1.30	64	0	0.0%
	City	Chico	2-Bedroom	2	2	NA	940	$975 - NA	$1.04	64	0	0.0%
	State	CA						-				
	Zip Code	95973						-				
	Total Units	128						-				
	Total Vacant	0						-				
	Year Built	1991						-				
										128	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
27	**Complex Name**	Sheridan Square										
	Address	1301 Sheridan Ave	1-Bedroom	1	1	NA	550	$915 - $995	$1.74	124	3	2.0%
	City	Chico	2-Bedroom	2	1	NA	910	$1,045 - $1,140	$1.20	56	0	0.0%
	State	CA						-				
	Zip Code	95926						-				
	Total Units	180						-				
	Total Vacant	0						-				
	Year Built	1974						-				
										180	**3**	**1.7%**

No.	Apartment Community Location & Unit Count		Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
28	**Complex Name**	Pine Tree Apartments										
	Address	47 Cobblestone Dr	2-Bedroom	2	1.5	NA	880	$1,135 - $1,250	$1.36	54	0	0.0%
	City	Chico	3-Bedroom	3	1.5	NA	1,103	$1,550 - $1,650	$1.45	108	0	0.0%
	State	CA	4-Bedroom	4	2	NA	1,370	$1,880 - NA	$1.37	54	0	0.0%
	Zip Code	95928						-				
	Total Units	216						-				
	Total Vacant	0						-				
	Year Built	1989						-				
										216	**0**	**0.0%**

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
30	Complex Name	Crestline Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	2310 Notre Dame Blvd	1-Bedroom	1	1		850	$995 - $995	$1.70	1	0	0.0%
	City	Chico						-				
	State	CA						-				
	Zip Code	95928						-				
	Total Units	20						-				
	Total Vacant	0						-				
	Year Built	1980						-				
										1	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
31	Complex Name	Forest Park Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	455 Rio Lindo Ave	1-Bedroom	1	1		591	$895 - $926	$1.57	17	0	0.0%
	City	Chico	2-Bedroom	2	1		828	$995 - $1,030	$1.24	47	0	0.0%
	State	CA						-				
	Zip Code	95926						-				
	Total Units	64						-				
	Total Vacant	0						-				
	Year Built	1972						-				
										64	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
32	Complex Name	Ceres Plaza	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1459 E Lassen Ave	Studio	--	1	NA	368	$635 - $660	$1.76	36	0	0.0%
	City	Chico	1-Bedroom	1	1	NA	564	$855 - $885	$1.54	40	0	0.0%
	State	CA	2-Bedroom	2	1	NA	817	$965 - $1,015	$1.21	108	1	0.9%
	Zip Code	95973						-				
	Total Units	184	Section 8 accepted					-				
	Total Vacant							-				
	Year Built	1985						-				
										184	**1**	**0.5%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
33	Complex Name	The Arcadian	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1740 Arcadian Ave	Courtyard	2	2	NA	1,218	$1,950 - NA	$1.60	9	0	0.0%
	City	Chico	Corner	2	2	NA	1,294	$2,200 - NA	$1.70	5	0	0.0%
	State	CA	Penthouse	2	2	NA	1,522	$2,650 - NA	$1.74	1	0	0.0%
	Zip Code	95926						-				
	Total Units	15						-				
	Total Vacant	0						-				
	Year Built	2018						-				
										15	**0**	**0.0%**

Butte County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
34	Complex Name	The Highlands Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	202 Table Mountain Blvd		1	1		624	$800 - $932	$1.39	44	0	0.0%
	City	Oroville		2	1		816	$942 - $1,022	$1.20	44	0	0.0%
	State	CA						-				
	Zip Code	95965						-				
	Total Units	88						-				
	Total Vacant	0						-				
	Year Built	1979						-				
										88	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
35	Complex Name	Tuscan Villa Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	85 Tuscan Villa Dr		1	1		770	$835 - $885	$1.08	6	0	0.0%
	City	Oroville		2	1		900	$935 - $980	$1.04	90	3	3.3%
	State	CA		2	1.5		930	$975 - $1,020	$1.05	38	1	2.6%
	Zip Code	95965						-				
	Total Units	134						-				
	Total Vacant	4						-				
	Year Built	1984						-				
										134	**4**	**3.0%**

Glenn County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
1	**Complex Name**	Willows Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	175 N Villa	1 bedroom	1			NA	* -		16	1	6.3%
	City	Willows	2 bedrooms	2			NA	* -		16	1	6.3%
	State	California	3 bedrooms	3			1,300	* -		4	0	0.0%
	Zip Code	95988										
	Total Units	36	* Rent based on 30% of inccome									
	Total Vacant	0										
	Year Built	1978										
										36	**2**	**5.6%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
2	**Complex Name**	Cedar Hills Manor	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	600 N Humboldt Ave	1-Bedroom	1	1	1 bedroom	766	- $800	$1.04	14	1	7.1%
	City	Willows	2-Bedroom	2	1	2 Bedroom	969	- $950	$0.98	156	6	3.8%
	State	California	3-Bedroom	3	1	3 Bedroom	1,156	- $1,050	$0.91	10	0	0.0%
	Zip Code	95988										
	Total Units	180	Renovated in January 2018									
	Total Vacant	0										
	Year Built	1985										
										180	**7**	**3.9%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
3	**Complex Name**	Park View Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	501 W Cedar St	2-Bedroom	2	1		939	- $950	$1.01	4	0	0.0%
	City	Willows										
	State	California										
	Zip Code	95988										
	Total Units	4										
	Total Vacant											
	Year Built	1963										
										4	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
4	**Complex Name**	Shasta Garden Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	226 E Shasta St	1-Bedroom	1	1		598	* -		20	0	0.0%
	City	Orland	2-Bedroom	2	1		780	* -		21	0	0.0%
	State	California	3-Bedroom	3	1		1,000	* -		8	0	0.0%
	Zip Code	95963										
	Total Units	49	* Rent based on 30% of income									
	Total Vacant	0										
	Year Built	1979										
										49	**0**	**0.0%**

Glenn County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
5	**Complex Name**	Rancho de Soto Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	1003 Newport Ave	2-Bedroom	2	1		1,000	-		20	0	0.0%
	City	Orland	3-Bedroom	3	1		1,200	-		7	0	0.0%
	State	California	4-Bedroom	4	1		1,100	-		6	0	0.0%
	Zip Code	95963										
	Total Units	33	* Rent based on gross income									
	Total Vacant	0										
	Year Built	2005										
										33	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
6	**Complex Name**	Newport Village	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	1011 Newport Ave	1-Bedroom	1	1		618	$675 -	$1.09	39	0	0.0%
	City	Orland	2-Bedroom	2	1		718	$725 -	$1.01	1	0	0.0%
	State	California										
	Zip Code	95963										
	Total Units	40	39 units at 50% to 60% of median area income									
	Total Vacant	0										
	Year Built	1991										
										40	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
7	**Complex Name**	Paigewood Village	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	745 Paigewood Dr	2-Bedroom	2	1		915	* -		24	1	4.2%
	City	Orland	3-Bedroom	3	2		1,215	* -		41	0	0.0%
	State	California	4-Bedroom	4	2		1,283	* -		8	0	0.0%
	Zip Code	95963										
	Total Units	73	* All units rents based on income (30%-50%-55%)									
	Total Vacant	0										
	Year Built	2010										
										73	**1**	**1.4%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
8	**Complex Name**	Tierra Del Sol Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	73 E Walker St	1-Bedroom	1	1		636	$800 -	$1.26	6	0	0.0%
	City	Orland	2-Bedroom	2	1		908	$950 -	$1.05	18	0	0.0%
	State	California										
	Zip Code	95963										
	Total Units	24										
	Total Vacant	0										
	Year Built	1975										
										24	**0**	**0.0%**

Glenn County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
9	**Complex Name**	Orland Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	819 Newport Avenue	1-Bedroom	1	1		610	* -		54	1	
	City	Orland	2-Bedroom	2	1		795	* -		23	0	
	State	California	3-Bedroom	3	2		1,020	* -		5	0	
	Zip Code	95963										
	Total Units	82	* 47 units rents based on income (30%-50%-55%)									
	Total Vacant	1										
	Year Built											
										82	1	**1.2%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
10	**Complex Name**	Ashland Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	206-208 Main St	1-Bedroom	1	1		525	NA -		1	0	0.0%
	City	Hamilton City	2-Bedroom	2	1		750	NA -		15	0	0.0%
	State	California										
	Zip Code	95951										
	Total Units	16										
	Total Vacant	0										
	Year Built	1983										
										16	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
11	**Complex Name**	Willow Oaks Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	1201 West Wood St	1 Bedroom	1	1		600	* -		20	0	0.0%
	City	Willows	2 Bedroom	2	1		750	* -		32	0	0.0%
	State	California	3 Bedroom	3	1		930	* -		8	0	0.0%
	Zip Code	95988										
	Total Units	60	* Rent based on 30% of income									
	Total Vacant	0										
	Year Built											
										60	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
12	**Complex Name**	Las Palmas Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	318 Main st	2 Bedroom	2				* -			0	
	City	Hamilton City	3 Bedroom	3				* -			0	
	State	California	4 Bedroom	4				* -			0	
	Zip Code	95951										
	Total Units	12	* Rent based on gross income									
	Total Vacant	0										
	Year Built											
										12	0	**0.0%**

Glenn County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
13	Complex Name	Yolo St (Titus Properties)	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	266 S Yolo St	2 bedroom	2	1		1,000	$995 -	$1.00	12	0	
	City	Willows										
	State	CA										
	Zip Code	95988										
	Total Units	12										
	Total Vacant	0										
	Year Built	1979										
										12	0	0.0%

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
14	Complex Name	445 S Shasta St (Hignell Co)	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	445 S Shasta St	Unit 3	1	1		600	$750 - $750	$1.25	1	0	0.0%
	City	Willows	Unit 2	1	1	Unique	1,000	$925 - $925	$1.08	2	0	0.0%
	State	CA	Unit 3	1	1		1,000	$925 - 925	$1.08	2	0	0.0%
	Zip Code	95988										
	Total Units	5										
	Total Vacant	0										
	Year Built											
										5	0	0.0%

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
15	Complex Name	Willows Park (Titus Properties)	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	117 S Yolo St	1 bedroom	1	1		610	$775 -	$1.27	1	0	
	City	Willows	2 bedroom	2	1		800	$900 -	$1.13	8	0	
	State	CA	3 bedroom	3	2		1,120	$1,100 -	$0.98	1	0	
	Zip Code	95988										
	Total Units	10										
	Total Vacant	0										
	Year Built	1978										
										10	0	0.0%

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
16	Complex Name	Shotover Inn Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	325 Broadway	1 bedroom					-				
	City	Hamilton City	2 bedroom					-				
	State	CA	3 bedroom					-				
	Zip Code	95951										
	Total Units	22										
	Total Vacant	0	Farmworker Housing - Section 8									
	Year Built											
										22	0	0.0%

Tehama County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
1	Complex Name	Salado Orchards Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	250 Toomes Avenune		2	1		964	$581 -	$0.60	36	0	
	City	Corning		3	2		1200	$747 -	$0.62	11	0	
	State	CA										
	Zip Code	96021										
	Total Units	48	Rents capped for those at 50% to 60% of less of Area Median Income									
	Total Vacant	0										
	Year Built											
										47	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
2	Complex Name	Corning Garden Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	250 Divisdero Ave		1	1		636	-		8	0	0.0%
	City	Corning		2	1		705	-		24	0	0.0%
	State	CA		3	1 1/2		1019	-		6	0	0.0%
	Zip Code	96021										
	Total Units	38	Accepts Section 8									
	Total Vacant	0										
	Year Built	1996										
										38	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
3	Complex Name	Corning West Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1960 Bute St		Studio	1		400	$550 - $600	$1.44	44	0	
	City	Corning										
	State	CA										
	Zip Code	96021										
	Total Units	44	22 of the studios for ages 55+									
	Total Vacant	0										
	Year Built	1989										
										44	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
4	Complex Name	Corning Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	674 Toomes Ave		1	1		600	-		16	0	
	City	Corning		2	1		840	-		24	0	
	State	CA		3	1		1040	-		4	0	
	Zip Code	96021										
	Total Units	44	Accepts Section 8									
	Total Vacant	0										
	Year Built	1976										
										44	**0**	**0.0%**

Tehama County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
5	**Complex Name**	Cabernet Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	15 Cabernet Ct		2	1	Napa	960	$950 -	$0.99	NA	0	0.0%
	City	Red Bluff		2	1	Sonoma	960	$950 -	$0.99	NA	0	0.0%
	State	CA		2	1 1/2	Townhome	1356	$1,250 -	$0.92	NA	0	0.0%
	Zip Code	96080										
	Total Units	228										
	Total Vacant	0										
	Year Built	1985										
										228	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
6	**Complex Name**	Sutter St. Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	6 Sutter St		Studio	1	Studio	400	$725 - $875	$2.19	21	10	47.6%
	City	Red Bluff		1	1	1 Bedroom	550	$925 - $995	$1.99	15	7	46.7%
	State	CA										
	Zip Code	96080										
	Total Units	36	Converted to apartments in 2019									
	Total Vacant	17	*Still in leaseup process*									
	Year Built	2019										
										36	**17**	**47.2%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
7	**Complex Name**	Meadow Vista	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	710 Vista Way		2	1		868	$552 -	$0.64	24	0	0.0%
	City	Red Bluff		3	2		1082	$636 -	$0.59	32	0	0.0%
	State	CA		4	2		1260	$708 -	$0.56	16	0	0.0%
	Zip Code	96080										
	Total Units	72	56 units for 60% of less of Median Area Incomes									
	Total Vacant	0										
	Year Built	2001										
										72	**0**	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
8	**Complex Name**	Red Bluff Meadows	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	850 Kimball Rd		1	1		780	-		16	0	0.0%
	City	Red Bluff		2	1		900	-		32	0	0.0%
	State	CA		3	2		1040	-		4	0	0.0%
	Zip Code	96080										
	Total Units	52	Units reserved for less than 50% to 60% of Median Area Income									
	Total Vacant	0										
	Year Built	1976										
										52	**0**	**0.0%**

Tehama County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
9	Complex Name	Vista Ridge Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1755 Southridge Dr		2	1		904	-				
	City	Red Bluff		3	2		1215	-				
	State	CA		4	2		1401	-				
	Zip Code	96080										
	Total Units	56	Units reserved for less than 50% to 60% of Median Area Income									
	Total Vacant	0										
	Year Built											
										56	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
10	Complex Name	Main Street Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	355 S. Main Street		1	1		635	$575 -	$0.91	20	0	
	City	Red Bluff		2	1		756	$675 -	$0.89	20	0	
	State	CA		3	1		1000	$875 -	$0.88	4	0	
	Zip Code	96080										
	Total Units	44										
	Total Vacant	0										
	Year Built	1963										
										44	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
11	Complex Name	Red Bluff Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	111 Sale Lane		1	1		750	$875 -	$1.17	32	0	0.0%
	City	Red Bluff		2	1		825	$955 -	$1.16	36	0	0.0%
	State	CA		3	1		1030	$1,035 -	$1.00	4	0	0.0%
	Zip Code	96080										
	Total Units	72										
	Total Vacant	0										
	Year Built	1978										
										72	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
12	Complex Name	Sherwood Manor Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	7975 Sherwood Blvd		1	1		656	-		35	0	0.0%
	City	Los Molinos										
	State	CA										
	Zip Code	96055										
	Total Units	35	Subsidized for ages 62 and up									
	Total Vacant	0										
	Year Built	1993										
										35	0	**0.0%**

Tehama County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
13	**Complex Name**	Fairview Terrace Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	650 Fairview Ave		2	1		700	$850 -	$1.21	24	0	0.0%
	City	Corning										
	State	CA										
	Zip Code	96021										
	Total Units	24										
	Total Vacant	0										
	Year Built	1973										
										24	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
14	**Complex Name**	Maywood Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	2151 Fig Ln #15		1	1		636	-		16	0	0.0%
	City	Corning		2	1		780	-		20	0	0.0%
	State	CA		3	4		950	-		4	0	0.0%
	Zip Code	96021										
	Total Units	40	Units reserved for less than 50% to 60% of Median Area									
	Total Vacant	0										
	Year Built	1990										
										40	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
15	**Complex Name**	Creekside Village	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	319 S. Jackson St.	2-Bedroom	2	2	NA	908	$348 - $786	$0.62	20	0	0.0%
	City	Red Bluff	3-Bedroom	3	2	NA	1155	$389 - $895	$0.56	20	0	0.0%
	State	CA	4-Bedroom	4	2	NA	1361	$414 - $978	$0.51	22	0	0.0%
	Zip Code	96080										
	Total Units	62	Units reserved for less than 50% to 60% of Median Area									
	Total Vacant	0										
	Year Built											
										62	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
16	**Complex Name**	Riverfront Apartments	**Plan Type**	**Beds**	**Baths**	**Unit Type**	**Sq. Foot**	**Rent Range**	**Rent/psf**	**No. Units**	**No. Vac.**	**% Vac.**
	Address	915 Lakeside Dr		2	2		1050	$725 - $750	$1.40	1	1	0.0%
	City	Red Bluff						-				
	State	CA						-				
	Zip Code	96080						-				
	Total Units	1						-				
	Total Vacant	0						-				
	Year Built	1979						-				
										1	1	**100.0%**

Tehama County - Rental Apartment Communities

March 2020 Market Survey

Source: CED; Peloton Research, 2020

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
17	Complex Name	1791 Elizabeth Ave Apartments	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1791 Elizabeth Ave		2	1		750	-		12	0	0.0%
	City	Corning										
	State	CA										
	Zip Code	96021										
	Total Units	12										
	Total Vacant	0										
	Year Built	1965										
										12	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
18	Complex Name	229 San Mateo	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	229 San Mateo		1	1		692	-		3	0	
	City	Gerber		2	1		708	-		3	0	
	State	CA										
	Zip Code	96035										
	Total Units	6										
	Total Vacant	0										
	Year Built	1920										
										6	0	**0.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
19	Complex Name	1070 Lakeside Dr	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1070 Lakeside Dr		2	1.5	Townhome	1,008	$950 - $950	$1.06	4	1	25.0%
	City	Red Bluff										
	State	CA										
	Zip Code	96080										
	Total Units	4										
	Total Vacant	1										
	Year Built	--										
										4	1	**25.0%**

No.	Apartment Community Location & Unit Count		Apartment Community Unit Size & Rent Details									
20	Complex Name	1461 Monroe St	Plan Type	Beds	Baths	Unit Type	Sq. Foot	Rent Range	Rent/psf	No. Units	No. Vac.	% Vac.
	Address	1461 Monroe St		2	1.5	Townhome	1,008	-		4	1	25.0%
	City	Red Bluff										
	State	CA										
	Zip Code	96080										
	Total Units	4										
	Total Vacant	1										
	Year Built	--										
										4	1	**25.0%**