

Community Development Block Grant

El Dorado County - Public Meeting #2

March 23, 2026



Why We Are Holding Public Meeting?

- CDBG is federal funding administered by the State of California.
- Public meetings are required before an application is submitted.
- These meetings ensure transparency and meaningful community input.

Public Meeting Timeline

1. First Public Meeting - February 23, 2026: Overview and proposed activities
2. **Second Public Meeting - March 23, 2026 (Tonight): Receive input and identify priority needs**
3. Third Public Meeting - TBD: Review results and program performance with public input

Tonight's Agenda



Recap Meeting #1: OOR & FTHB Programs



Review status of the local housing element & our housing needs



Discuss the County's Residential Anti-displacement and Relocation Assistance Plan



Proposed activities and funding approach
(Program Income + 2025 NOFA request)



Community Feedback Session



Next Steps

Community Feedback

Do you support the County in applying for this CDBG grant?

Do you support the proposed use of funds – Why or Why Not?

Do you support the distribution of funds between OOR Assistance and FT HB Loan Programs?

El Dorado County – CDBG offered Programs

Owner-Occupied Rehabilitation (OOR) • First-Time Homebuyer (FTHB)

Tonight's meeting is part of the required public participation process prior to submitting our CDBG application for Owner Occupied Rehabilitation (OOR) and First Time Homebuyer (FTHB) Program funds

Tonight, we will share proposed OOR and FTHB activities and invite resident input at the second public hearing on local housing and community development needs.

What is and What does the Housing Element Do?

It is a state-mandated plan to meet housing needs for all income levels.

It identifies housing needs, constraints, resources and zoned capacity for future homes


Establishes goals, policies, and implementation programs guiding housing production, preservation and affordability

Ensures the County has enough land, zoning, and programs in place to build the number of homes the State requires – especially affordable homes for working and/or low-income households.


El Dorado County - Income Eligibility Low-Income Limits (80% AMI)

- Household income must be at or below these limits to qualify.
- Income is verified using federal HUD income rules and documentation requirements.
- Applies to CDBG & HOME Programs

Household Size	1	2	3	4	5	6
50% Area Median Income	\$45,050	\$51,450	\$57,900	\$64,300	\$69,450	\$74,600
80% Area Median Income	\$72,050	\$82,350	\$92,650	\$102,900	\$111,150	\$119,400

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Housing Element Tools that Support 50 – 80% AMI Households

- **Land Use & Zoning Reforms**
 - The County can change the rules about what can be built where, and how much can be built
 - **Development Incentives**
 - The County can encourage builders to include affordable or workforce-level homes
 - **First-Time Homebuyer & Home Repair Programs**
 - Includes downpayment assistance & Owner-Occupied Rehab Loans
- 
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Meeting Low- Income Needs: New Homes

Housing Element 2021- 2029

- Homes needed
 - Extremely Low: 721
 - Remaining: 670
 - Very Low Income: 1,441
 - Remaining: 1,311
 - Low Income: 868
 - Remaining: 747
- Directly targets workforce households
- Uses financing incentives, zoning updates, and streamlined approvals
- Meaningfully improves housing opportunities for residents

Programs HO-5, HO-9, HO-12, HO-14, HO-33, HO-34:
Sections 2,3,5

Meeting Low- Income Needs: Preservation

The Housing Element (HO-18):

- Confirms the county will continue providing rehabilitation loans to households earning below 80% AM.
- Supports preservation of older homes:
 - 43% of occupied homes were built before 1980
 - 25% of the housing stock is estimated to need rehabilitation

**Hardship fee deferrals are also available for very low-income applicants for permits to make health or safety repairs to their primary residence*

3 Key Housing Needs Points

El Dorado County's population and number of households continue to grow, but incomes and housing conditions vary widely, creating different levels of housing stress

A significant share of County households are cost-burdened- spending more than 30% of income on housing

Many households are severely cost-burdened (50%+ of income on housing), limiting their ability to save for down payment assistance or essential home repairs

Review status of the local housing needs

BAE Urban Economics April 2022 Report Summary of Existing Demographic Conditions

West Slope

- Population: 151,922
 - +8.6% from 2010-2021
- Households: 57,542
 - +8.1% from 2010-2021
- Avg. HH Size: 2.63
- Median Age: 43-47 years
- Median HH Income: \$92,754

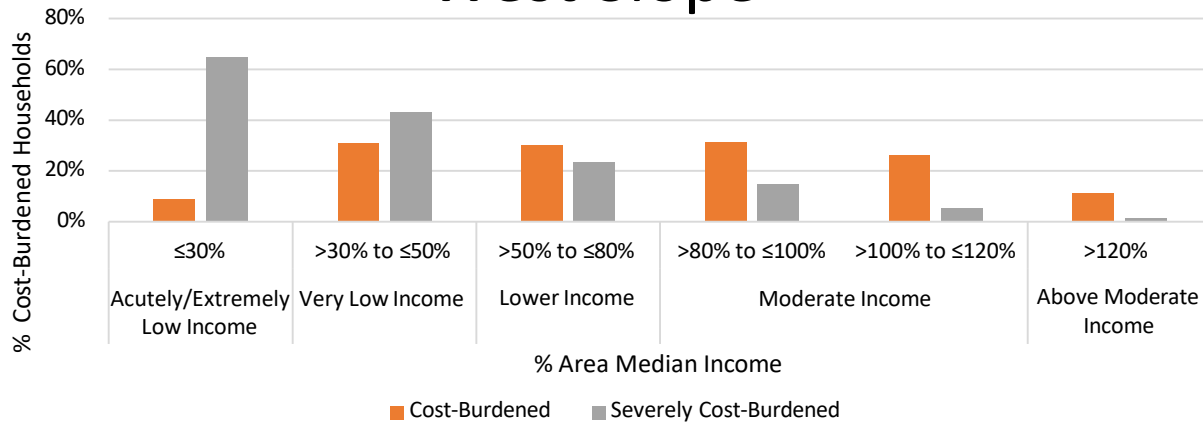
Tahoe Basin

- Population: 10,110
 - +8.5% from 2010-2021
- Households: 4,273
 - +8.0% from 2010-2021
- Avg. HH Size: 2.35
- Median Age: 37-40 years
- Median HH Income: \$61,215

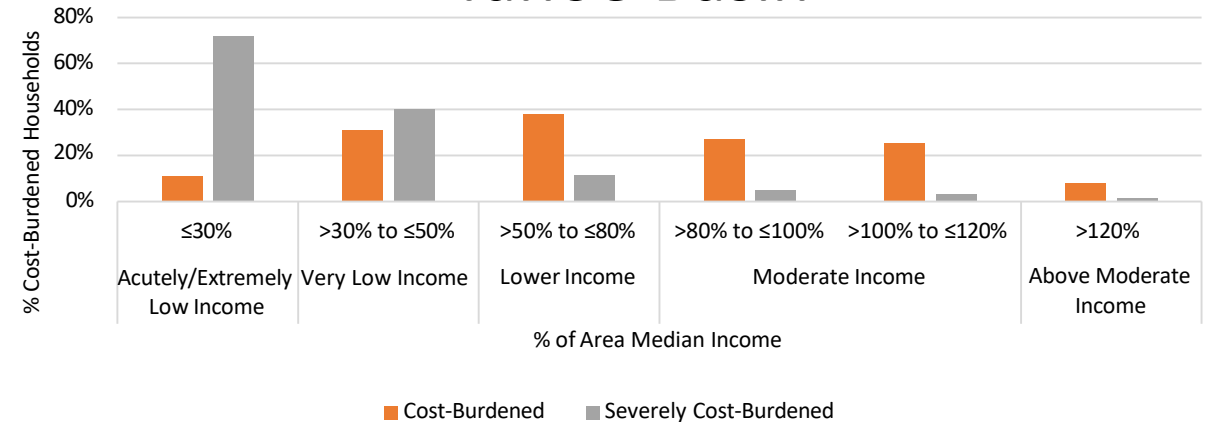


Housing Cost-Burdened Households 2014-2018

West Slope

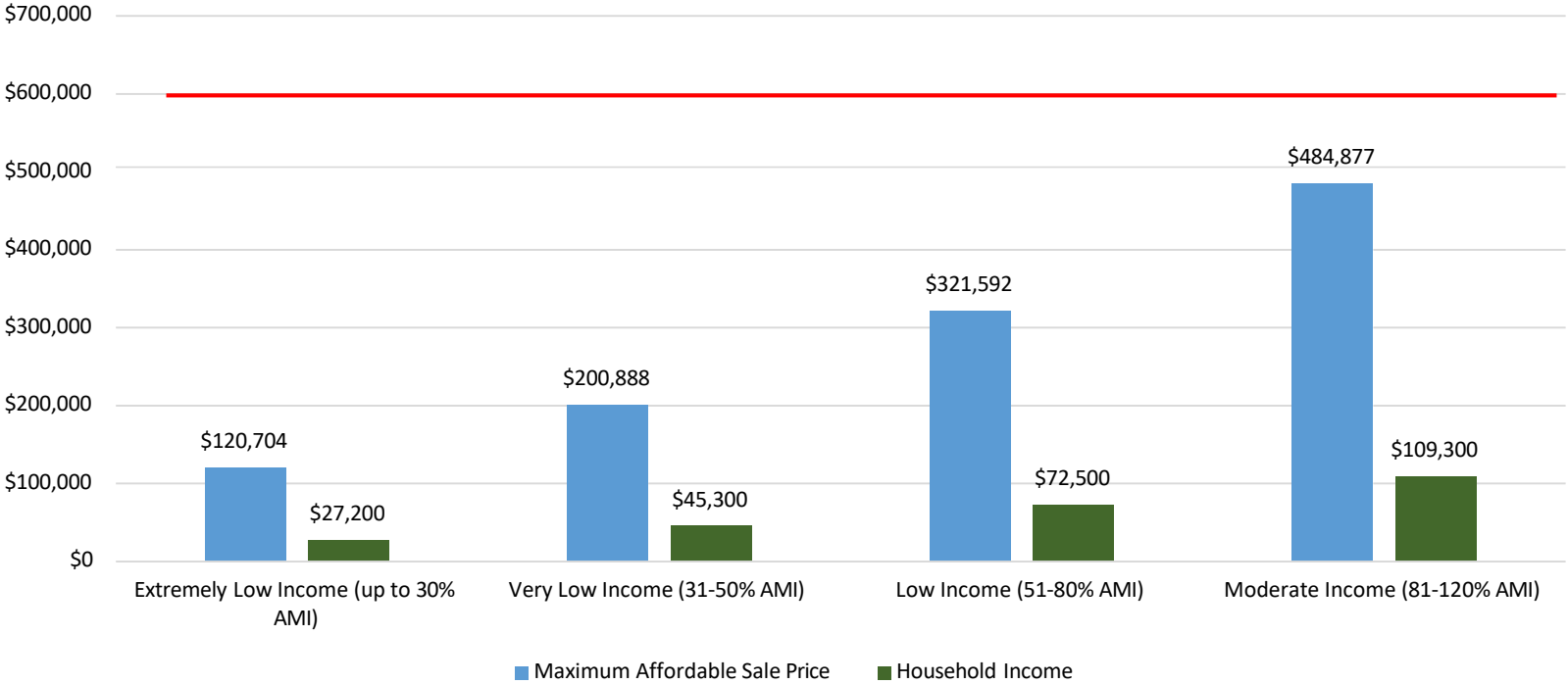


Tahoe Basin



- These data serve as the basis for calculating the existing affordable, workforce, and missing middle housing gap
- Households spending more than 30% of household income on housing expenses (cost burdened) represent unmet need for affordable (below market rate) housing.
- Households spending more than 50% are considered severely cost-burdened

Maximum Affordable Sale Price



Market-Rate Median Sale Prices (June to December 2021)
 West Slope: \$630,000
 Tahoe Basin: \$680,000

<< Countywide Median Sale Price: \$645,000

HCD-adjusted Median Family Income: \$91,100

Residential Anti-displacement and Relocation Assistance Plan (RARAP)

Federal and State law require local governments using CDBG or HOME funds to protect residents from unnecessary displacement and to ensure fair, consistent treatment if relocation is unavoidable.

The County of El Dorado is adopting a Residential Anti-Displacement and Relocation Assistance Plan (RARAP) to ensure we avoid or minimize displacement when using CDBG or HOME funds.

The RARAP Requires the County to:

- Prioritize rehabilitation over demolition and avoid displacement whenever possible.
- Use voluntary, vacant-unit purchases for FTHB to prevent displacement.
- Provide required notices anytime relocation might occur.
- Offer temporary relocation assistance during OOR work if a home becomes unsafe to occupy.
- Provide relocation assistance if permanent displacement ever occurs.
- Follow Section 104(d) for any CDBG-funded demolition or conversion of lower-income units (one-for-one replacement, lower-income relocation assistance).

OOR — Examples of Eligible Repairs

Homes in unincorporated El Dorado County (as applicable)

Examples may include

- Roof replacement
- Electrical and plumbing repairs
- Heating and cooling system repair or replacement
- Structural repairs and code corrections
- Accessibility improvements
- Other health and safety corrections

All repairs must meet property standards and environmental review requirements.



FTHB — How Assistance Works & Who Can Apply

Assistance may include:

- Down payment assistance
- Closing cost assistance

Typically structured as a deferred loan (no monthly payment) unless sold or transferred during the affordability period.

Borrower requirements (proposed):

- Home located in unincorporated El Dorado County
- First-time homebuyer
- Owner-occupancy (with annual certification)
- Income at or below 80% AMI
- Homebuyer education/counseling course
- Agree to affordability and recapture requirements



El Dorado County's Loan Program Update



Two Funding Sources

1. CDBG

Program Income Balance:
\$770,000

New Application Request:
\$1,500,000

2. HOME

Program Income Balance:
\$1,700,000

New Award Amount: \$500,000



Two Programs

1. Owner Occupied
Rehabilitation (OOR)
Assistance

2. First Time Homebuyer Loan
(FTHB)

Proposed Use of Funds

First Time Homebuyer Loan Program

- HOME Funds: \$1,700,000 (approx. 7 loans, average of \$242,857/loan)
- Potential CDBG Funds: \$1,500,000 (approx. 6 loans, average of \$250,000/loan)

Owner Occupied Rehabilitation Assistance (loans and grants)

- CDBG Funds: \$770,000 (approx. 17 loans, average of \$45,000/loan)

Number of Bedrooms	Maximum HOME Subsidy Limit
1	\$181,488
2	\$208,049
3	\$252,994
4 & 5	\$327,293

Community Feedback

Do you support the County in applying for this CDBG grant?

Do you support the proposed use of funds – Why or Why Not?

Do you support the distribution of funds between OOR Assistance and FTHB Loan Programs?

Next Steps

- CDBG Application Deadline:
April 3, 2026
- Third Public Meeting – TBD
 - Review results of the project
 - Collect comments about the County's OOR and FTHB performance



Reach out....



EMAIL US: LOANS@EDCGOV.US



WRITE OR DROP OFF FEEDBACK:

AFFORDABLE HOUSING UNIT

2850 FAIRLANE COURT
PLACERVILLE, CA 95667