

# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The City of Rancho Cordova incorporated in 2003 and became a US Department of Housing and Urban Development (HUD) entitlement jurisdiction in 2006. The City currently only receives one HUD-funded grant through entitlement, the Community Development Block Grant (CDBG).

The Consolidated Plan is an outline for the use of CDBG, HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and other housing and community focused funding provided by HUD. The City of Rancho Cordova is an entitlement agency and currently receives annual CDBG funding. Since CDBG is the only entitlement currently accruing to the City, it is the primary focus of the City's 2016–2020 Consolidated Plan. The Consolidated Plan offers Rancho Cordova an opportunity to shape housing and community development needs into a coordinated community effort, and to strategically plan programs to meet those needs.

The Consolidated Plan identifies and coordinates a response to community needs for capital investment and social and public services. This document describes the objectives and outcomes that the City will work toward through the use of CDBG and other sources of funding, over the course of the next five years.

CDBG is primarily intended to help units of local government develop and preserve viable urban communities through funding programs which principally benefit low- and moderate-income persons. Statutes for the CDBG program set forth three basic goals against which this Consolidated Plan, and the City's performance under this plan, will be evaluated by HUD. These goals are to:

- Provide decent housing
- Provide a suitable living environment
- Expand economic opportunities

As required by HUD, the Consolidated Plan covers the next five program years, from July 1, 2016, to June 30, 2021. The City is required to consult and coordinate with public and private agencies, including nonprofit service providers, other public agencies that provide services, internal City departments, and the City Council. The City combines these agency responses with consumer and public comments to ensure the development of a comprehensive document that addresses both local need and statutory requirements.

Serving as the application for HUD entitlement funding, the Consolidated Plan must be submitted to HUD no later than 45 days prior to the start of the City's fiscal year, which is July 1, 2016. In addition to the Consolidated Plan, the City must also prepare an Annual Action Plan. The Annual Action Plan describes how funds will be spent for each year of the Consolidated Plan and how those activities will address the needs identified in the Consolidated Plan and meet the five-year goals spelled out in the plan's strategic plan chapter. The Annual Action Plan, as a separate document, is also required to be submitted 45 days prior to the start of the fiscal year. Consolidated Plans as well as each program year's Action Plan will be available on the City's website at [www.cityofranhocordova.org](http://www.cityofranhocordova.org) or in person at City Hall, located at 2729 Prospect Park Drive.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The Needs Assessment collects and analyzes data on the housing needs for residents of the City of Rancho Cordova. The assessment focuses especially on affordable housing, special needs housing, community development, and homelessness. Information is gathered through a community survey, consultations with local agencies, and various online data sources. Through this data collection, the City estimates its housing needs for the next five-year plan period.

As population size, characteristics, and needs change, so do public services need to shift to address these changes. The City conducted extensive outreach to residents, community leaders, local businesses members, community advocates, city organizations, and public agencies, and to organizations and public agencies from surrounding cities. Over 640 surveys were collected and over 15 interviews were conducted with service providers to gather information. The City held two community meetings to gather direct public feedback. From this feedback, the City shaped its priority needs for public services. The City pulled additional data and information from various sources, such as US Census, CPD maps, and the Employment Development Department, in order to more thoroughly shape its needs for public services. This information is provided throughout the Needs Assessment.

## **3. Evaluation of past performance**

The 2015-2016 program year is still in progress, and the Consolidated Annual Performance and Evaluation Report (CAPER) will be available for review in September 2016. The CAPER for the previous 2014-15 program year was accepted by HUD as adequate, and is available on the City's website for viewing.

The prior Consolidated Planning Period had 24 activities listed as high, medium, or low priority. During the last five years 13 of the listed activities had accomplishments associated with them, and two additional activities were identified as priorities at about year 3 of the 5 year planning period. Activities with recognized accomplishments include those that focused on youth and seniors, homelessness prevention, code enforcement and rental housing inspections, fair housing support, and public infrastructure improvements. The two new activities were for tenant/landlord mediation and a renter's

helpline to assist households in resolving housing problems that could potentially result in homelessness. Several high priority projects did not get addressed during the prior planning period. These include a transitional housing facility, an emergency shelter, a first-time homebuyer program, an economic development program, and a support program for victims of domestic violence. The primary reason that these activities, while identified as high priority, did not have any accomplishments is due to a lack of resources. The City's CDBG funds were reduced by about 30% during the five year planning period. This reduction in funding restricted the range of public services that could be supported with CDBG, and precluded using CDBG funding for the capital projects that the City had planned to assist in the regional response to homelessness. The City has been successful in forming partnerships and finding funding for a couple of housing projects, including a permanent supportive housing project for homeless and disabled veterans.

In analysis of the projects and activities that did receive CDBG funding in the prior consolidated planning period, the City has elected to include fewer projects in the current planning period to encourage a more focused achievement and to reduce the amount of effort involved in exploring projects for which the City's CDBG allocation is insufficient, or a poor fiscal fit.

#### **4. Summary of citizen participation process and consultation process**

The City of Rancho Cordova pursued a robust citizen participation process during the development of the 2016–2020 Consolidated Plan. Outreach included traditional local newspaper announcements for meetings and hearings as well as publication on the City's website. The City also included an online survey and promoted the public meetings and survey through social media platforms such as Twitter, Facebook, and NextDoor; published a press release; encouraged local press coverage in the Grapevine Independent; held two meetings in lower-income neighborhoods to encourage participation; and hosted a City Council Public Workshop to get feedback from the elected council body. All meetings met public noticing requirements. The City had over 60 residents in attendance at the public meetings and workshops; obtained more than 600 completed surveys, which were made available in English, Spanish, and Russian; and participated in social media conversations that elicited excellent public feedback. All public comments were accepted throughout the public participation, and the survey results and feedback from the public meetings were used to help shape the strategic planning portion of the Consolidated Plan with the guidance of the City Council.

The City of Rancho Cordova also consulted with a number of local service providers and public agencies to help identify local needs and evaluate opportunities for partnership and improved coordination. The City also participated in an extensive public outreach campaign to assess community needs and perceptions. The Public Participation sections will discuss the consultation process, the public comment process, and the planned coordination efforts for the next five-year Consolidated Planning cycle.



**Public Notice Proof 1**



**Public Notice Proof 2**



**Public Notice Proof 3**

**5. Summary of public comments**

<p style="margin: 0in 0in 10pt;"><font face="Calibri"><span style="font-size: 16px; line-height: 18.4px;">No public comments were received during the public comment period. The Community Survey, including all comment fields is included in the Appendix.</span></font></p>

**6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments have been accepted.

**7. Summary**

The 2016-2017 Action Plan is a one-year plan to address community development and low- and moderate-income community needs in the City of Rancho Cordova. It is the first Action Plan in the implementation of the City’s five-year Consolidated Plan for the 2016-2020 period. The Community Development Department staff are responsible for implementing both the Consolidated Plan and the

annual Action Plan. The City plans to use a variety of funding sources to meet its housing and community development needs, including Local Housing Trust Fund money, Community Development Block Grant (CDBG), and CalHome funds, as well as other local funds.

The City is scheduled to receive \$559,369 for its 2016-2017 allocation of CDBG funding from the U.S. Department of Housing and Urban Development. The 2016-2017 program year marks the third year that the City has teamed with ZoomGrants ([www.zoomgrants.com](http://www.zoomgrants.com)) to provide an efficient online application process. Rather than handling paper applications, staff has convenient online access to the grantees' information and documents. ZoomGrants has the ability to streamline application reviews and committee collaboration regarding CDBG applications. After the public notice of the CDBG Capital RFP, staff hosted a technical workshop to give an overview of ZoomGrants and answer questions related to this year's application process.

In the 2012-2013 and 2013-2014 program years, the City executed 2-year contracts with its subrecipients providing CDBG funded services. These organizations include: Folsom Cordova Community Partnership (FCCP), Meals on Wheels (MOW), Sacramento Self-Help Housing (SSHH), and Respite C.L.U.B. by the Cordova Neighborhood Church. The City has contracted with these organizations in the past for the CDBG services they provide, and is confident in their capacity to report regularly on activities performed. To save time and administrative burden on the part of both the City and the organizations, staff had recommended the implementation of 2-year contracts. All subrecipients will be reporting achievements on an annual basis, which will be reported through the Integrated Disbursement and Information System (IDIS) and the Consolidated Annual Performance Evaluation Report (CAPER).

Throughout the process of drafting the Action Plan, City staff encouraged citizen participation and feedback. Staff invited residents to attend a Public Hearing on May 2, 2016 at City Hall to provide feedback on the proposed 2016-2017 Action Plan, and gave individuals an opportunity to review the draft document. The document was made available at City Hall and on the City's website beginning on April 8, 2016. Staff provides key objectives on the following pages, based on feedback received and staff's knowledge of services and infrastructure needs in the community.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Community Development Department

**Table 1 – Responsible Agencies**

### Narrative

The City of Rancho Cordova’s Community Development Department currently serves as the lead agency for overseeing and implementing the Consolidated Plan process as well as administering Community Development Block Grant (CDBG) funds. The Community Development Department was initiated in 2015, and includes the Planning Department, Building Department, and the Neighborhood Plans and Projects Division, which manages the City’s CDBG funds. CDBG was managed by the Housing Services Division under the Economic Development Department prior to 2015.

### Consolidated Plan Public Contact Information

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Rancho Cordova consulted with a number of local service providers and public agencies to help identify local needs and evaluate opportunities for partnership and improved coordination. The City also participated in an extensive public outreach campaign to assess community needs and perceptions. The following sections will discuss the consultation process, the public comment process, and the planned coordination efforts for the next five-year Consolidated Planning cycle.

#### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City has been working toward providing affordable housing for seniors, large families, and veterans over the last ten years. The Mather Veterans Hospital is located within city boundaries, and serves most of the Sacramento Valley and Northern California region. The City is also home to the now-decommissioned Mather Air Force Base. The City has been the primary driving force behind the Mather Veterans Village project, which is a three-phase affordable, permanent supportive and transitional housing project that will, at completion, include at least 100 permanent supportive housing units for veterans and their families, and as many as 60 transitional housing beds for veterans currently experiencing homelessness. The entire project will be served by the Veterans Resource Center, and will coordinate with the Veterans Hospital to serve veterans in need of housing support.

The City also cooperates with the Sacramento Housing and Redevelopment Agency in ensuring that public and voucher-supported housing in the city is safe and habitable and fully occupied whenever possible. Other coordination efforts include Sacramento Self-Help Housing, which works with the City, mental and general health providers, and other service agencies to help households in need find suitable housing. The City regularly looks for opportunities to improve communication and connect service providers and housing providers to help leverage services, reduce service burden due to repeat clientele, and ensure that persons with housing and service needs are directed to the correct providers.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Sacramento Steps Forward is the nonprofit group that manages the regional Continuum of Care. The City cooperates with Sacramento Steps Forward whenever possible, including support at County Board of Supervisors Meetings, prompt response to requests for data, and ongoing participation in the public Continuum of Care discussions. The location of the Mather Veterans Hospital, the Veterans Village

housing project, and other veterans services, such as Stand Down (which provides critical life services to homeless veterans) and the Veterans Resource Center, makes the City of Rancho Cordova an ideal partner in addressing the problems facing homeless veterans.

The City also partners with the Sacramento County Department of Human Assistance Adult and Child Protective Services divisions, including providing on-site workspace for a child welfare worker in the City Police Department offices. The Folsom Cordova Unified School District and the Child Protective Services division assist in identifying homeless families, and Sacramento Self-Help Housing, along with other services provided through the Continuum of Care, help to identify housing resources. The City has engaged in several cross-agency and cross-skillset team building and problem-solving efforts to help improve communication and look for opportunities to help connect people with the available services as efficiently as possible.

Finally, Rancho Cordova Homeless Assistance Resource Team (HART) has begun to work with Sacramento Steps Forward to help address the problem of homelessness in Rancho Cordova specifically. Most homeless resources and assistance groups are located in either the City of Sacramento or clustered in distant parts of Sacramento County. Homeless in the City of Rancho Cordova must find transportation to these resources in order to have access. HART is working to bring more resources into the Rancho Cordova community to address homelessness where it is happening.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Sacramento Steps Forward administers the Homeless Management Information System (HMIS) as well as the available Emergency Shelter Grant (ESG) funds for the Sacramento region. The City is home to the Mather Community Campus, which includes 375 transitional housing units operated by the Volunteers of America (VOA) at the now-decommissioned Mather Air Force Base. The Mather Community Campus is one of the largest transitional housing and education programs in the region and receives significant ESG funding support from the Continuum of Care. The City is vested in the successful operations and performance of the Mather Community Campus and works with both Sacramento Steps Forward and the VOA to ensure that the program remains robust and an asset to the community. The campus is located immediately adjacent to the new Mather Veterans Village project, and there are plans to continue leveraging both programs to help meet the full range of needs in the community.

The City is also working with the Continuum of Care to provide some continuum funding for the Mather Veterans Village project to help maximize the affordability to homeless veterans. The City provides letters of support and some funding, and is available for technical assistance in maintaining and improving the policies and procedures for managing the HMIS.



**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	VOLUNTEERS OF AMERICA - VOA
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was called three times (trying to reach two individuals), and these individuals were emailed three times. We did not receive a response so whether the survey was completed is unknown. The City will continue to reach out and to find opportunities to coordinate.
2	<b>Agency/Group/Organization</b>	SACRAMENTO STEPS FORWARD
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization completed a phone interview and filled out the online community survey. The organization also provided data. This information helps inform the priorities in this Plan.
3	<b>Agency/Group/Organization</b>	SACRAMENTO SELF-HELP HOUSING
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was contacted three time, once by phone where I spoke, and two emails. It is unknown whether they filled out the online survey. The City will continue to reach out and to find opportunities to coordinate.
4	<b>Agency/Group/Organization</b>	Rancho Cordova Homeless Assistance Resource Team
	<b>Agency/Group/Organization Type</b>	Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization had three representatives fill out the online survey and one representative completed a phone interview with the City. The organization provided homeless data, as well. This helps shape the priorities in the Consolidated Plan.
5	<b>Agency/Group/Organization</b>	Folsom Cordova Unified School District
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization participated in an interview. It is unknown whether they submitted an online survey. This helps shape the priorities in the Consolidated Plan.
6	<b>Agency/Group/Organization</b>	SACRAMENTO HOUSING ALLIANCE
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Three staff persons were emailed interview questions and on-line survey links, and two were called. We received a response that they would get back to us, but we have not been able to confirm whether the online surveys were submitted. The City will continue to reach out and look for opportunities to coordinate.
7	<b>Agency/Group/Organization</b>	Habitat for Humanity of Greater Sacramento
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organizations was called and emailed twice with questions and link to on-line survey. We have not received a response and we are not able to confirm whether the online survey was complete. The City will continue to look for opportunities to coordinate with this organization.
8	<b>Agency/Group/Organization</b>	REBUILDING TOGETHER
	<b>Agency/Group/Organization Type</b>	Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed with a link to the online survey and questions. They submitted an response to the on-line survey and completed the additional questions. The organizations input helps shape the priorities of this Consolidated Plan.
9	<b>Agency/Group/Organization</b>	RENTAL HOUSING ASSOCIATION OF SACRAMENTO VALLEY
	<b>Agency/Group/Organization Type</b>	Housing Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed with a link to the survey and additional questions. We have not been able to confirm whether the online survey was filled out. The City will continue to look for opportunities to coordinate with this organization.
10	<b>Agency/Group/Organization</b>	NEIGHBORWORKS
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called twice and emailed once with a link to questions and a link to the online survey. The City heard a response from the organization but was not been able to confirm whether the online survey was filled out. The city will continue to look for opportunities to coordinate with this organization.
11	<b>Agency/Group/Organization</b>	MERCY HOUSING
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed with a link to the survey and additional questions. The City has received no response and is unable to determine whether the survey was filled out. The City will continue to look for opportunities to coordinate.
12	<b>Agency/Group/Organization</b>	Urban Housing Communities
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed with a link to the online survey and additional questions. The City received no response and is unable to confirm whether they submitted a survey. The City will continue to look for ways to coordinate with this organization.

13	<b>Agency/Group/Organization</b>	DEPARTMENT OF HUMAN ASSISTANCE
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called three times and message was left. The City did not receive a response. The City will continue to coordinate with this agency.
14	<b>Agency/Group/Organization</b>	County of Sacramento Department of Health and Human Services
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was emailed with questions and a link to the survey. The City did not hear a response and is unable to determine if they submitted a survey. The City will continue to look for opportunities to coordinate with this agency.
15	<b>Agency/Group/Organization</b>	Child Protective Services - County of Sacramento
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was emailed with questions and a link to the survey. The City did not hear a response and is unable to determine if they submitted a survey. The City will continue to look for opportunities to coordinate with this agency.

16	<b>Agency/Group/Organization</b>	Senior and Adult Services - County of Sacramento
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Persons with Disabilities Services - Victims Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed the survey and additional questions. They completed the survey and interview questions. This response shapes the priorities in this Consolidated Plan.
17	<b>Agency/Group/Organization</b>	CITRUS HEIGHTS
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This government agency was emailed and call with link to the survey. The City did not hear a response and is not able to confirm whether a survey was submitted. The City will continue to look for opportunities to coordinate with this government agency.
18	<b>Agency/Group/Organization</b>	SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organizations was called and emailed with a link to the survey and additional questions. The agency provided a response to the questions and this data was put into the Consolidated Plan. This organization's input helps shape the priorities of the Consolidated Plan.
19	<b>Agency/Group/Organization</b>	SACRAMENTO AREA COUNCIL OF GOVERNMENTS
	<b>Agency/Group/Organization Type</b>	Planning organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was emailed with a link to the on-line survey. The City did not receive a response and it is unknown whether the organization submitted a survey. The City will continue to look for opportunities to coordinate with this agency.
20	<b>Agency/Group/Organization</b>	FOLSOM CORDOVA COMMUNITY PARTNERSHIP
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health Services-Education Services-Employment Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was emailed twice with the online survey and additional questions. The organization submitted an online survey and helped with collecting surveys from residents. The organizations input helps shape the priorities in this Consolidated Plan.
21	<b>Agency/Group/Organization</b>	WEAVE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was emailed a link to the survey and no response was received. The City will continue to look for opportunities to coordinate with this organization.
22	<b>Agency/Group/Organization</b>	RESPIRE CLUB
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was emailed twice with link to the on-line survey and additional questions. The City received no response yet, and will continue to look for opportunities to coordinate with this organization.
23	<b>Agency/Group/Organization</b>	Meals on Wheels
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was emailed the online survey and additional questions. The organization completed a survey and participated in an interview. This information helps shape the data and priorities in the Consolidated Plan.
24	<b>Agency/Group/Organization</b>	Veterans Resource Centers of America
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was emailed a link to the on-line survey. The City did not receive a response and will continue to look for opportunities to coordinate with this organization.
25	<b>Agency/Group/Organization</b>	PROJECT SENTINEL
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was emailed a link to the on-line survey. The City did not receive a response and will continue to look for opportunities to coordinate with this organization.

26	<b>Agency/Group/Organization</b>	RESOURCES FOR INDEPENDENT LIVING
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed twice with link to the survey and additional questions. The City received no response, and is unable to confirm whether the survey was filled out. The City will continue to look for opportunities to coordinate with this organization.
27	<b>Agency/Group/Organization</b>	Boys and Girls Club of Greater Sacramento
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was sent an email and no response was received. The City will continue to look for opportunities to coordinate with this organization.
28	<b>Agency/Group/Organization</b>	Cordova Community Council
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed links to the on-line survey and additional questions. The organization had several representatives fill out the survey and respond to the additional questions. One representative was interviewed. The organization's input helps shape the priorities in the Consolidated Plan.

29	<b>Agency/Group/Organization</b>	CENTER FOR AIDS RESEARCH, EDUCATION AND SERVICES (CARES)
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization was called and emailed a link to the online survey. The on-line survey was completed and a representative participated in an interview. This organization's input helps help the priorities of the Consolidated Plan.

**Identify any Agency Types not consulted and provide rationale for not consulting**

The City reached out to a broad spectrum of agency types so to gather information for the various parts of the Consolidated Plan. Those consulted included a range of government, civic, nonprofit-local, nonprofit-regional, and private organizations/agencies.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Sacramento Steps Forward	Addressing housing and service needs for homeless individuals and families.
Housing Element	City of Rancho Cordova	Addressing multi-family housing siting, actions to encourage development of new affordable housing, and barriers to new affordable housing.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of Rancho Cordova will continue to cooperate and coordinate with other public agencies to help meet the goals identified in the Consolidated Plan. These agencies include the California Department of Housing and Community Development, Sacramento Housing and Redevelopment Agency, Sacramento Steps Forward, HUD, the Mather Veterans Hospital, the Department of Veterans Affairs, CalVet, Sacramento County Department of Health and Human Services, Sacramento County Department of Human Assistance, Sacramento County, City of Sacramento, City of Citrus Heights, and City of Elk Grove,

as well as any other agencies or units of local government that may assist the City in meeting Strategic Plan goals.

The City is planning to coordinate with Sacramento County, the City of Citrus Heights, the City of Elk Grove, and Sacramento Housing and Redevelopment Agency on a regional Assessment of Fair Housing utilizing the new Affirmatively Furthering Fair Housing Tools released by HUD in 2015.

**Narrative (optional):**

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The City of Rancho Cordova pursued a robust citizen participation process during the development of the 2016–2020 Consolidated Plan. Outreach included traditional local newspaper announcements for meetings and hearings as well as publication on the City’s website. The City also included an online survey and promoted the public meetings and survey through social media platforms such as Twitter, Facebook, and NextDoor; published a press release; encouraged local press coverage in the Grapevine Independent; held two meetings in lower-income neighborhoods to encourage participation; and hosted a City Council Public Workshop to get feedback from the elected council body. All meetings met public noticing requirements. The City had over 60 residents in attendance at the public meetings and workshops; more than 600 completed surveys, which were made available in English, Spanish, and Russian; and participated in social media conversations that elicited excellent public feedback. All public comments were accepted throughout the public participation, and the survey results and feedback from the public meetings were used to help shape the strategic planning portion of the Consolidated Plan with the guidance of the City Council. The table below identifies the specific public outreach efforts.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Needs Survey	Non-English Speaking - Specify other language: Spanish & Russian  Non-targeted/broad community  Public Service Stakeholders	615 total survey responses, 8 in Russian, 3 in Spanish. Survey was available both online and on paper copies that were available for completion at City Hall and key service providers.	Survey results identified Youth and After School Services to be the highest community priority, closely followed by Homeless services, and then Senior Services. Complete survey comments are included in the attached appendix.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  neighborhood residents & stakeholders	Approximately 40 residents attended the first public meeting noticed by both postcard and newspaper notice. The meeting was held on January 28, 2016, and was noticed fifteen days prior in the Grapevine Independent. Postcards were sent to local residents the week prior to the meeting. The meeting was held at the Folsom Cordova Community Partnership meeting room located in the neighborhood. The meeting was also promoted on NextDoor, a neighborhood based social media site, and on the City's Website.	Meeting identified need for improved public safety, desire for additional streetlights in residential neighborhoods, improved assistance for homeless, and better communication with the City regarding land-use and regulatory decisions. The meeting was recorded to ensure that all comments were captured.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Minorities  Non-targeted/broad community  Residents of Public and Assisted Housing  neighborhood residents & stakeholders	Approximately 20 residents attended the second public meeting on February 10, 2016 at Cordova Meadows Elementary School. The Meeting was noticed fifteen days prior in the Grapevine Independent. The notice is included in the appendix. The meeting was also promoted on NextDoor, a neighborhood based social media site, and on the City's Website.	Meeting identified need for improved access to public facilities, such as a more centrally located senior center, desire for additional streetlights, and a need for improved public safety.	All comments were accepted.	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community stakeholders	Approximately 6 residents attended a City Council workshop held on March 29, 2016. Four council members were in attendance along with approximately 6 city staff. Meeting was publicly noticed in the Grapevine Independent fifteen days prior and is included in the appendix.	The Strategic Plan portion of the Consolidated Plan should focus on highest community needs, funding opportunities should be leveraged whenever possible, and opportunities to cooperate with other agencies/city departments should be explored.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Stakeholders	One stakeholder attended a CDBG grant application workshop held in February. The workshop was publicly noticed in the Grapevine Independent fifteen days prior, and the public notice is attached.	Potential applicants were encouraged to apply for funding, and the application process was explained.	All comments were accepted.	
6	Community Needs Survey	Non-targeted/broad community	The draft Consolidated Plan was noticed for public comment in the Grapevine Independent on March 18, 2016. The notice is in the appendix. The public comment period was extended through May 9th.	Public comments included improved services and activities for youth, seniors, and safety improvements regarding street lights and sidewalks in residential neighborhoods.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	May 2nd Meeting to approve submission of the Consolidated Plan.	No public comments were received.	No public comments were received.	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment collects and analyzes data on the housing needs for residents of the City of Rancho Cordova. The Assessment focuses especially on affordable housing, special needs housing, community development, and homelessness. Information is gathered through a community survey, consultations with local agencies, and various online data sources. Through this data collection, the City estimates its housing needs for the next five-year plan period.

First, the Assessment addresses the characteristics of citywide housing including income level, tenure, household type, and housing problems, including cost burden, overcrowding, and substandard housing conditions. Second, the Assessment looks at whether any of the above housing characteristics are concentrated among minority or certain racial groups. Third, the Assessment discusses the number and character of existing public housing units in the city, as well as the demand and number of waitlisted residents. Fourth, the extent and nature of homelessness is discussed. The number and type of available housing and services for the homeless, and the challenges and risk factors for persons and families becoming homeless, are also discussed. Fifth, specific populations that are at risk of becoming homeless are reviewed for their needs, including elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and victim of domestic and other similar types of violence. Lastly, the Needs Assessment will address the needs for public facilities, public improvements, public services, and other eligible Community Development Block Grant (CDBG) uses.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The data below is derived primarily from the 2007–2011 American Community Survey (ACS). Newer data has been included wherever possible to help ensure the longevity of the City’s 2016–2021 Consolidated Plan.

The City of Rancho Cordova’s total population has increased over the last 15 years from 54,301 in 2000 to 64,072 in 2011, which is an 18% increase, as identified in Table 1 below. The population has further increased to about 67,167, according to the 2009–2014 ACS.

Households that make less than 80% of HUD’s Adjusted Median Family Income (HAMFI) are classified as low-income and are typically eligible for HUD assistance programs. According to the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD and presented below in Table 2, approximately 12% (2,870 households), 13% (2,905 households), and 20% (4,595 households) of all Rancho Cordova households make 0–30% of HAMFI, 30%–50% of HAMFI, and 50%–80% of HAMFI respectively. The data identifies approximately 10,370 households, or about 45% of total Rancho Cordova households, that make less than 80% of HAMFI. Of these 10,370 households, 1,485 (14%) are households with five or more members; 3,060 (30%) are households with at least one person aged 62 years of age and older; and 2,530 (24%) are households with one or more children 6 years old and younger. Thus, the largest group of lower-income households, sorted by special needs type, are households with seniors, followed by households with young children.

Further analysis of Table 2 shows that there are three tabulated household categories where the majority of households in those categories have annual household incomes greater than 80% HAMFI. Those three categories are small households, large households, and households with children aged 6 or younger. The two household tabulation categories including seniors have the majority of households making less than 80% HAMFI.

<b>Demographics</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2011</b>	<b>% Change</b>
Population	54,301	64,072	18%
Households	21,323	23,084	8%
Median Income	\$40,095.00	\$53,878.00	34%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households *	2,870	2,905	4,595	2,560	10,500
Small Family Households *	1,040	1,355	1,745	1,000	5,380
Large Family Households *	295	470	720	300	795
Household contains at least one person 62-74 years of age	525	375	890	445	1,990
Household contains at least one person age 75 or older	210	475	585	225	640
Households with one or more children 6 years old or younger *	740	725	1,065	350	1,105
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	235	10	25	4	274	15	0	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	75	80	80	0	235	0	10	10	10	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	245	245	50	665	15	30	95	35	175
Housing cost burden greater than 50% of income (and none of the above problems)	1,150	655	80	15	1,900	615	280	460	175	1,530
Housing cost burden greater than 30% of income (and none of the above problems)	85	830	1,240	315	2,470	35	275	680	470	1,460

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	90	0	0	0	90	110	0	0	0	110

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,585	985	430	70	3,070	645	315	565	220	1,745
Having none of four housing problems	300	950	2,115	1,150	4,515	145	655	1,485	1,115	3,400
Household has negative income, but none of the other housing problems	90	0	0	0	90	110	0	0	0	110

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	685	995	670	2,350	170	220	410	800
Large Related	229	260	184	673	65	155	310	530
Elderly	160	240	220	620	260	150	245	655
Other	570	270	385	1,225	170	60	255	485



	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,644	1,765	1,459	4,868	665	585	1,220	2,470

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	635	275	60	970	170	175	130	475
Large Related	225	125	4	354	50	50	150	250
Elderly	150	140	25	315	225	45	85	355
Other	535	200	0	735	170	25	90	285
Total need by income	1,545	740	89	2,374	615	295	455	1,365

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	165	325	295	55	840	15	40	60	45	160
Multiple, unrelated family households	35	0	20	0	55	0	0	40	0	40
Other, non-family households	0	0	20	0	20	0	0	0	0	0
Total need by income	200	325	335	55	915	15	40	100	45	200

**Table 11 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	680	605	680	1,965	60	120	385	565

**Table 12 – Crowding Information – 2/2**

**Data Source**

**Comments:**

Data Source: CPD Maps 2008-2012 CHAS Data.

**Describe the number and type of single person households in need of housing assistance.**

According to 2008–2012 ACS, nearly 26% or 6,032 households of all 23,430 households in the city are one-person households. About 1,874 of the total households, or 8%, are one-person households where the householder is over the age of 65. Of the approximately 25,786 housing units, 3,703 (12%) are studio or one-bedrooms. This shows a disparity between the number of one-person households and the number of available smaller units, which would likely be more affordable. The median income for a single-person household is \$35,981. However, 971 single-person households, or about 16%, were below the poverty line according to 2008–2012 ACS. This data suggests that there are multiple unmet single-person household needs in the city.

First, the supply of studio and one-bedroom units is significantly less than the number of single-person households in the city. This suggests that there are a number of single-person households occupying larger units. Approximately 3,190 single-person households are owner occupied, and 2,842 are renter occupied. There are approximately 2,412 rental efficiency and one-bedroom units in the city. As single bedroom and efficiency units tend to cost less than two-bedroom units, low-income family households with two or more persons are frequently competing with single-person households for one-bedroom and even efficiency units. This competition puts significant pressure on the lower-cost housing units.

In addition, the City of Rancho Cordova has not had any new market-rate multi-family development since 2006. The lack of new market-rate one-bedroom and efficiency units puts additional pressure on the existing rental housing market, and encourages single-person households who can afford market-rate rents into larger multi-family units or into single-family rentals.

At the same time, the city continues to show a significant demand for affordable senior housing, particularly for single-person households. Currently, the city has a limited supply of age-restricted rental units. According to the City’s 2013 Housing Element and surveys of senior housing providers, the City currently has 28 age-restricted single-bedroom units and 178 assisted living units. Conversely, the 2008–2012 ACS estimates 1,874 senior single-person households. This means that the vast majority of seniors, who, as detailed in Table 2 frequently have lower income, are competing in the open market for suitable housing. This puts even more pressure on affordable units, resulting in seniors who are at risk of substandard housing, or a high housing cost burden.

## **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Approximately 12% of senior city residents are disabled and 10% live below the national poverty line, according to the 2010–2015 ACS. See Table 2 for complete statistics.

The City of Rancho Cordova relies on the local countywide housing authority, the Sacramento Housing and Redevelopment Agency (SHRA), to manage public housing units and housing vouchers placed in the city limits. While the voucher and public housing data is not available at the city-specific level, according to Table 19 in section NA-35, 4,330 or 37% of families with vouchers and 266 or 27% of households in public housing in Sacramento County are disabled. According to 2008–2012 ACS, only 12.9% of the total population in Sacramento County is disabled. The much higher rate of disability in subsidized housing suggests that there is significant need for suitable and accessible housing for disabled families throughout the county, including the City of Rancho Cordova. By comparison, the population of the City of Rancho Cordova is about 4.8% of the total population for Sacramento County, and about 12.3% of the total population in the City of Rancho Cordova has a disability.

With SHRA's limited number of affordable housing units and long waitlist, this can be a barrier for women who are trying to leave a violent home. The 2015 Homeless Point-In-Time Count found that 335 homeless in Sacramento County and an estimated 16 homeless in the City of Rancho Cordova were reported as victims of domestic violence. This number does not include the currently non-homeless experiencing domestic violence, dating violence, sexual assault, and stalking who may need emergency and transitional affordable housing. The state of California Department of Justice, Office of the Attorney General tracks domestic violence calls for assistance. Between 2010 and 2014, calls for assistance increased 88%, from 208 calls in 2010 to 392 calls in 2014. Victims of domestic violence often need free or low-cost housing until they have access to finances or obtain a steady source of income. The housing should accommodate families with children, and pets if possible, and be monitored for anonymity and provided security. The Rancho Cordova Police Department also tracks crime data in the city. In 2014 there were 306 violent crimes reported in the city, including 17 rapes. Studies suggest that rape is an under-reported crime, and that victims often go untreated. Stalking is another crime that frequently goes unreported but which can have a very disruptive impact on a household, can lead to displacement, and can put low-income households at risk of homelessness.

## **What are the most common housing problems?**

As shown in Table 4, 4,815 households experience one or more housing problems, and 3,070 of those are rental households. As indicated in Table 5 and Table 6, by far the most prevalent issues facing lower-income families and households in the city is the cost of housing. Affordable housing is defined as housing in which the cost of shelter does not exceed 30% of the household's gross monthly income. A

housing cost burden is incurred when the household is faced with paying more than 30% of its income on housing. See Table 2, 5, and 6 for data on cost burden.

As shown in Table 6, 970 rental households, or 9.2% of small related households, are severely cost burdened, while 475 owner-occupied households, or 4.5% of small related households, are severely cost burdened. In contrast, 354 rental households and 250 owner-occupied households make up 13.7% and 9.7% of large related households which have a cost burden of more than 50% gross monthly income.

According to 2008–2012 ACS, 92% of the rental housing units in the City of Rancho Cordova have three or fewer bedrooms, with the majority of multi-family units having two or fewer bedrooms. This means that large related households in the city face greater challenges in finding suitable rental units, and must accept a higher cost burden for the units they do find. This mismatch between household size and suitable housing units, combined with high cost burdens, contributes to other housing problems, such as overcrowding and substandard housing conditions.

The 2008–2012 ACS estimated that there were 9,853 persons over the age of 60 living in the City of Rancho Cordova and 5,945 households where the head of the household was over the age of 60. Table 5 shows that of senior households, 620 rental households and 655 owner-occupied households have a cost burden of greater than 30% of gross monthly income. This is 10.4% and 11% of households with the householder over the age of 60. There were about half as many senior households with a severe housing cost burden, coming in at 5.3% where the householder was a renter, and 6% where the household was owner occupied. Elderly owners were just as or sometimes more likely to have high housing cost burden as elderly renters.

Table 7 compares the levels of moderate and severe overcrowding in the city. Rental housing in the city has a much higher tendency than owner-occupied housing to exhibit conditions of overcrowding. Table 7 shows that about 860 rental households, with income less than 80% of HAMFI, were in overcrowded households. This correlates to 8.3% of the total households making less than 80% HAMFI. By comparison, 155 owner-occupied households, or 1.5% of the total households making less than 80% HAMFI, were in overcrowded housing conditions.

Complete analysis located in Chapter 3's appendix.

### **Are any populations/household types more affected than others by these problems?**

Renters in the City of Rancho Cordova have an overall higher incidence of housing problems than owners. The most prolific housing problem among the four (high cost burden, overcrowding, incomplete plumbing, and incomplete kitchens) is housing cost burden. As shown in the above tables, among renters, the large related family (five or more related members) experiences the greater rate of cost

burden and severe cost burden, followed by the small related family. However, the largest quantitative need for lower-cost housing is the small related family, with two to four members.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

According to Table 2, approximately 25% or 5,775 households in Rancho Cordova make less than 50% of HAMFI. Households at 50% of HAMFI are considered very low-income, and often results in severe financial stress on families and households who do not have savings. Without the assistance of a personal network or support, they run the risk of becoming homeless and needing to rely on public assistance outside their network. As noted in Table 2, two significant lower-income households by type in the city are households with seniors and households with young children. Many seniors also need more personal assistance as well, such as in-home care to help them cook, clean, dress, and bathe, and affordable transportation services. Without this assistance many senior households run the risk of falling behind in life maintenance, and may experience additional health problems. They also run the risk of deferred maintenance on their housing units, thus rendering the units uninhabitable, which can result in homelessness or displacement.

Very low- and extremely low-income households with children face many of the same challenges. They lack access to resources which can include child care, nutrition assistance, and affordable transportation assistance.

Additionally, as mentioned above, renters are often more at risk of homelessness. Households with low incomes may be at increased risk. Lower-income housing often faces maintenance challenges and may include deposits or other fees that very low- and extremely low-income households do not have the resources to address. Tenant-landlord mediation services help prevent eviction and address landlord maintenance and accommodations issues. The City has engaged with Sacramento Self-Help Housing to provide tenant-landlord mediation and prevent evictions and unnecessary tenant displacement. Additional services that may assist in preventing homelessness for at-risk renters is landlord and property management training, which can educate property managers in proper tenant noticing, required maintenance, legal leasing language, and other common points of tenant-landlord contention.

Rancho Cordova residents also experience the national trend toward increasing disparities between the incomes from lower-wage jobs and the cost of housing and other expenses. With the increasing burden of housing cost, lower-income households are less likely to save for emergencies and, therefore, are at an increased risk of homelessness due to what might be otherwise minor problems or unforeseen costs.

Households that were previously homeless may face additional challenges in retaining stable housing. Some households struggle with maintaining stable housing due to a disability, such as mental and/or

physical illness. These individuals and families need long-term affordable supportive housing options and continued case management to retain stable housing. Those with a less severe disability, or no disability at all, can often return to market-rate housing at some point, but may still need access to supportive or social services to continue assisting with the underlying issues that initially lead to their homelessness.

A complete analysis can be found in the appendix to Chapter 3.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Based on currently available data, it is very difficult to estimate the populations in the City of Rancho Cordova who are at risk of homelessness. The data does not exist at the local jurisdiction level for cities the size of Rancho Cordova. Additionally, the City does not have an independent housing authority and is a participant in the larger Continuum of Care, currently managed by Sacramento Steps Forward.

During the consultation process for this Consolidated Plan, homeless service providers offered characteristics that frequently indicate households may be at risk of homelessness. Temporary homelessness is a result of lack of income, lack of affordable housing, and lack of a personal support network to deal with personal life issues. Chronic homelessness is more often the result of serious mental illness or substance abuse issues.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Cost burden, overcrowding, and poor housing conditions, particularly for renters, all link to the instability in housing that can lead to homelessness. The Sacramento area is currently experiencing rapidly rising rents, while at the same time, particularly in Rancho Cordova, there has been no significant increase in the available multi-family rental stock. Single-family rentals are frequently much more expensive than multi-family rentals, and many low-income households, especially large families and single-parent families, cannot reasonably afford suitable rental housing. As noted in Table 2, low-income households with small children represent a significant portion of the low-income population in Rancho Cordova. The data is not obvious, but it is likely that family households try to escape the high housing costs by living with other families or living with extended families, which contributes to overcrowding. Overcrowding can result in unstable housing conditions due to too much wear and tear on the housing unit, increased health risks, and a reduction of security and safety for the household members, particularly children. For example, the housing unit amenities may not be sufficient to allow adequate

sleep, personal hygiene, cooking, or cleaning. Due to the stresses and shortcomings from overcrowding, families may only stay in one place for a short time, and may be forced to move frequently or with little notice. This may result in children forced to change schools and adjust to different living environments, which can be harmful for their education, lead to social or mental health problems for those who need more stability, and put them at risk of abuse from unfamiliar or ever-changing additional household members. Additionally, substandard housing may cause stress and worsen health conditions for residents. A housing market that does not provide sufficient rental housing stock to support vacancy rates high enough to encourage stable rents frequently contributes to deferred maintenance and a higher number of substandard units. Landlords have no incentive to update or repair units since the lack of stock means that they can leave substandard units alone and just have another tenant move in; but this tenant will face the same substandard housing issues, which only contributes to increased instability.

Proximity of rental and low-income housing to transportation can also be a factor in homelessness. Low-income car-owners often have trouble affording routine maintenance on their vehicles or repairing the cause of a major breakdown. If these individuals do not have an alternate means to get to their jobs, they are at risk of losing their source of income and becoming homeless. Low-income residents may not have sufficient means to afford a personal vehicle, so they rely on public transportation to get to work, to go shopping, or to access public assistance or other resources which can be located outside the city. A lack of housing close to public transit, or transit located close to lower-income housing, can result in an increased cost burden on a low-income household for transportation costs, or an unsustainable time obligation in navigating the public transit system. This can be particularly difficult for families with children and multiple schedules that require a significant amount of travel. A lack of transportation and lower-cost housing coordination can also be an unsustainable burden for elderly and disabled residents who rely more heavily on public transit and who have mobility challenges.

## **Discussion**

The City conducted a Community Needs Survey to help identify housing and service needs identified by the Rancho Cordova community. The Community Needs Survey generated 589 responses. According to the survey data, the Rancho Cordova community identified several of the same needs as the data analysis in the above sections of the Consolidated Plan. Below is a table of the survey results regarding housing needs in the city.

According to the Community Needs Survey, residents prioritized “new housing” as the most needed housing program, followed by programs for disaster response emergency housing and lead-based paint removal. As for the type of housing needed, respondents said housing for large families is most needed, followed by housing for low-income persons and disabled persons.

These results echo the needs addressed in the above analysis. Tables 2–6 identified large related households as having the highest ratio of housing problems across all of the household types. A lack of new housing units, particularly affordable and multi-family units, is putting additional pressure on the existing housing stock, resulting in poorer quality housing and higher rents.

The City does not maintain a dedicated housing authority, nor does it have the resources to develop and operate independent housing for the homeless and those at risk of homelessness. However, the City is currently pursuing housing development opportunities in partnership with nonprofit developers and service providers to increase the housing stock available to veterans, with a focus on veterans facing homelessness. The City is also working on a senior housing project, in partnership with nonprofit developers.

Rancho Cordova is in a position to also explore the use of development fees to pay for additional affordable housing stock. The City has a considerable amount of undeveloped land within the city boundaries, and has been negotiating affordable housing plans with developers that may include dedicated land or in-lieu fees to be allocated for affordable housing development.

Finally, the City has a nonresidential development fee that is dedicated to affordable housing development. Future revenues from the nonresidential development fee were used as dedicated match funds for a Local Housing Trust Fund grant from the State of California for the development of the Mather Veteran’s Village project, which provides subsidized housing to eligible veterans, and the Horizons @ New Rancho senior housing project, which is intended to provide subsidized affordable housing for seniors. The City does not expect to recognize unobligated revenue from the nonresidential development fee for the foreseeable future.



## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Pursuant to HUD regulations, a disproportionately greater need exists when the members of a racial/ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the jurisdiction as a whole at that income level. The four housing problems are: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) overcrowding (more than 1.0 persons per room); and 4) housing cost burden greater than 30% of income.

Tables 9, 10, 11, and 12 examine the disproportionately greater need across the lower-income levels (0–30%, 30%–50%, and 50%–80% of HAMFI). According to the tables below, one group repeatedly experiences a disproportionate housing need across all income levels: American Indian/Alaska Native. The population sample size for this group is quite small, and likely not statistically significant. However, it does follow the general data – that lower-income households are more likely to have housing problems than moderate or above-moderate incomes, regardless of race or ethnicity. The American Indian/Alaska Natives group is not the only racial and ethnic group to experience housing problems at a greater occurrence than the jurisdiction as a whole.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,855	335	255
White	845	190	90
Black / African American	380	10	70
Asian	130	60	15
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	25
Hispanic	285	40	45

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,410	425	0
White	1,230	265	0
Black / African American	215	40	0
Asian	155	10	0
American Indian, Alaska Native	35	0	0
Pacific Islander	10	0	0
Hispanic	705	100	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,825	1,605	0
White	1,510	1,040	0
Black / African American	350	60	0
Asian	305	115	0
American Indian, Alaska Native	15	0	0
Pacific Islander	15	50	0
Hispanic	545	280	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,275	1,150	0
White	765	775	0
Black / African American	150	130	0
Asian	70	75	0
American Indian, Alaska Native	0	20	0
Pacific Islander	15	0	0
Hispanic	260	125	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

According to the data in Table 9, American Indian/Alaska Native households experienced a greater disproportionate need, or more frequent occurrence of housing problems, than the population as a whole. It was the only racial/ethnic group identified as having an incidence of housing problems more than 10% higher than jurisdiction as a whole for the 0–30% HAMFI category. As such, this income group needs better access to safe, decent, and affordable housing.

As shown in Table 9 above, in the jurisdiction as a whole, about 1,855 residents experience one or more of the four housing problems. This represents 76% of all residents making 0–30% AMI. American Indian/Alaska Native households experience housing problems at a rate of 100%, which is more than 10 percentage points above the whole population. Black/African American households, while not considered to have a disproportionate need, follow with 83% (7 percentage points). The other ethnic groups to follow are Hispanic at 77%, White at 75%, Asian at 63%, and Pacific Islander at 0%. Hispanic residents experience a slightly greater occurrence of housing problems, while White, Asian, and Pacific Islander residents experience the same or less than the overall average.

As identified in Table 10, the very low-income group had 2,410 households or 85% of the jurisdiction as a whole with one or more housing problems. American Indian/Alaska Natives (35 households) and Pacific Islanders (10 households) have the greatest disproportionate need with 100% of households in these income groups experiencing at least one housing problem (though the population of these groups is relatively small compared to the total population in this income range). Asians follow with 94% of

households experiencing one or more housing problems. Hispanic families rank next with 705 or 87% experiencing one or more housing problems.

Table 11 presents the data for the low-income 50%–80% AMI group. As a whole, 64% of the jurisdiction had one or more housing problems in this income group. Black/African Americans and American Indian/Alaska Natives show a disproportionately greater need in housing problems: 85% of Black/African Americans experienced one or more housing problem and 100% of American Indian/Alaska Natives experience one or more housing problems. It is worth noting that 73% of Asians experience one or more housing problems, which is only one percentage point from this group having a disproportionate need. Hispanics and Whites had housing problems less frequently than the income group as a whole—66% of Hispanics and 59% of Whites experienced housing problems in the low-income group.

Table 12 provides data on the moderate-income group which makes between 80% and 100% of AMI. As a whole, 53% of the jurisdiction in this income group experienced housing problems. Pacific Islanders (15) and Hispanics (260) experience a disproportionate need at this income level at rates of 100% and 68%, respectively. While not falling into the disproportionate need category, 54% of Black/African Americans experience one or more housing problems, which is slightly more than the overall average for the group. Whites and Asians experienced housing problems at a lower rate than the general jurisdiction for this income group: 50% of Whites and 48% of Asians experienced housing problems at this income.

## **NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction**

Tables 13, 14, 15 and 16 below show that five racial and ethnic groups experienced severe housing problems throughout the income spectrum: at the 0–30% of AMI range, Black/African Americans and American Indian/Alaska Natives experienced a disproportionate housing need; at the 30%–50% of AMI range, Black/African Americans, Asians, and Pacific Islanders experienced a disproportionate housing need; at the 50%–80% of AMI range, Asians experienced a disproportionate housing need; at the 80%–100% of AMI range, Pacific Islanders and Hispanics experienced a disproportionate housing need.

Table 13 gives the ratios of households with severe housing problems in the extremely low-income (0–30% AMI) range. This income group had 71% of households experiencing a severe housing problem throughout the jurisdiction. Black/African Americans and American Indian/Alaska Natives in this range experienced a disproportionately high housing need at 82% and 100%, respectively. Overall, 71% of White households experienced a severe housing problem in this income group, while 70% of Hispanics and 49% of Asians are estimated to have severe housing problems. The need is the greatest for this income group as a whole at 71% compared to the other income ranges: 51% for 30%–50%, 23% for 50%–80%, and 16% for 80%–100%, which strongly indicates that this income group needs better access to safe, decent, and affordable housing across the race and ethnic spectrum.

Table 14 estimates the number of households with severe housing problems in the very low-income, or 30%–50% of AMI range. The table calculates that 1,435 or 51% of residents in this income range across the jurisdiction have severe housing problems. Three racial/ethnic groups experienced a disproportionately high incidence of severe housing problems in this income group: Black/African Americans (71%), Asian (82%), and Pacific Islanders (100%). Hispanics (45%) and Whites (46%) have a need below the jurisdiction need in this income range.

Table 15 tabulates the number of households with severe housing problems in the low-income, or 50%–80% AMI range. According to the table, 23% of total households in the low-income group experienced a severe housing problem. Asians at 39% experienced a disproportionately high incidence of severe housing need. Black/African Americans (24%), Pacific Islanders (23%), and Hispanics (26%) experienced severe housing problems at a rate comparable to the jurisdiction, and Whites (19%) experienced severe housing problems at a rate just below the jurisdiction as a whole in this income range.

Table 16 analyzes the occurrence of severe housing problems in the moderate-income, or 80%–100% AMI range. Pacific Islanders at 100% of the subgroup and Hispanics at 31% of the subgroup experienced severe housing problems at a disproportionate incidence compared to the jurisdiction as a whole, which experienced severe housing problems at an incidence rate of 15%. The Pacific Islanders have a small

sample size of 15, which may cause errors in calculations. About 11% of Whites experienced a severe housing problem in this group, while 9% of Black/African Americans and 7% of Asians were estimated to have a severe housing problem.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,735	460	255
White	800	235	90
Black / African American	380	10	70
Asian	95	95	15
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	25
Hispanic	255	65	45

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,435	1,400	0
White	685	810	0
Black / African American	185	75	0
Asian	140	30	0
American Indian, Alaska Native	15	15	0
Pacific Islander	10	0	0
Hispanic	360	445	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,000	3,430	0
White	480	2,070	0
Black / African American	100	310	0
Asian	160	255	0
American Indian, Alaska Native	0	15	0
Pacific Islander	15	50	0
Hispanic	215	610	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	355	2,075	0
White	175	1,365	0
Black / African American	25	250	0
Asian	10	135	0
American Indian, Alaska Native	0	20	0
Pacific Islander	15	0	0
Hispanic	120	265	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

### 0-30% AMI

Table 13 gives the ratios of households with severe housing problems in the extremely low-income (0–30% AMI) range. This income group had 71% of households experiencing a severe housing problem throughout the jurisdiction. Black/African Americans and American Indian/Alaska Natives in this range experienced a disproportionately high housing need at 82% and 100%, respectively. Overall, 71% of White households experienced a severe housing problem in this income group, while 70% of Hispanics and 49% of Asians are estimated to have severe housing problems. The need is the greatest for this income group as a whole at 71% compared to the other income ranges: 51% for 30%–50%, 23% for 50%–80%, and 16% for 80%–100%, which strongly indicates that this income group needs better access to safe, decent, and affordable housing across the race and ethnic spectrum.

### 30-50% AMI

Table 14 estimates the number of households with severe housing problems in the very low-income, or 30%–50% of AMI range. The table calculates that 1,435 or 51% of residents in this income range across the jurisdiction have severe housing problems. Three racial/ethnic groups experienced a disproportionately high incidence of severe housing problems in this income group: Black/African Americans (71%), Asian (82%), and Pacific Islanders (100%). Hispanics (45%) and Whites (46%) have a need below the jurisdiction need in this income range.

### 50-80% AMI

Table 15 tabulates the number of households with severe housing problems in the low-income, or 50%–80% AMI range. According to the table, 23% of total households in the low-income group experienced a severe housing problem. Asians at 39% experienced a disproportionately high incidence of severe housing need. Black/African Americans (24%), Pacific Islanders (23%), and Hispanics (26%) experienced severe housing problems at a rate comparable to the jurisdiction, and Whites (19%) experienced severe housing problems at a rate just below the jurisdiction as a whole in this income range.

### 80-100% AMI

Table 16 analyzes the occurrence of severe housing problems in the moderate-income, or 80%–100% AMI range. Pacific Islanders at 100% of the subgroup and Hispanics at 31% of the subgroup experienced severe housing problems at a disproportionate incidence compared to the jurisdiction as a whole, which experienced severe housing problems at an incidence rate of 15%. The Pacific Islanders have a small sample size of 15, which may cause errors in calculations. About 11% of Whites experienced a severe



housing problem in this group, while 9% of Black/African Americans and 7% of Asians were estimated to have a severe housing problem. This income group has the lowest concentration of severe housing needs across all income levels.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

This section displays the number of households with a housing cost burden. A household is cost burdened when its monthly housing costs, including utilities, exceed 30% of its monthly income. A disproportionately greater need exists when the members of a specific racial or ethnic group at a given income level experience housing problems at a greater ratio, at least 10 percentage points or more, than the jurisdiction at that income level as a whole. The levels of housing cost burden is organized by: no housing cost burden (less than 30% of income on housing costs), housing cost burden (between 30–50% of income on housing costs), severely cost burdened (greater than 50% of income on housing costs), and not computed (those with no or negative income).

Table 17 Housing Cost Burdens AMI has a data flaw in the jurisdiction as a whole data. The table below was derived from the CHAS data available for download from HUD, and includes more accurate counts for the jurisdiction as a whole. To encourage consistency, the data for the various race and ethnic groups has also been tabulated from the same dataset. The percentage of each cost burden range of the total race and ethnic population is tabulated in between the cost burden range rows.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	3,940	4,405	3,540	255
White	8,355	3,650	1,815	90
Black / African American	755	665	680	70
Asian	1,275	860	310	15
American Indian, Alaska Native	40	80	20	0
Pacific Islander	120	15	25	25
Hispanic	1,530	1,100	770	50

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

Less than 30%

Households that spend less than 30% of their gross monthly income on housing are classified as not having a significant cost burden. As identified in the supplementary data table above, 54% of the

households in the jurisdiction as a whole do not have a cost burden; broken down further, 59% of Whites, 54% of Asian, 47% of Hispanic, 47% of American Indian/Alaskan Native, 46% of Pacific Islander, and 41% of Black/African American households do not have a housing cost burden.

#### 30–50% of income

Households that are paying more than 30% but less than 50% of their gross monthly income on housing costs are considered to have a housing cost burden – one of the four housing problems discussed earlier. In the jurisdiction as a whole, about 27% of households are paying between 30% and 50% of their gross monthly income on housing, thus carrying a housing burden. By comparison, 32% of Hispanic and 31% of Black/African American households are paying between 30% and 50% of their gross monthly income on housing. While neither of these percentages constitute disproportionate need, it is worth noting that all of the minority populations, except Pacific Islanders (13%), who have a fairly small sample size, have a higher incidence of housing burden than the general jurisdiction. Overall, 25% of white households experienced a housing cost burden between 30% and 50% of gross household income.

#### More than 50% of income

Households who are paying more than 50% of gross monthly income on housing have a severe housing cost burden. In the jurisdiction as a whole, about 18% of households had a severe housing cost burden. In this housing cost category, two minority groups have a disproportionate incidence of severe housing cost burden when compared to the jurisdiction as a whole: Black/African American households, at 28%, and Pacific Islanders households, at 35%, both rating more than 10 percentage points above the jurisdiction as a whole. While the population size for Pacific Islanders is small, all of the minority populations, except for Asians, had a higher percentage of households with a severe cost burden than the jurisdiction as a whole: 24% of Native American/Alaska Native households and 19% of Hispanic households. Overall, 15% of Asian and White households also had a severe housing cost burden.

#### No/Negative income

Pacific Islanders have the highest rate of households with no or negative income, at 7% of the minority group population. However, as mentioned before, the population sample is so small that it is vulnerable to statistical error. All of the other groups had between 0% and 1% of the subpopulation total reporting no or negative income. About 1% of the jurisdiction as a whole also reported no or negative income.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The table above was derived from 2008–2012 CHAS data downloaded directly from HUD. The above table compares the rate of one or more housing problems in the jurisdiction as a whole across the extremely low-, very low-, low-, moderate-, and above moderate-income groups with the rate of housing problem incidence in the minority groups at the same income ranges. For the American Indian/Alaska Native and Pacific Islander populations, the sample size is so small that it is subject to sample error, as evidenced by the categories where 100% of the population is experiencing a housing problem. Data sample size problems aside, however, the table shows that households making less than 30% of AMI have a very high incidence of housing problems across all minority groups, with only one group (American Indian/Alaska Natives) showing a disproportionate need of 10 percentage points or more higher than the jurisdiction as a whole. The same is true for the 30%–50% AMI income group. Again, the two populations with the smallest sample sizes (American Indian/Alaska Natives and Pacific Islanders) are showing 100% of households in the income group having housing problems. The remainder of the minority population groups show an incidence rate of housing problems that track closely with the jurisdiction as a whole. The 50%–80% AMI group shows the first non-sample size-related disproportionate occurrence of housing problems. The Black/African American group has a rate of housing problems 20 percentage points above the jurisdiction as a whole (83% compared to 63%). This suggests that Black/African American households in this income group may be facing additional challenges in finding suitable and affordable housing.

The only other disproportionate incidence of housing problems is in the income group that earns above moderate income. In that group, 22% of the jurisdiction as a whole experienced a housing problem, but 35% of the Asian population experienced a housing problem. A geographic analysis of minority population distributions discussed below provides additional information regarding the disproportionate rate of housing problems for these minority groups.

### **If they have needs not identified above, what are those needs?**

Cost burden is without a doubt the most significant housing problem facing the lower-income population across the race and ethnic spectrum. There are several factors that relate to the prevalence of cost burden and severe cost burden in the City of Rancho Cordova. One factor is the absence of new market rate multi-family housing. No new market-rate multi-family housing has been developed in the city in over 10 years. At the same time, the population has increased significantly. The city is also the second largest jobs center in the Sacramento metro area. With the high number of jobs, most households that wish to settle in the area are forced to either purchase or rent a single-family home, the cost of which prices many new families and single-parent households out of the local housing market.

Households that do choose to rent in the city must choose from mostly older multi-family stock. Households that could afford market-rate rents (generally lower than single-family housing rents) compete with lower-income households for the same housing stock. The resulting pressure on the existing multi-family stock artificially inflates contract rents for lower-quality product. These increased rents add to the housing cost burden facing so many lower-income households.

Addressing this need would mean a commitment to new market-rate multi-family housing, with the amenities and housing costs that meet the needs of households whose income would allow them to pay more than the mean contract rent in the city, but who cannot or do not want to purchase a single-family home.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are several neighborhoods where there are higher concentrations of racial and ethnic groups than the jurisdiction as a whole. The above chart shows the race and ethnic distribution across the population. Attached maps show the race and ethnic distribution across the city for four groups: Black/African American, Asian, Hispanic, and Pacific Islanders. It is noteworthy that the neighborhoods that have the highest single minority concentrations correlate with certain housing types that can be compared with the housing problem discussion in section NA-30. For instance, the Asian population concentration is in the newest single-family neighborhoods of the city. Homes in these neighborhoods are predominantly larger in size, and cost significantly more than housing in the older, more established neighborhoods. The disproportionate incidence of housing problems discussion showed that Asians making more than 100% of AMI had a disproportionate incidence of housing problems. As the most common housing problem in the city is housing cost burden, it is likely that many of the Asian households located in the new single-family neighborhoods are paying more than 30% of gross monthly income on housing.

Similarly, the disproportionate incidence of housing problems for Black/African Americans in the 50%–80% AMI group could correlate to the census tract located in the center of the older city where there is a concentration of Black/African American households. Housing in that census tract is predominantly older, smaller single-family tract homes, with a high incidence of deferred maintenance. Known as the Whiterock neighborhood, the area was hit particularly hard with the housing crisis and had a concentration of subprime mortgages that went into foreclosure. The neighborhood has some of the most affordable for-sale single-family homes in the city. It also houses the city's newest market-rate multi-family housing development as well as one of the larger, older multi-family developments. This would suggest that single-family rental housing and the newer multi-family housing in the neighborhood likely poses a cost burden to households earning on the lower end of 50%–80% of AMI while the for-sale housing product is likely a cost burden for households at the higher end of the AMI spectrum. A result is a significant number of the city's Black/African American population living in lower-quality, higher-cost housing.



## NA-35 Public Housing – 91.205(b)

### Introduction

The City of Rancho Cordova does not administer its own housing authority; instead, housing choice vouchers and public housing in the city are administered by the Sacramento Housing and Redevelopment Agency (SHRA). The conventional public housing units in the city are owned and operated by the SHRA. Reference will be made to SHRA as the regional housing authority.

The Housing Choice Voucher (HCV) program (formerly known as Section 8) is the federal government's primary program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. HCV assistance is provided on behalf of the family or individual who is then free to choose any housing, including single-family homes, townhouses and apartments, where the owner agrees to rent under the program and where the housing quality meets the requirements of the program. The choice of housing is not limited to units located in subsidized housing communities. Recipients of housing choice vouchers may rent from any landlord willing and able to participate in the voucher program. The recipient pays 30% of their gross monthly income as rent, and the voucher covers the difference between that income and the HUD-approved market-rate rent for the unit.

The City of Rancho Cordova has approximately 760 project-based and housing choice vouchers in use, according to the Affirmatively Furthering Fair Housing Tool available through HUD. HUD does not track specific voucher placement and management by jurisdiction if the jurisdiction is not the housing authority. The following data is based on SHRA's total voucher and public housing inventory. Rancho Cordova's population is about 4% of the total population for the area managed by SHRA.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	983	11,698	538	10,929	131	63	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,330	14,058	12,251	14,162	10,523	11,411
Average length of stay	0	0	6	7	1	8	0	9
Average Household size	0	0	2	2	2	2	1	3
# Homeless at admission	0	0	1	2	0	0	2	0
# of Elderly Program Participants (>62)	0	0	138	2,542	119	2,400	16	3
# of Disabled Families	0	0	266	4,330	191	4,022	83	21
# of Families requesting accessibility features	0	0	983	11,698	538	10,929	131	63
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	357	4,391	182	4,090	67	32	0
Black/African American	0	0	531	5,312	187	5,034	60	24	0
Asian	0	0	66	1,689	148	1,527	2	2	0
American Indian/Alaska Native	0	0	17	244	12	226	1	5	0
Pacific Islander	0	0	12	62	9	52	1	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	131	1,285	73	1,188	8	11	0
Not Hispanic	0	0	852	10,413	465	9,741	123	52	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

According to the tables above, there are approximately 11,698 voucher holders residing in the SHRA area. The majority of these vouchers are tenant based (10,929) and 131 are specifically for veterans. The average annual income for these voucher holders is \$14,058 per year and the average length of stay is seven years.

Table 19 calculates the number of disabled households in public housing to be 266, or about 27% of all public housing tenants. An additional 148 public housing units are occupied by seniors, or about 14% of all public housing units. There are significantly higher percentages of elderly and disabled residents in the voucher programs. Table 19 also reports 4,330 voucher holders as disabled, which is about 37% of all vouchers. Seniors make up another 2,542 voucher holders, or about 22% of all vouchers. The same table calculates the percentage of public housing tenants and voucher holders requesting accessible housing as 100%. While that is probably a data error, it is very likely that many households with seniors and disabled persons in the household have requested accessibility accommodations for their units. Housing age and maintenance play a large role in whether or not existing housing can be converted or modified to meet accessibility requirements. Older units, poorly maintained units, and housing developments built before accessibility requirements became standard may be too expensive or difficult to modify for accessibility. Newer housing units, particularly public and subsidized housing, is built in accordance with current accessibility standards and has more opportunity for accessibility modifications.

SHRA's Conventional Public Housing Program is composed of 983 units spread throughout the SHRA area. These rental units include one-, two-, three-, and five-bedroom affordable housing units ranging from multi-family, elderly/disabled, and single-family homes. However, eight of the single-family homes are currently not available for use because they are in the disposition process. The quality of the units located in this city is generally observed to be modest. The overall score of inspection was 90.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Families on the waitlist have a variety of special needs. SHRA's waitlist has 19,990 families on it. Additionally, 2,792 disabled persons are on the County waitlist and they will need units that accommodate their disability. Of those, only 2% indicated a non-English language as a preference. The largest group to request a preference was for Russian (24%), followed by Spanish (19%) and Vietnamese (15%).

The two most frequent household types for low-income residents are elderly and families with small children. These groups need affordable housing of sufficient size and accessibility. (See Section NA-10 for more details). Two-bedrooms units are in the highest demand in the SHRA area. The demand for

number of bedrooms are as follows, in decreasing order: two bedrooms (37%), one bedrooms (28%), three bedrooms (16%), one bedroom for elderly/disabled (12%), four bedrooms (6%), and five bedrooms (2%).

Residents of public housing earn an average annual income of \$11,330, which amounts to approximately \$944 a month, while residents with housing choice vouchers have an average income of \$14,058, or \$1,172 a month. Households with extremely low and very low incomes often struggle with basic expenses, even with vouchers and public housing support.

According to Massachusetts Institute of Technology's (MIT) living wage calculator for California, for a family of three with two adults and one child, one adult would need to make \$23.56 per hour full-time (or about \$3,770 a month) to afford the real expenses of living in California (assuming the other adult provided child care) (<http://livingwage.mit.edu/states/06>; retrieved February 2016). Data is not available on the average yearly living expenses in Rancho Cordova; however, this MIT data may be a helpful reference point. According to MIT's living wage calculator, the estimated yearly expenses for a family of three living in California are \$8,234 for food; \$0 for day care; \$6,151 for medical; \$15,939 for housing; and \$8,509 for transportation (including gas, insurance, car payment, and maintenance). Additionally, the poverty wage for a family of three with two adults and one child is \$9 per hour. Because the most in-demand units are two-bedroom, this scenario may be relevant to a real family situation in Rancho Cordova. This living wage data suggests that public housing and voucher program residents still have expenses beyond their means. Medical care, food and good nutrition, and transportation are often costs that exceed many extremely low- and very low-income households' means. Access to public transportation, affordable or subsidized food and nutrition, subsidized healthcare, and employment above the minimum wage are critical for extremely low- and very low-income households to maintain health and stability. Lower-income households will also need to be able to find locally accessible, higher-paying work, whether that be through job training, education, increased hours, or a new position with better benefits and/or higher wages.

As mentioned in the Section 504 discussion, about 27% of public housing residents and 37% of voucher holders are disabled. Elderly residents make up 14% of public housing units and 21% of voucher holders. Many disabled and elderly residents have limited ability to increase their income; thus, seeking government assistance for necessities, food, transportation, and healthcare is a priority.

### **How do these needs compare to the housing needs of the population at large**

The cost of housing in California is currently on an upswing. In many neighborhoods housing costs are nearing pre-housing bubble highs. Over the last 30 years, Rancho Cordova has provided housing that generally costs just below County of Sacramento medians. This more affordable housing product is still out of reach of a large portion of the population, particularly households that tend to have lower incomes, such as single-parent households, elderly and disabled households, large families, and households with young children. A mismatch between housing inventory and housing need has pushed many lower-income households into paying more of their monthly income, which has placed a

significant housing cost burden. Households with a high housing cost burden frequently have the same social support, access to low-cost transportation, access to healthy food, and healthcare assistance as the population in public housing and with housing vouchers. Large related households likely need more three-bedroom and larger units to prevent overcrowding, while the preference for smaller two-bedroom units is more common for households with vouchers or on the voucher waiting list. Most seniors in the City of Rancho Cordova are not in public housing or housed with the assistance of vouchers. Senior households without public/voucher housing support still need accessible units, and both low- and very low-income senior and disabled households could benefit from improved accessibility housing rehabilitations and modifications.

## **Discussion**

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

The Sacramento County Continuum of Care, through the nonprofit Sacramento Steps Forward, manages the Homeless Management Information System (HMIS) for all jurisdictions in the county, including Rancho Cordova. Every other year, Sacramento Steps Forward organizes a survey to count the number and characteristics of homeless on one particular night. Volunteers most recently completed the survey, called the Homeless Point-In-Time (PIT) Count, in January 2015, and then compiled the data in the Homeless Count and Survey Report which was released in June 2015. Though data gathered is not specific per jurisdiction, it does identify overall homeless populations with as much detail as possible. Table 22 details the estimated totals of homeless populations in the City of Rancho Cordova calculated as a corresponding percentage of the total populations for the County of Sacramento. The second table in this section uses a similar formula to identify homelessness in the City of Rancho Cordova among different minority groups.

Data regarding homeless populations are updated throughout the year as recorded by homeless service providers. Information is not specifically tabulated for Rancho Cordova; however, this data represents the best estimates available to detail the homeless populations and needs. Individuals or families that are homeless have a variety of special needs, including emergency shelter, counseling and mental health services, substance abuse support, job training, transitional housing, and permanent supportive housing.

There are numerous programs providing outreach and assistance services to various subpopulations, including the mentally ill, disabled, veterans, substance abusers, domestic violence victims, HIV/AIDS patients, and youth. Such services include financial assistance, medical services, food, drug and alcohol addiction support, legal services, crime victim support services, housing counseling, housing and social services referrals, transportation vouchers, job training, mental health services, and emergency shelter. Services are provided to lower-income persons and the homeless in Rancho Cordova and in Sacramento County by the following agencies. More resources can be found at the Sacramento Steps Forward's Resource Guide for People Experiencing Homelessness. A complete list located in the appendix. Most of these agencies are located outside of the city; therefore, Rancho Cordova homeless and at-risk homeless often have to travel outside of the city to receive services.

According to Rancho Cordova's Homeless Assistance Resource Team (HART), an estimated 200 individuals live on the street or in shelters, and another approximately 300 live on couches, share a place with another family, live in cars, or have some other temporary location in the city. This is an estimated 500 homeless annually. HART estimates that approximately 100 are veterans, due in part to the nearby veteran service providers: Sacramento Veterans Administration Hospital and Mather Community Campus, near closed Mather Air Force Base. HART coordinates

homeless services including housing counseling, transportation, meals, resource referrals such as Cordova Community Food Locker, and a winter shelter of 30 beds.

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	32	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	42	47	0	0	0	0
Chronically Homeless Individuals	14	7	0	0	0	0
Chronically Homeless Families	0	1	0	0	0	0
Veterans	7	8	0	0	0	0
Unaccompanied Child	7	11	0	0	0	0
Persons with HIV	1	1	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Note 1: Numbers were based on 2015 Homeless PIT Count conducted for the county, and then recalculated based on the percentage (4.63%) of Rancho Cordova's population (67,167) to the whole county population (1,450,277). Population amounts were based on 2010 to 2014 ACS five-year estimates. Numbers were rounded using traditional methods. Note 2: The total number of persons experiencing homelessness in Rancho Cordova on an annual basis is 242; however, this data is not available with further classification such as by households with children, adult-only households, chronic homeless, veterans, and youth. Note 3: Data is not available broken down by homeless type. This number was calculated by using Sacramento Steps Forward estimates that 77% exited and 23% entered homelessness each year and applying that percentage to the total number of annual homeless. Note 4: This number was provided by Sacramento Steps Forward and is out of a total of 4,604 homeless individuals served over the year. This total is different than the 2015 PIT Count of 5,218 countywide. Thus, this column of data cannot be compared to the other columns.

**Data Source Comments:**

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Data is provided in the table above.

According to Rancho Cordova's Homeless Assistance Resource Team (HART), an estimated 200 individuals live on the street or in shelters in the Rancho Cordova area, and another approximately 300 live on couches, share a place with another family, live in cars, or have some other temporary location in the city. This is an estimated 500 homeless annually. HART estimates that approximately 100 are veterans, due in part to the nearby veteran service providers: Sacramento Veterans Administration Hospital and Mather Community Campus, near closed Mather Air Force Base. HART coordinates homeless services including housing counseling, transportation, meals, resource referrals such as Cordova Community Food Locker, and a winter shelter of 30 beds.



## Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	57	40
Black or African American	40	15
Asian	1	1
American Indian or Alaska Native	3	1
Pacific Islander	2	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	14	8
Not Hispanic	81	46

Note 1: Numbers were based on 2015 Homeless PIT Count conducted for the county, and then recalculated based on the percentage of Rancho Cordova's population, by race and ethnicity group, to the whole county population's race and ethnicity group. Population amounts were based on 2010-2014 ACS five-year estimates. Numbers were rounded using traditional methods. Note 2: The total number of homeless persons by race is less than the actual total in the previous table because this table excluded other race categories, thus including only a portion of the homeless population.

**Data Source**  
**Comments:**

## Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the 2015 Homeless PIT Count, approximately 180 Rancho Cordova residents are homeless. Of these, 73 are unsheltered and 107 are sheltered. Of these, 34 are households with children. These represent the average number that is homeless on any given night, and an estimated 242 are homeless in Rancho Cordova annually. The data does not break down the 242 into groups such as the number that are homeless families with children. Representatives from HART and Folsom Cordova Unified School District estimate that approximately 300 families with children are homeless over the year. One reason these numbers are higher than the PIT Count is because they include a hard-to-measure group: families sharing places with other families, which the PIT does not count. These families with children can seek assistance from Sacramento County's Department of Human Assistance (DHA) and nonprofits which will provide them with housing counseling and rental assistance (such as down payment and first month rent), and connect the family with CalFresh (formerly Food Stamps) and other resources.

Based on an interview conducted with a Folsom Cordova Unified School District representative, these homeless families with children can fall into a cycle of homelessness. This can occur after a period of homelessness, during which they received financial assistance through DHA and temporary benefits from a nonprofit, but subsequently experience a loss of income or a financial hardship. With this second loss in income or expense, they do not have sufficient savings or other support from family/friends, and they have exhausted the benefits offered by DHA and other nonprofits. In this case, a different set of resources and assistance is needed to assist with their homelessness.

A chronically homeless family, as defined by HUD, is composed of at least one adult (if there is no adult in the family, a minor head of household) and one child under 18 years old in which the head of household has a disability and has been homeless for at least one year or at least four separate occasions in the last three years. Disability is defined at length by HUD; the brief definition is a) a physical, mental, or emotional impairment which is expected to be of indefinite duration, substantially impeding an individual's ability to live independently; b) development disability; c) a person with AIDS; or d) a diagnosable substance abuse disorder.

It is estimated that one chronically homeless family resides in Rancho Cordova according to the 2015 PIT Count; however, this number might not be representative of the real number of chronically homeless. An interview with Folsom Cordova Unified School District revealed that there is more than one family with children that faces repeated homelessness due to the number of homeless families they serve; however, the number of "chronic" homeless families is not collected by the district.

Of the approximately 15 homeless veterans in the city, none are estimated to be a household with children. Very few homeless veterans are part of homeless families with children. While not many veteran homeless are families, veteran families may be at risk of becoming homeless. Rancho Cordova, in partnership with several other public agencies and nonprofits, is currently developing the Mather Veteran's Village which provides homeless veterans with needed housing and supportive services.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Because city-level data was not available by ethnicity/race, the percentage of city residents by race/ethnicity was applied to the countywide homeless numbers by ethnicity/race. As shown in Table 23 above, the estimated majority of Rancho Cordova homeless are non-Hispanic white. By race, the estimated largest category is white, followed in order by Black/African American; American Indian/Alaska Native, Pacific Islander, and Asian.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

By using the same percentage formula established earlier in this analysis, Rancho Cordova has an estimated 73 unsheltered and 107 sheltered, for a total of 180 unsheltered and sheltered homeless on a given night. According to the PIT Count, approximately 242 Rancho Cordova residents experience homelessness per year. While a greater number of homeless are in shelters than not, the number in shelters is still only 59% of the total homeless. This suggests that there is a need for more shelters. Similarly, HART estimates 200 persons experience homelessness per year in Rancho Cordova that are either living on the streets or in shelters. Rancho Cordova's shelter program, operated through HART, sleeps 30 persons per night. Again, this shows fewer shelter beds than the number of homeless.

It is important to note that the PIT Count method undercounts homeless people, especially unsheltered, because it is not possible to locate people if they are in hidden locations or a location that would be difficult for a volunteer to reach. However, this is well-known; as was pointed out in the last 2015 PIT Count, studies have been done to improve the accuracy. That said, the number of 2015 homeless may be lower than the actual number.

### **Discussion:**

Current housing assistance for the homeless includes emergency shelters, motel vouchers, transitional housing, housing (i.e., rent) vouchers, and subsidized public housing. Housing vouchers and public housing have long waitlists and can take years before an applicant receives assistance. As a result, interim housing and assistance is needed to keep families in need from living on the street. Just as importantly, a family will need assistance with long-term solutions for tackling the issues that contributed to their lack of income or instability; some of this assistance may include helping a family increase its income through job training, receiving counseling for substance/drug abuse, reducing medical costs for health-related treatment, and finding permanent affordable housing. Some families have a limited number of long-term solutions, such as those who are disabled and have limited ability to increase their income. For them, permanent supportive housing is needed over the long term.

Based on an interview with Sacramento Steps Forward, the homeless crisis stems from a lack of income, lack of affordable housing, and lack of support (from families/friends/communities) to help in times of a significant trauma (e.g., an economic hardship, large medical expense, occurrence of substance abuse, mental/emotional issue, or domestic violence). The biggest challenges facing the chronically homeless are mental illness and substance abuse, while the biggest obstacle for many homeless families that are sharing homes with other families is the lack of income. Prevention resources are needed for at-risk families to assist them in avoiding living on the streets.

Sacramento Steps Forward has recently revamped its veteran outreach to provide targeted outreach and specialized services. It has recruited veteran workers to make connections with homeless veterans, and then build up services around them to help them overcome homelessness. Some veterans are reluctant to disclose that they are veterans, and many have mental health and substance abuse issues. With these increased efforts, the agency has seen a difference in the number of veterans it has been able to assist and in helping those achieve stability and improved health. This strategy has also been working because community members have been more willing to help veterans, so connecting them with more resources has been easier.

Rancho Cordova has approximately 18 homeless youth, according to the 2015 PIT Count. Homeless youth tend to stick with other youth and can be more difficult to find. In 2013, the PIT Count found fewer than 20 unsheltered youth in Sacramento County. Sacramento Steps Forward trained a group of formerly homeless youth and got the word out among those circles. The result was an increase in recorded homeless youth; the 2015 PIT Count recorded over 250 homeless youth countywide. Homeless youth start at a greater deficit than other homeless because they lack a network or support system at an

early age. Many homeless youth come out of the foster care system and do not have family support. Some couch surf with potentially dangerous households. These youth can go uncounted and can be difficult to reach for services. Other homeless youth face mental health and substance abuse issues.

Complete discussion can be found in the Appendix for Chapter 3.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Similar to the homeless population, the City's special needs groups require supportive services and housing to enable them to live independently and avoid homelessness. These special needs groups include: elderly persons aged 62 years and older; persons with mental, physical, and/or development disabilities; persons with alcohol or drug addictions; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking. Households with special housing needs often have greater difficulty finding suitable and affordable housing. As a result, these households may frequently experience cost burdens, overcrowding, and various other significant housing problems.

### **Describe the characteristics of special needs populations in your community:**

Elderly or senior households have special housing needs primarily as a result of physical disabilities or limitations, reduced incomes, and increased healthcare costs. Senior households may also need in-home support services, assistance with personal care and financial affairs, and networks of care to provide a wide variety of services and daily assistance. According to the 2010–2014 ACS, Rancho Cordova has 10,764 residents aged 60 years and over (data is not available on age 62 and older), which accounts for 16% of the total city population. The majority (72%) of these seniors are homeowners, while a quarter are renters. The average household size of senior homeowners is 2 persons and the average household size for senior renters is 2.9 persons. Approximately 12% of these seniors are disabled and 10% live below the national poverty line. In 2014, the poverty line was an annual income of \$11,354 for single-person households 65 years or older, and \$14,326 for two-person households with householders 65 years old or older. Since the poverty line is a low threshold, it is helpful to point out that another 11% of seniors subsist at 100 to 150% of the poverty line.

In 2014, an estimated 8,249 individuals, 12% of the City's population, was identified as disabled (2010–2014 ACS). According to this data, six different disability types are measured across the entire population: 5% with hearing difficulty, 5% with vision difficulty, 5% with cognitive difficulty, 5% with ambulatory difficulty, 5% with self-care difficulty, and 5% with independent living difficulty. The population experiences a fairly even distribution of each type of disability, and no particular type stands out among the rest. Persons with a disability occasionally have more than one type of disability. This can result in a double count in the estimates by disability type, and the total of types of disabilities is usually significantly higher than the single count of persons with a disability.

The Behavioral Health Barometer-California 2013–2014 report by the United States Department of Health and Human Services presents statistics on drug abuse across the state. According to this report, in 2013–2014 in California, 9.8% of youth used illegal drugs (including alcohol) at a rate similar to the

national average. This is a decrease from 2010–2011 when an estimated 12.1% of youth used illegal drugs. California’s 2013–2014 percentage of alcohol dependence or abuse by individuals 12 and over was 7.3%, which was slightly higher than the 6.7% national average. This is down from 7.4% in 2010–2011. Illegal drug dependence or abuse by individuals 12 and over occurred at a rate of 2.9% of the population. Data is not available at the city level so it is difficult to determine the specific rate at which Rancho Cordova residents experience alcohol or other drug additions; however, these statistics shed some light on typical rates of abuse.

Local data is difficult to gather, so statewide reports are used to provide insight. The National Intimate Partner and Sexual Violence Survey (NIPSVS) reported that 32.9% of California women and 27.3% of men will experience rape, physical violence, and/or stalking by an intimate partner in their lifetime. This is an estimated 4.5 million women and 3.7 million men who experience this. The national rate for both women and men is slightly higher at 35.6% and 28.5%.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Because many seniors on a fixed income are at or near the poverty line, they need various types of assistance. To address affordable housing needs, the City offered a housing rehabilitation program to low-income persons, including seniors, where homeowners were provided a 30-year deferred loan at 0% interest loan to complete health, safety, and energy-efficiency related repairs. In addition, the City has annually funded social service nonprofits that provide delivered meals to homebound seniors and congregate meals at the City’s Senior Center. Other senior services include caregiver respite for seniors with memory care needs, and emergency repair grants for households, including seniors, with immediate health and safety violations in their owner-occupied housing. As elderly persons begin to experience age-related disabilities or increasing frailty, they often need to modify their homes to ensure continued accessibility. Besides housing, transportation is the biggest challenge for seniors. The most essential social services needs include: local social workers, nurses, and case managers who are experienced in elder care and who are safe and reliable; and services that address diverse needs including transportation, locating in-home care, mental health and addiction counseling, nutrition, grief counseling, abuse prevention, shopping for essentials, and assistance with technology.

Disabled persons often have special housing needs related to their potentially limited earning capacity, their need for accessible and affordable housing, and the higher health costs associated with their disabilities. Housing needs can range from institutional care facilities to facilities that support partial or full independence. Supportive services such as life skills training and employment assistance may need to be integrated into the housing situation. Housing may need to incorporate accessible features as well. Addressing the needs of persons with disabilities is a vital component of the City’s CDBG programs. Activities to date have included improved accessibility along the streetscape and public facilities, such as the Rancho Cordova Senior Center, as well as service programs aimed at assisting disabled residents and their families.

The Department of Human Assistance (DHA) with the County of Sacramento provides most of the public agency-sourced social services in the city. The DHA has an office in the City of Rancho Cordova and partners with the Rancho Cordova Police Department, Child and Adult Protective Services, and emergency responders to provide drug and alcohol addiction support services. The City is also home to the Mather Veterans Hospital, which provides comprehensive care for veterans across Northern California. The Veterans Hospital provides in-house drug and alcohol addiction services, and partners with nonprofits in the greater Sacramento area for longer-term addiction support.

Two domestic violence groups, My Sister's House and WEAVE, provide shelters and serve Rancho Cordova and the Sacramento area. Domestic violence, sexual assault, dating violence, and stalking continue to be very difficult problems to address due in large part to the rate at which these crimes go unreported. The Rancho Cordova Police Department frequently partners with the County's Child Protective Services to assist in domestic violence and dating violence situations involving children.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

*Characteristics of persons with HIV/AIDS and their families*

Data is difficult to gather on the number of HIV/AIDS residents living in Rancho Cordova, so information was gathered from local care providers. CARES (Center for AIDS Research and Education Services) is the area's largest HIV/AIDS clinic. A representative of CARES provided a rough estimate that 300 to 400 persons with HIV/AIDS may live in the city. The county has approximately 4,000 people with HIV/AIDS, and most are located in midtown and south Sacramento areas. The disease is most common among homosexual men ages 18–24 and Black/African American and Hispanic populations. In Sacramento County, 24% of CARES patients are Black/African American compared to the county's overall Black/African American population ratio of 11%, as reported by the 2014 US Census. For new infections, 44% are African American/Black, while the national African American/Black population is only 13%, as reported by the 2014 US Census. A rough count of 50 to 75 CARES patients per year are estimated to be homeless.

One common characteristic among patients is lack of a supportive family environment. Many HIV/AIDS patients also deal with mental illness and substance abuse issues. According to CARES, at least half of its patients have mental health or substance abuse problems. The medicine available to treat HIV/AIDS is effective according to CARES, when it is used; however, the biggest challenge to treating and limiting transmittal of the disease is the prevalence of unresolved mental illness or substance abuse issues.

*Service needs of persons with HIV/AIDS and their families*

The City of Sacramento is a grantee of the Housing Opportunities for Persons with AIDS (HOPWA) program, which is administered by SHRA. SHRA works with County of Sacramento DHA and various nonprofits to implement the program, which provides grant funds for long-term comprehensive housing

and sustainable living strategies for low- and moderate-income people living with HIV/AIDS. The City of Rancho Cordova does not have the capacity to operate dedicated HIV/AIDS services; however, the City is a participant in the countywide HIV/AIDS housing and services efforts.

Persons in the Sacramento Metropolitan Statistical Area (which includes the City of Rancho Cordova) can find HIV/AIDS healthcare services and support through the DHA, as well as through the nonprofit care provider CARES, which operates clinics, in partnerships with local healthcare institutions, that offer HIV/AIDS specific testing and treatments. CARES also provides assistance to patients and families in finding affordable housing through housing referrals and subsidized rent, free bus rides to clients for accessing the clinic, and transportation vouchers for clients to access other medical care sites. Other free clinics serving Sacramento area residents include Harm Reduction Services and Golden Rule Services.

### **Discussion:**

#### Elderly and frail elderly persons

Rancho Cordova conducted a community-wide survey of resident views on a number of housing, social service, economic, and other community development needs and services in the city. In particular, residents provided feedback on housing and service needs for seniors. When asked what the most important issues are for seniors, residents ranked transportation services, in-home supportive care, and affordable housing as the least important, which is in contrast to the perception of industry experts who ranked these as most important. As most important, residents ranked legal services, mental health services, and nutrition assistance. Additionally, when residents were asked to rank the most important housing needs by type out of five special groups, senior housing was ranked last, behind (in order from most to least important) large families, very low-income, disabled, and homeless persons. Despite this lower ranking of senior housing needs compared to other special needs groups, residents had strong opinions for prioritizing senior public facilities.

#### Persons with disabilities

Similar to seniors, residents felt that public facilities for disabled should be a high priority. When asked to rank the most important public facilities needed, residents ranked the top four out of nine as: public swimming pools, adult day care centers, improvements to accessibility for seniors and disabled, and senior centers. Thus, senior facilities ranked the highest.

When asked to rank the most important issues for persons with disabilities, residents saw the need for financial assistance as higher than the need for affordable housing. The order of priorities are as follows: accessibility improvement in public spaces; financial assistance with rent, food, etc.; housing modifications; affordable transportation options; and affordable housing.



Persons with alcohol/drug related addictions; persons with HIV/AIDS; victims of domestic and other violence

The Rancho Cordova community survey did not inquire about the specific needs of these groups; however, it did ask about the housing priorities for low-income groups, which is often associated with these groups because of employment issues. For example, residents ranked housing for very low-income persons as the second most important housing need across the city.

Affordable housing for non-homeless special needs

Given the income-earning challenges of these above groups, government and industry experts often view affordable housing options as a priority need. When residents were surveyed, and it is not known whether those surveyed are members of these groups or not, they tended to see less of a significant need for traditional affordable housing and housing rehabilitation programs. For example, first-time home-buyer assistance, energy efficiency/weatherization improvements, and health and safety related home repairs were ranked last out of 12 options. Instead, residents viewed new housing, disaster response emergency housing, and lead-based paint removal as the top three priorities. Priorities that fell in the middle were affordable for-sale housing, affordable rental housing, and improvements to existing rental housing.

Complete discussion can be found in the Appendix for Chapter 3.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

According to the Community Needs Survey, the top four public facility needs are public swimming pools, adult day care centers, improvements to accessibility for seniors/disabled persons, and senior centers. The public swimming pool stands high above the rest, at a score of 6.34 out of 9. Following those top four, in order, are library, parks, childcare, neighborhood/community centers, and youth/teen afterschool programs.

### **How were these needs determined?**

These needs were determined through the Community Needs Survey which was answered by residents, business owners, community leaders, and representative of social service agencies. This survey received 589 responses, and was made available in English, Spanish, and Russian, and via both the internet and hard copy. Paper surveys were made available at both community outreach meetings, at City Hall, and at the Folsom Cordova Community Partnership, which provides family support services to residents of Rancho Cordova. In 2014–2015 the City completed a comprehensive outreach program involving 16 public meetings held around the city to identify capital and community needs in support of a sales tax measure. The data from the Community Needs Survey prepared for this Consolidated Plan reflects the community priorities identified during the larger and more comprehensive outreach effort.

### **Describe the jurisdiction’s need for Public Improvements:**

According to the Community Needs Survey, the most important public infrastructure need is for improvements to the City’s sewer system, followed by improvements to storm drains, bicycle lanes, and crosswalks.

Environmental improvements are also important to the community. Through the community survey, residents ranked improvements to flood prevention and response programs as the highest priority. In third and fourth place are drought response and pollution/contamination cleanups.

A summary of the priorities are listed in tables 25 and 26.

### **How were these needs determined?**

These needs were determined through the Community Needs Survey. Over 580 residents responded to this query on public improvements.

### **Describe the jurisdiction's need for Public Services:**

As part of the Community Needs Survey, residents voiced that after-school programs are the most important social services needed, following by homeless or homeless prevention. The third and fourth most important were youth services and senior services. The preferred public services are listed below in order of importance.

Residents were also surveyed on the needs of children, teens, seniors, and persons with disabilities. Respondents said that financial assistance for early education or child care is the most important issue for children. For teens, respondents said SAT/college preparation and drug and alcohol programs were the most important issues. The most important issues for seniors are legal services. For disabled persons, accessibility improvements to public spaces is the highest priority. The full results are provided in the tables below.

### **How were these needs determined?**

As population size, characteristics, and needs change, so do public services need to shift to address these changes. The City conducted extensive outreach to residents, community leaders, local businesses members, community advocates, City organizations, and public agencies, and to organizations and public agencies from surrounding cities. Over 640 surveys were collected and over 15 interviews conducted with service providers to gather information from these groups. The City held two community meetings to gather direct public feedback. From this feedback, the City shaped its priority needs for public services. Additionally, the City pulled data from various sources, such as US Census, CPD maps, and the Employment Development Department, to use more information on shaping its needs for public services. This information is provided throughout the Needs Assessment.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Housing market conditions in the City of Rancho Cordova are influenced by the regional, statewide, and national housing market trends, policies, and programs. For this reason, the City's market analysis will consider the other state and national forces at work, as well as activities in the city. The City's ability to directly impact housing conditions and inventory is often tied to one of three primary resources: state funding programs that allow for the purchase and rehabilitation or new construction of housing units; federal programs that address housing quality and accessibility; and the local development impact fees and entitlement processes that allow the City to have input on how greenfield development should be designed.

The supply, demand, affordability, and condition of housing is a local, regional, and national concern. The state of California requires that state-approved housing elements be included in each city's general plan, and requires that these housing elements address cities' responsibilities for their share of the region's housing need, particularly for low-income households. This has resulted in an increased awareness of the regional nature of the housing market within which the City of Rancho Cordova exists.

Planning for housing needs is very important at all levels: local, state, and national. For the last 30 years in the United States, the gap between incomes and housing costs has dramatically widened. As a result, prices in many regions have risen to levels that are not affordable to households earning below the median income. For example, security guards, preschool teachers, bank tellers, cashiers, and medical assistants would have trouble renting a two-bedroom apartment in the Sacramento area with their annual income (Housing California: <http://www.housingca.org/#!fact-sheets-and-reports/c22gp>; accessed February 2016). As housing has become less affordable, more households live in overcrowded conditions, structures with deferred maintenance, and older buildings that may pose health and safety risks. The City of Rancho Cordova has not sidestepped these national trends.

Further, housing construction, and multi-family housing construction in particular, has not kept up with job growth in most areas of the state, creating a jobs-housing imbalance. This imbalance often forces families to move outside the community in which they work in order to find affordable housing, leading to increased traffic and commute times and greater stress on families who must spend additional time and money on transportation. According to Housing California, Sacramento County has a shortage of 2,505 homes (<http://www.housingca.org/#!fact-sheets-and-reports/c22gp>; accessed February 2016).

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The City of Rancho Cordova currently has approximately 25,437 housing units. The City has open greenfield growth potential for as many as 30,000 new units, essentially doubling the size of the existing city. Much of this development is still more than a decade or two out; however, some of the City's development plans are moving forward and could produce habitable units in the next five to seven years. The vast majority of approved and pending new development plans is for single-family housing. While each development project is required to provide some land zoned for medium- and high-density multi-family development, these projects are generally the last part of the development plan to be built, and can suffer from resistance and disfavor from the occupied single-family units.

The city does have some infill potential. The bulk of the infill opportunities are along Folsom Boulevard, which acts as the east-west spine of the city, and in the now decommissioned Mather Air Force Base. The base has both vacant and underutilized land zoned for commercial, industrial, and multi-family developments. Properties along Folsom Boulevard are generally zoned commercial, or mixed-use/high density. The City does allow multi-family development in most commercial zoning areas with a conditional use permit, and by right in the mixed-use/high density areas.

Other infill opportunities are scattered across the city, with clusters in the Stone Creek and Capitol Village developments and single lots along Sunrise Boulevard and Old Placerville Road. The Stone Creek infill lots are mostly zoned multi-family, though there has been no immediate plan for development. One lot in the Capitol Village development has been proposed as the site for a new market-rate development; however, the project has received significant resistance from nearby residents. Single lots along Sunrise Boulevard and Old Placerville Road are mostly zoned industrial or commercial, and do not currently have much potential for multi-family development. Rancho Cordova does have two affordable infill projects currently under review or construction. The first is part two of a two-phase redevelopment project, the Horizons at New Rancho located at 10447 Folsom Boulevard, which will be about 48 units of one- and two-bedroom affordable senior multi-family housing. The second is the Mather Veterans Village project. The Mather project is a three-phase infill project which will provide permanent supportive and transitional housing for as many as 160 veterans. Phase one is expected to open summer of 2016 with 50 one- and two-bedroom rental units for homeless and disabled veterans.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,353	56%
1-unit, attached structure	1,566	6%
2-4 units	2,040	8%
5-19 units	3,512	14%

Property Type	Number	%
20 or more units	2,458	10%
Mobile Home, boat, RV, van, etc	1,508	6%
<b>Total</b>	<b>25,437</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	31		341	3%
1 bedroom	100	1%	2,038	20%
2 bedrooms	1,590	12%	4,748	46%
3 or more bedrooms	11,143	87%	3,093	30%
<b>Total</b>	<b>12,864</b>	<b>100%</b>	<b>10,220</b>	<b>99%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Rancho Cordova has used a variety of local, state, and federal funds to assist households in attaining affordable housing. All households assisted with public funding, regardless of source, have been verified as low-, very low-, or extremely low-income according to income limits set by either HUD or the state of California, depending on funding source. In 2012 the City opened its first affordable large family affordable housing development, the Crossings at New Rancho, which was funded with a combination of federal and state pass-through Neighborhood Stabilization Program (NPS) grant funds, Redevelopment 20% Set-Aside funds, Low-Income Housing Tax Credits, and local nonresidential development impact fee funds. The Crossings provided 18 two- and three-bedroom units for extremely low- and very low-income families.

The Mather Veterans Village project is currently in development, with the first 50 permanent supportive housing units scheduled for completion in summer of 2016. The phase one units are funded with a combination of state Local Housing Trust Fund Grant and local Housing Trust Fund fee matching funds, State Infrastructure Infill Grant funds, Continuum of Care grant funds, and Low-Income Housing Tax Credits, and will include 25 project-based Veterans Affairs Supportive Housing Vouchers to help keep the units affordable. The project will provide one- and two-bedroom rental housing affordable to extremely low- and low-income veterans.

The City currently operates a state CalHome-funded owner-occupied housing rehabilitation program. The CalHome program provides zero interest, deferred payment, 30-year loans to low-income

homeowners whose housing has health and safety problems. The City received the \$720,000 CalHome Grant in 2012; however, delays in program approval, a general aversion to debt among most local low-income households, and difficulties in delivering the program within the state's funding parameters (no administrative cost recovery, and minimal allowable activity delivery cost recovery) have delayed the program's completion. The City has received three grant extensions and has expended 2/3 of the grant on eight completed rehabilitation projects. The remaining 1/3 will hopefully be committed during the 2016 calendar year.

Other housing improvement projects have included the Emergency Repair Grant program, which was funded by CDBG and provided 21 grants to owner-occupied mobile homes and single-family homes with immediate health and safety emergencies. In 2014–15 the City funded Sacramento Rebuilding Together and Sierra Service Partners, two local nonprofits that provide maintenance and minor repairs for low-income, elderly, and disabled homeowners. Both programs are currently active, and it is expected that Rebuilding Together will repair about 40 housing units while Sierra Service will assist about 12 households. Rebuilding Together's program was funded by CDBG and local Community Enhancement funds, while Sierra Services was funded with Community Enhancement funds.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There are 17 housing developments located in Rancho Cordova providing subsidized housing, with a total of 1,585 low- and very low-income units. Subsidized units account for approximately 7% of the total housing stock. The address, number of affordable units by bedroom size and income level, and source of financing for each affordable development are provided in Table A-24 of the Housing Element.

Three of the federally assisted multi-family housing complexes in Rancho Cordova are at risk of losing their affordability restrictions during the 2013–2021 Housing Element planning period: La Loma Apartments with 34 assisted units; Coloma Woods Apartments, with 28 assisted units; and Mills Tower Apartments with 9 assisted units. All three are at risk due to the expiration of Section 8 contracts. The City is currently partnering with nonprofit developers to explore opportunities to either purchase and rehabilitate or purchase, demolish, and build new multi-family housing that will include affordable housing commitments. The City is also working on a 48-unit affordable senior housing project that will include long-term regulatory agreements. Finally, the City cooperates closely with nonprofit developers and for-profit/nonprofit development partnerships who are interested in using Low-Income Housing Tax Credits or other housing subsidies to purchase, rehabilitate, and manage existing multi-family housing complexes. This cooperation includes expedited permitting and processing, prompt response to requests for information for tax credit applications, and City staff support through the planning, entitlement, and building permit process.

**Does the availability of housing units meet the needs of the population?**

The available housing inventory does not meet the needs of the existing population in Rancho Cordova. The rising housing costs in the nation, and in California in particular, have made housing affordability a major problem for many working households. As discussed in the Needs Analysis, housing cost burden is the primary housing problem for households making less than 80% AMI, and this problem impacts the majority of low-income households across the race and ethnic spectrum in the city.

There is a lack of new affordable multi-family housing that meets the needs of lower-income households. Two particularly disadvantaged groups in Rancho Cordova's existing housing market are the elderly and persons with disabilities. The lack of newer affordable housing means that there is less housing stock affordable to households on limited or fixed incomes that also meets current accessibility requirements. These requirements include basic building code guidelines such as doorways wide enough to fit walkers or wheelchairs, blocking and framing in bathroom walls to support grab bars, and sidewalks and walkways sloped appropriately to ensure that persons with a disability can successfully navigate the path of travel.

Another problem facing the city is a lack of new market-rate multi-family housing. The city currently has a jobs-to-housing ratio of about 2 to 1. Employment in the city ranges from retail to light industrial to professional and professional support services. The city also employs a significant number of government employees. However, many of these employees live outside of Rancho Cordova, and commutes in the Sacramento area can range from 20 minutes to well over an hour each way. There is a shortage of housing appropriate for employees working at low-, moderate-, and just above moderate-income jobs.

### **Describe the need for specific types of housing:**

A primary cause of the misalignment between jobs and housing in the city is the lack of new market-rate multi-family housing suitable for young families and professionals who either cannot afford or are otherwise not in the market for a single-family home. There is also a significant gap between the housing costs for multi-family rentals and more expensive single-family rentals, which puts additional pressure on the existing multi-family rental stock.

While the city does have extensive undeveloped greenfield land within city boundaries, the bulk of the planned development for that land is larger lot, single-family residential. Larger lot residential is more expensive to purchase and maintain and poses a barrier to many low- and moderate-income households who would otherwise be willing to enter the for-sale housing market. There is a need for smaller, more affordable entry-level single-family homes and townhomes.

## **Discussion**



The City of Rancho Cordova has approximately 25,437 housing units: 62% are single-family homes, 32% are duplexes or multi-family, and 6% are mobile homes, RV, van or similar structure. Table 32 estimates that the majority, or about 56%, of city residences are owned, with the remaining 44% of residences are rentals. As seen in Table 32, larger homes tend to be owned while smaller homes tend to be rented. This pattern follows long-standing national trends. However, as demographic shifts in the United States occur, it is important that the housing stock reflect the needs of the people. For example, it is well documented that household sizes have been declining. Many folks are waiting longer to get married and have children, or do not do so at all. We are living longer as well, meaning there are increased numbers of seniors. It is important that homes are available for ownership to meet the needs of these smaller households. At the same time, it is critical that rental housing, including affordable and market-rate housing, have a planned future in new development and infill projects to help keep the quality of rental stock current with building and safety codes, improve efficiency, and relieve market pressure on older units to encourage property owners to rehabilitate and maintain rental units. It is critical to plan for housing choice that not only meets different households' needs, but that meets the different needs each household experiences over time so that residents can age in place and continue to be supported and valued members of the Rancho Cordova community.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

One of the most important factors in evaluating a community's housing market is the cost of housing and whether or not the housing is affordable to households who live, go to school, or work in the community. Housing problems directly relate to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs.

An alternative data source for Table 33 Cost of Housing was added because the alternative data is more current. Additionally, in comparing the 2010 and 2011 data with the 2014 data, it is interesting to note that, while median home values rose from 2000 to 2011, they fell from 2011 to 2014. This contrasts the recent trend in median contract rent, where the amount, like home values, rose between 2000 and 2011, but stayed approximately the same between 2011 and 2014.

An alternative data source for Table 34 Rent Paid was added because the alternative data is more current. Additionally, in looking at the 2007–2011 data, errors in the percentage column are evident, in particular, the two categories with zeros and that the total does not equal 100%.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	111,700	233,400	109%
Median Contract Rent	581	856	47%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,060	10.4%
\$500-999	5,853	57.3%
\$1,000-1,499	2,450	0.0%
\$1,500-1,999	713	0.0%
\$2,000 or more	144	1.4%
<b>Total</b>	<b>10,220</b>	<b>69.1%</b>

**Table 30 - Rent Paid**

Data Source: 2007-2011 ACS

**Housing Affordability**

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	265	No Data
50% HAMFI	945	420
80% HAMFI	4,785	695
100% HAMFI	No Data	1,040
<b>Total</b>	<b>5,995</b>	<b>2,155</b>

**Table 31 – Housing Affordability**

Data Source: 2007-2011 CHAS

**Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	676	806	1,012	1,491	1,792
High HOME Rent	717	806	1,012	1,252	1,378
Low HOME Rent	666	713	856	989	1,103

**Table 32 – Monthly Rent**

Data Source Comments: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

Approximately 44% of households in the City of Rancho Cordova earn 80% or below of HAMFI, qualifying them as low-income according to HUD. About 12% earn less than 30% HAMFI and are considered extremely low income. Another 12% earn between 30% and 50% HAMFI, and are considered very low income. The remaining 20% earn between 50% and 80% and are considered low income. Households earning over 80% of HAMFI are considered moderate income, and those making more than 100% are above moderate income.

Tables 34 and 35 assist in determining if there is enough housing to meet the needs of the existing population at the different income levels. Table 34 identifies 10,220 rental units at various rents. The supplementary table below Table 34 provides updated 2014 ACS data regarding the distribution of rental units at different affordability levels. While the supplementary table adds 451 total units to the count, it is important to notice how the number of units at the most affordable range, those less than \$500, are less than half, from 1,060 units in the 2011 table to 478 in the 2014 table. Conversely, all but the most expensive units have had an increase in stock. This increase is far more than the 451 increase in total units. Instead, it reflects a cost increase for units that used to be more affordable to extremely

low- and very low-income households, pushing these units into the less and least affordable categories. This up-pricing puts additional market pressure on the few remaining low cost units.

Table 35 confirms this analysis. According to the table, only 265 rental units, or about 1.1% of the total available housing stock, is affordable to households earning less than 30% HAMFI. About 1,365 units, or 5.9% of rental and ownership housing stock, is affordable for households earning between 30% and 50% of HAMFI. About 5,480 or 23.7% of housing stock is affordable for households earning between 50% and 80% HAMFI. The distribution of affordable housing stock falls short of meeting the distribution of low-income households in the city.

At the same time, there is a significant focus in the city on the development of new single-family housing stock that will not be affordable to households earning below 100% HAMFI, but little opportunity to increase the availability of housing stock affordable to the lower-income households.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

The market has become increasingly difficult for low-income homebuyers due to a variety of factors, including a shrinking inventory of affordably priced homes, fierce competition from cash investors bidding on the same homes, and the more restrictive credit market that has made it difficult for many homebuyers to obtain financing. Median home values went down by 19% between 2011 and 2014. This could indicate that homeownership affordability is becoming more achievable; however, since the median home values are aggregated, it is unclear if the reduction in value was across all price categories. Therefore, the affordability of homeownership for low-income households is still a concern. Median rental prices remained steady during the same time period, so it is likely that affordability will continue to be a challenge for renters.

Forced sales and foreclosures from the dissolution of the housing bubble pushed many homeowners into the rental market, further stressing an already tight market. This increase in renter households has continued to contribute to low rental vacancy rates and increased rental prices throughout the county, as many households that would otherwise consider purchasing a home are still dealing with the fallout of the recession and the damage of foreclosures and other accumulated debt on credit ratings.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

According to Table 36, the region's fair market rents correspond with HUD's high rents through efficiency units, one-bedroom units, and two-bedroom units. The two markets diverge sharply for units larger than two bedrooms, and none of the fair market rents come close to the HUD low rents, except for efficiency units. However, the fair market rents are not indicative of the actual rents faced by

households looking for housing. The median contract rent for the City of Rancho Cordova is \$848, or \$42 higher than the fair market rents for a one-bedroom unit. The majority of units in Rancho Cordova are one-bedroom units.

A more anecdotal review of the housing costs in the City of Rancho Cordova can come from a cursory review of the available units currently on the market online. Craigslist, the go-to for bargain hunting households, advertises one-bedrooms in the City of Rancho Cordova ranging between \$850 to \$985 for comparable units. Two bedrooms start at \$1,050 and go up to \$1,345. Three- and four-bedroom units are almost always single-family rentals, and jump to starting prices around \$1,500 and increase rapidly from there. While a handful (four on 3/23/16) of units are available for less than \$700, they are all older units in less desirable neighborhoods.

The City has few resources to impact the direction of the housing market, with three exceptions. First, the City has been aggressively partnering with nonprofit developers to build or rehabilitate and manage affordable housing projects. The City also has a proactive rental housing code enforcement program intended to encourage private property owners and their managers to keep properties well-maintained and up to health and safety codes. These two efforts work on the ground to help build and protect the affordable and lower-cost housing available in the city.

The third exception is more about policy and planning for future development. New market-rate multi-family units are critical at alleviating some of the market pressure on the existing multi-family units. It would also help reduce the number of single-family rentals currently on the market. Single-family rentals tend to be significantly more expensive than multi-family, and thus they can become a liability in otherwise stable neighborhoods as tenant turnover and a lack of tenant vesting in the housing unit and the neighborhood can result in deferred maintenance for the unit (e.g., poor yard care, inoperable vehicles in the drive-way, poor exterior maintenance), a sense of insecurity in the neighborhood as tenants move on to more affordable housing options, and other problems as lower-income tenants struggle to meet single-family rent prices.

## **Discussion**

A major fear of homeowners who view their housing units as investments and who appreciate the amenities of their neighborhood is that increased rental units, single-family and particularly multi-family, will have a negative impact on their property values, access to amenities, and general way of life. This is the backbone of the Not In My Backyard (NIMBY) mentality that many new market-rate multi-family developments must face when considering a new development project. Despite appropriate zoning and long-term planning that includes space for higher-density housing, the fact that multi-family and high-density housing is typically the last part of any new development project to be built means that there are often years for single-family residents to vest in their neighborhoods and develop very strong NIMBY viewpoints. However, acquiescing to the NIMBY mindset, despite long-term

planning efforts, undermines the City's ability to address the severe mismatch between available housing stock and the obvious housing need. A lack of new market-rate multi-family housing has even been found to be an impediment to fair housing choice in some cities where NIMBY views have taken precedence to new development. The City of Rancho Cordova is at risk of a similar finding if steps are not taken to better align the housing stock with the existing needs.

This discussion has not begun to address the future needs that the City has been tasked to address through the Regional Housing Needs Allocation (RHNA) process via the 2013–2021 Housing Element. The demand for lower-cost housing is expected to increase significantly through buildout, with as much as 30% of new households expected to be lower income, with lower-paying jobs. The existing plans under review for the undeveloped area of the city has proposed to address as much as 10% of this future need. The current development path proposes to only increase the mismatch between need for affordable and lower-cost housing and available suitable housing stock.

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

Table 38 identifies the age of housing stock in the city. Older housing stock often suffers from deferred maintenance and can pose health and safety problems in extreme cases of neglect. Older housing is also more likely to contain unremediated lead and asbestos hazards that can pose health threats to children and elderly residents. Finally, older housing was typically not built to adequate accessibility standards, which makes it more difficult to modify for disabled residents. As older housing is often more affordable, it can be inferred that a disproportionate number of low-income families reside in older structures, increasing the risk of lead and asbestos exposure to children of low- and very-low income households. The City of Rancho Cordova has a substantial amount of housing stock built between 1950 and 1979 (13,246 housing units or 47% of total); during this period, both lead paint and asbestos building materials were standards of construction.

The City's owner-occupied housing stock is newer in comparison to renter-occupied housing stock. For example, owner-occupied housing built since 2000 makes up 23% (2,997 units) of the owner-occupied housing stock, while only 14% (1,387 units) of rental housing units were built since 2000. Similarly, only 1% of owned housing units were built pre-1950, whereas 4% of rental units were built pre-1950. It is important to remember that much of the rental housing stock in the city is single-family units. While this stock can be difficult to track in terms of tenure and turnover, age-wise, it tends to align more with the age of surrounding single-family units, not multi-family housing. According to 2008–2012 ACS, of the 1,387 rental units built since 2000, 659 were single-family detached homes. Only 728 units were in duplexes, fourplexes, or larger multi-family developments. Since the 2007–2011 ACS (the data set that HUD has selected for most of the auto-fill tables in this document), the number of new single-family rentals has increased by 171 units, while the number of new multi-family rental housing units has actually decreased from 728 to 584, likely due to the conversion of multi-family housing to owner-occupied condominiums.

As indicated in Table 37 below, the condition of owner-occupied housing is not surprisingly better than that of renter-occupied housing. While 59% of owned units have no substandard conditions, only 43% of rented units have no substandard conditions.

### **Definitions**

The City defers to the Health and Safety Code and the Building Code to define substandard conditions in residential housing. The City's rental housing inspection code enforcement officers and general code enforcement officers are trained in evaluating structures for substandard conditions that do or could adversely impact the health and safety of the occupants.

The determination of which housing units are substandard but suitable for rehabilitation is more nuanced. For single-family homes, the unit is considered suitable for rehabilitation if the unit can meet the following criteria: 1. The total cost of repairs cannot exceed the limits set by the state or federal

funding source available for the rehabilitation project. This limit is generally \$50,000; 2. All of the health and safety repairs must be completed within the cost limit. No health and safety problem can be left unaddressed after the completion of the rehabilitation; and 3. The value of the unit pre-repair must exceed the total projected cost of repair. Units that have little or no value before the repairs will likely require more in repairs than available through a single grant or loan, and may put too much debt on the homeowner to validate the repair. The one exception to number 3 is mobile homes or manufactured housing on a chassis. Mobile homes depreciate very quickly and repairs are frequently quite expensive. Mobile homes are also considered housing of last resort, and most of the mobile home stock in the City of Rancho Cordova is older, with deferred maintenance, and in need of a moderate to severe range of repairs. As any repair loan or grant for the vast majority of these units will exceed the total unit value, repairs can be justified in that they prevent homelessness, and allow households to age in place. The one exception to the mobile home exception should be homes built before 1976. Mobile and manufactured housing built before 1976 was constructed without any code requirements or industrial oversight. These units frequently include toxic building materials, such as asbestos, lead, and formaldehyde, and have unsafe aluminum wiring determined to be a fire hazard. These units should be removed from circulation as they turn over and are not suitable for repair.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,035	39%	5,036	49%
With two selected Conditions	208	2%	792	8%
With three selected Conditions	10	0%	7	0%
With four selected Conditions	0	0%	22	0%
No selected Conditions	7,611	59%	4,363	43%
<b>Total</b>	<b>12,864</b>	<b>100%</b>	<b>10,220</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,997	23%	1,387	14%
1980-1999	1,786	14%	3,102	30%
1950-1979	7,899	61%	5,347	52%
Before 1950	182	1%	384	4%
<b>Total</b>	<b>12,864</b>	<b>99%</b>	<b>10,220</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2007-2011 CHAS



### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,081	63%	5,731	56%
Housing Units build before 1980 with children present	990	8%	1,080	11%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

Because the City contains a significant amount of older housing, both owned and rented housing units are in need of repair and maintenance, although renter-occupied properties are typically older and in more disrepair than owned homes overall. For owner-occupied homes, 39% have one substandard condition, and 49% of renter-occupied homes have one substandard condition. Eight percent of renter-occupied units have two selected conditions, and a small number of both renter- and owner-occupied units have three or four substandard conditions.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

California’s targeted population for blood lead screening is low-income children and children living in older housing that is deteriorated or that has been recently renovated. In a 2008 statewide source analysis, findings indicated that the vast majority of lead poisoning cases live in older homes and neighborhoods. These homes usually contain hazardous levels of disturbed lead-containing paint, dust, and soil.

Based on Table 39 above, 8% of owner-occupied units and 11% of rental housing units built before 1980 have children present. This is a total of 2,070 housing units or 15% of the 13,812 total units built before 1980.

The City has provided lead and asbestos remediation grants to stabilize hazardous materials for households who receive housing rehabilitation funding through either the emergency repair loan program or the comprehensive rehabilitation program. These funds are provided as an additional grant to the homeowner; money for stabilization of hazardous materials is not included as part of the total available from the emergency repair grant or rehabilitation loan dollar amount provided to the homeowner. Given the limited resources the City has for responding to lead-based hazards, this strategy appears to be the most realistic for responding to need in the city over the next Consolidated Plan cycle.

City residents, as part of Sacramento County, also have access to lead poisoning prevention education and public health lead screenings as provided by the Sacramento County Department of Health and Human Services. The Childhood Lead Poisoning Prevention Program provides education regarding lead poisoning via public health nurses, and provides information about screenings to interested parties. It also conducts follow-up investigations of lead poisoning cases along with case management to ensure that remediation is completed. City residents with potential lead hazards who are not part of the City's emergency repair loan or comprehensive home rehabilitation programs are directed to the County's programs for screenings and lead remediation/removal support.

## **Discussion**

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Sacramento Housing and Redevelopment Agency (SHRA) is the region’s housing authority and operates the County’s Housing Choice Voucher program and public housing units, including all units and vouchers in the City of Rancho Cordova.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,047	11,657	489	11,168	581	0	706
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City’s public and voucher housing is managed by SHRA as the regional housing authority. While the City does periodically inspect rental housing managed by SHRA, units are required to meet HUD standards and are regularly reviewed by HUD inspectors. The occupied public housing units and the units selected and occupied by households with Housing Choice Vouchers routinely pass HUD inspections, sometimes with

minor corrections; overall the housing quality is considered adequate. The City does have a number of SHRA-owned single-family properties which are currently vacant. SHRA has placed those properties in a disposition plan, and intends to sell them and remove them from the available public housing stock. These units have considerable deferred maintenance and would not meet HUD's or the City's health and safety requirements for occupancy, and are not considered valuable enough to warrant rehabilitation. The City cooperates with SHRA and works to improve communication regarding the operation and condition of public housing and housing choice vouchers in the city.

Note 1: SHRA did not have the data available by property, but an overall average of 90 for all properties.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

According to SHRA, the capital expense funding is limited in the county. Currently there are no restoration projects planned.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

SHRA uses the following strategies to improve the living environment of low- and moderate- income families living in public housing ([http://www.shra.org/Portals/0/pdf/public\\_housing/2016ACOP.pdf](http://www.shra.org/Portals/0/pdf/public_housing/2016ACOP.pdf)):

- To provide improved living conditions for very low and low-income families while maintaining rent payments at an affordable level
- To operate a socially and financially sound Public Housing Agency that provides decent, safe, and sanitary housing within a drug free, suitable living environment for residents and their families, ensuring that all units meet the Uniform Physical Condition Standards (UPCS)
- To avoid concentrations of economically and socially deprived families in any one, or all of the PHA's public housing developments
- Promote a safe environment by denying initial or continued assistance to
- Families who have demonstrated a pattern (meaning more than one incident during the previous 18 months) or history of violent, criminal, and/or drug-related criminal activity
- To house a resident body in each development that is composed of families with a broad range of incomes and rent-paying abilities that are representative of the range of incomes of low-income families in the PHA's jurisdiction
- To provide opportunities for upward mobility for families who desire to achieve self-sufficiency
- To facilitate the judicious management of the PHA inventory and the efficient management of the PHA staff
- To ensure compliance with Title VI of the Civil Rights Act of 1964, and all other applicable federal laws and regulations so admissions and continued occupancy are conducted without regard to race, color, religion, creed, sex, national origin, disability or familial status.

### Discussion:



## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The City participates in the regional Continuum of Care, led by Sacramento Steps Forward, in addressing the needs of homeless persons and families. While the City does have a local group, the Homeless Assistance Response Team (HART), that works to make a more localized effort at addressing the city’s homeless, the bulk of funding and resources goes to the regional Continuum of Care. The City does not manage any homeless facilities or shelters at this time.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	34	34	157	14	0
Households with Only Adults	82	30	218	43	0
Chronically Homeless Households	82	30	218	43	0
Veterans	82	30	218	43	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments: Sources: 2011-2016 Consolidated Plan and HART

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Numerous programs provide services to various subpopulations of homeless, including the mentally ill, disabled, veterans, substance abusers, domestic violence victims, HIV/AIDS patients, and youth. Such services include financial assistance, medical services, food, substance abuse, legal services, housing counseling, housing referrals, transportation vouchers, job training, mental health services, shelter, and more. Services are provided to lower-income persons and the homeless in Rancho Cordova by the agencies supported through the Continuum of Care in the Sacramento area. A complete list can be found in the Sacramento Steps Forward's Resource Guide For People Experiencing Homelessness, available at [http://sacramentostepsforward.org/wp-content/uploads/2013/08/Resource-Guide\\_1.pdf](http://sacramentostepsforward.org/wp-content/uploads/2013/08/Resource-Guide_1.pdf).

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The Needs Assessment Section 40 provides a discussion of services and facilities for chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. See that section for information.



## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The City of Rancho Cordova does not directly fund or support any special needs facilities, with one exception. The City is coordinating with a nonprofit developer to build the Mather Veterans Village, a facility designed for homeless and disabled veterans.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

These housing programs, units, and services are all sourced and managed by SHRA, the County of Sacramento, and Sacramento Steps Forward as the Continuum of Care.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The City does not directly manage any supportive housing units or programs to connect persons exiting health institutions with supportive housing.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City plans to provide meal and nutrition support to seniors and frail elderly, respite for the caregivers of seniors and persons with memory care needs, and ADA accessibility improvements to assist access to the public right-of-way and public facilities. The City also plans to continue cooperating with the County of Sacramento, SHRA, and Sacramento Steps Forward in providing support for persons with supportive service needs.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City plans to provide meal and nutrition support to seniors and frail elderly, respite for the caregivers of seniors and persons with memory care needs, and ADA accessibility improvements to assist access to the public right-of-way and public facilities. The City also plans to continue cooperating with the County of Sacramento, SHRA, and Sacramento Steps Forward in providing support for persons with supportive service needs.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Potential constraints to housing development in Rancho Cordova vary by area, but generally includes infrastructure, residential development fees, land use controls, development standards, development and building permit application processing times, and resource preservation. On December 16, 2013, City Council adopted the 2013–2021 Housing Element update of the City's General Plan, which contains an analysis of some of these potential constraints. Following is a summary.

The City of Rancho Cordova Zoning Code is the guiding document for residential development policies. The policies establish and control the type, location, and density of residential development in Rancho Cordova. The zoning regulations serve to protect and promote the health, safety, and general welfare of the community residents and also implement the goals and policies of the General Plan. The land use designations established by the General Plan allow single-family and multi-family residential development. In addition to zoning and minimum lot sizes, the City of Rancho Cordova further controls residential development through development standards.

The City's parking requirements for residential projects are dependent on the housing type. Parking requirements may be reduced or negotiated through the entitlement process. Building setbacks, maximum height limits, and open space requirements are also compulsory for all housing developments in the city. The requirements are minimal and none of these requirements are considered to constrain development, as evidenced by the amount of housing development occurring in the city, and are used to ensure an aesthetically pleasing project that allows for recreational uses and open space areas. The City of Rancho Cordova recently adopted Design Guidelines that apply to all new development in the city and may apply to modifications within existing developments. The Design Guidelines do not pose a constraint on the development of housing in the City of Rancho Cordova but represent the City's guiding policies with respect to the quality of design expected for all projects in the city.

Overall, the Rancho Cordova residential development standards do not constrain the development of new housing or affordable housing. Significant constraints to the development of affordable housing are generally nongovernmental, including high land and construction costs, lack of gap financing for affordable projects, and a variety of other market factors.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

This section describes Rancho Cordova’s economic development asset needs, whereas the Needs Assessment section of this plan, specifically NA-50 (Non-Housing Community Development Needs), described Rancho Cordova’s needs for public facilities, improvements, and services.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	324	10	2	0	-2
Arts, Entertainment, Accommodations	2,645	2,495	13	6	-7
Construction	1,103	3,343	5	8	3
Education and Health Care Services	3,472	3,131	17	7	-10
Finance, Insurance, and Real Estate	1,935	9,644	9	23	14
Information	576	1,187	3	3	0
Manufacturing	1,345	4,764	7	11	4
Other Services	1,707	2,204	8	5	-3
Professional, Scientific, Management Services	2,729	9,199	13	22	9
Public Administration	0	0	0	0	0
Retail Trade	3,018	3,707	15	9	-6
Transportation and Warehousing	679	604	3	1	-2
Wholesale Trade	942	1,829	5	4	-1
Total	20,475	42,117	--	--	--

**Table 40 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	33,408
Civilian Employed Population 16 years and over	28,723
Unemployment Rate	14.02
Unemployment Rate for Ages 16-24	31.14
Unemployment Rate for Ages 25-65	9.91

**Table 41 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	6,658
Farming, fisheries and forestry occupations	2,083
Service	3,497
Sales and office	8,153
Construction, extraction, maintenance and repair	2,344
Production, transportation and material moving	1,396

**Table 42 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,843	66%
30-59 Minutes	7,879	29%
60 or More Minutes	1,375	5%
<b>Total</b>	<b>27,097</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,448	647	1,724
High school graduate (includes equivalency)	4,833	1,105	1,984
Some college or Associate's degree	9,726	1,247	2,407

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	6,821	439	1,161

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	115	500	391	1,011	574
9th to 12th grade, no diploma	863	775	803	1,339	579
High school graduate, GED, or alternative	2,183	2,404	2,072	3,488	1,807
Some college, no degree	2,593	3,278	2,295	4,321	1,273
Associate's degree	321	911	898	1,683	523
Bachelor's degree	364	2,403	1,618	2,151	789
Graduate or professional degree	10	660	750	928	608

**Table 45 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,907
High school graduate (includes equivalency)	26,693
Some college or Associate's degree	37,212
Bachelor's degree	48,024
Graduate or professional degree	65,769

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

From both of the Business Activity tables above, the three most common sectors of economic activity (also referred to as industries) in Rancho Cordova are listed below. The percentages shown are from the 2014 data:

1. Educational services, including health care and social assistance (21.6%). Health care and social assistance includes nursing homes, doctors, medical assistants and social workers.

2. Professional, scientific, management, administrative and waste management services (11.7%). Professional, scientific, management and administrative industries includes accountants, interior designers, engineers, and environmental consultants, among others. Waste management refers to processing, transporting, storing, handling and recycling waste products.
3. Retail trade (10.2%). The retail trade sector comprises establishments engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise.

**Describe the workforce and infrastructure needs of the business community:**

Goals:

1. Prepare customers for viable employment opportunities and career pathways in the region by improving the job center and training center system.
2. Support regional employers’ efforts to hire, train, and transition employees by enhancing and communicating the availability and value of Sacramento Works’ employer and business services.
3. Prepare youth to thrive and succeed in the regional workforce by providing relevant work readiness and employment programs and engaging regional employers and academia.

The Next Economy Capital Region Prosperity Plan for 2013–2017, prepared by Valley Vision and the Center for Strategic Economic Research, lays out five overarching goals and a set of associated long-range objectives and action-oriented strategies designed to accelerate job creation and investment. The objectives of this plan are a window to the needs of the local business community:

1. Foster A Strong Innovation Environment
  1. Objective 1: Bolster University Technology Transfer And CommercializationObjective 2: Expand Access To Capital For High-Growth Companies And Small And Medium EnterprisesObjective 3: Build A Robust Network Of Business Incubator And Accelerator Services
  2. Amplify The Region’s Global Market TransactionsObjective 1: Grow International Trade And Export Activity Objective 2: Increase The Level Of Foreign Direct Investment
  3. Diversify The Economy Through Growth And Support Of Core Business ClustersObjective 1: Form Functional Business Networks And Establish Specific Cluster InitiativesObjective 2: Create And Align Targeted Programs And Services To Support ClustersObjective 3: Build Strong Economic Foundations For Sustained Cluster Growth
  4. Grow And Maintain A World-Class Talent BaseObjective 1: Create Mechanisms To Attract New Talent And Retain Existing TalentObjective 2: Align Training And Education Pathways To Increase Economic Prosperity For Businesses And Workers
  5. Improve The Regional Business Climate For Economic GrowthObjective 1: Remove Economic And Regulatory Barriers To Stimulate GrowthObjective 2: Amplify The Region’s Visibility And Reputation Among Key AudiencesObjective 3: Intensify Economic Development Activities That

Drive Growth And Investment Objective 4: Develop A Next Economy Governance Structure That Ensures Implementation And Accountability

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

According to a check of the Rancho Cordova Economic Development Department website on February 10, 2016, the following development projects are either currently under review or recently completed. These new developments may result in the creation of new jobs. Numerous jobs in the retail trade sector can be anticipated (or already resulted) in association with the new entertainment center with movie theater and the neighborhood center with a Raley's supermarket anchor. New jobs will likely be, or already have been, created in the public administration sector due to the new Fire Training Center and Heron Landing Park. The housing project may result in more work for local construction firm(s), which possibly may need to offer new job(s) as a result.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

While the workforce in the City of Rancho Cordova has good high school graduation rates, it lags behind Sacramento County in college education, including community college and technical school training. While the current workforce is aligned with retail and service industry employment opportunities, there is a significant need for job training and additional education to better align the workforce with the higher-paying employment opportunities currently available in the city.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Ranch Cordova residents have access to many job training resources, including:

- Sacramento Works operates 5 Job Centers and 8 Training Centers providing career counseling, employment referral, vocational training and a host of other resource services to assist individuals in obtaining employment. One of these job centers is located in Rancho Cordova:
- Folsom Cordova Community Partnership
- Employment Services Program: Through a grant award from SETA (Sacramento Employment and Training Agency) through the Workforce Investment Act, The Partnership is able to provide On-The-Job Training for individuals from low income families receiving federal CalWorks.
- High School Bridge Program
- Siemens Welding Boot Camp



- Other Vocational Training Programs
- Sacramento Job Corps Center
- California Conservation Corps (CCC)
- Sacramento Regional Conservation Corps (SLCC)
- AmeriCorps
- CareerGPS.com
- Sacramento Works Training Provider List
- Clean Energy Workforce Training Programs

Rancho Cordova residents also have access to many educational opportunities including a number of four-year public universities, community colleges, private institutions.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City is not currently participating in a CEDS. The City does have several economic development programs and incentives designed to encourage economic growth, and Rancho Cordova participates in a handful of regional economic development efforts.

In 2015, voters approved a half-cent sales tax increase intended to fund programs and projects that could help address community needs and incentivize economic development. The result is the Community Enhancement Fund program. At approximately \$7 million a year, the Community Enhancement Fund has been used to fund improvements to school programs, public infrastructure upgrades, public facilities, and public athletic facilities. It funds a couple of economic development loan programs intended to help local small businesses improve visibility and capacity, a micro-grant program that assists resident-driven projects, and an incentive program that encourages businesses to locate in Rancho Cordova. The Community Enhancement Fund has also supported the local Children’s Museum, the Chamber of Commerce Welcome program, the Cordova Community Council’s arts and events projects, open data and communications programs, and neighborhood and transportation corridor beautification projects.

Other local economic development programs include:

- The Brownfields Phase 1 evaluation program that provides free phase one analysis for commercial properties along the Folsom Boulevard Corridor.
- The Developer Fee Deferral program that allows developers to defer some development fees and reduces initial project development costs.

- The Development Services Team, comprising interagency staff that meets with developers and builders to answer questions and provide immediate feedback, which can dramatically reduce design and approval timelines and help guide projects toward successful completion.
- The Building Industry Association Workforce Program, which provides a stipend to employers that work with the hiring assistance program to place unemployed workers into full-time employment.
- The Grow Sacramento Fund, which provides loans to small businesses looking to increase capacity.
- The Historically Underutilized Business Zone, which encourages economic development by providing federal contracting preferences to small businesses.
- The Recycling Market Development Zone, which provides loans, technical assistance, and free product marketing to businesses that divert materials from the waste stream to use in manufacturing and production.
- The Sacramento County Sewer Credits program, which provides sewer hookup fee incentives for certain new development and rehabilitation projects.

The City of Rancho Cordova also participates in state and national economic development programs.

## **Discussion**

The City of Rancho Cordova has taken a proactive and involved approach to economic development, which has helped to noticeably improve the city's economic standing in the region. While the city has a significant amount of undeveloped land with a full spectrum of development opportunities, the City has also focused on the potential for economic improvements in existing neighborhoods and businesses. The City's focus on infill programs, small and local business assistance programs, cooperation with higher education providers, and incentives that help both businesses and the community has helped to improve job opportunities and reduce unemployment citywide. Almost as importantly, it has improved Rancho Cordova's reputation in the region, from a high-crime, lower-income area to a thriving employment center with a community focused on making the city better.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The most common housing problem in the City of Rancho Cordova is housing cost burden. More households struggle with housing cost burden than all of the other housing problems combined. The second most common problem is overcrowding. To determine where there may be a concentration of two or more housing problems, we first set the definition of concentration to be 10% or more of housing units in any given census tract. The city boundaries include 16 complete census tracts, and parts of two census tracts shared with the County of Sacramento. Analysis of the 2012 CHAS data available through HUD shows that for the most part, neighborhoods in the city tend to have either a cost burden or overcrowding. The only census tract that had a concentration of multiple housing problems was tract 9007, which had 18.7% of units with a severe cost burden (a housing cost of more than 50% of gross monthly household income) and overcrowding problems with 10% of total households suffering from overcrowding (between 1 and 1.5 persons per room) and 12.9% with severe overcrowding (more than 1.5 persons per room). Tract 9007 is the only census tract with more than 10% of the housing showing overcrowding as a problem.

Incomplete kitchen and bathroom facilities are not an issue in any of the census tracts in the city. The bulk of the housing in Rancho Cordova was built between 1950 and 2010 and includes modern facilities. Housing cost burden (housing cost of more than 30% gross monthly household income) is a concentrated problem for owner-occupied housing in three census tracts, and renter-occupied housing in seven census tracts. Severe housing cost burden is a concentrated problem for owner-occupied housing in one census tract, and for rental housing in nine census tracts.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

To help identify racial and ethnic concentrations in Rancho Cordova, this analysis uses an evaluation where in any given census tract the distribution of a racial or ethnic subgroup is more than 10 percentage points higher than the representation of that group in the total population of the city. A neighborhood is defined as low-income if more than 50% of the households earn less than 80% of AMI. The maps, labeled Population Concentrations Maps 1 through 5 and included in the appendix of this document, show the placement of low-income households and minority groups in the City of Rancho Cordova with a concentration as defined above. ***For the purpose of this public review draft, the maps are included below for ease of access.***

All Population Distribution Data from 2008–2012 ACS

Four race/ethnic groups in the city were in census tracts where there were significant distributions of that group. Pacific Islander is included in this list; the distribution in Map 1 shows where most of the 754 individuals are located. However, the proportion of the population that is Pacific Islander makes up only 1% of the total population, and is subject to sampling error. It is included in this analysis because it did register on the data maps.

With the exception of Pacific Islanders, and Asians, all other minority concentrations are located in the same census blocks as the low-income household concentrations. Certain census tracts warrant additional scrutiny. Map 3 shows that 23.9% of the population in census tract 9007 is Black/African American. The total population for the city is only 9% Black/African American, suggesting that there is a concentration of Black/African American households in that census tract. Additionally, 9007 is 28.2% Hispanic, which is 8.2% higher than the population of the city as a whole.

***One other area of minority concentration that is worth analysis is census tract 8704 from Map 4. There is a concentration of Asian population (36.6%) in that census tract.***

### **What are the characteristics of the market in these areas/neighborhoods?**

In the above sections, census tract 9007 was identified as having both severe housing cost burden housing problems and overcrowding and severe overcrowding housing problems. This evaluation suggests that there may be an exceptionally high need for affordable and suitable housing in that area, and that need is affecting minority populations more severely than in other parts of the city.

The needs analysis section identified Asians earning over 80% of AMI to be a group with a disproportionate housing cost burden problem. Census tract 8704 is one of the city's newer housing developments and is predominantly made up of larger tract homes built near the peak of the housing bubble. Many homeowners in this neighborhood found their mortgages to be underwater once the housing crisis hit, and many have not fully recovered. It is likely that the high housing cost burden identified in the moderate- and above moderate-income Asian households is directly related to the cost of the housing product in the new neighborhood.

In general, excepting the Asian populations, minority dense neighborhoods overlap with lower-income neighborhoods. While much of the City of Rancho Cordova is older, with aging housing stock in both the single-family and multi-family markets, this analysis shows that the majority of minority populations in the city live in the lower-income neighborhoods, and likely face a higher incidence of housing problems as a result.

### **Are there any community assets in these areas/neighborhoods?**

As the bulk of the fully developed portion of Rancho Cordova is in the northern half of the city, the bulk of community assets are also in the northern half. These assets include the Senior Center, most of the neighborhood and community parks, grocery stores and shopping centers, the Family Resource Center, houses of worship, the public schools, and similar, which are evenly distributed across the older section of Rancho Cordova between the lower-income neighborhoods and moderate-income neighborhoods.

The more significant disparity between community assets has to do with the older northern half of the city versus the newer and still predominantly undeveloped southern half. While the bulk of the newer housing is owner-occupied but moderate- and above moderate-income households, there is still a lack of community assets. The park and school districts have built the appropriate neighborhood facilities, as per the phasing of the various development agreements that regulate the southern half of the city. However, the housing crisis and the recession that stalled all new housing development in the region have resulted in a prolonged delay in the development of the remaining community assets planned for the area. This delay has only recently been addressed as new housing development has resumed and phasing plans have been revised.

### **Are there other strategic opportunities in any of these areas?**

There are several strategic opportunities in the older and lower-income portion of the city. These opportunities include but are not limited to:

- Acquisition and rehabilitation, or demolition and reconstruction, of aging multi-family housing.
- Community Benefit Development Organizations with a focus in neighborhood revitalization, particularly along the Folsom Boulevard and Coloma Road commercial areas.
- Single-family housing acquisition, rehabilitation, and sale as affordable units in the more distressed older neighborhoods.
- Multi-agency partnership to leverage resources and build service capacity, including nonprofits, faith-based, and public agency organizations.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan identifies the five-year goals that the City of Rancho Cordova expects to achieve during the 2016–2020 Consolidated Plan Cycle. These goals are aligned with HUD’s objectives and outcomes and are achieved through the Annual Action Plan, which divides up the five-year goals into annual targets. The City has identified seven high-need categories through the Needs Analysis, Market Analysis, and Community Outreach portions of the Consolidated Plan. The Strategic Plan then identifies goals that are aligned to address most of those needs. Not every need identified in the plan can be met and sufficiently addressed in the next five years. Some of the needs are not feasible, some require much more funding than the City currently receives, and some are simply too large to be addressed in just five years.

The Strategic Plan includes goals to address homeless persons and homelessness prevention, affordable housing and housing preservation, services for youth and seniors, and public facilities and infrastructure. It also includes the City’s plan to address poverty.

For code enforcement and rental housing inspection programs, the City uses the CDBG target area to track cases and costs specifically attributed to the target area and differentiate from the costs attributed to the remainder of the City. ADA accessibility and infrastructure improvement projects generally must be in the CDBG target area to receive CDBG funding.

The below map identifies the CDBG target area as of 2016.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	CDBG Target Area
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	This area includes many older neighborhoods in the City and is bounded by census tract perimeters, not neighborhoods.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Most of the housing and commercial structures in this area are older, at least 35 years of age, and many suffer from deferred maintenance.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This area was identified by CPD maps as more than 50% low-income
	<b>Identify the needs in this target area.</b>	Housing, Services, Public Facilities, Public Infrastructure
	<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>		

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The primary geography area identified for use in CDBG-funded activities is the CDBG target area, which is made up of census tracts in which more than 50% of households earn 80% of area median income (AMI) or less. The entire CDBG target area is located in the northern older section of the City of Rancho Cordova. Activities determined to have an area benefit must benefit areas where more than 50% of

households are low income. The City does fund services on a limited clientele basis in neighborhoods that are not more than 50% low income. In those areas, each client is provided with an intake sheet that includes household income and can be used to determine eligibility. All other activities are either targeted at presumed benefit groups, such as frail elderly or persons with disability, or benefit immediately adjacent low-income neighborhoods.



## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homelessness Prevention Homeless Housing Housing Preservation and Code Enforcement
	<b>Description</b>	New affordable housing units suitable for families, seniors, veterans, and low-income households.
	<b>Basis for Relative Priority</b>	There is significant need identified in the Needs Analysis for safe and decent affordable housing, particularly among large families, seniors, veterans facing homelessness, and persons currently living in substandard low-cost housing.
2	<b>Priority Need Name</b>	Acquisition & Rehabilitation
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children veterans Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	CDBG Target Area
	<b>Associated Goals</b>	Homelessness Prevention Housing Preservation Homeless Housing
	<b>Description</b>	Acquire and rehabilitate existing low-cost units, affordable units at risk of losing affordability, and public housing units at risk of conversion to market rate.
	<b>Basis for Relative Priority</b>	As discussed in the Needs Analysis, there is a significant need for safe and suitable affordable housing appropriate for persons at all phases of the life-cycle. Many of the existing lower cost units are sub-standard and may pose a health risk to sensitive population groups.
<b>3</b>	<b>Priority Need Name</b>	Homeless Shelter/Housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homelessness Prevention Homeless Housing
	<b>Description</b>	Transitional or emergency housing for homeless persons, families, and veterans.
	<b>Basis for Relative Priority</b>	There is a significant need throughout the Sacramento Area for Homeless housing - from emergency shelters, to transitional housing, to permanent supportive housing with programming to help re-integrate homeless persons and families. The increasing numbers of homeless persons and families in Rancho Cordova has elevated the problem to a highly visible priority.
4	<b>Priority Need Name</b>	Homelessness Prevention
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homelessness Prevention Housing Preservation Housing Preservation and Code Enforcement
	<b>Description</b>	Housing placement, counseling, and land-lord tenant mediation intended to help households currently housed stay in their housing whenever possible, and to identify and place households at risk of imminent homelessness into suitable housing units when necessary.
	<b>Basis for Relative Priority</b>	Ensuring that households who are currently housed remain housed whenever possible helps to keep families stable and can prevent a chain reaction of employment and educational disruption. Helping households at risk of imminent homelessness to find new housing before they are on the street can ensure that they do not end up with housing gaps that make finding new housing more difficult, and that can severely disrupt families, and employment and education stability.
5	<b>Priority Need Name</b>	Youth Services and Programming
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Families with Children Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Youth Services
	<b>Description</b>	After-School programming for youth, mentoring for at-risk youth, and job training for adolescents.
	<b>Basis for Relative Priority</b>	Throughout the public participation meetings and community surveys the need for after-school programs, youth services, and programs to help at-risk youth to avoid gangs, crime, and drugs was identified as a top priority, both with the City Council and the general public.
6	<b>Priority Need Name</b>	Senior Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Senior Services
	<b>Description</b>	Meal and nutrition services, in-home care services, caregiver respite services, and transportation assistance.

	<b>Basis for Relative Priority</b>	Senior Services were identified as a key priority in both the Community Needs survey and the public participation meetings. Seniors are generally on fixed incomes, and have little disposable funds to deal with emergencies or unforeseen problems, particularly involving housing and transportation. Resources that can help Seniors stretch incomes, and that can improve quality of life are priorities for the Rancho Cordova Community.
7	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	CDBG Target Area
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	Youth Center, Senior Center, Library, Neighborhood Centers, all located near the neighborhoods where needs are highest.
	<b>Basis for Relative Priority</b>	The City of Rancho Cordova has identified a Youth Center as a priority need for several years. The Rancho Cordova Senior Center is located at the southwestern edge of the city, and is difficult to impossible for the bulk of Rancho Cordova seniors, who live in the northern section of the City to access. The Rancho Cordova Library is located in adjacent unincorporated Sacramento County and is not geographically accessible to households with transportation challenges.
8	<b>Priority Need Name</b>	Public Infrastructure Improvements
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
<b>Geographic Areas Affected</b>	CDBG Target Area
<b>Associated Goals</b>	Public Infrastructure
<b>Description</b>	Streetlight installations and ADA improvements to public right-of way.
<b>Basis for Relative Priority</b>	Many of the older residential neighborhoods do not have streetlights and can be hazardous at night. Residents feel the lack of lights allows for vandalism and petty crime that would otherwise be deterred. Many of the sidewalks and public rights of way in the city are aged and do not meet current ADA standards. The City has a significant need for general infrastructure improvements.

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant Based Rental Assistance is provided through SHRA, and the City will continue to support SHRA in administering TBRA. The City does not receive sufficient CDBG funding to significantly impact the need for rental assistance. The most significant housing problem in the City is housing cost burden, and renters experience a severe housing cost burden at a rate that is significantly higher than homeowners.
TBRA for Non-Homeless Special Needs	Tenant Based Rental Assistance is provided through SHRA, and the City will continue to support SHRA in administering TBRA. The City does not receive sufficient CDBG funding to significantly impact the need for rental assistance. The City will focus CDBG services funding on programs that can benefit more residents.
New Unit Production	There is a significant need for both market-rate and affordable multi-family housing. The City will continue to encourage the development of market-rate multi-family housing through existing incentive programs. The City will pursue alternative grant and tax credit funds to the construction of new affordable multi-family housing. Should an affordable housing project require an infusion of funding for an activity that is CDBG eligible and that meets the City's Goals, CDBG may be considered as a one-time funding source.
Rehabilitation	The prevalence of older homes in the City has resulted in lower-cost housing with deferred maintenance problems, including both mobile homes single-family homes. The City has successfully funded single family rehabilitation programs out of other funds. However CDBG has been a vital funding source in addressing emergency repairs, particularly for mobile homes.
Acquisition, including preservation	While the foreclosure crisis that crippled the single-family housing market during the last Consolidated Planning cycle is mostly resolved in the Sacramento Area, there are still a number of substandard housing units. Low cost multi-family housing in the city is particularly problematic. Many complexes suffer from severe deferred maintenance problems, while the newly rehabilitated units are priced out of affordability for low-income households. The City has been very successful at forming partnerships and identifying other funding sources for affordable housing production and rehabilitation. Should an acquisition/preservation housing project require an infusion of funding for an activity that is CDBG eligible and that meets the City's Goals, CDBG may be considered as a one-time funding source.

**Table 49 – Influence of Market Conditions**





## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

During the 2011–2016 Consolidated Plan cycle, the City’s CDBG funding has been significantly reduced while the impacts from the economic recession and the collapse of the housing bubble has amplified need throughout the region. The City of Rancho Cordova has been successful at finding and applying for alternative funding sources to help meet affordable housing development needs. These sources have included tax credits, infrastructure infill grants, sustainable communities grants, veterans housing grants, and, for the single-family owner-occupied housing rehabilitation program that the City is currently completing, CalHome funding. The City has also pursued other state of California housing funds whenever they seemed appropriate.

The City made three applications for HOME funds through the state’s competitive funding program, but was unable to secure funding in all three attempts. While it would seem that the City has been successful at leveraging federal CDBG dollars, the City has also gone to lengths to not commingle funding sources. Instead, it has elected to use CDBG funds where the programs and projects will most benefit and be most compatible with the federal regulations, and to find other funding for projects where the inclusion of funds with federal obligations adds more cost than benefit.

The City does not currently receive any HOME, ESG, or other HUD funds directly from the federal government or from the state of California.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	559,369	0	0	559,369	2,000,000	The City of Rancho Cordova receives about %550,000 in CDBG each year. The City does not currently receive any program income. All prior year resources are committed to existing projects and programs, and will be fully expended.

**Table 50 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Federal funds require additional regulation, labor compliance standards, and administration that can add a significant cost burden to a new affordable housing project or a rehabilitation project. Unless the available funding is sufficient to offset the additional cost and labor burden inherent in Federal funds, it can actually be damaging to a project budget to include CDBG or HOME as funding sources in a project. For new construction and large scale rehabilitation of affordable housing, the City prefers to pursue funding that does not significantly increase the building cost, unless there is sufficient Federal funds to benefit the project bottom line. The CDBG allocation to the City of Rancho Cordova is not enough to add sufficient value to offset the increased costs for most of the City's affordable housing development efforts. Therefore the City focuses CDBG funding on projects that are either already burdened with the Federal reporting requirements, or projects where there is no other viable funding source and the project can be completed with the available CDBG funding.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City currently owns one property that remained with the City through the dissolution of redevelopment in 2011 and 2012. This property has been programmed to be used for the affordable senior housing project, the Horizons at New Rancho. The City also has a 98-year lease on 3.69 acres of land adjacent to the Volunteers of America (VOA) run Mather Community Campus on the decommissioned Mather Air Force Base. The land has been dedicated for the Mather Veterans Village project, which at completion will offer about 100 affordable units for homeless and disabled veterans and their families, and up to 60 transitional housing beds for homeless veterans with addictions or mental illnesses.

**Discussion**

The City intends to use CDBG funds to support programs and projects that can best benefit from the additional funding. As the City's CDBG allocation is very limited, the City plans to complete the more costly housing improvements and production through partnerships and the use of alternative funds.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Rancho Cordova	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

There are several strengths and gaps in the institutional delivery system. A primary strength is the good relationships that City staff have built with service providers in the community. Frequent communication allows staff to identify opportunities for leveraging or partnership that can improve and expand services. The City has also been flexible in assisting service providers with small amounts of discretionary funding to help good performing non-profits meet CDBG program needs that are not CDBG eligible costs.

A serious gap in the institutional delivery system is the fact that there are multiple other governmental agencies that complete projects and provide services, and there is frequently a lack of communication between these agencies, the City, and the non-profit service providers in the community. Sacramento County provides many of the health and human service/human assistance services in the region. The County also funds some non-profits to provide additional services. However, it can be very difficult to find out what resources are available in the County, and, due to a lack of funding and staff capacity, many of the County resources are stretched so thin that there is little assistance available. Similarly, the territory in the City is part of the Cordova Recreation and Park District. The City and the District have in the past had difficulty in communicating regarding programs, projects, and opportunities for partnerships that would be mutually beneficial.

In 2014 the City made an effort to bridge these gaps by getting service providers from both the non-profit sphere and the public agencies together in a series of meetings to explore a collective impact model of inter-agency communication and partnership. After several meetings, it was determined that without executive level support the model could not be successful. The City was in transition between City Managers, and the effort was shelved until the executive representatives could be brought to the table.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care			
Education	X		
Employment and Employment Training	X	X	
Healthcare		X	
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling		X	
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

There are two primary groups that provide services targeted to homeless persons in the Rancho Cordova community. The first is oriented toward veterans. The Mather Veterans Hospital provides health, mental health, some transportation, and other support services to veterans, including homeless veterans, in the region. The Mather Veterans Village, currently under construction, is designed and intended to increase the service capacity for homeless veterans, particularly those suffering from drug and alcohol addictions, chronic homelessness, and mental illnesses.

The second is the VOA operated Mather Community Campus, which is a transitional facility located at the former Mather Air Force Base, that provides life skills training, counseling and support, education, some drug and alcohol treatment, and transitional housing to formerly homeless persons, including families with children, veterans, and persons suffering from chronic homelessness. The VOA also operated the Adolpho Transitional Housing Program for former foster youth who have exited the foster

system. The Adolpho facility is adjacent to the Mather Community Campus. All of the VOA programs are accessed through the County's Department of Human Assistance and are not directly or immediately available to homeless persons in the City of Rancho Cordova.

The Rancho Cordova HART is another group that is working to assist homeless persons and families in the City. HART is a group of primarily faith-based community organizers that works to provide winter shelter, donation collections, and to provide food to homeless persons in Rancho Cordova.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Rancho Cordova HART has been increasing their presence and has improved their capacity to provide services to homeless persons in the City. They regularly communicate and coordinate with the City, and have support both from staff and the community. Their goals include addressing homelessness in the immediate community. Their presence is a growing strength in the efforts to address the needs of the homeless. However the gaps are significant.

Most of the homeless services funded by ESG, the Continuum of Care, and other funding sources that target homelessness are focused in either the City of Sacramento or in clusters in the unincorporated County of Sacramento. There are currently no homeless services funded by ESG or the Continuum of Care immediately available to homeless persons located in the City of Rancho Cordova. Homeless persons seeking services must be able to travel to where the services are available in order to receive help. This is a significant barrier for many homeless persons.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City is working with HART, the County of Sacramento, the Continuum of Care, and Sacramento Self Help Housing to evaluate the opportunities to bring more homeless services to Rancho Cordova. These may include a transitional housing facility, emergency shelter sites, emergency shelter vouchers, and other services and programs to help the homeless. The City is considering the viability of funding the capital component of a homelessness response project in partnership with a proven service provider that can address the ongoing operations.

The City is also sponsoring the Mather Veterans Resource Center, which when completed, will provide transitional housing to homeless veterans, as part of the Mather Community Campus.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homelessness Prevention	2016	2020	Affordable Housing Homeless Non-Homeless Special Needs		Affordable Housing Development Acquisition & Rehabilitation Homeless Shelter/Housing Homelessness Prevention	CDBG: \$100,000	Homelessness Prevention: 1000 Persons Assisted
2	Senior Services	2016	2020	Non-Homeless Special Needs		Senior Services	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
3	Youth Services	2016	2020	Non-Homeless Special Needs		Youth Services and Programming	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 700 Persons Assisted
4	Public Facilities	2016	2020	Non-Housing Community Development		Public Facilities	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
5	Public Infrastructure	2016	2020	Non-Housing Community Development		Public Infrastructure Improvements	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Housing Preservation	2016	2020	Affordable Housing		Acquisition & Rehabilitation Homelessness Prevention	CDBG: \$250,000	Homeowner Housing Rehabilitated: 30 Household Housing Unit
7	Homeless Housing	2016	2020	Homeless		Affordable Housing Development Acquisition & Rehabilitation Homeless Shelter/Housing	CDBG: \$100,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 6 Beds
8	Housing Preservation and Code Enforcement	2016	2020	Affordable Housing Non-Housing Community Development	CDBG Target Area	Affordable Housing Development Homelessness Prevention	CDBG: \$675,000	Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit

**Table 53 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Homelessness Prevention
	<b>Goal Description</b>	Housing Counseling, Tenant-Landlord Mediation, Housing Placement Services
2	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	Congregate and home-delivered meals for homebound seniors, respite services for caregivers, other senior services.

3	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	After-School programming, youth mentoring, job training, other services to assist at-risk youth.
4	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Senior Center, Youth Center, Neighborhood Center, Community Center
5	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	Streetlights, ADA sidewalk improvements, Traffic Signals, Crossing Signals, Crosswalks, ADA ramps to public right-of-way and public facilities, Sewer/Water/Utility improvements.
6	<b>Goal Name</b>	Housing Preservation
	<b>Goal Description</b>	Rental Housing Inspections & Code Enforcement in the CDBG target area, Emergency Repairs.
7	<b>Goal Name</b>	Homeless Housing
	<b>Goal Description</b>	Transitional Housing Facility, Emergency Shelter Facility, other housing directly available to homeless persons in the City.
8	<b>Goal Name</b>	Housing Preservation and Code Enforcement
	<b>Goal Description</b>	Code Enforcement and Rental Housing Inspections

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City is currently partnering with non-profit developers on three affordable housing projects. Two of these project will most likely be completed during the 2016-2020 Consolidated Plan period. The third may be completed, or may extend out past the five year plan. If the two most likely projects are completed as currently designed, they will include a total of 98 units available to low-income persons and households. All of the affordable housing projects currently in planning or construction will be managed by the non-profit developers, and will include

coordination with SHRA for vouchers and other rental subsidies. The City's role as development partner will conclude upon occupancy of the units.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Public Housing in the City of Rancho Cordova is owned and operated by the Sacramento Housing and Redevelopment Agency. The City cooperates with SHRA to encourage maintenance and occupancy, but has no direct impact on the accessibility of existing public housing or the development of new accessible housing. The City's building department does require that a minimum number of any new multi-family housing projects comply with ADA conversion requirements. However, SHRA has not indicated any interest in expanding public housing inventory in Rancho Cordova.

### **Activities to Increase Resident Involvements**

While the City of Rancho Cordova is dedicated to increasing community outreach and involving neighborhoods in the decision making process, the City does not plan to participate in any activities to increase resident involvement in SHRA owned and operated public housing unless specifically asked to by SHRA. SHRA does have resident involvement goals, and does outreach to improve Resident Involvement.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Potential constraints to housing development in Rancho Cordova vary by area, but generally includes infrastructure, residential development fees, land use controls, development standards, development and building permit application processing times, and resource preservation. On December 16, 2013, City Council adopted the 2013–2021 Housing Element update of the City's General Plan, which contains an analysis of some of these potential constraints. Following is a summary.

The City of Rancho Cordova Zoning Code is the guiding document for residential development policies. The policies establish and control the type, location, and density of residential development in Rancho Cordova. The zoning regulations serve to protect and promote the health, safety, and general welfare of the community residents and also implement the goals and policies of the General Plan. The land use designations established by the General Plan allow single-family and multi-family residential development. In addition to zoning and minimum lot sizes, the City of Rancho Cordova further controls residential development through development standards.

The City's parking requirements for residential projects are dependent on the housing type. Parking requirements may be reduced or negotiated through the entitlement process. Building setbacks, maximum height limits, and open space requirements are also compulsory for all housing developments in the city. The requirements are minimal and none of these requirements are considered to constrain development, as evidenced by the amount of housing development occurring in the city, and are used to ensure an aesthetically pleasing project that allows for recreational uses and open space areas. The City of Rancho Cordova recently adopted Design Guidelines that apply to all new development in the city and may apply to modifications within existing developments. The Design Guidelines do not pose a constraint on the development of housing in the City of Rancho Cordova but represent the City's guiding policies with respect to the quality of design expected for all projects in the city.

Overall, the Rancho Cordova residential development standards do not constrain the development of new housing or affordable housing. Significant constraints to the development of affordable housing are generally nongovernmental, including high land and construction costs, lack of gap financing for affordable projects, and a variety of other market factors.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City's 2013-2028 Housing Element of the General Plan identifies the restraints most frequently faced by affordable housing developers. Various interrelated factors may constrain the ability of the private and public sectors to provide adequate housing that meets the housing needs for all economic sectors of the community. These constraints can be divided into two categories: governmental and nongovernmental. Governmental constraints consist of land use controls, development standards, processing fees, development impact fees, code enforcement, site improvement costs, development

permit and approval processing, and provision for a variety of housing. Non-governmental constraints include land availability, environment issues, vacancy rates, NIMBY (not in my back yard) resistance, land cost, construction costs, and availability of financing.

The Rancho Cordova General Plan establishes policies that guide all new development, including any residential development. These policies, along with zoning regulations, control the amount and distribution of land allocated for different land uses in the City. The land use designations established by the General Plan that allow single-family and multi-family residential development and has identified sufficiently high and medium density zoned land to meet the Regional Housing Needs Allocation for multi-family housing, including low-income housing. The Housing Element and General Plan identify the design guidelines necessary for affordable housing development, analyzed them for consistency, and have determined that they do not constitute a barrier to the development of affordable housing. The City has streamlined the permitting process, and has worked closely with non-profit affordable housing developers to ensure that City codes and regulations do not become development impediments.

The primary barrier to affordable housing development is financing. While the City has been very successful at partnering with developers and working with multiple funding sources to finance affordable housing projects, there is always a need for more.

The City's Housing Element can be found here. <http://www.cityofranchocordova.org/home/showdocument?id=10014>

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City will partner with Rancho Cordova HART, SHRA, the County of Sacramento and other vested homeless shelter and services providers to help assess the needs of homeless in the community. The City does not directly receive any homelessness response funding outside of CDBG, and relies heavily on community assets like HART to help address the needs of local homeless. The City does work with Sacramento Self Help Housing to help with housing placement services for persons at risk of homelessness or who are currently homeless, however, Sacramento Self Help Housing predominantly provides permanent housing placement, whereas many homeless need interim and immediate help until permanent housing can be identified.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City is working with HART to identify winter shelter facilities for local homeless persons and families. Sacramento Self Help Housing has also inquired about potentially opening a transitional housing facility that could be available to local homeless persons and families. The Mather Veterans Resource Center will provide beds for homeless veterans, and is currently in predevelopment sponsored by the City. The Mather Community Campus provides transitional housing for 375 households, however entry into the program must work through the Continuum of Care and Sacramento County Department of Human Assistance.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The City will continue to cooperate with the VOA in the operations of the Mather Community Campus and adjacent Adolpho Youth housing programs that help homeless persons, families, and youth transition from homelessness to permanent housing, including life skills training, education and job training opportunities, and support for persons with addictions or mental illnesses. The Mather Veterans Village will continue in this vein with services for homeless veterans and veterans with a disability, addictions, and mental illnesses.

### **Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving**

**assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Sacramento Self Help Housing is a local non-profit that provides tenant-landlord mediation services to help prevent households from eviction from existing housing. They provide housing counseling and housing education programs to help tenants and landlords understand their legal rights and obligations and to help resolve conflicts before they result in displacement. And Sacramento Self Help Housing helps persons who are in imminent risk of homelessness to find suitable housing and prevent residents from developing gaps in their housing record.

The VOA's transitional housing facility at Mather Community Campus and the Adolpho Youth housing does provide housing for some persons being discharged from publicly funded institutions, particularly youth exiting the foster care system, however the need is always greater than the supply.

The Mather Veterans Village and Mather Veterans Resource Center will be available for homeless veterans discharged from the Mather Veterans Hospital.



## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

All of the City's owner-occupied housing rehabilitation and emergency repair programs will continue to address lead based paint hazards, including lead paint stabilization and removal when necessary. Any multi-family housing or public facility renovated with City funds will need to be tested for lead based paint, and have any paint hazards abated according to code. The City also posts information on the website and at City Hall that provides resources to contractors and developers that will be working on projects that may lead to lead poisoning from lead based paint or other lead based building components. The information can be found here: <http://www.cityofranchocordova.org/home/showdocument?id=4597>

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

In Sacramento County .2% of children under age 6 were identified as having blood lead levels at five micrograms or above per deciliter of blood. Use of lead based paint was discontinued in 1978, and homes built after 1978 are generally considered free from lead based paint hazards. Homes built before 1978 may have lead based paint, however if the home has been well maintained and painted surfaces have been repainted with newer lead free paints and there is no evidence of chipping paint in or around the home then the lead hazard is generally considered minimal unless there are plans to disturb painted surfaces, such a removal or replacement of windows, doors, or walls. Provided that homeowners and contractors are aware of lead based paint hazards and understand their liability when undertaking private home remodeling, the City's priority is to ensure that any publicly funded projects, including emergency repairs to owner-occupied housing for low-income households, include any and all lead based paint amelioration required to stabilize and seal or completely remove lead based painted surfaces.

### **How are the actions listed above integrated into housing policies and procedures?**

All of the City's housing rehabilitation and emergency repair programs include an evaluation for the presence of lead based paint. Homeowners and occupants are provided lead based paint information and education regardless of when their home was built. Homes built before 1978 are tested for lead based paint on any exposed surfaces, particularly if paint is chipping or if wood or plaster is exposed. The tests are completed by hazardous material experts, and the stabilization and sealing of the painted surface becomes a priority for the rehabilitation or emergency repair.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City's anti-poverty strategy is heavily reliant on regional cooperation, including support from SHRA and Sacramento County, as well as cooperation with non-profit service providers and partner agencies. As housing is usually the highest single expense facing impoverished families, the City will continue to explore avenues to build new and rehabilitate existing affordable housing. The Folsom Cordova Community Partnership is currently partnering with Sacramento Employment Training Agency to develop job training programs for low-income and single parent families, including focusing on skills currently in high demand locally. The Los Rios Community College District opened a brand new satellite campus in central Rancho Cordova, and offers both education and job training courses.

The City is always looking for opportunities to partner and leverage programs and service providers to build service capacity and improve the depth of available resources. However the cycle of poverty is difficult to break, and the City needs support from SHRA, Sacramento Steps Forward, and Sacramento County, who control the bulk of social services funding, to help stop poverty in the region.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Housing Cost Burden and Severe Housing Cost Burden were identified as the most common housing problems facing impoverished households in the City. New and rehabilitated affordable housing with regulatory agreements and rents affordable to households making 50% or less of AMI are vital in addressing the problem of poverty. The City in partnership with Mercy Housing has almost completed the first phase of the Mather Veterans Village project, which will provide 50 units affordable to very-and extremely-low income veterans and their families. The third phase of the Mather Veterans Village project will include up to 50 additional affordable housing units. The City is also working to identify funding for the Horizons at New Rancho projects, which will provide 48 age restricted senior units to households making less than 80% AMI, with several units dedicated to very low- and extremely low-income senior households.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City of Rancho Cordova has developed a monitoring system to ensure that the activities and programs funded with CDBG or other HUD funds are managed in accordance with the federal monitoring requirements of 24 CFR 570.501(V) and 24 CFR 85.40 and all other applicable laws, regulations, policies, and sound management and accounting practices. The objectives of monitoring are:

- To assure that subrecipients are carrying out their program/project as described;
- To assure that subrecipients are implementing the program/project in a timely manner;
- To assure that subrecipients are assessing costs to the program/project which are eligible under CDBG regulations and the contract;
- To assure that subrecipients are conforming with other applicable laws, regulations, and terms of the agreement;
- To assure that the program/project is operating in a manner that minimizes the opportunity for fraud, waste, and mismanagement;
- To assure that subrecipients have the capacity to carry out the approved project/program; and
- To assure that subrecipients are carrying out their program/project as described.

The City requires quarterly reports from all service providers that include progress to date against their activity goal, justification of costs, and records of all expenses. Capital projects are required to confirm receipt of all applicable Minority Based Enterprise and Women Based Enterprise certifications, as well as confirm understanding of Davis Bacon labor regulations. Subrecipients and capital projects are monitored, either remotely or on site, at least once during the program year. Subrecipients are encouraged to view the City as a technical assistance resource and to present potential problems early and openly to assist with timely resolution. Activities that do not perform as well as expected are reviewed and analyzed to identify causes for poor performance and areas for improvement. Frequent communication, and additional technical assistance for first time subrecipients has helped to make the CDBG program one of the most successful grant funded programs in the City.

Subrecipients and service providers are invited to make presentations to City Council during the adoption of the Consolidated Annual Performance Evaluation Report to discuss their successes, challenges, and opportunities and to encourage ongoing public participation and transparency in the publicly funded programs.

# Expected Resources

## AP-15 Expected Resources – 91.220(c)(1,2)

### Introduction

During the 2011–2016 Consolidated Plan cycle, the City’s CDBG funding has been significantly reduced while the impacts from the economic recession and the collapse of the housing bubble has amplified need throughout the region. The City of Rancho Cordova has been successful at finding and applying for alternative funding sources to help meet affordable housing development needs. These sources have included tax credits, infrastructure infill grants, sustainable communities grants, veterans housing grants, and, for the single-family owner-occupied housing rehabilitation program that the City is currently completing, CalHome funding. The City has also pursued other state of California housing funds whenever they seemed appropriate.

The City made three applications for HOME funds through the state’s competitive funding program, but was unable to secure funding in all three attempts. While it would seem that the City has been successful at leveraging federal CDBG dollars, the City has also gone to lengths to not commingle funding sources. Instead, it has elected to use CDBG funds where the programs and projects will most benefit and be most compatible with the federal regulations, and to find other funding for projects where the inclusion of funds with federal obligations adds more cost than benefit.

The City does not currently receive any HOME, ESG, or other HUD funds directly from the federal government or from the state of California.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
			\$	\$	\$	\$	\$	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	559,369	0	0	559,369	2,000,000	The City of Rancho Cordova receives about %550,000 in CDBG each year. The City does not currently receive any program income. All prior year resources are committed to existing projects and programs, and will be fully expended.

Table 54 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Federal funds require additional regulation, labor compliance standards, and administration that can add a significant cost burden to a new affordable housing project or a rehabilitation project. Unless the available funding is sufficient to offset the additional cost and labor burden inherent in Federal funds, it can actually be damaging to a project budget to include CDBG or HOME as funding sources in a project. For new construction and large scale rehabilitation of affordable housing, the City prefers to pursue funding that does not significantly increase the building cost, unless there is sufficient Federal funds to benefit the project bottom line. The CDBG allocation to the City of Rancho Cordova is not enough to add sufficient value to offset the increased costs for most of the City's affordable housing development efforts. Therefore the City focuses CDBG funding on projects that are either already burdened with the Federal reporting requirements, or projects where there is no other viable funding source and the project can be completed with the available CDBG funding.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City currently owns one property that remained with the City through the dissolution of redevelopment in 2011 and 2012. This property has been programmed to be used for the affordable senior housing project, the Horizons at New Rancho. The City also has a 98-year lease on 3.69 acres of land adjacent to the Volunteers of America (VOA) run Mather Community Campus on the decommissioned Mather Air Force Base. The land has been dedicated for the Mather Veterans Village project, which at completion will offer about 100 affordable units for homeless and disabled veterans and their families, and up to 60 transitional housing beds for homeless veterans with addictions or mental illnesses.

**Discussion**

The City intends to use CDBG funds to support programs and projects that can best benefit from the additional funding. As the City's CDBG allocation is very limited, the City plans to complete the more costly housing improvements and production through partnerships and the use of alternative funds.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Youth Services	2016	2020	Non-Homeless Special Needs		Youth Services and Programming	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
2	Housing Preservation and Code Enforcement	2016	2020	Affordable Housing Non-Housing Community Development	CDBG Target Area	Homelessness Prevention	CDBG: \$140,000	Housing Code Enforcement/Foreclosed Property Care: 1600 Household Housing Unit
3	Public Infrastructure	2016	2020	Non-Housing Community Development	CDBG Target Area	Public Infrastructure Improvements	CDBG: \$100,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6000 Households Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Facilities	2016	2020	Non-Housing Community Development		Public Facilities	CDBG: \$23,590	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 35000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6000 Households Assisted
5	Senior Services	2016	2020	Non-Homeless Special Needs		Senior Services	CDBG: \$41,405	Public service activities other than Low/Moderate Income Housing Benefit: 180 Persons Assisted
6	Homelessness Prevention	2016	2020	Affordable Housing Homeless Non-Homeless Special Needs		Homelessness Prevention	CDBG: \$20,000	Homelessness Prevention: 360 Persons Assisted
7	Housing Preservation	2016	2020	Affordable Housing		Homelessness Prevention	CDBG: \$100,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Table 55 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	The Group Mentoring Initiative, operated by the Folsom Cordova Community Partnership (FCCP), is a program that facilitates one-on-one mentoring for at-risk and disadvantaged youth. The program uses a multi-faceted mentoring and activity-based curriculum to encourage youth to stay away from socially disadvantageous activities and to pursue education and active community engagement.
2	<b>Goal Name</b>	Housing Preservation and Code Enforcement
	<b>Goal Description</b>	<p>The rental housing inspection program is an area benefit activity wherein CDBG is partially funding the salary and benefits for 1 FTE code enforcement officer whose duties will include inspecting rental units within the CDBG target area. The City has many rental units which, due to general age and deferred maintenance, are out of compliance with applicable codes. This program, in coordination with private investment by property owners, will arrest the decline of the area by requiring landlords to improve their properties to meet state health and safety standards and City Municipal Code standards.</p> <p>The code enforcement program is also an area benefit activity wherein CDBG is partially funding the salary and benefits for 1 FTE code enforcement officer whose responsibilities will include responding to code enforcement complaints and proactively enforcing City's Municipal Code and state health and safety code in single family homes and businesses in the CDBG target area to enforce reduction of blighted conditions.</p>
3	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	The City plans to dedicate \$100,000 in CDBG funds to its Public Works Department for the Pedestrian Improvement Program, which will allow for continued development and improvement of annual sidewalk repair and gap completion projects that provide safety and consistency in the existing pedestrian network. These improvements may include the installation of wheelchair ramps, crosswalks, and damaged sidewalk repairs.
4	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	<p>The project would construct two new accessible parking spaces with a van accessible aisle and an accessible concrete walkway. The project includes two exterior interpretive signs to illustrate the barn's teaching curriculum and to describe the barn's occupants.</p> <p>The education barn at Hagan Community Park was originally preserved and donated to the Park District by the Rancho Cordova Rotary Club. The mission statement and core values of the barn is to enrich and develop youth, by encouraging a sense of community and work ethic through the education of ethical and humane treatment of animals and the web of life.</p>

5	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	<p>Respite C.L.U.B. is a service provided by the Cordova Neighborhood Church. The C.L.U.B., which has received CDBG funding in past years, provides affordable, senior respite day care service to seniors with severe memory loss. The program provides a much-needed service to seniors in the community, while also providing respite to individual caregivers (family members) who might otherwise need to pursue permanent living facilities for the seniors they care for.</p> <p>The Senior Nutrition Services program, Meals on Wheels (MOW), provides homebound seniors with hot meals or frozen heat-and-serve meals, and provides lunch to seniors at the Cordova Senior Center. MOW has received CDBG funding in previous program years, and provides a valued service to the City's senior population.</p>

6	<b>Goal Name</b>	Homelessness Prevention
	<b>Goal Description</b>	<p>Renters Helpline &amp; Housing Counseling: Sacramento Self-Help Housing, Inc. provides counseling and housing referrals to homeless and near-homeless individuals and households. With funding, the organization plans to continue operating in the City's primary low-income service center, the Rancho Cordova Neighborhood Center. In addition to providing counseling services, the organization will continue to provide services for the Renter's Helpline tenant-landlord counseling, case management, and fair housing referrals. The proposed funding amount accounts for these additional services.</p> <p>Rebuilding Together Sacramento: The Roof Rehab &amp; Repair Program will directly benefit the residents in the 5-10 homes served. Typically there is an average of 1.5 individuals in each home equating to 12-17 residents. The populations that will benefit from roof services are low-income homeowners who are elderly, disabled or families with children. Typically 90% of Rebuilding Together Sacramento's services are for homeowners who are elderly and/or disabled. Families with children are served when there is a compelling need. The roof will increase the health and safety of the occupants and the value of the home.</p> <p>Fair Housing: The City is working with Sacramento Self-Help Housing to provide tenant-landlord counseling, case management, and fair housing referrals. The City has also established a Renters Helpline, which serves as a collaborative approach between Sacramento Self-Help Housing (SSHH), the Rental Housing Association and Project Sentinel to provide a telephone hotline, tenant education and housing assistance, and mediation services for Rancho Cordova residents in a housing crisis or dispute. The Renters Helpline team deals directly with concerns about landlord-tenant disputes while fair housing issues are identified and referred to Project Sentinel. The goals of the collaborative team are to reduce housing discrimination, promote public awareness of fair housing laws and rights and assist persons with disabilities.</p>
7	<b>Goal Name</b>	Housing Preservation
	<b>Goal Description</b>	<p>The Roof Rehab &amp; Repair Program will directly benefit the residents in the 5-10 homes served. Typically there is an average of 1.5 individuals in each home equating to 12-17 residents. The populations that will benefit from roof services are low-income homeowners who are elderly, disabled or families with children. Typically 90% of Rebuilding Together Sacramento's services are for homeowners who are elderly and/or disabled. Families with children are served when there is a compelling need. The roof will increase the health and safety of the occupants and the value of the home.</p>



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Rancho Cordova will be allocated approximately \$550,000 in CDBG funding for the 2016-2017 program year. While some residents in the City may live in Section 8 properties or use Housing Choice Vouchers (formerly Section 8), these programs are managed by the local public housing authority, Sacramento Housing and Redevelopment Agency (SHRA). The City supports private developers in their applications for low-income housing tax credits, when possible, but does not manage or administer affordable housing.

The City chose to emphasize increased access to public facilities, continued funding for health and safety improvements to residents’ homes, and continued funding of public services activities with its CDBG funding, as there are relatively few other sources of funding available to finance these activities. Within public services, the City gave a high priority to activities serving seniors and youth, as well as providing fair housing support, education, and service efforts in the community.

The table below provides a list of the activities to be undertaken during the 2016-2017 program year. All activities are anticipated to be completed during the program year (July 1, 2016 to June 30, 2017). More detailed descriptions of activities follow the table.

#### Projects

#	Project Name
1	Public Infrastructure Improvements
2	Rental Housing Inspection Program
3	Code Enforcement
4	Accessibility Improvements to Hagan Community Park Educational Barn
5	RebuildingTogether Sacramento - Roof Rehab
6	Group Mentoring Initiative
7	Senior Nutrition Program (Meals on Wheels)
8	Sacramento Self-Help Housing - Housing Counseling
9	Sacramento Self-Help Housing - Tenant/Landlord Mediation (Renters Helpline)
10	Respite Club
11	Fair Housing Services
12	Planning & Administration

**Table 56 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Priorities are allocated first by need, second by the availability of sufficient resources to allow for a successful program or project, third by the availability of local service providers to respond to the needs. The primary obstacle to addressing underserved needs is a shortage of resources - primarily funding.

**AP-38 Project Summary**  
**Project Summary Information**



<b>1</b>	<b>Project Name</b>	Public Infrastructure Improvements
	<b>Target Area</b>	CDBG Target Area
	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Public Infrastructure Improvements
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Improvements to the right-of-way, including ADA improvements, street-light improvements, and other safety and security improvements.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 6000 families of all types, ages, and compositions will benefit from improved access to the public right-of-way, safer sidewalks, and ADA improved ramps.
	<b>Location Description</b>	In the CDBG Target Area
	<b>Planned Activities</b>	ADA approved ramps installed at multiple intersections.
<b>2</b>	<b>Project Name</b>	Rental Housing Inspection Program
	<b>Target Area</b>	CDBG Target Area
	<b>Goals Supported</b>	Housing Preservation and Code Enforcement
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Inspect rental units in CDBG target areas to find and correct code violations.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	800 rental units inspected
	<b>Location Description</b>	CDBG Target Area

	<b>Planned Activities</b>	The rental housing inspection program is an area benefit activity wherein CDBG is partially funding the salary and benefits for 1 FTE code enforcement officer whose duties will include inspecting rental units within the CDBG target area (see Figure 1). The City has many rental units which, due to general age and deferred maintenance, are out of compliance with applicable codes. This program, in coordination with private investment by property owners, will arrest the decline of the area by requiring landlords to improve their properties to meet state health and safety standards and City Municipal Code standards.
<b>3</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	CDBG Target Area
	<b>Goals Supported</b>	Housing Preservation and Code Enforcement
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Provide code enforcement services in CDBG target areas.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	800 units
	<b>Location Description</b>	CDBG Target Area
	<b>Planned Activities</b>	The code enforcement program is also an area benefit activity wherein CDBG is partially funding the salary and benefits for 1 FTE code enforcement officer whose responsibilities will include responding to code enforcement complaints and proactively enforcing City's Municipal Code and state health and safety code in single family homes and businesses in the CDBG target area to enforce reduction of blighted conditions.
<b>4</b>	<b>Project Name</b>	Accessibility Improvements to Hagan Community Park Educational Barn
	<b>Target Area</b>	CDBG Target Area
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$23,590
	<b>Description</b>	Sidewalk accessibility and two accessible spaces w/van aisle
	<b>Target Date</b>	6/30/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Community-wide benefit - all 69,000 residents of Rancho Cordova
	<b>Location Description</b>	2197 Chase Dr, Rancho Cordova, CA 95670
	<b>Planned Activities</b>	<p>Locatd within the CDBG target area, the project would construct two new accessible parking spaces with a van accessible aisle and an accessible concrete walkway. The project includes two exterior interpretive signs to illustrate the barn’s teaching curriculum and to describe the barn’s occupants.</p> <p>The education barn at Hagan Community Park was originally preserved and donated to the Park District by the Rancho Cordova Rotary Club. The mission statement and core values of the barn is to enrich and develop youth, by encouraging a sense of community and work ethic through the education of ethical and humane treatment of animals and the web of life.</p>
5	<b>Project Name</b>	RebuildingTogether Sacramento - Roof Rehab
	<b>Target Area</b>	CDBG Target Area
	<b>Goals Supported</b>	Housing Preservation and Code Enforcement
	<b>Needs Addressed</b>	Affordable Housing Development Acquisition & Rehabilitation
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Roof Rehab & Repair Program
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Roof Rehab & Repair Program will directly benefit the residents in the 8-12 homes served. Typically there is an average of 1.5 individuals in each home equating to 12-17 residents.
	<b>Location Description</b>	Various Locations

	<b>Planned Activities</b>	The program will provide roof repairs to low-income households throughout the CDBG target area. The populations that will benefit from roof services are low-income homeowners who are elderly, disabled or families with children. Typically 90% of Rebuilding Together Sacramento's services are for homeowners who are elderly and/or disabled. Families with children are served when there is a compelling need. The roof will increase the health and safety of the occupants and the value of the home.
<b>6</b>	<b>Project Name</b>	Group Mentoring Initiative
	<b>Target Area</b>	
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Youth Services and Programming
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Provide youth support and improve community involvement through intensive one-on-one youth mentoring.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 Youth
	<b>Location Description</b>	At various sites in the Folsom Cordova Unified School District.
	<b>Planned Activities</b>	The Group Mentoring Initiative, operated by the Folsom Cordova Community Partnership (FCCP), is a program that facilitates one-on-one mentoring for at-risk and disadvantaged youth. The program uses a multi-faceted mentoring and activity-based curriculum to encourage youth to stay away from socially disadvantageous activities and to pursue education and active community engagement.
<b>7</b>	<b>Project Name</b>	Senior Nutrition Program (Meals on Wheels)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$31,405
	<b>Description</b>	Provide homebound seniors with hot meals or frozen heat-and-serve meals and provide lunch to seniors at the Cordova Senior Center.
	<b>Target Date</b>	6/30/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	150 seniors provided with meals
	<b>Location Description</b>	Congregate meals will be provided to seniors at the Cordova Senior Center on Routier Road. Homebound seniors will be provided meals at their various homes.
	<b>Planned Activities</b>	The MoW program provides group meals for seniors at the Cordova Senior Center on Routier Road. Meals are heated on the premises and served cafeteria style. Homebound seniors receive either heated or frozen meals from volunteer drivers, that can be eaten at home. The volunteers also perform welfare checks on homebound seniors and can alert medical teams if necessary.
<b>8</b>	<b>Project Name</b>	Sacramento Self-Help Housing - Housing Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness Prevention Housing Preservation
	<b>Needs Addressed</b>	Homeless Shelter/Housing Homelessness Prevention
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Provide housing counseling and support services to residents who are at risk of homelessness, or who are already homeless, to aid them in securing stable housing.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	150 individuals will benefit from housing counseling.
	<b>Location Description</b>	Services are provided over a call-in helpline, at Folsom Cordova Community Partnership headquarters on Coloma Rd in Rancho Cordova, and at Sacramento Self Help's headquarters in South Sacramento.
<b>Planned Activities</b>	Provide housing services to residents who are in at risk of homelessness, or who are already homeless, to aid them in securing stable housing. Including housing counseling, housing placement, and housing education.	

9	<b>Project Name</b>	Sacramento Self-Help Housing - Tenant/Landlord Mediation (Renters Helpline)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness Prevention
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	:
	<b>Description</b>	Responds to requests from Rancho Cordova residents who are in danger of becoming homeless due to conflicts with their landlord or property manager and are seeking assistance.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	180 households provided services via Renters Helpline
	<b>Location Description</b>	Services are provided over a call-in helpline, at a remote office in the Folsom Cordova Community Partnership headquarters on Coloma Road, and at the Sacramento Self Help headquarters in South Sacramento.
<b>Planned Activities</b>	Responds to requests from Rancho Cordova residents who are in danger of becoming homeless due to conflicts with their landlord or property manager and are seeking assistance. Provides mediation and negotiation services to low-income residents to help them keep their existing housing and to prevent unnecessary displacement.	
10	<b>Project Name</b>	Respite Club
	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Provides senior respite day care services to seniors with severe memory loss.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	29 seniors provided day care services

	<b>Location Description</b>	Cordova Neighborhood Church - 10600 Coloma Rd, Rancho Cordova, CA 95670
	<b>Planned Activities</b>	Provides respite for caregivers of seniors suffering from memory and mobility problems by providing day care services to seniors with severe memory loss.
<b>11</b>	<b>Project Name</b>	Fair Housing Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness Prevention Housing Preservation
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$16,000
	<b>Description</b>	Provide fair housing services to residents by responding to inquiries of illegal housing discrimination and investigating discrimination complaints.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 households provided assistance through information and referral or consultation.  Investigate a minimum of 10 complaints or audits of potentially discriminatory housing.  Outreach and education for housing providers, social service agencies, and the public.
	<b>Location Description</b>	Services are provided over a call-in helpline, in person at a remote office located at the Folsom Cordova Community Partnership headquarters on Coloma Road in Rancho Cordova, and at the Sacramento Self Help headquarters in South Sacramento. Services are also provided on site for residents unable to leave their house.
<b>Planned Activities</b>	Provide fair housing services to residents by responding to inquiries of illegal housing discrimination and investigating discrimination complaints. (Funding note. \$2,500 of Public Services funds will be used for Fair Housing Support Services. An additional 13,500 from Administration funds will be used to supplement the fair housing costs.)	
<b>12</b>	<b>Project Name</b>	Planning & Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	

<b>Funding</b>	CDBG: \$111,874
<b>Description</b>	Provide general administration of the CDBG program, including all planning and reporting activities.
<b>Target Date</b>	6/30/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG Program Administration
<b>Location Description</b>	2729 Prospect Park Dr. Rancho Cordova CA, 95670
<b>Planned Activities</b>	Provide general administration of the CDBG program, including all planning and reporting activities.



## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Geographic distribution of activities is widely varied, but most take place in or near low- and moderate-income areas. The location of an activity largely depends on the type of activity. Some of the City’s 2016-17 activities, such as Meals on Wheels and housing counseling, are offered to residents throughout the entire City. A map of the CDBG Target Area for the program year 2016-17 will be uploaded.

The Rental Housing Inspection Program and Code Enforcement activities funded by CDBG will take place in the City’s designated CDBG Target Areas . The investment of other public and private funds in these areas will provide a comprehensive approach to revitalization.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CDBG Target Area	50

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Two activities are prioritized in the CDBG Target Area. They are the Rental Housing Inspection Program and the Code Enforcement Program. These activities use a geographic boundary to track how many units are inspected, new cases opened, violations cleared, and staff hours are spent in addressing housing problems in the CDBG Target Area.

### **Discussion**

The City of Rancho Cordova strives to make all of its programs and activities available to eligible low- and moderate-income residents regardless of sex, race, religious affiliation, or disability. As a result, many programs, including senior services, youth services, and housing counseling will be available to residents citywide. Significant additional funding will also be used in the low- and moderate-income areas, as needed. As much of the existing City is in the CDBG target area, providing capital infrastructure improvements and housing preservation services in the CDBG target area allows for a significant portion of the City to receive improvements. Similar services are provided to neighborhoods outside the target area and are funded via other funding sources.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City plans to use alternative funds for all of the affordable housing development projects currently in process. The City does not receive sufficient CDBG funds to validate using CDBG on the larger affordable housing development projects. The goals below reflect the annual services and capital assistance expectations for the 2016-2017 program year.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	330
Special-Needs	239
Total	569

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

While the City does not operate any transitional housing facilities, it does cooperate with the County of Sacramento's Continuum of Care. The City is also home to one of the larger transitional housing facilities in the area located at the Mather Community Campus. The City's plan for the 2016-17 program year is to continue cooperating and actively engaging the County of Sacramento in its attention to homeless issues. These issues also include chronic homelessness and near homelessness. The City of Rancho Cordova also contracts with Sacramento Self-Help Housing to provide housing counseling and homelessness prevention to Rancho Cordova residents. Sacramento Self-Help Housing is accessible to Rancho Cordova residents via the internet, by telephone, and by walk-in appointment at their Rancho Cordova office.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

While some residents in the City may live in Section 8 properties or use Housing Choice Vouchers (formerly Section 8), these programs are managed by the local public housing authority, Sacramento Housing and Redevelopment Agency (SHRA).

### **Actions planned during the next year to address the needs to public housing**

SHRA operates independently of the City of Rancho Cordova and is a CDBG, HOME, and ESG entitlement, and will address its plans to meet the needs for public housing in its next Consolidated Plan.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

While the City of Rancho Cordova is dedicated to increasing community outreach and involving neighborhoods in the decision-making process, the City does not plan to participate in any activities to increase resident involvement in SHRA-owned and -operated public housing unless specifically asked to by SHRA. SHRA does have resident involvement goals, and does outreach to improve resident involvement.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

SHRA has a Satisfactory Participation Score with HUD

### **Discussion**

While the City does not operate any public housing, staff are working with SHRA to help address regional housing issues, including working on a regional Assessment of Fair Housing for 2017.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City's strategy related to the needs of the homeless, those at risk of homelessness, and other special needs populations involves funding a variety of supportive services offered locally or regionally to Rancho Cordova residents. Currently, Rancho Cordova is home to the Mather Community Campus, a major supportive housing facility for formerly homeless individuals, but all of our resources have very limited capacity. As identified in the 2016-2021 Consolidated Plan, the City's goal is to encourage a system of collaborative supportive services, located in the City, to allow for accessibility for residents. The City is seeking additional funding for programs and services aimed directly at assisting its homeless and special needs populations, as levels of CDBG funding appear to be in decline.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City's strategy related to the needs of the homeless, those at risk of homelessness, and other special needs populations involves funding a variety of supportive services offered locally or regionally to Rancho Cordova residents. The City is currently exploring contracting for services with Sacramento Steps Forward for dedicated homeless navigator. Homeless outreach navigators work directly with individuals experiencing homelessness. In addition, outreach teams collaborate and share expertise and information to ensure that each client is

receiving the services they need and being assisted toward housing.

Currently, Rancho Cordova is home to the Mather Community Campus, a major supportive housing facility for formerly homeless individuals, but all of our resources have very limited capacity. As identified in the 2016-2020 Consolidated Plan, the City's goal is to encourage a system of collaborative supportive services, located in the City, to allow for accessibility for residents. The City is seeking additional funding for programs and services aimed directly at assisting its homeless and special needs populations, as levels of CDBG funding appear to be in decline. For the 2016-17 program year, programs aimed at homeless and other special needs populations include:

- Homeless and family assistance to locate temporary or permanent housing, provided by Sacramento Self-Help Housing;
- Senior services, provided by Meals on Wheels and Cordova Neighborhood Church's Respite C.L.U.B.; and
- Youth services, provided by the Folsom Cordova Community Partnership.

Additionally, Sacramento Self-Help Housing, Inc. provides counseling and housing referrals to homeless

and near-homeless individuals and households. With funding, the organization plans to continue operating in the City's primary low-income service center, the Rancho Cordova Neighborhood Center. In addition to providing counseling services, the organization will continue to provide tenant-landlord counseling, case management, and fair housing referrals.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

While the City does not operate any transitional housing facilities, it does cooperate with the County of Sacramento's Continuum of Care. The City is also home to one of the larger transitional housing facilities in the area located at the Mather Community Campus. The City's plan for the 2016-17 program year is to continue cooperating and actively engaging the County of Sacramento in its attention to homeless issues. These issues also include chronic homelessness and near homelessness. The City of Rancho Cordova also contracts with Sacramento Self-Help Housing to provide housing counseling and homelessness prevention to Rancho Cordova residents. Sacramento Self-Help Housing is accessible to Rancho Cordova residents via the internet, by telephone, and by walk-in appointment at their Rancho Cordova office.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Further, the City in collaboration with the Veterans Affairs Hospital, Veterans Resource Center of America, Sacramento County, and Mercy Housing California, is actively pursuing the development of approximately 60 transitional housing opportunities for homeless and disabled veterans and 100 units of permanent supportive housing as part of the Mather Veterans Village development project. Furthermore, the Reinvestment and Housing Opportunities is in the process of developing affordable senior rental housing in the CDBG target area. The first phase of the project (50 permanent supportive housing units) has received funding from 9% tax credits (approximately \$ 13.3 million) rather than CDBG. Construction formally began in December 2014. Finally, the City's adopted Housing Element also identifies strategies to remove potential constraints to housing for persons with disabilities. These strategies include:

H.3.3 – Provide housing for the special needs populations, including housing accessible for persons with disabilities (including veterans as a primary target group), large households, homeless individuals, and single-parents households.

These programs have been used to help low- and moderate-income disabled home-owners to address

health and safety issues and to improve accessibility in their homes.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

While there are several constraints to meeting the needs of target-income residents, the primary obstacle is the lack of available resources for services within the City's boundaries. Many services are located in the City of Sacramento or the County of Sacramento unincorporated areas that are not convenient for the residents of Rancho Cordova. Additionally, those services located locally often do not have sufficient capacity to meet current needs and the City does not have sufficient resources to help those local service providers to build that capacity.

The City plans to use its CDBG funds to promote the local provision of services for low- and moderate-income residents in Rancho Cordova. Furthermore, the City will also encourage area service providers to offer services in the community. In the 2016-17 program year, several organizations (including Sacramento Self-Help Housing, Cordova Neighborhood Church, and Folsom Cordova Community Partnership) are expected to provide services within Rancho Cordova.

Additionally, Sacramento Self-Help Housing, Inc. provides counseling and housing referrals to homeless and near-homeless individuals and households. With funding, the organization plans to continue operating in the City's primary low-income service center, the Rancho Cordova Neighborhood Center. In addition to providing counseling services, the organization will continue to provide tenant-landlord counseling, case management, and fair housing referrals. The proposed funding amount accounts for these additional services.

## **Discussion**

The City works closely with partners to address as many housing and homeless needs as possible with existing resources, and staff work to develop new partnerships and opportunities for additional funding whenever possible.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

While there are several constraints to meeting the needs of target-income residents, the primary obstacle is the lack of available resources for services within the City's boundaries. Many services are located in the City of Sacramento or the County of Sacramento unincorporated areas that are not convenient for the residents of Rancho Cordova. Additionally, those services located locally often do not have sufficient capacity to meet current needs and the City does not have sufficient resources to help those local service providers to build that capacity.

The City plans to use its CDBG funds to promote the local provision of services for low- and moderate-income residents in Rancho Cordova. Furthermore, the City will also encourage area service providers to offer services in the community. In the 2016-17 program year, several organizations (including Sacramento Self-Help Housing, Cordova Neighborhood Church, and Folsom Cordova Community Partnership) are expected to provide services within Rancho Cordova.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City is undertaking a number of actions to reduce potential barriers and constraints to affordable housing as well as housing for special needs populations. These include identifying funds in support of affordable housing development, as well as offering fee reductions, regulatory incentives, density incentives, and the operation of a home rehabilitation and repair programs, as well as several other options. These also include the actions and policies listed above, and can be found with additional detail in the City's 2013-2021 Housing Element.

### **Discussion:**

The City's 2013-2021 Housing Element provides a thorough analysis of governmental and regulatory barriers to affordable housing. The City has been aggressive in pursuing affordable housing development opportunities, and has mitigated or eliminated almost all regulatory barriers as effectively as possible.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The Community Development Department will be responsible for the management, implementation, and monitoring of the Consolidated Plan documents, including the Action Plan.

City staff will administer the programs and activities funded with CDBG funds. These staff members will work with the individual City divisions, such as Public Works, as well as partner districts, such as Folsom Cordova Unified School District, to develop procedures and coordinate the administration of programs that will be carried out by these divisions. Designated staff will also work closely with the providers of CDBG-funded services and programs that are not carried out by the City.

While there are several constraints to meeting the needs of target-income residents, the primary obstacle is the lack of available resources for services within the City's boundaries.

### **Actions planned to address obstacles to meeting underserved needs**

The City will continue its work with neighboring jurisdictions, such as the County of Sacramento, City of Sacramento, City of Citrus Heights, City of Elk Grove, and other surrounding jurisdictions, and the Sacramento Housing and Redevelopment Agency and SACOG, to address the regional issues that affect the needs of target-income persons as well as special needs populations. The City intends to reinvigorate the regional CDBG working group to help streamline reporting and monitoring requirements for local service providers that operate within all/some of the jurisdictions. The goal in this effort is to reduce the burden of providing services within each jurisdiction with CDBG funding. The City also intends to work directly with service providers and local, state, and federal agencies (e.g., HUD and HCD).

The City also plans to use its CDBG funds to promote the local provision of services for low- and moderate-income residents in Rancho Cordova. Furthermore, the City will also encourage area service providers to offer services in the community. In the 2015-16 program year, several organizations (including Sacramento Self-Help Housing, Cordova Neighborhood Church, and Folsom Cordova Community Partnership) are expected to provide services within Rancho Cordova.

### **Actions planned to foster and maintain affordable housing**

There are ten public housing apartment complexes or single family homes that include some of the 747 affordable housing units in Rancho Cordova. Some of these units are administered by Sacramento Housing and Redevelopment Agency (SHRA), which serves as the public housing authority for Sacramento County. The City of Rancho Cordova does not have its own local housing authority.



Resident initiatives are handled directly by SHRA.

### **Actions planned to reduce lead-based paint hazards**

#### Lead-Based Paint Hazards

The City complies with the Residential Lead-Based Paint Hazard Reduction Act of 1992 as implemented in 24 CFR 35 Subpart B. Compliance includes the following strategies.

#### Housing Rehabilitation

All housing rehabilitation activities funded under this Plan will assess lead hazard risk before proceeding. This includes the planned Emergency Repair Grant Program. This applies to any work on structures constructed prior to January 1, 1978. The work will comply with the appropriate level of protection indicated in 24 CFR 35.100.

All work on homes constructed prior to January 1, 1978, will have a lead hazard risk assessment conducted as described at 24 CFR 35.110.

At the completion of any prescribed lead hazard reduction activities, a clearance examination is required as described at 24 CFR 35.110.

### **Actions planned to reduce the number of poverty-level families**

The City's anti-poverty strategy is based on revitalizing the City's existing housing stock to provide safe and decent places to live, and supporting social services agencies that provide various services that promote income and housing stability. In addition, the City's strategy is to provide supportive services for target-income residents, including senior and youth services.

In the 2016-17 program year, the City plans the following anti-poverty programs:

- Senior nutrition programs, such as Meals on Wheels;
- Housing crisis intervention services, provided by Sacramento Self-Help Housing;
- Homeless services, provided by Sacramento Self-Help Housing and the processes set out in Sacramento County's Continuum of Care program; and
- Youth services aimed at fostering community involvement and increasing post-secondary education opportunities for low- and moderate-income youth.

### **Actions planned to develop institutional structure**

The City of Rancho Cordova has developed a monitoring system to ensure that the activities carried out in furtherance of the Plan are done so in a timely manner in accordance with the federal monitoring

requirements of 24 CFR 570.501(V) and 24 CFR 85.40 and all other applicable laws, regulations, policies, and sound management and accounting practices. The objectives of the monitoring plan are described in more detail in the Consolidated Plan.

The City's Community Development Department will be responsible for the management, implementation, and monitoring of the Consolidated Plan documents, including the Action Plan.

City staff will administer the programs and activities funded with CDBG funds. These staff members will work with the individual City divisions, such as Public Works, as well as partner districts, such as Folsom Cordova Unified School District, to develop procedures and coordinate the administration of programs that will be carried out by these divisions. Designated staff will also work closely with the providers of CDBG-funded services and programs that are not carried out by the City.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

On July 16, 2015, the U.S. Department of Housing and Urban Development (HUD) published the Final Rule for Affirmatively Furthering Fair Housing (AFFH). The AFFH rule establishes a process that the Participating Agencies must use to help them meet their long-standing obligations to affirmatively further fair housing. The AFFH rule creates a standardized process for fair housing planning that replaces the Analysis of Impediments (AI) requirements with a new AFH. The AFH must be completed using an assessment tool provide by HUD, with the goal of identifying the following:

- 1) The primary determinants influencing conditions of segregation, concentrations of poverty, disparities in access to community assets, and disproportionate housing needs based on protected class, and the most significant determinates of these disparities.
- 2) Fair housing priorities and general goals and articulating a justification for the chosen prioritization.
- 3) One or more goal(s) for mitigating or addressing the determinants.

HUD will provide publicly open data for grantees to use to assess the state of fair housing within their communities and to set locally-determined priorities and goals. The rule responds to recommendations of the Government Accountability Office and stakeholders for HUD to enhance its fair housing planning obligations by providing greater clarity and support to jurisdictions receiving HUD funding, and facilitating local decision-making on fair housing priorities and goals.

The AFFH analysis will be utilized by each Participating Agency for their respective Consolidated and Annual Action Plans; and for the Housing Authority's PHA and Capital Fund Plans. The City will enter into a Memorandum of Understanding with the Sacramento Housing and Redevelopment Agency (SHRA), the City of Citrus Heights, and the City of Elk Grove for cost-sharing the fees to conduct an Assessment of Fair Housing (AFH).

**Discussion:**

The City will continue its work with neighboring jurisdictions, such as the County of Sacramento, City of Sacramento, City of Citrus Heights, City of Elk Grove, and other surrounding jurisdictions, and the Sacramento Housing and Redevelopment Agency and SACOG, to address the regional issues that affect the needs of target-income persons as well as special needs populations. The City intends to reinvigorate the regional CDBG working group to help streamline reporting and monitoring requirements for local service providers that operate within all/some of the jurisdictions. The goal in this effort is to reduce the burden of providing services within each jurisdiction with CDBG funding. The City also intends to work directly with service providers and local, state, and federal agencies (e.g., HUD and HCD).

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The City does not expect to receive any program income in the 2016-2017 program year. Nor does the City have any plans to participate in the section 108 program. The City does not have any outstanding section 108 loans, and plans to fully obligate all of its CDBG funding available in the 2016-2017 year.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

**Discussion:**

The City will continue to work to make the most efficient and effective use of CDBG funds to ensure that the benefit to the community and particularly the low- and moderate-income households is realized.

## Attachments

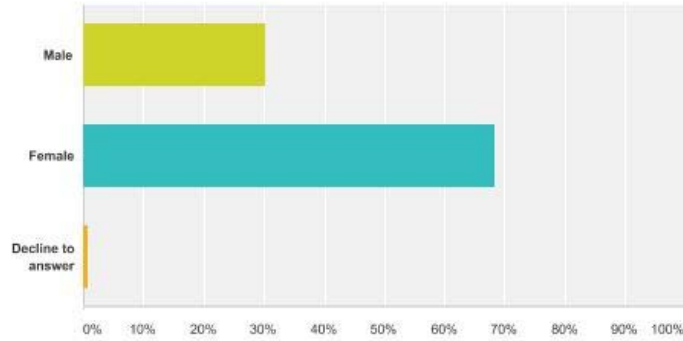
# Citizen Participation Comments

Rancho Cordova Community Needs Survey

SurveyMonkey

## Q1 I am a:

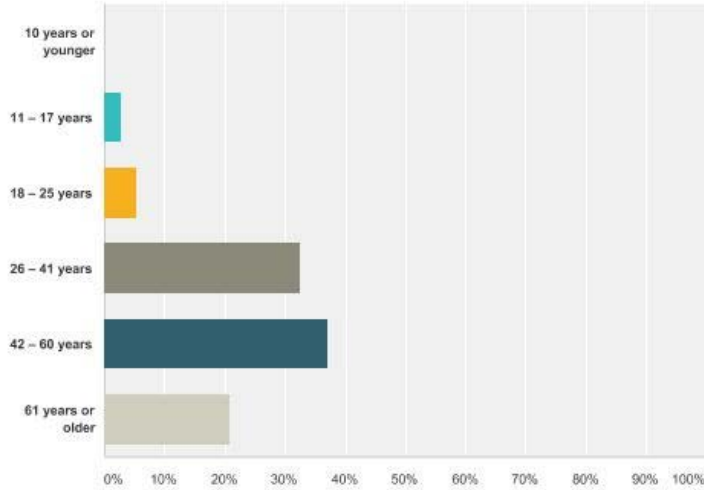
Answered: 609 Skipped: 6



Answer Choices	Responses	
Male	30.54%	186
Female	68.47%	417
Decline to answer	0.99%	6
<b>Total</b>		<b>609</b>

**Q2 My age is:**

Answered: 609 Skipped: 6

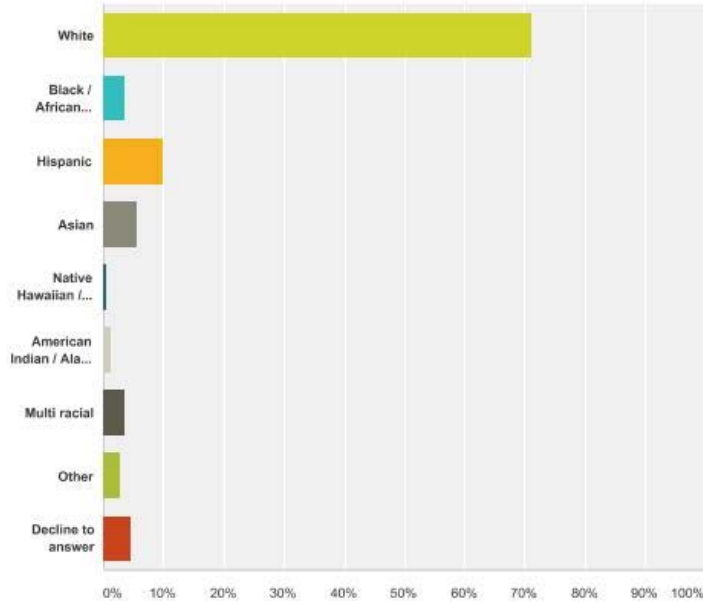


Answer Choices	Responses	
10 years or younger	0.00%	0
11 - 17 years	3.12%	19
18 - 25 years	5.58%	34
26 - 41 years	32.84%	200
42 - 60 years	37.44%	228
61 years or older	21.02%	128
<b>Total</b>		<b>609</b>



**Q3 I am:**

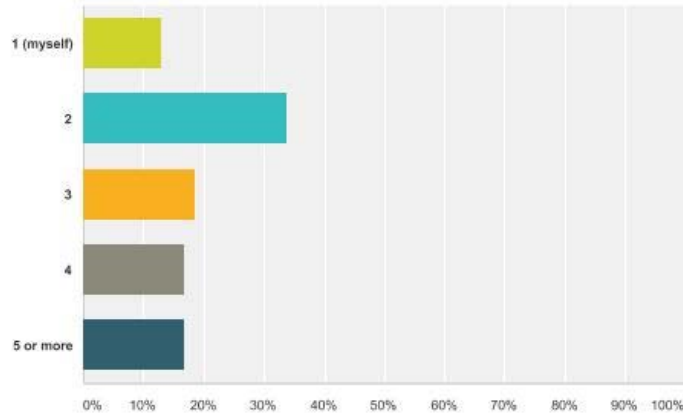
Answered: 609 Skipped: 6



Answer Choices	Responses
White	71.43% 435
Black / African American	3.78% 23
Hispanic	10.18% 62
Asian	5.91% 36
Native Hawaiian / Other Pacific Islander	0.66% 4
American Indian / Alaska Native	1.48% 9
Multi racial	3.78% 23
Other	2.96% 18
Decline to answer	4.76% 29
<b>Total Respondents: 609</b>	

### Q4 How many people live in your household?

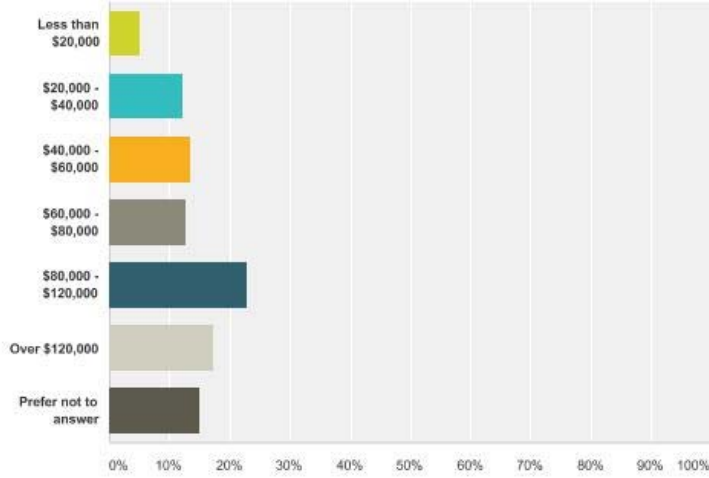
Answered: 604 Skipped: 11



Answer Choices	Responses
1 (myself)	13.25% 80
2	34.11% 206
3	18.71% 113
4	16.89% 102
5 or more	17.05% 103
<b>Total</b>	<b>604</b>

**Q5 My household's annual income is:**

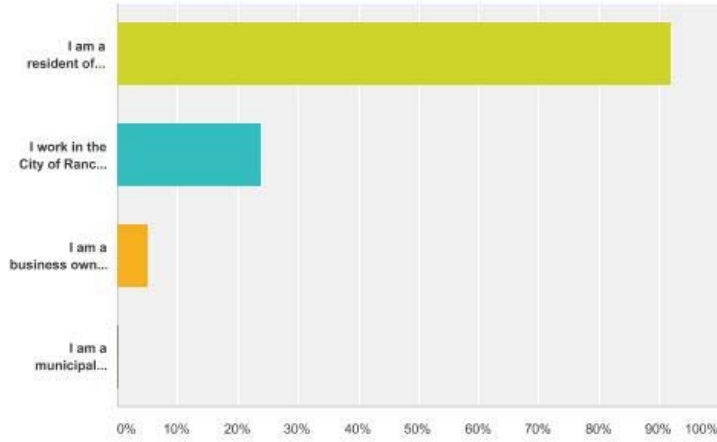
Answered: 607 Skipped: 8



Answer Choices	Responses
Less than \$20,000	5.27% 32
\$20,000 - \$40,000	12.52% 76
\$40,000 - \$60,000	13.51% 82
\$60,000 - \$80,000	13.01% 79
\$80,000 - \$120,000	22.90% 139
Over \$120,000	17.46% 106
Prefer not to answer	15.32% 93
<b>Total</b>	<b>607</b>

**Q6 I am a... (select all that apply):**

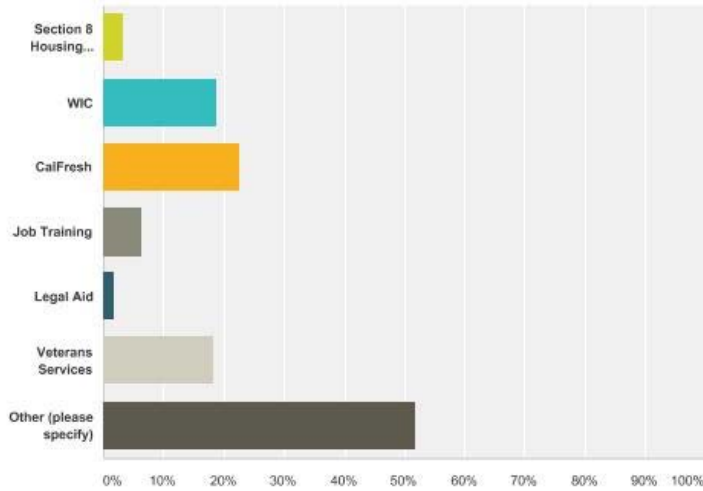
Answered: 601 Skipped: 14



Answer Choices	Responses
I am a resident of Rancho Cordova	92.01% 563
I work in the City of Rancho Cordova	24.13% 145
I am a business owner in Rancho Cordova	5.49% 33
I am a municipal employee for the City of Rancho Cordova	0.50% 3
<b>Total Respondents: 601</b>	

**Q7 Which publicly available services do you use?(Check as many as apply)**

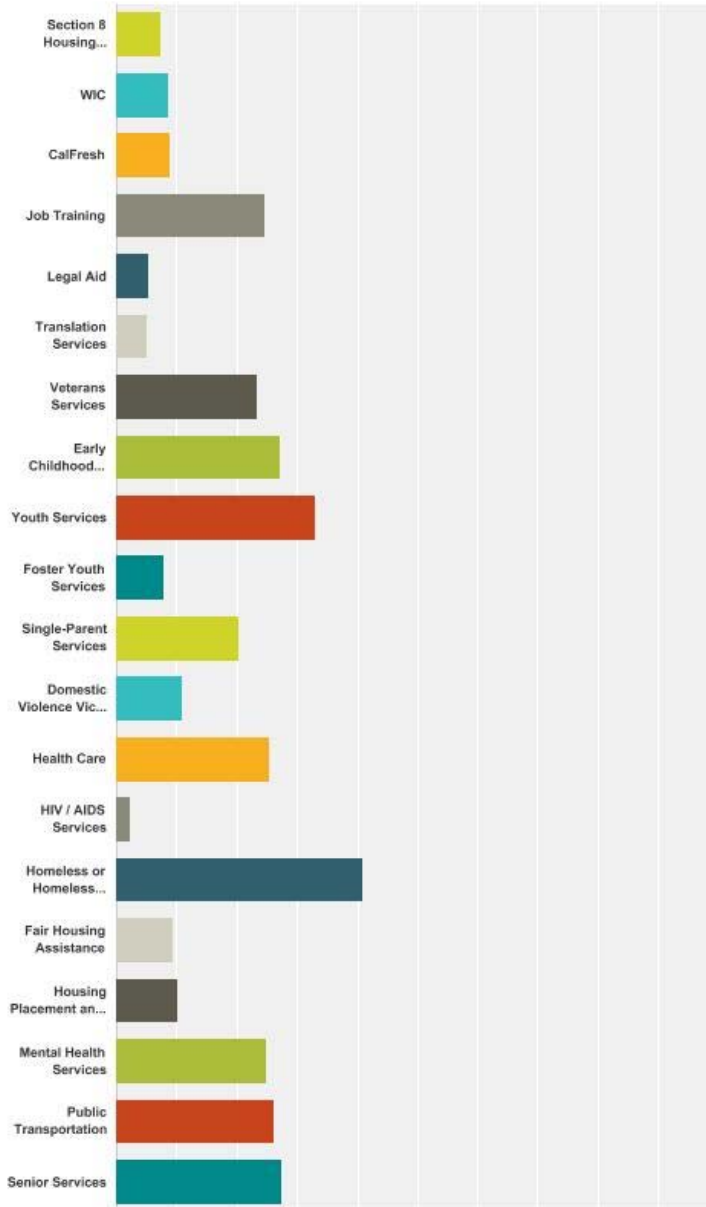
Answered: 194 Skipped: 421



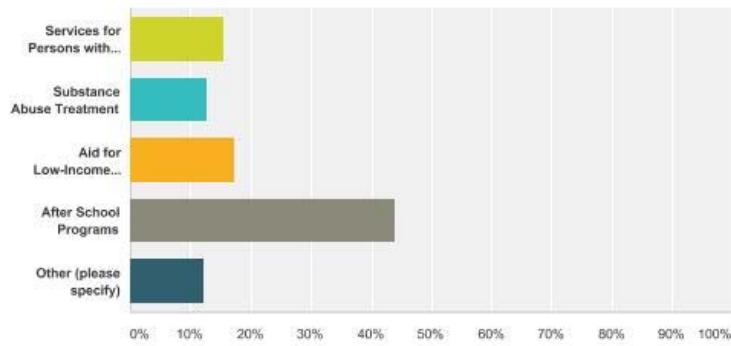
Answer Choices	Responses
Section 8 Housing Vouchers	3.61% 7
WIC	19.07% 37
CalFresh	22.68% 44
Job Training	6.70% 13
Legal Aid	2.06% 4
Veterans Services	18.56% 36
Other (please specify)	52.06% 101
<b>Total Respondents: 194</b>	

**Q8 What services do you or your neighbors need the most? If you don't need services, what services do you think are most important to Rancho Cordova residents? Please select 3.**

Answered: 542 Skipped: 73



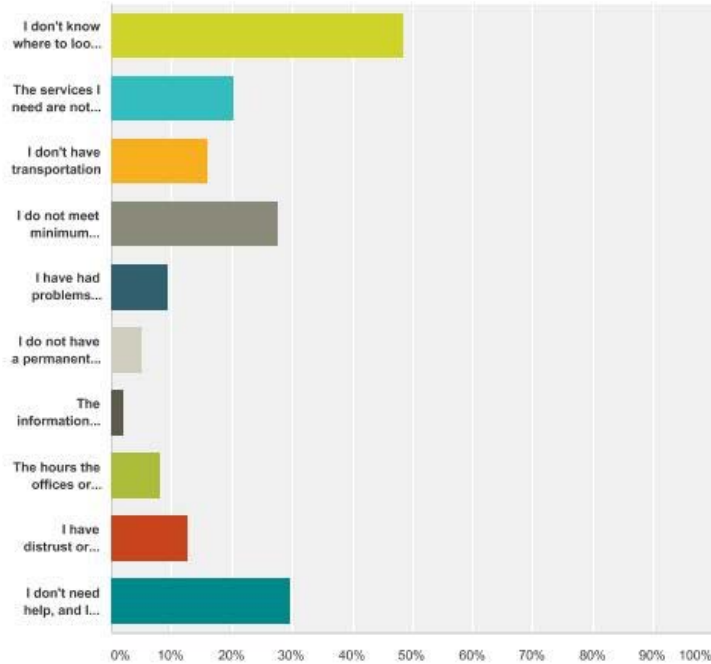
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Answer Choices	Responses	
Section 8 Housing Vouchers	7.56%	41
WIC	8.67%	47
CalFresh	9.04%	49
Job Training	24.72%	134
Legal Aid	5.35%	29
Translation Services	5.17%	28
Veterans Services	23.43%	127
Early Childhood Development and Education	27.12%	147
Youth Services	33.03%	179
Foster Youth Services	7.93%	43
Single-Parent Services	20.30%	110
Domestic Violence Victim Services	10.89%	59
Health Care	25.46%	138
HIV / AIDS Services	2.21%	12
Homeless or Homeless Prevention Services	40.96%	222
Fair Housing Assistance	9.41%	51
Housing Placement and Support	10.33%	56
Mental Health Services	25.09%	136
Public Transportation	26.01%	141
Senior Services	27.49%	149
Services for Persons with Disabilities	15.68%	85
Substance Abuse Treatment	12.92%	70
Aid for Low-Income Families	17.53%	95
After School Programs	44.10%	239
Other (please specify)	12.55%	68
<b>Total Respondents: 542</b>		

**Q9 What is the hardest part for you or someone you know about getting help?  
Please select 4 or fewer responses.**

Answered: 509 Skipped: 106

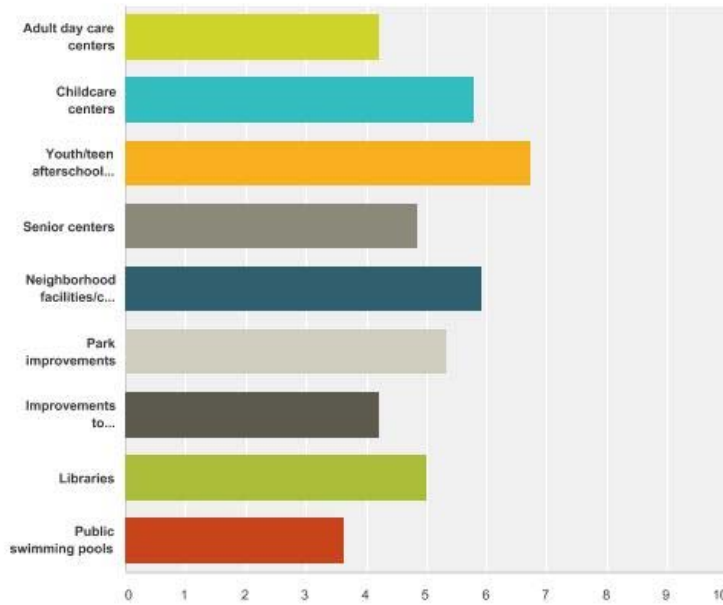


Answer Choices	Responses
I don't know where to look or who to ask	48.92% 249
The services I need are not available	20.63% 105
I don't have transportation	16.31% 83
I do not meet minimum qualifications	27.90% 142
I have had problems completing the application process	9.63% 49
I do not have a permanent address	5.50% 28
The information and/or the service provider do not use my preferred language	2.36% 12
The hours the offices or phone lines are open do not work with my schedule	8.45% 43
I have distrust or disillusionment in service providers	12.97% 66
I don't need help, and I don't know anyone who needs help.	30.06% 153
<b>Total Respondents: 509</b>	



**Q10 What should be the most important focus for Public Facilities in Rancho Cordova? Please rank these in order of importance. 1 is most important, 9 is least important**

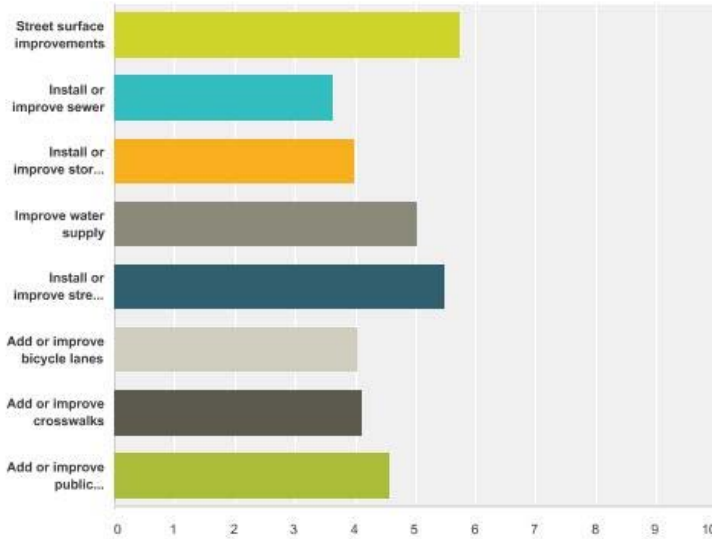
Answered: 529 Skipped: 86



	1	2	3	4	5	6	7	8	9	Total	Score
Adult day care centers	5.13% 23	7.37% 33	9.38% 42	11.83% 53	11.16% 50	10.49% 47	12.95% 58	13.39% 60	18.30% 82	448	4.23
Childcare centers	14.72% 68	20.13% 93	14.29% 66	7.79% 36	9.52% 44	11.26% 52	9.09% 42	7.79% 36	5.41% 25	462	5.81
Youth/teen afterschool programs	32.02% 154	15.59% 75	12.68% 61	12.27% 59	10.19% 49	5.82% 28	4.78% 23	3.95% 19	2.70% 13	481	6.74
Senior centers	6.41% 30	7.69% 36	11.32% 53	16.24% 76	13.46% 63	12.39% 58	13.68% 64	13.46% 63	5.34% 25	468	4.86
Neighborhood facilities/community centers	12.93% 60	16.38% 76	14.87% 69	13.58% 63	14.87% 69	13.15% 61	6.03% 28	5.39% 25	2.80% 13	464	5.92
Park improvements	11.30% 54	15.06% 72	10.46% 50	12.34% 59	12.13% 58	9.83% 47	12.55% 60	11.09% 53	5.23% 25	478	5.35
Improvements to accessibility for seniors and disabled persons	5.39% 25	6.68% 31	9.27% 43	6.47% 30	12.07% 56	15.09% 70	18.97% 88	14.22% 66	11.85% 55	464	4.23
Libraries	12.13% 58	10.88% 52	12.13% 58	10.25% 49	8.37% 40	11.30% 54	11.72% 56	15.69% 75	7.53% 36	478	5.04
Public swimming pools	7.29% 35	4.38% 21	8.33% 40	9.58% 46	7.92% 38	7.71% 37	7.08% 34	10.21% 49	37.50% 180	480	3.66

**Q11 What should be the most important focus for Public Infrastructure (streets, sidewalks, water, etc.)? Please rank these in order of importance. 1 is most important, 8 is least important.**

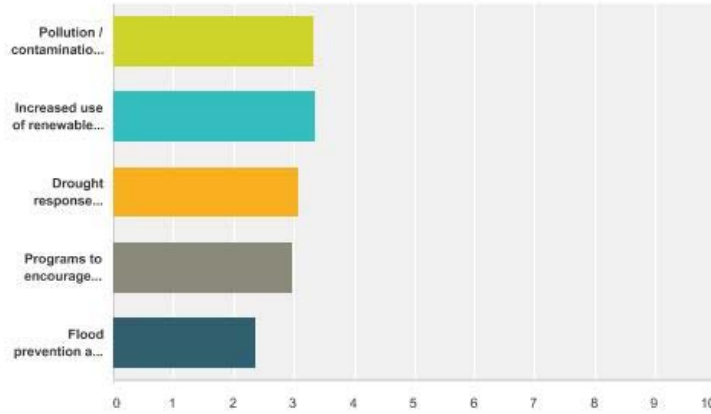
Answered: 515 Skipped: 100



	1	2	3	4	5	6	7	8	Total	Score
Street surface improvements	26.96% 127	17.83% 84	15.50% 73	12.53% 59	11.68% 55	7.43% 35	2.97% 14	5.10% 24	471	5.76
Install or improve sewer	3.00% 13	8.31% 36	9.93% 43	12.24% 53	13.86% 60	17.32% 75	19.63% 85	15.70% 68	433	3.65
Install or improve storm drainage	2.45% 11	8.46% 38	14.48% 65	13.81% 62	17.82% 80	15.81% 71	19.38% 87	7.80% 35	449	4.00
Improve water supply	19.33% 87	13.56% 61	12.89% 58	14.89% 67	11.11% 50	12.22% 55	7.56% 34	8.44% 38	450	5.06
Install or improve street lighting	19.87% 94	19.87% 94	15.86% 75	14.16% 67	11.63% 55	8.03% 38	5.50% 26	5.07% 24	473	5.51
Add or improve bicycle lanes	9.78% 44	11.56% 52	11.33% 51	11.56% 52	9.78% 44	12.00% 54	13.33% 60	20.67% 93	450	4.07
Add or improve crosswalks	4.87% 22	12.39% 56	12.39% 56	14.82% 67	12.39% 56	13.94% 63	17.92% 81	11.28% 51	452	4.13
Add or improve public transportation options (Buses and Light Rail)	21.67% 101	11.80% 55	11.37% 53	6.65% 31	9.01% 42	9.23% 43	8.37% 39	21.89% 102	466	4.60

**Q12 What should be the most important environmental focus for the City? Please rank these in order of importance. 1 is most important, 5 is least important.**

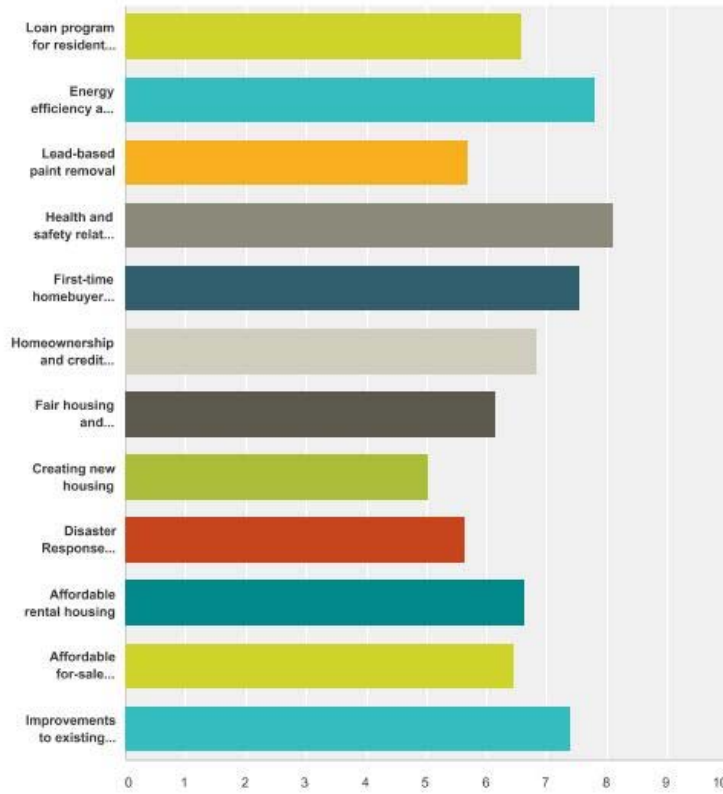
Answered: 503 Skipped: 112



	1	2	3	4	5	Total	Score
Pollution / contamination cleanup	25.48% 119	23.13% 108	22.91% 107	18.20% 85	10.28% 48	467	3.35
Increased use of renewable energy sources	23.75% 109	27.45% 126	24.40% 112	12.42% 57	11.98% 55	459	3.39
Drought response program	20.04% 93	20.91% 97	22.20% 103	22.41% 104	14.44% 67	464	3.10
Programs to encourage walking / biking / transit use / carpooling	23.77% 111	16.27% 76	18.20% 85	20.13% 94	21.63% 101	467	3.00
Flood prevention and response programs	11.86% 56	14.19% 67	12.50% 59	23.52% 111	37.92% 179	472	2.39

**Q13 What should be the most important focus for housing programs in the City?  
Please rank these in order of importance. 1 is most important, 12 is least important.**

Answered: 464 Skipped: 151



	1	2	3	4	5	6	7	8	9	10	11	12	Total	Score
Loan program for residential solar panels	16.07% 63	10.71% 42	6.89% 27	3.32% 13	7.65% 30	4.34% 17	7.40% 29	7.14% 28	6.89% 27	5.61% 22	9.44% 37	14.54% 57	392	6.59
Energy efficiency and weatherization improvements	13.24% 54	15.20% 62	13.24% 54	8.09% 33	8.09% 33	7.11% 29	7.11% 29	6.62% 27	6.37% 26	6.62% 27	7.11% 29	1.23% 5	408	7.82
Lead-based paint removal	4.68% 18	7.53% 29	5.71% 22	7.53% 29	8.31% 32	7.79% 30	7.01% 27	10.13% 39	7.27% 28	9.61% 37	10.91% 42	13.51% 52	385	5.71
Health and safety related home repair	12.80% 53	13.04% 54	12.80% 53	12.08% 50	9.90% 41	9.66% 40	10.14% 42	5.07% 21	7.25% 30	3.14% 13	2.90% 12	1.21% 5	414	8.12
First-time homebuyer assistance	11.98% 49	10.27% 42	10.02% 41	8.07% 33	13.45% 55	10.76% 44	7.58% 31	7.58% 31	7.09% 29	7.09% 29	2.93% 12	3.18% 13	409	7.55

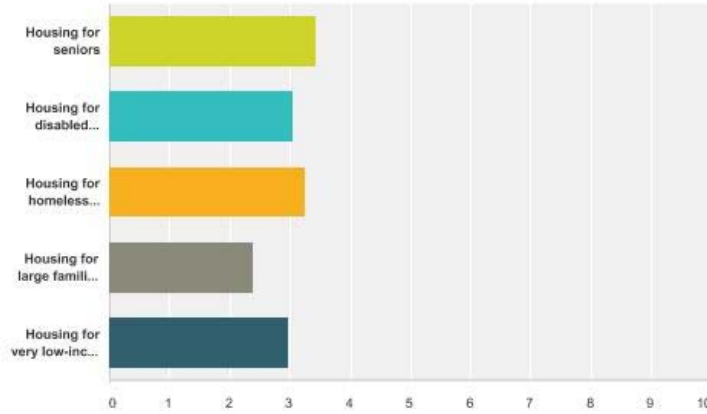
Rancho Cordova Community Needs Survey

SurveyMonkey

Homeownership and credit counseling	6.03% 24	7.79% 31	8.04% 32	10.80% 43	8.79% 35	15.83% 63	8.79% 35	8.04% 32	9.30% 37	8.29% 33	4.52% 18	3.77% 15	398	6.85
Fair housing and tenant-landlord mediation	2.00% 8	5.24% 21	8.73% 35	8.23% 33	10.47% 42	10.97% 44	13.72% 55	8.23% 33	9.73% 39	10.47% 42	8.23% 33	3.99% 16	401	6.18
Creating new housing	5.78% 23	4.77% 19	5.53% 22	6.78% 27	6.03% 24	4.52% 18	7.29% 29	10.30% 41	6.28% 25	7.29% 29	10.30% 41	25.13% 100	398	5.06
Disaster Response Emergency Housing	4.26% 17	3.26% 13	6.27% 25	9.52% 38	7.27% 29	7.27% 29	9.52% 38	9.77% 39	13.28% 53	11.03% 44	10.28% 41	8.27% 33	399	5.65
Affordable rental housing	12.69% 51	11.44% 46	9.45% 38	8.21% 33	3.48% 14	5.47% 22	4.98% 20	6.72% 27	6.47% 26	10.20% 41	11.19% 45	9.70% 39	402	6.65
Affordable for-sale housing	6.48% 26	10.22% 41	7.98% 32	9.98% 40	8.23% 33	5.99% 24	7.23% 29	10.47% 42	7.48% 30	8.98% 36	9.73% 39	7.23% 29	401	6.47
Improvements to existing rental housing	15.13% 64	8.51% 36	11.11% 47	9.93% 42	8.51% 36	8.51% 36	6.38% 27	6.86% 29	7.33% 31	6.15% 26	5.44% 23	6.15% 26	423	7.41

**Q14 What is the most important housing need in the City? Please rank these in order of importance. 1 is most important, 5 is least important.**

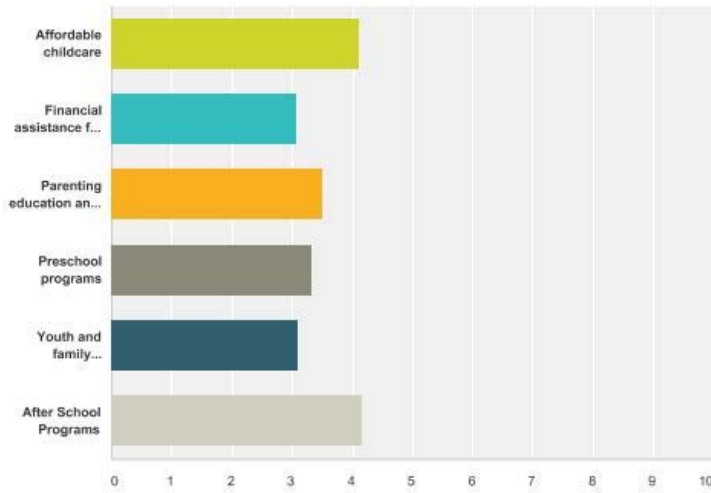
Answered: 452 Skipped: 163



	1	2	3	4	5	Total	Score
Housing for seniors	30.38% 127	20.10% 84	24.40% 102	14.83% 62	10.29% 43	418	3.45
Housing for disabled persons	9.57% 40	30.86% 129	25.36% 106	25.12% 105	9.09% 38	418	3.07
Housing for homeless persons	31.52% 133	15.64% 66	19.43% 82	15.40% 65	18.01% 76	422	3.27
Housing for large families (5 or more)	11.35% 47	14.01% 58	16.67% 69	18.84% 78	39.13% 162	414	2.40
Housing for very low-income persons	22.48% 96	20.37% 87	13.35% 57	22.48% 96	21.31% 91	427	3.00

**Q15 In regards to children (12 years old and younger) in the community, what are the most important issues? Please rank these in order of importance. 1 is most important, 6 is least important.**

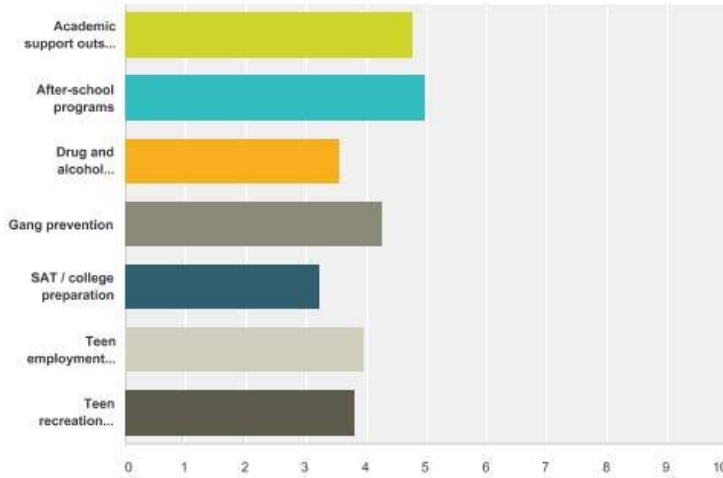
Answered: 455 Skipped: 160



	1	2	3	4	5	6	Total	Score
Affordable childcare	31.25% 130	19.23% 80	14.90% 62	12.26% 51	12.02% 50	10.34% 43	416	4.14
Financial assistance for early education or childcare	10.40% 42	17.08% 69	13.61% 55	14.36% 58	17.82% 72	26.73% 108	404	3.08
Parenting education and support	15.88% 67	16.11% 68	21.09% 89	13.27% 56	18.72% 79	14.93% 63	422	3.52
Preschool programs	9.25% 38	15.82% 65	20.19% 83	24.57% 101	14.84% 61	15.33% 63	411	3.34
Youth and family counseling	6.95% 29	17.51% 73	15.11% 63	18.47% 77	24.94% 104	17.03% 71	417	3.12
After School Programs	32.80% 143	17.66% 77	16.28% 71	14.45% 63	7.57% 33	11.24% 49	436	4.20

**Q16 In regards to teenagers in the community, what are the most important issues? Please rank these in order of importance. 1 is most important, 7 is least important.**

Answered: 460 Skipped: 155

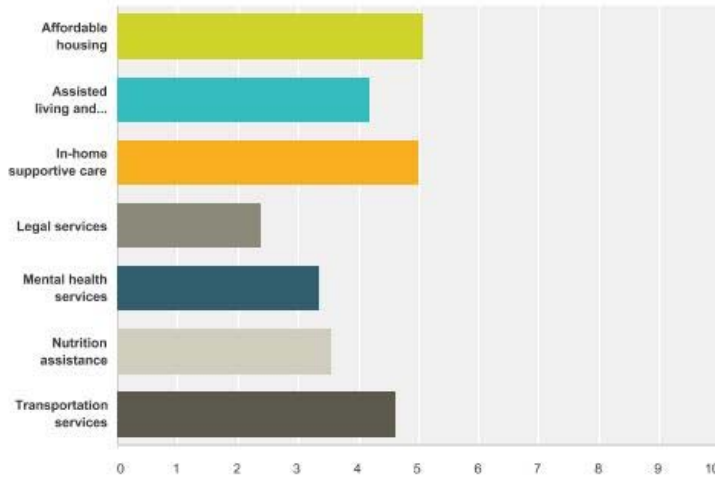


	1	2	3	4	5	6	7	Total	Score
Academic support outside of school	23.74% 99	18.71% 78	16.55% 69	16.31% 68	11.75% 49	6.71% 28	6.24% 26	417	4.81
After-school programs	26.01% 109	20.29% 85	18.62% 78	14.56% 61	7.64% 32	7.64% 32	5.25% 22	419	4.99
Drug and alcohol programs	6.51% 27	14.22% 59	11.81% 49	16.14% 87	13.25% 55	24.82% 103	13.25% 55	415	3.57
Gang prevention	24.29% 103	12.97% 55	9.91% 42	11.79% 50	13.92% 59	14.62% 62	12.50% 53	424	4.28
SAT / college preparation	6.99% 29	10.12% 42	12.05% 50	10.60% 44	19.76% 82	12.77% 53	27.71% 115	415	3.25
Teen employment services	11.58% 49	13.95% 59	16.78% 71	14.89% 63	15.84% 67	15.37% 65	11.58% 49	423	3.98
Teen recreation programs	9.52% 40	14.29% 60	17.38% 73	14.05% 59	15.24% 64	11.67% 49	17.86% 75	420	3.82



**Q17 In regards to seniors in the community, what are the most important issues? Please rank these in order of importance. 1 is most important, 7 is least important.**

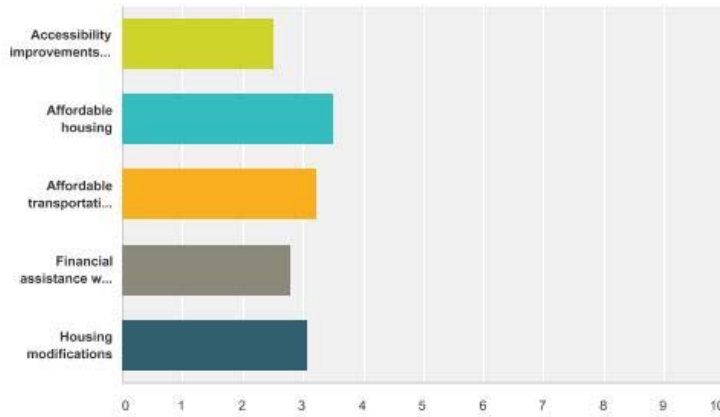
Answered: 428 Skipped: 187



	1	2	3	4	5	6	7	Total	Score
Affordable housing	37.91% 152	12.72% 51	14.96% 60	13.22% 53	6.98% 28	7.73% 31	6.48% 26	401	5.12
Assisted living and skilled nursing facilities	10.49% 41	22.25% 87	14.32% 56	15.60% 61	16.11% 63	11.00% 43	10.23% 40	391	4.21
In-home supportive care	23.38% 94	18.66% 75	24.38% 98	15.67% 63	9.70% 39	6.22% 25	1.99% 8	402	5.04
Legal services	2.88% 11	3.14% 12	5.76% 22	13.61% 52	13.87% 53	18.59% 71	42.15% 161	382	2.43
Mental health services	6.39% 25	8.44% 33	12.02% 47	15.60% 61	18.93% 74	24.81% 97	13.81% 54	391	3.38
Nutrition assistance	6.91% 27	14.32% 56	12.79% 50	12.28% 48	19.95% 78	19.44% 76	14.32% 56	391	3.60
Transportation services	18.00% 74	22.63% 93	17.52% 72	12.90% 53	12.65% 52	8.27% 34	8.03% 33	411	4.64

**Q18 In regards to persons with disabilities in the community, what are the most important issues? Please rank these in order of importance. 1 is most important, 5 is least important.**

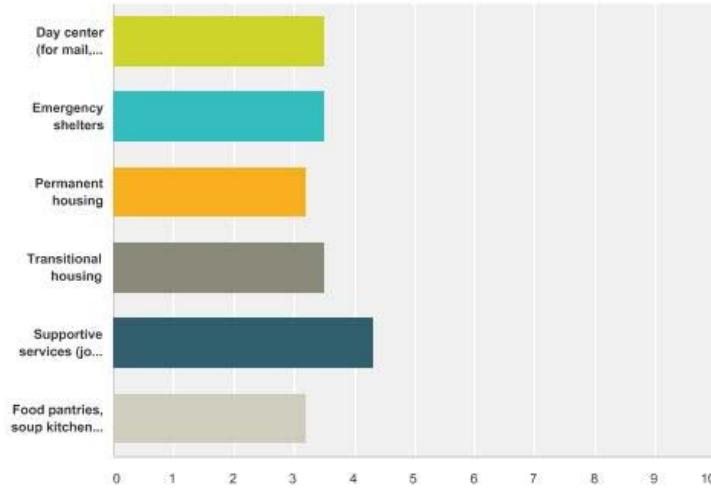
Answered: 420 Skipped: 195



	1	2	3	4	5	Total	Score
Accessibility improvements in public spaces	19.90% 78	10.97% 43	11.99% 47	16.84% 66	40.31% 158	392	2.53
Affordable housing	33.16% 130	22.19% 87	18.62% 73	15.56% 61	10.46% 41	392	3.52
Affordable transportation options	15.15% 60	29.04% 115	28.54% 113	21.46% 85	5.81% 23	396	3.26
Financial assistance with rent, food, etc.	15.54% 60	18.13% 70	20.73% 80	22.54% 87	23.06% 89	386	2.81
Housing modifications	20.96% 83	21.21% 84	20.20% 80	19.70% 78	17.93% 71	396	3.08

**Q19 In regards to homeless persons in the community, what is the most important? Please rank these in order of importance. 1 is most important, 6 is least important.**

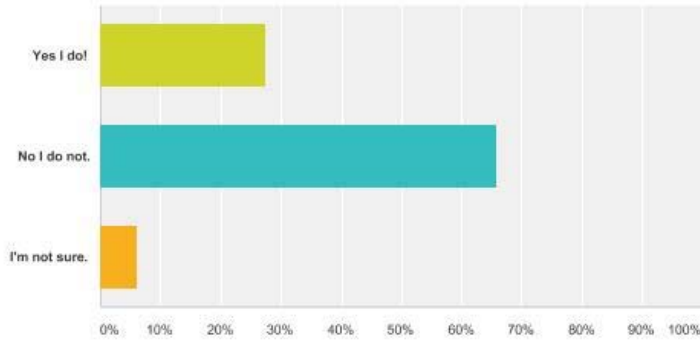
Answered: 439 Skipped: 176



	1	2	3	4	5	6	Total	Score
Day center (for mail, showers, etc.)	17.44% 71	17.69% 72	15.48% 63	15.48% 63	16.95% 69	16.95% 69	407	3.52
Emergency shelters	17.57% 71	13.12% 53	19.31% 78	18.32% 74	17.57% 71	14.11% 57	404	3.52
Permanent housing	22.81% 91	8.77% 35	13.28% 53	10.53% 42	13.78% 55	30.83% 123	399	3.24
Transitional housing	8.07% 33	22.74% 93	19.32% 79	22.49% 92	17.60% 72	9.78% 40	409	3.52
Supportive services (job training, legal help, mental health, life skills, health care)	33.81% 142	18.81% 79	16.43% 69	14.76% 62	11.19% 47	5.00% 21	420	4.34
Food pantries, soup kitchens & food banks	6.70% 27	22.08% 89	15.88% 64	16.13% 65	19.85% 80	19.35% 78	403	3.22

**Q20 Do you live or work in the blue shaded neighborhood on the map?**

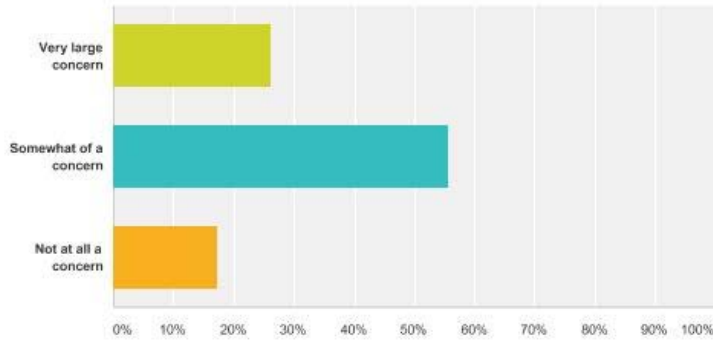
Answered: 459 Skipped: 156



Answer Choices	Responses	
Yes I do!	27.67%	127
No I do not.	66.01%	303
I'm not sure.	6.32%	29
<b>Total</b>		<b>459</b>

**Q21 How much of a concern is unemployment in the neighborhood where you live or work (the neighborhood shown on the map)?**

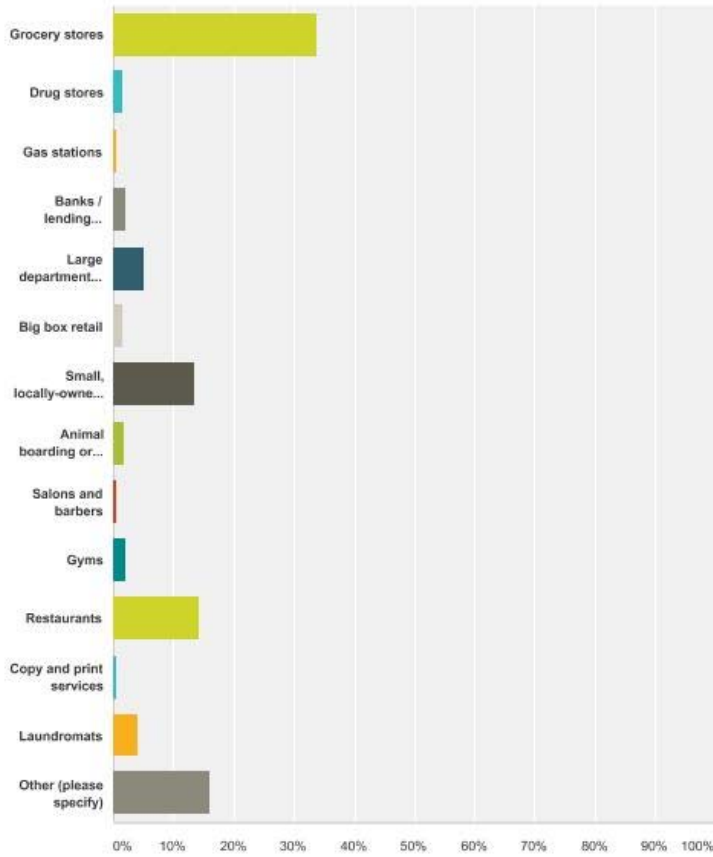
Answered: 409 Skipped: 206



Answer Choices	Responses	
Very large concern	26.41%	108
Somewhat of a concern	55.99%	229
Not at all a concern	17.60%	72
<b>Total</b>		<b>409</b>

**Q22 What type of business is needed the most in the neighborhood where you live or work (the neighborhood shown on the map)? Select one.**

Answered: 380 Skipped: 235



Answer Choices	Responses
Grocery stores	33.95% 129
Drug stores	1.58% 6
Gas stations	0.53% 2
Banks / lending institutions	2.37% 9
Large department stores	5.26% 20
Big box retail	1.58% 6
Small, locally-owned retail	13.68% 52
Animal boarding or care	2.11% 8

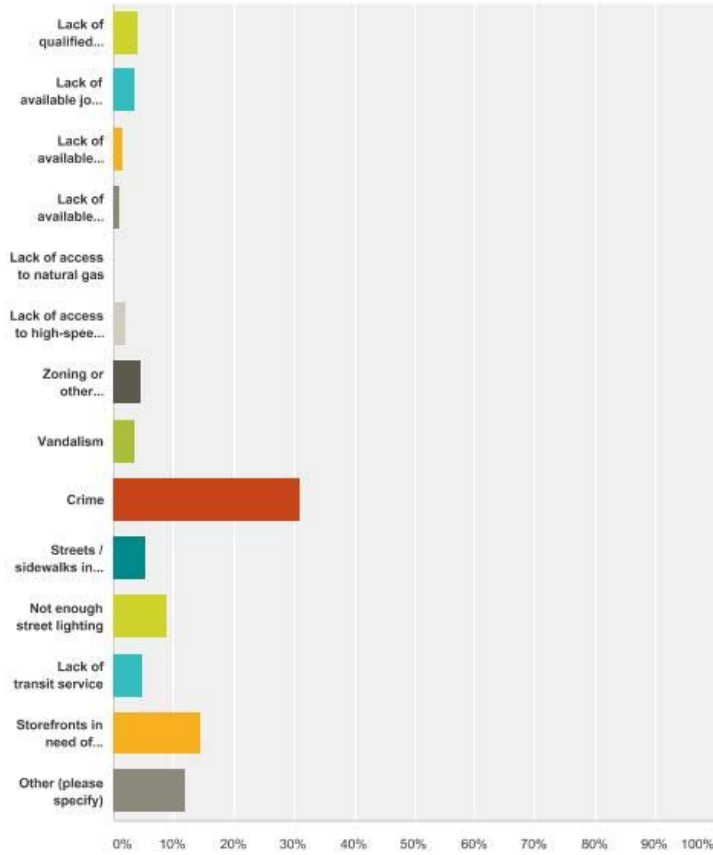
Rancho Cordova Community Needs Survey

SurveyMonkey

Salons and barbers	0.79%	3
Gyms	2.37%	9
Restaurants	14.47%	55
Copy and print services	0.79%	3
Laundromats	4.21%	16
Other (please specify)	16.32%	62
<b>Total</b>		<b>380</b>

**Q23 What is most challenging or difficult for businesses in the neighborhood where you live or work (the neighborhood shown on the map)? Select one.**

Answered: 378 Skipped: 237



Answer Choices	Responses
Lack of qualified employees	4.23% 16
Lack of available job training programs	3.70% 14
Lack of available housing for employees	1.85% 7
Lack of available credit / funding	1.32% 5
Lack of access to natural gas	0.26% 1
Lack of access to high-speed wireless internet	2.38% 9
Zoning or other government regulations	4.76% 18
Vandalism	3.70% 14



Rancho Cordova Community Needs Survey

SurveyMonkey

Crime	31.22%	118
Streets / sidewalks in need of repairs or improvements	5.56%	21
Not enough street lighting	9.26%	35
Lack of transit service	5.03%	19
Storefronts in need of improvements	14.55%	55
Other (please specify)	12.17%	46
<b>Total</b>		<b>378</b>

**Q24 What would you like to see happen in the neighborhood where you live or work (the neighborhood shown on the map)?**

Answered: 235 Skipped: 380

#	Responses	Date
1	An FCCP in the area that I live	2/9/2016 12:04 PM
2	Re-Open Elementary Schools	2/9/2016 10:56 AM
3	More care for babies and preschool	2/9/2016 10:46 AM
4	Parks Updated	2/9/2016 10:43 AM
5	I would like to see us bloom into a peaceful, kind community.	2/9/2016 10:38 AM
6	A restaurant	2/9/2016 10:31 AM
7	?	2/9/2016 10:28 AM
8	I wish there was more security for people	2/9/2016 10:21 AM
9	I would like it if there were more safety/security for people	2/9/2016 10:21 AM
10	more cultural events that can bring family together	2/9/2016 9:53 AM
11	Promotion of Family Services	2/9/2016 9:50 AM
12	Street Lighting	2/9/2016 9:42 AM
13	Less Crime, Shooting	2/9/2016 9:34 AM
14	Affordable housing for very low income like for \$541.00	2/9/2016 9:27 AM
15	more low-income housing	2/8/2016 5:37 PM
16	Help with transit and programs that help people get or work towards careers ;)	2/8/2016 5:30 PM
17	Revitalize the neighborhoods -> add parks, reduce crime and put empty buildings to use	2/8/2016 5:19 PM
18	More lights in the parks and on the streets so that people can feel safe walking. Also we need more police	2/8/2016 5:18 PM
19	More lighting so that people can feel safe and more police	2/8/2016 5:11 PM
20	I would like to see lower income families participate in the growth of Rancho Cordova. To see everyone come together in a more positive way.	2/8/2016 4:51 PM
21	unknown	2/8/2016 4:42 PM
22	Residents with jobs that can support family well & where they live (pride in neighborhood) for beautification	2/8/2016 4:16 PM
23	A need for new street lighting especially on Byrd Drive, Mayo Ct	2/8/2016 3:57 PM
24	More police patrolling, especially in summer, at night.	2/8/2016 3:27 PM
25	Safe public transportation for vulnerable residents: minors, elders, and persons with disabilities.	2/5/2016 11:19 PM
26	Improvement in the stores, housing and families	2/5/2016 3:47 PM
27	Clean up lots/weeds; repair sidewalks/streets; improve/paint storefronts; add street lights; litter control	2/5/2016 2:54 PM
28	Fix outdated parks/improve substandard recreation services	2/5/2016 9:07 AM
29	Get empty buildings filled up vs new building OLD KMARTSHOPPING CENTER NOW 10 NEW businesses parking lot HELL.	2/4/2016 7:06 PM
30	Start building our Downtown	2/4/2016 5:09 PM
31	Things need to get cleaned up. Get rid of the trash. Get the homeless off the streets.	2/4/2016 3:44 PM
32	This area needs a vibrant neighborhood center where services can be accessed, shopping can be done and it is safe.	2/4/2016 3:14 PM

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33	I want to see kids actually in school and Teens having more jobs offered to them instead of being out on the streets	2/3/2016 2:03 PM
34	more parks	2/3/2016 1:53 PM
35	Traffic Enforcement, patrol presence	2/2/2016 7:05 PM
36	repave the streets!	2/2/2016 5:37 PM
37	community revitalization	2/2/2016 3:15 PM
38	Housing for the homeless.	2/2/2016 3:13 PM
39	Revitalization of retail market; crack down on crime and loitering; face lift and then market the area to public.	2/2/2016 1:57 PM
40	Cleaned up and modernized	2/2/2016 1:41 PM
41	more businesses to hire in our community, a dog run, open schools for basketball, summertime open schools for all sports, more things for kids to do, like skating area in a park or in doors. Poor people walk, things need to be near them. Mentors in the highschoos for those that want one. More involvement of Big Brothers/Sisters Put ice cream stands in park- low cost. A water park in apartment complexes for the kids. Just a few ideas to start with.	2/2/2016 12:49 PM
42	I'd like to more happy people and a better environment for them to live in.	2/1/2016 10:21 AM
43	More neighborhood events so that everyone at least knows their neighbors to help each other.	2/1/2016 10:19 AM
44	i dont know	2/1/2016 10:10 AM
45	Better street lighting and speed bumps on more streets .	2/1/2016 9:27 AM
46	Less vacant buildings before planning new businesses	1/31/2016 5:43 PM
47	More labs/Xray facilities. Mid price sit down restaurants. Local shuttle service to shopping. Bimonthly parking patrol.	1/27/2016 5:03 PM
48	I want it to become a safe place for people to walk through when out for a stroll or on their way to work. For it to not be seen as ghetto, just because there are low-income families/people living there.	1/22/2016 4:13 PM
49	improved lighting on side streets of of Cordova Rd and street improvements	1/19/2016 9:47 PM
50	Homeless outreach and services available locally. Our homeless individuals cannot access services, which are only located in the city of Sacramento (nor should they be expected to travel for such services). Even the sheriff officer did no know of any homeless service for an elderly homeless woman in Rancho Cordova.	1/19/2016 2:55 PM
51	More affordable/low income housing.	1/19/2016 1:07 PM
52	More bike lanes for commuting and walking paths for recreation. As well as police presence throughout the day, not just when an emergency occurs. I think community policing such as bicycle police would be great.	1/17/2016 5:27 PM
53	No more section 8 apartments, dollar stores, smoke shops, liquor stores and all other crime related business's. I would like to see more police, more code enforcement officers and a neighborhood police station back in the shopping center at Coloma and McGregor intersect. Crime acavity is seen there daily and it's a burden to the neighborhood.	1/16/2016 8:58 PM
54	I don't live in the blue shaded area - just west near the high school	1/16/2016 7:45 AM
55	I would like to see more happen in my neighborhood between Bradshaw and Mather Field. Park revitalization at Lincoln Village Park, a spray park.	1/15/2016 10:17 PM
56	Get rid of the bums and the drug dealers and improve the existing housing.	1/15/2016 9:24 AM
57	For the city to treat their people like a community not commodity. Those who need won't see a penny. But at least rancho cordova can look good on paper.	1/14/2016 12:56 PM
58	I would like the city to reinstate the emergency home repair grant, if you knew how many are in need, and how many appreciative homeowners that you have already helped that referred others in need only to find it cancelled, this gave those barely getting by the ability to repair a roof and replace moldy windows etc.. PLEASE allocate for this program again!!	1/13/2016 6:05 PM
59	Trash cleaned up. Program for homeless who are employable, including monitored living quarters	1/13/2016 11:05 AM
60	More law enforcement patrols throughout the neighborhood and entire city, as well as a boost in pay and funding for all emergency services combined.	1/13/2016 10:54 AM
61	Only the area bordering on Gold River is getting revitalized, already one of the nicest areas in RC. I'm guessing that's were some of our city council must live? You need to revitalize Folsom Blvd. The main thoroughfare through our city. It is blighted and crime ridden. Yet you are focusing on one nice tucked away neighborhood? Not a surprise, this is the poorest run city I have had the displeasure of living in. I will be selling my house in RC in the next year to escape this.	1/13/2016 10:29 AM

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62	More small business to prosper. Less crime, nice apartment complexes. A great resource center to support families.	1/12/2016 3:05 PM
63	Jobs..	1/12/2016 3:03 PM
64	I think if you clean up the shopping center, that would go a long way to improving things. I know there are many services offered there, but it looks rundown. My guess, someone who is going to use their own money (not public assistance) would go somewhere else. I support public assistance, but make the shopping area inviting enough anyone would feel safe going there. (Shopping center with WIC and auto repair).	1/12/2016 2:00 PM
65	Refurbishing business fronts and parking lots, making it look classier, getting locally owned businesses into empty storefronts.	1/12/2016 11:52 AM
66	I work with families in the "blue area". A huge problem the families face is the lack of medical resources nearby combined with the lack of transportation to reach the resources that are available. A need that I would like to see met is some sort of medical transport. Mothers with brand new babies cannot take a bus ride from Rancho Cordova to South Sacramento and back while recovering from delivery. Individuals in need of mental health services who are experiencing anxiety cannot take transportation to the clinic in Sacramento to get the help they need. Affordable medical transportation would be my biggest wish for the blue area.	1/12/2016 9:22 AM
67	I would like to see the areas where light rail stops are cleaned up and more police presence. I will not shop at the Safeway/Walmart shopping area because of the vagrants and crime near light rail. Constantly hit up for money in parking lots there. I drive all the way to Bel Air and Costco to avoid it. Sad because they are nice stores once you are inside. :) Thank you!	1/12/2016 7:42 AM
68	Increase in mental health services Increase in transitional housing & job training Concrete attainable programs for ending homelessness Increase in POP programs aimed at preventing gangs	1/12/2016 12:46 AM
69	I've been in Lincoln Village for 29 years and have seen more crime in the past year than in the whole 29 years. LV needs more gang and drug intervention. Lately, I have seen the community stepping up to make it a better place. A very good sign.	1/11/2016 3:57 PM
70	better community	1/11/2016 11:27 AM
71	More people to people contact from the elected officials.	1/11/2016 11:17 AM
72	More police surveillance camera like at the intersection of Lincoln Village Drive and Viking (the neighborhood that I live in.)	1/11/2016 9:21 AM
73	Improve run down business fronts and police presence to reduce crimes in the areas	1/10/2016 8:24 PM
74	upgrades, revamp, revitalize!	1/10/2016 3:44 PM
75	The amount of blight in the mapped area above is ridiculous. From the homeless, to small businesses not caring and up to inept and incompetent management of multi-family rental complexes - the sources are everywhere. If we can start enforcement to clean up the blight and start making the visuals of our neighborhood look better, the personality will change and people will want to live here again. The STEM school was a great windfall for the community but take a drive through the neighborhoods that you have to in order to get there and it is a huge turn-off for anyone looking to relocate. We have a great business foundation in Rancho Cordova - we need to combine that with a strong, historic housing neighborhood.	1/10/2016 3:10 PM
76	Road and lighting improvements. Too dark and dangerous.	1/9/2016 9:47 PM
77	I would like to see it become a beautiful and safe neighborhood to live and enjoy. The area has a lot of potential.	1/9/2016 12:25 PM
78	Less crime and more beautification and renovation of the existing neighborhood and maybe a shuttle service to the light rail. Community center to give the residents and youth something to do.	1/9/2016 12:25 PM
79	Bus service for school kids. Traffic and pollution on my street is a mess in the morning, going to Cordova Gardens, and the high school.	1/9/2016 8:24 AM
80	more affordable housing for seniors	1/9/2016 12:46 AM
81	Improvements to make area more attractive and safe; more appealing to new businesses. A grocery store!!	1/8/2016 5:19 PM
82	a cleaner city	1/8/2016 12:26 PM
83	The shopping center that does exist is old and run down and is not a draw for new business. The city needs to stop approving dollar store type businesses so that higher quality merchants are more likely to open a business. The closest grocery store is Bel Air which is very expensive. It would be nice to have a Winco or SaveMart in the area. The area is primarily residential so offering people with low incomes the ability to paint their homes, fix landscaping etc. would go a long way to helping that area.	1/8/2016 11:43 AM
84	Crosswalks on Coloma Road.	1/8/2016 11:34 AM

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85	More side walks and street lighting for safety.	1/8/2016 11:30 AM
86	The feeling of securing and safety for me and my family as will live in Rancho Cordova.	1/8/2016 10:31 AM
87	No comment	1/8/2016 10:30 AM
88	I'd like to see the neighborhood improve throughout the time and see better changes.	1/8/2016 10:28 AM
89	Teenagers working rather then seeing them on the street throwing up their gang sign or smoking marijauna. Giving work to people of all appropriate ages can prevent many things, I know 14 years olds capable of working an 8 hour shift. Maybe improve your applications if younger residents are eventually aloud to work. Most children in the Rancho Cordova area dont even have shoes. or anything for that matter they rely on grandparents or other family members to get them the things they need.on the other hand some dont know responsibility so allowing teenagers of an age younger then 16 to work can help themselves realize the value of money, Learn responsibility get them the things they need amd keep them off the streets. and prevent vilocece.	1/8/2016 10:25 AM
90	I would like to see people with jobs in our city	1/8/2016 10:17 AM
91	more business focus on theft prevention in stores and more business participation in business/police meetings; also, more participation in moving panhandlers outside store areas	1/8/2016 9:56 AM
92	Time the Stop Lights, so we don't have to stop. In San Francisco, since the 80's, on 19th avenue, if you go exactly 42mph, you won't hit a single stoplight from the park to 280. Go too fast or to slow and you'll hit stoplights. Speed limit is 45 on that street, btw.	1/8/2016 9:27 AM
93	I am happy with the city's efforts, the grocery store going in on Douglas and Sunrise is huge for my family. I am also happy about the new sports park in Anatolia as well as the trail connecting Kavala Ranch to the Anatolia walking trail. Thank you for the teams efforts. The areas around low cost housing and homeless care are touchy and I know they need to be addressed. As a owner of a new home in the Kavala Ranch area I also do not want to increase the homeless and subsidized housing as it can hurt my value of my property. I do think by revitalizing the area highlighted it will help the overall image of our city as well as overall values, again thank you.	1/8/2016 9:25 AM
94	More upscale retail/restaurants	1/8/2016 8:23 AM
95	A permanent Veteran building for American Legion, VFW and other veteran organizations that can be open 24/7 to assist veterans needs. Built ASAP	1/8/2016 5:47 AM
96	More police patrol.	1/8/2016 5:17 AM
97	less crime, frequent police patrol	1/7/2016 9:49 PM
98	More stores, restarants and services	1/7/2016 8:23 PM
99	Rally's grocery back on Coloma and folsom	1/7/2016 7:57 PM
100	Parks, BIKE PATH connecting more of Rancho. Maybe a mural.	1/7/2016 7:25 PM
101	more police prescence	1/7/2016 6:58 PM
102	The removal of the homeless and trasient population. There has been a huge increase in the amount of transients in Rancho Cordova. We have enough low income housing for any city. Improve the income level of Rancho Cordova and the rest will come.	1/7/2016 6:33 PM
103	Protected bike lanes on Coloma and Folsom. City (bus or streetcar) transit system. Transit oriented housing. You guys have been doing a good job improving Rancho. Thanks!	1/7/2016 6:22 PM
104	Need a WINCO and new restaurants off of Zinfandel Drive and Douglas Boulevard.	1/7/2016 6:13 PM
105	I'd like the apartments on Moraine Circle torn down, and get rid of the scum living there! Also in the Mills Station/Rockingham/ White Rock area, Criminals live there, and it makes shopping a nightmare. You try and shop at WalMart at night, they now have armed security. Can't wait to move from the Ghetto Rancho has become!	1/7/2016 5:59 PM
106	Sorry I don't know, I don't live in that area.	1/7/2016 5:38 PM
107	Clean up the whole area and teach people how to NOT drop plastic bags, etc all over the place	1/7/2016 5:10 PM
108	Need Grocery Store and Restaurants	1/7/2016 5:09 PM

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109	I live on Scorpio Drive so I would like to have a Sheriff's substation located at Old Placerville Road and Bradshaw, any business to occupy the many vacant storefronts available in the shopping center, more attention by the City staff to clean up homes in need of repair, limit home occupants on the number of vehicles they can park on the street or lawn, trimming of trees that restrict the street lights, add speed bumps to reduce the number of near-collisions caused by irresponsible speeding drivers, more police presence at night to reduce the number of murders this year (we had 3 in 2015), adding a public restroom to Lincoln Village Park, having the City of Rancho Cordova have an aggressive after school program for teens in the Lincoln Village area such as baseball with needy teenagers not having to worry about uniform and equipment expenses. Call me if you wish at 916-362-1708 Jim Garcia	1/7/2016 4:32 PM
110	more shelters for the homeless; afterschool programs and recreational opportunities for young adults	1/7/2016 11:46 AM
111	less homeless and more jobs	1/7/2016 9:58 AM
112	Road improvements, revitalization of public parks and pools, sidewalk improvements,	1/7/2016 9:51 AM
113	I would like to see less homeless people in the parking lots of Safeway and Walmart asking for food or money. I shop in the City of Folsom because I feel safer there. I drive up to the Walmart in Folsom and refuse to go to the one in Rancho Cordova because people are always asking me for money or making me feel uncomfortable.	1/7/2016 8:29 AM
114	That is a relatively affluent area and they just had a huge improvement along Sunrise. Coloma road is a highly dangerous road traffic is terrible in and around the high school, and middle school. The new lighting that the city has recently installed is horrible. There is very little illumination from the power saving bulbs which will lead to more accidents, crime and overall hazards. All of the lighting must be lit for it to even begin to help. Lighting must improve up and down Folsom and especially around the new college intersection. Someone will get hurt! Lighting is off at the intersection of Cordova Lane and Zinfandel closest to the park. Very disappointed in the limited area of focus in this grant.	1/7/2016 7:08 AM
115	Weird way to state the question since I don't live in that area. Just ask up front about the blue area. I'd like to see the businesses and housing approve their outward appearance.	1/6/2016 9:53 PM
116	A reduction in crime	1/6/2016 5:06 PM
117	Renter participation/involvement	1/6/2016 12:33 PM
118	eliminate homeless camp sites permanently	1/6/2016 10:43 AM
119	More grocery stores, nice shopping centers. Might make areas nicer and safer.	1/6/2016 9:07 AM
120	More police presence especially with traffic violations.	1/6/2016 8:41 AM
121	Add a senior recreation area to the park. I just read about them going in, in other cities, and they sound great. We have so many seniors in my area and we would benefit greatly. We take the kids to the park, but having an area for ourselves to use would be nice too.	1/5/2016 9:32 PM
122	Maintain a kept up appearance, fix what is broken or run down.	1/5/2016 4:54 PM
123	Homeless attention. Crime prevention. Street lighting.	1/5/2016 1:39 PM
124	infill of vacant business and upgrades to existing buildings/ infrastructure pedestrian/ bike friendly neighborhoods- NO yellow bump sidewalk obstructions	1/5/2016 12:17 PM
125	I would like street lighting installed and the roads repaved.	1/5/2016 9:53 AM
126	clean up homeless, panhandling at intersections	1/5/2016 9:29 AM
127	less renters, more home owners	1/5/2016 7:54 AM
128	Add street lighting!	1/5/2016 7:25 AM
129	More security and lighting, and less transients going into places of business stealing	1/4/2016 9:50 PM
130	Better street connectivity	1/4/2016 8:42 PM
131	I don't live in the project area.	1/4/2016 5:25 PM
132	my neighborhood was previously considered a "weed and seed" local. lighting would help. less welfare.	1/4/2016 2:44 PM
133	Cleaning up of the low income housing projects. They look run down and lower property values for home owners.	1/4/2016 10:14 AM
134	More Bike Trails	1/4/2016 8:30 AM

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135	I don't think we need more HUD housing in RC, we need programs to get people job training so those of us that work stop supporting these people. Also, I think it is ridiculous that this survey can be taken in other languages besides English, if you can't speak English, don't take the survey and don't take the public assistance. Let's stop enabling these people and keeping them on public assistance for their entire lives and help them get jobs and start training the kids when they are little to strive for a better life and not rely on the government to support them, take pride in themselves to want to do better. We already have a high poverty rate in Rancho Cordova, let's find a solution to stop the welfare and giving HUD housing which is basically a free place to live. Thank you	1/3/2016 8:36 PM
136	I'm in Lincoln Village, cannot tell if it's on the map. We need to get rid of the gang problems which have plagued LV for 15 years.	1/3/2016 7:24 PM
137	Street lights, Jay walking prevention on Coloma rd. Major name brand stores.	1/3/2016 4:06 AM
138	Question 23 only allowed one response (not 3). Concern is that respondents may not be informed enough about business concerns to answer question 23.	1/2/2016 7:47 PM
139	To uplift the life of residents in that neighborhood and around it.	1/2/2016 3:08 PM
140	Transportation for seniors like the Cordovan I observe serving south of 50. Able bodied riders just needing to access local services. Barber/salon, grocery , banks , restaurants , post office, shopping. A big figure 8 maybe. LaLoma to Coloma/Zinfandel Sunrise i.e. Predictable daytime schedule from major destination areas. NOT a door to door service , that already exists albeit Para Transit leaves much to be desired. NOT a handicapped service. That exists with Para Transit. Many Seniors drive long after they would if there was another reliable option. Most small cities have this service. To get around town. Of course a fee for service or monthly passes etc. count on me to always address this issue. I did a term paper on the subject while at CSUS 12,years ago and submit this need at every chance. Our city certainly is lacking in this area.	1/2/2016 3:01 PM
141	Clean it up. Get rid of the junk. Encourage reinvestment by landlords. It needs to look better to be better.	1/2/2016 8:55 AM
142	More police patrolling especially on Zinfandel where there is so much speeding by the middle school	1/1/2016 10:10 PM
143	Community activities our neighborhood for residents, mental health, food, clothing and housing resources for the homeless people who live behind the nearby businesses.	1/1/2016 5:57 PM
144	Cut out the freebies and require people on welfare to clean the streets.	1/1/2016 12:57 PM
145	unsure since I don't live in the neighborhood shown on the map	1/1/2016 9:23 AM
146	A natural foods co-op or natural foods grocery store.	1/1/2016 12:06 AM
147	Street lights is a must so scary to walk down a VERY DARK DARK STREETS	12/31/2015 10:31 PM
148	Resource that supports family, school, healthy living. Efforts to help local kids achieve high academic performance.	12/31/2015 9:21 PM
149	Crime prevention, homeless solutions, better retail options	12/31/2015 6:52 PM
150	Safety, lower crime rate.	12/31/2015 6:51 PM
151	Cleaning up rental. Imposing parking restrict.. Reduced number card per household. Fines for parking on lawns. I'm pose fines for not keeping yards maintained. Impose noise restrictions.	12/31/2015 6:39 PM
152	Revitalization. By the way, are low income people that don't have access to the internet get informed about this survey? If not, this survey may be biased because only people with internet access knows about this.	12/31/2015 5:44 PM
153	more crime prevention activities/increased patrol units	12/31/2015 5:42 PM
154	Better transportation	12/31/2015 4:37 PM
155	each neighbor and business cleaning up their own area continually. do not encourage homeless persons loitering	12/31/2015 4:11 PM
156	The biggest issue is the theft and vandalism. Absent landlords and decrepit homes. I'd like to see RC implement a CCR regulation to maintain and improve RC homes.	12/31/2015 3:51 PM
157	Less crime, less section 8, and cleaner development	12/31/2015 3:33 PM
158	Housing kept attractive and neat. Street lights installed. Yards maintained.	12/31/2015 3:18 PM
159	Leave alone and/or park improvements. Do not turn this area into another strip mall or shopping center, we have plenty of those in Rancho Cordova.	12/31/2015 2:50 PM
160	clean up the crime - get rid of the low quality apartments on Coloma	12/31/2015 2:45 PM
161	More police visibility	12/31/2015 2:40 PM

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162	My concerns are: So many homeless, people wandering at all hours, theft, gangs. I want to feel safe when I go out my front door. Rancho can be a nice area again, but the quality is going down.	12/31/2015 2:18 PM
163	A focus on increasing the range and availability of private supportive care services, such as, mental health, nutrition, alternative healing methods, developmental therapy (ST, OT, PT, ect).	12/31/2015 1:29 PM
164	Why does the Western end of the city get forgotten about or ignored. We are still waiting for street improvements. I feel like the red headed stepchild. We defiantly DONTT need any more "low income housing". We need more business to move in and more cops to keep West La Loma quite.	12/31/2015 1:06 PM
165	Street lights, movie theater, less liquor stores	12/31/2015 1:03 PM
166	I live just outside of the shaded area but my children's daycare/their schools are in the shaded area, ID like to see those shaded areas safe, more street patrol, street lighting. I know people who live in that area and theres gun shots and fire works going off at all hours. Why dosent the shaded area include the Hight school/hagan/Moraine area I think it should include all the way to La loma and the other side of folsom by the 99/olson area to croetto. There is a lot of crime and low income. I used to live in the shaded area of you map and moved slightly west off Coloma and the shaded area has the same needs as farther down Coloma. I almost do not feel safe where we live and consider needing to put my daughters in self defense and even have my self carry pepper spray. I personally have had experience and from what I heard the drug scene and all that comes with it prostitution, theft, etc is very much active here and I want to keep it out for the rest of the community but specifically for the children growing up here, it is too close to them. I love Rancho but hate it at the same time.	12/31/2015 12:42 PM
167	I'd like to see a grocery store where the old Farmer's Market used to be (at Coloma and McGregor). Either a WinCo-like store or a Nugget Market. I'd also like to see a program for people who cannot afford to keep up their homes-- interior, as well as exterior improvements.	12/31/2015 12:22 PM
168	Help the homeless from hanging around the schools supermarkets etc	12/31/2015 12:17 PM
169	Dave Roberts park improved to have an all inclusive playground for kids with all kinds of disabilities and better accessibility to the park.	12/31/2015 12:03 PM
170	The neighborhood on the map is not mine! I live near Mather Base. I would love to get rid of all the bureaucracy you all have imposed on all of us.	12/31/2015 11:39 AM
171	revitalize so it doesn't look so old and has the look of "southside of the railroad tracks", make the residence in this area feel proud and comfortable to live there.	12/31/2015 11:04 AM
172	Would like to see something done with the ghetto looking strip malls--never shop or do business at any because they look like crime magnets-- Rancho needs to do something about these areas to make them appealing & safe for residents & outsiders to want to go to them-- look at how Birdcage in Citrus Heights has improved itself-- something similar should be done here. Also didn't answer all questions as felt they were more welfare type inquiries-- that is not going to improve the quality of my life & makes me feel sorry for living in Rancho if everyone here needs "assistance" and perhaps it might be time to sell & more elsewhere if this is the case. Additionally, the Lincoln Village area has a terrible reputation throughout Sacramento--people call it ghetto--have not seen much to improve this impression in the last 4 - 5 years but continue to see reports of crime in this area instead--not good at all.	12/31/2015 11:04 AM
173	Refresh of the businesses and residential on the older side of the freeway.	12/31/2015 10:57 AM
174	Change questions 22 & 23 (above) to a multiple-choice format. Install street lighting. Repave more streets. Offer incentives to encourage residents to install drought-tolerant landscaping. (Even coupons for d/t plants from Home Depot would be cool of you.) Advertise a 24-hour non-emergency line for reporting anonymous tips to the RCPD. (Sac sheriff's non-emergency line has day hours only--not helpful.) Place a moratorium on new businesses around the Zinfandel-Olson area because traffic is now so horrid. Instead, encourage in-fill businesses on Folsom Blvd between Dawes and Sunrise.	12/31/2015 10:54 AM
175	Fewer services for the individual and more reliance on decent jobs. The need for most everything in this poll is reduced if decent jobs are available.	12/31/2015 10:31 AM
176	More of a police presence other than the helicopter or police actually in pursuit of criminals. Street lighting in neighborhoods. River clean-up and attention to the homeless population in this area. Security monitors/guards at light-rail stations in Rancho Cordova to prevent crime, gang activity and drug trafficking.	12/31/2015 9:49 AM
177	I would like to see crime reduced and addiction addressed. I also think housing options for working people need to be increased.	12/31/2015 9:44 AM
178	Clean up the amount of crime and make housing more affordable	12/31/2015 9:40 AM
179	Wider streets (more lines); Better traffic management throughput for sunrise blvd, extremely congested. Police to monitor the Sunrise Blvd off ramps during rush hour traffic. Better street lighting. More restaurants (not fast food).	12/31/2015 9:39 AM



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180	STREET LIGHTING, not one street light. We have had our cars broken into 2x and garbage gone through too many too count. Being right down from the river access there are alot if homeless, with no lighting they runs the streets at night.	12/31/2015 9:27 AM
181	Some smaller family-owned shops, and restrictions/higher expectations on larger businesses. Many Facebook pages exist that provide excellent city improvement ideas! Also for minimum wage to STAY where it's at! An increase in wages will mean higher rents, cost of food, etc.	12/31/2015 9:25 AM
182	A WINCO! I go all the way to Folsom to shop, that money could be put back into Cordova. Clean up the people who just hang on street corners all day long. A better funding for education. There is no reason Rancho Cordova's elementary schools should rank a 1/10. The 3 schools in the area that have a high rating are impossible to get into. I have transferred my children out of the district and into the elk grove district. I drive them all the way to Sloughhouse because White Rock is so poorly funded.	12/31/2015 9:25 AM
183	Reduction in facilities that sell alcohol along Coloma, removal of several apartment complexes that seem to invite troubles individuals, reduction of the city sales tax.	12/31/2015 9:24 AM
184	Lights on the streets and less crime in the apartments	12/31/2015 8:53 AM
185	gentrification	12/31/2015 7:57 AM
186	Something done with the homeless roaming the streets, going through our businesses dumpsters, sleeping on the lawn. Zoning is also a big issue considering the amount of industrial zoned areas which many businesses can't locate in those zones. Storefronts need improvement.	12/31/2015 7:51 AM
187	Please, please clean it up. Crime clean up! Clean up all the low income housing in the area!	12/31/2015 7:49 AM
188	this area is becoming more of an area with constant jaywalking, groups of people walking in front of road traffic and panhandlers harassing people and in traffic/on medians endangering themselves and others. There are businesses that I no longer go to just for the reason of constantly asked for money by people loitering by the businesses. Coloma road constantly has people crossing the street unsafely, sometimes in the dark, walking down the street in the center lane, etc.	12/31/2015 6:10 AM
189	Stop burglaries and get rid of the homeless.	12/31/2015 6:06 AM
190	This area is one of the poorest areas in Rancho Cordova. I would like to see some job training, for the residents. I'm talking about "real world" job training, not that ridiculous job training that welfare provides.	12/31/2015 3:12 AM
191	Gigabit speed internet	12/31/2015 12:07 AM
192	Not sure why you left out the two streets to the east of El Manto north of Coloma where we owned a house. You left out a good part of the neighborhood from the Blue Area. I don't mean what is clearly Sun River but the streets accessible from El Manto. Oh well, we sold the investment house recently anyway. Primary residence still in Rancho. Best wishes.	12/30/2015 11:51 PM
193	Street lights on residential areas.	12/30/2015 11:41 PM
194	Less crime and homelessness	12/30/2015 10:53 PM
195	It would be nice to see less homeless, less crime & continuing to make our city great. More activities in the park (i.e. Farmers market, food truck mania, the little railroad) Also, it would be nice if big trash pick up days were assigned days during the year because when people pile their trash on the street it can be unsightly. Really appreciate the cops patrolling the neighborhood. Keep up the good work!	12/30/2015 10:40 PM
196	Street lights installed	12/30/2015 10:14 PM
197	More police presence	12/30/2015 10:01 PM
198	I would like to see the homeless population be reduced in our city. I hope for their needs to be met and help to get them back on their feet.	12/30/2015 9:26 PM
199	Clean up the apartments on Coloma and El Manto/Coloma. Street lights are really important, especially in the El Manto Cul De Sac for when kids are leaving the school after school activities end.	12/30/2015 9:22 PM
200	Special event	12/30/2015 9:10 PM
201	Assist in cleaning up store fronts Get the unemployed off the streets Give them housing, temp, clothing, food. Training	12/30/2015 9:07 PM
202	Rehabilitate rental properties Reduce crime/drugs along Coloma Rd Street/traffic improvements: repaving, turn lanes, intersection redesign Clean up/rehab aging commercial area on Coloma Rd Traffic enforcement around Mitchell MS Improve traffic flow on Sunrise so commuters do not use Zinfandel Dr, McGregor Dr, and other residential streets as shortcuts	12/30/2015 9:06 PM
203	Crime reduction, trash cans placed in various locations like bus stops, improved lighting, and safety improvements.	12/30/2015 8:55 PM

Rancho Cordova Community Needs Survey

SurveyMonkey

204	Get some businesses who want to hire employees for a fair wage and it will help with homeless due to be able to be employed. Also would love to see more improvements on Folsom Blvd near Mills Park all the way down to Dawes	12/30/2015 8:50 PM
205	A Trader Joes Market	12/30/2015 8:41 PM
206	High school, middle school, grocery stores, affordable housing	12/30/2015 8:18 PM
207	I would like to see the gangs cleaned up more. They are not directly in my area but I see their activity not far.	12/30/2015 8:03 PM
208	I would like to see a quality survey that actually does something ranking things is a terrible way to get an actual feel for the community. Why dont you ask people what they feel they need. Like better security, safer streets, bike friendly streets. Intsead of trying to get the answers you want. This is a poor excuse for a survey.	12/30/2015 7:59 PM
209	Add side walks, street lamps and re-surface the roads. I'm being charged for it but don't have it and the last time our roads were resurface was 20 years ago. If you patch holes it would be nice if they stayed patched longer than a year.	12/30/2015 7:55 PM
210	Do something with the homeless population and continue working with gang violence	12/30/2015 7:50 PM
211	More help with the homeless, more street lighting, more affordable housing for low income families with 5 + people.	12/30/2015 7:48 PM
212	Update the Rancho Cordova Little League Baseball Fields, after school programs and tutoring.	12/30/2015 7:30 PM
213	Update businesses, need renovation of buildings.	12/30/2015 7:26 PM
214	street lights	12/30/2015 7:24 PM
215	Highlight the businesses and support small businesses and to shop local in Rancho Cordova	12/30/2015 7:03 PM
216	Law enforcement and Code enforcement.	12/30/2015 6:50 PM
217	We have good police patrols but more would be better. Rancho Cordova has been a good place to live the last 40 years. I hope the strong town with a balanced deficit free budget continues.	12/30/2015 6:49 PM
218	Grocery store, transportation, more police patrol and presence. More schools	12/30/2015 6:46 PM
219	Monies should be spent on cleaning up and helping people take pride back to owning a home. Decrease crime	12/30/2015 6:37 PM
220	Street lights!!!! Upscale shopping Asthetics of store fronts and surrounding area lack appeal and could use a facelift.	12/30/2015 6:35 PM
221	modernization of the streets and businesses along Coloma	12/30/2015 6:26 PM
222	More youth and teen services and activities and better lighting for the streets.	12/30/2015 6:23 PM
223	More locally owned businesses, and less liquor stores	12/30/2015 6:23 PM
224	Your map states Zinfandel when it should say Folsom Blvd. street lights on aramon drive, sidewalks, live cameras to check on our house or street. More police presence at lite rail stations and ticketing jay walkers from stations.	12/30/2015 6:21 PM
225	In Anatolia, there needs to be after school programs for the kids. Also, more childcare and more schools. We are looking forward to the grocery store (we've been here since 2006).	12/30/2015 6:17 PM
226	Build Jr High and High school!	12/30/2015 6:12 PM
227	Homeless center for showers, food, mail, job training, clothes closet, wash/dry clothes, counseling (all inclusive center) for singles and families.	12/30/2015 6:10 PM
228	Stop government interference.	12/30/2015 6:10 PM
229	Improved road surfaces More police patrols	12/30/2015 6:08 PM
230	So you do not think my challenged neighborhood should not be an area of concern? We have more problems here.	12/30/2015 5:59 PM
231	less crime, more light and more cops	12/30/2015 5:54 PM
232	More police presence, willingness to take reports.	12/30/2015 5:53 PM
233	Why this part of Rancho?	12/30/2015 5:45 PM
234	Nore street lights! There are no street lights at all on McGregor!!	12/30/2015 5:38 PM
235	I would like to see clean well kept homes. Non op cars towed away. Lawns and greenery maintained. Garbage containers hidden and parks updated with new stuff.	12/29/2015 4:21 PM

## Grantee Unique Appendices

Chapter 3, Needs Assessment, Appendix

### **NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)**

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Approximately 12% of senior city residents are disabled and 10% live below the national poverty line, according to the 2010–2015 ACS. According to Table 2, 3,060 households have at least one person aged 62 years of age and older, and 1,176 elderly households are also cost burdened (paying over 30% of their income to housing costs). Additionally, approximately 42% of the population over 65 is disabled, which increases the likelihood of a higher cost burden and results in an increased need for housing assistance.

The City of Rancho Cordova relies on the local countywide housing authority, the Sacramento Housing and Redevelopment Agency (SHRA), to manage public housing units and housing vouchers placed in the city limits. While the voucher and public housing data is not available at the city-specific level, according to Table 19 in section NA-35, 4,330 or 37% of families with vouchers and 266 or 27% of households in public housing in Sacramento County are disabled. According to 2008–2012 ACS, only 12.9% of the total population in Sacramento County is disabled. The much higher rate of disability in subsidized housing suggests that there is significant need for suitable and accessible housing for disabled families throughout the county, including the City of Rancho Cordova. By comparison, the population of the City of Rancho Cordova is about 4.8% of the total population for Sacramento County, and about 12.3% of the total population in the City of Rancho Cordova has a disability.

Domestic violence is a primary cause of homelessness for women and families. Financial stress can make it more difficult for victims to leave violent situations. With SHRA's limited number of affordable housing units and long waitlist, this can be a barrier for women who are trying to leave a violent home. The 2015 Homeless Point-In-Time Count found that 335 homeless in Sacramento County and an estimated 16 homeless in the City of Rancho Cordova were reported as victims of domestic violence. This number does not include the currently non-homeless experiencing domestic violence, dating violence, sexual assault, and stalking who may need emergency and transitional affordable housing. The state of California Department of Justice, Office of the Attorney General tracks domestic violence calls for assistance. Between 2010 and 2014, calls for assistance increased 88%, from 208 calls in 2010 to 392 calls in 2014. Victims of domestic violence often need free or low-cost housing until they have access to finances or obtain a steady source of income. The housing should accommodate families with children, and pets if possible, and be monitored for anonymity and provided security. The Rancho Cordova Police Department also tracks crime data in the city. In 2014 there were 306 violent crimes reported in the city, including 17 rapes. Studies suggest that rape is an under-reported crime, and that victims often go untreated. Stalking is another crime that frequently goes unreported but which can have a very disruptive impact on a household, can lead to displacement, and can put low-income households at risk of homelessness. While there is not currently a reliable data source for stalking in the City of Rancho Cordova, the Rancho Cordova Police Department does offer online crime reporting, including incidents of stalking.

State of California Department of Justice Office of the Attorney General

<https://oag.ca.gov/crime/cjsc/stats/domestic-violence>

<http://www.ranchocordovapd.com/news/ranchocordovaur2014.cfm>

### **Housing Problems**

HUD identified four conditions that constitute housing problems, with two additional conditions that constitute a severe housing problem. The four conditions are: 1. Incomplete kitchen facilities; 2. Incomplete bathroom plumbing facilities; 3. Overcrowding at more than 1 person per room; and 4. Housing cost burden 30% or more of monthly gross household income. The two severe housing problems are: 1. Overcrowding at more than 1.5 persons per room; and 2. Housing cost burden at 50% or more of monthly gross household income. Many lower-income households in Rancho Cordova face one or more of these housing problems. Tables 3 and 4 above detail the different housing problems. As shown in Table 3 Housing Problems Table, 274 renters and 15 owners live in housing that does not have complete plumbing or kitchen facilities; 665 rental units and 175 owner-occupied units are overcrowded with 1.01 to 1.50 persons per room; 235 rental units and 30 owner-occupied units are severely overcrowded with greater than 1.51 persons per room; 2,470 rental households and 1,460 owner-occupied units have a housing cost burden of more than 30% of income; and 1,900 rental households and 1,530 owner-occupied households are severely housing cost burdened, paying more than 50% of their income toward housing costs. Across all these categories, renters experience a much higher proportion of housing problems than owners and the most frequently occurring problem is high housing cost burden.

As show Table 4, 4,815 households experience one or more housing problems, and 3,070 of those are rental households.

Based on interviews with agencies, such as Sacramento Self-Help Housing, which provides tenant-landlord mediation and fair housing support services to the City of Rancho Cordova, a few other housing problems came to light. The tenant-landlord mediation helpline gets 150 to 200 calls a month, usually involving deferred maintenance or wrongful evictions. Poor maintenance conditions and tenant-landlord conflicts can lead to unstable housing, high tenant turnover, and increased risk of homelessness for special needs households.

The majority of surveyed agencies agreed that housing cost burden, overcrowding, and substandard conditions are linked to instability in housing and risk of homelessness for Rancho Cordova residents.

#### *Cost Burden*

As indicated in Table 5 and Table 6, by far the most prevalent issues facing lower-income families and households in the city is the cost of housing. Affordable housing is defined as housing in which the cost of shelter does not exceed 30% of the household's gross monthly income. A housing cost burden is incurred when the household is faced with paying more than 30% of its income on housing. Table 5 shows the distribution of housing cost burden and Table 6 shows the severe housing cost burden among renters and homeowners by household type by income level. All incomes are measured against HUD's HAMFI.

Table 2 estimates that there are a total of 10,520 small related households (defined as two to four related individuals living together) in the city. Table 5 estimates that 2,350 renter-occupied households

(22.3% of total small related households) and 800 owner-occupied households (7.6% of small related households) experience a housing cost burden greater than 30% of gross monthly income. Cost burden is ever more common in large related households (defined as five or more related households living together). Table 2 estimates that there are approximately 2,580 large related households in the city. Table 5 shows of that total, about 673 renter-occupied households (26%) and 530 owner-occupied households (20.5%) have a housing cost burden greater than 30% of gross monthly income.

This pattern is echoed in households with a severe cost burden of more than 50% gross monthly income. As shown in Table 6, 970 rental households, or 9.2% of small related households, are severely cost burdened, while 475 owner-occupied households, or 4.5% of small related households, are severely cost burdened. In contrast, 354 rental households and 250 owner-occupied households make up 13.7% and 9.7% of large related households which have a cost burden of more than 50% gross monthly income.

This analysis shows that across the spectrum, large related households experience a greater cost burden than small related households, and that renters in all categories experience a higher cost burden than owners.

According to 2008–2012 ACS, 92% of the rental housing units in the City of Rancho Cordova have three or fewer bedrooms, with the majority of multi-family units having two or fewer bedrooms. This means that large related households in the city face greater challenges in finding suitable rental units, and must accept a higher cost burden for the units they do find. This mismatch between household size and suitable housing units, combined with high cost burdens, contributes to other housing problems, such as overcrowding and substandard housing conditions.

The 2008–2012 ACS estimated that there were 9,853 persons over the age of 60 living in the City of Rancho Cordova and 5,945 households where the head of the household was over the age of 60. Table 5 shows that of senior households, 620 rental households and 655 owner-occupied households have a cost burden of greater than 30% of gross monthly income. This is 10.4% and 11% of households with the householder over the age of 60. There were about half as many senior households with a severe housing cost burden, coming in at 5.3% where the householder was a renter, and 6% where the household was owner occupied. Elderly owners were just as or sometimes more likely to have high housing cost burden as elderly renters. Many elderly households are on a fixed income and therefore are vulnerable to changes in housing cost, which can put them at risk of eviction, foreclosure, and potential homelessness.

#### *Overcrowding*

Table 7 compares the levels of moderate and severe overcrowding in the city. Rental housing in the city has a much higher tendency than owner-occupied housing to exhibit conditions of overcrowding. Table 7 shows that about 860 rental households, with income less than 80% of HAMFI, were in overcrowded households. This correlates to 8.3% of the total households making less than 80% HAMFI. By comparison, 155 owner-occupied households, or 1.5% of the total households making less than 80% HAMFI, were in overcrowded housing conditions.

#### *Newly homeless individuals and families*

When individuals first become homeless, connecting them with benefits, such as disability insurance, unemployment, or general assistance, is essential, but can be difficult. A person's ID needs to match

their address, and obtaining both a current ID with a matching address pose serious obstacles to the access of benefits. Getting to public assistance and ID-issuing offices can be a challenge for those without money or transportation, especially those living in Rancho Cordova, because many agency offices are located in Sacramento. Temporary housing and non-housing assistance may be needed as people may wait a considerable amount of time for their government assistance to be approved and funded. In the interim, temporary housing is provided by nonprofits; however, a limited number of spaces are available.

The same housing problems experienced by homeless individuals are experienced by homeless families with children, plus additional concerns. Families need larger and more private accommodations to protect the safety of the children. Families may need to be connected to CalWORKs (California Work Opportunity and Responsibility to Kids) or other resources to help them find support and stability. The demand for subsidized housing and other benefits exceeds supply, which creates long waitlists that may take months and sometimes years to address. Families also need housing stability when they have school age children. Children without stable housing find it more difficult to keep up with their education and frequently fall behind, and may even drop out of school all together.

A key response to assisting newly homeless individuals and systems is to help them find suitable housing as quickly as possible, and then work with them to address their other support needs. The shortage of subsidized units and the long waitlists for vouchers means that rehousing newly homeless families and individuals frequently relies on existing lower-cost housing stock. This can result in concentrations of low-income/no-income households in lower-quality housing, unsafe neighborhoods, and overcrowded conditions. An in-depth understanding of the local housing market and the needs of newly homeless persons is critical in finding suitable and safe housing units. The lack of new multi-family housing in Rancho Cordova means that many of the newly homeless residents of the city must find housing elsewhere, which disrupts families, forces children to change schools, and can disable local community support structures.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance:**

*Imminent risk of becoming homeless*

It is difficult to estimate the number of individuals, and persons in families with children, who are at risk of becoming homeless. One social service provider interviewed during this analysis said that because of a lack of prevention services, it is difficult to know the number or characteristics of households that may be facing imminent homelessness. Current services are focused more on response after a household has become homeless instead of preventing homelessness. One provider does offer housing placement services for households facing imminent homelessness; however, moving a household to a different housing unit does not always remediate the underlying factors that led to the household's initial housing instability.

It is generally assumed that those who are extremely low-income and very low-income are at the greatest risk, especially those with housing cost burdens in excess of 50% of their income. According to

Table 2, approximately 25% or 5,775 households in Rancho Cordova make less than 50% of HAMFI. Households at 50% of HAMFI are considered very low-income, and often results in severe financial stress on families and households who do not have savings and are living paycheck to paycheck. A minor financial setback can put the family at risk of displacement and can result in a chain reaction of negative impacts, including job loss, lapses in education, compromised safety and security, and even family dissolution. If an economic hardship were to occur, which is common in any household but more common for lower-income households, then the family may need outside assistance to keep their housing and meet their other needs. However, without the assistance of a personal network or support, they run the risk of becoming homeless and needing to rely on public assistance outside their network. Thus, these families often need resources, such as CalWORKS, which provides temporary income for the family, and CalFresh, which provides food and groceries. There are also subsidized utilities and communications programs that lower-income households may qualify for but need assistance in applying. A notable challenge for many households can be past due utility or communications bills that prevent the household from obtaining new connections. This can inhibit a household from moving to more affordable or suitable housing, because the new utility connection will require the payment of back debt.

As noted in Table 2, two significant lower-income households by type in the city are households with seniors and households with young children. According to interviews with senior service agencies, such as Meals on Wheels and the County of Sacramento's Adult Protective Services agency, these low-income seniors need assistance in accessing CalFresh, social security benefits, and healthcare insurance benefits. Many seniors also need more personal assistance as well, such as in-home care to help them cook, clean, dress, and bathe, and affordable transportation services to help them pick up their groceries, run basic errands, and attend doctor appointments. Without this assistance many senior households run the risk of falling behind in life maintenance, and may experience additional health problems, financial burdens, and poorer overall quality of life. They also run the risk of deferred maintenance on their housing units, thus rendering the units uninhabitable, which can result in homelessness or displacement.

Very low- and extremely low-income households with children face many of the same challenges. This can be particularly true for single-parent households who do not have family or community resources to help ensure the family meets basic needs. These resources can include child care, nutrition assistance, and affordable transportation assistance.

Additionally, as mentioned above, renters are often more at risk of homelessness. Households with extremely low and very low incomes may be at increased risk, particularly if there are conflicts with their landlord. Lower-income housing often faces maintenance challenges and may include deposits or other fees that very low- and extremely low-income households do not have the resources to address. Tenant-landlord mediation services help prevent eviction and address landlord maintenance and accommodations issues. The City has engaged with Sacramento Self-Help Housing to provide tenant-landlord mediation and prevent evictions and unnecessary tenant displacement. Additional services that may assist in preventing homelessness for at-risk renters is landlord and property management training, which can educate property managers in proper tenant noticing, required maintenance, legal leasing language, and other common points of tenant-landlord contention. Responsibility also falls on the side of the tenant, and from agency interviews, more classes on being a better tenant and neighbor would also be beneficial in preventing homelessness. One such program called "Ready to Rent" is

offered by Sacramento Steps Forward. Other educational opportunities that could help prevent households from imminent risk of homelessness are life-skills classes, such as household budgeting, financial management, and healthy food preparation, as well as job training to help household wage-earners improve job prospects and increase potential earnings.

Lastly, Rancho Cordova residents also experience the national trend toward increasing disparities between the incomes from lower-wage jobs and the cost of housing and other expenses. With the increasing burden of housing cost, lower-income households are less likely to save for emergencies and, therefore, are at an increased risk of homelessness due to what might be otherwise minor problems or unforeseen costs.

#### *Previously homeless*

Households that were previously homeless but are currently housed may face additional challenges in retaining stable housing. Some households struggle with maintaining stable housing due to a disability, such as mental and/or physical illness. They may be unable to work or have limitations in their ability to work steady jobs or to increase their position, hours, and pay. These individuals and families need long-term affordable supportive housing options and continued case management to retain stable housing. While many individuals stabilize and only need a rental subsidy to keep stable housing, others may still need continued assistance with daily living, and some may need some limited term case management to help them maintain their housing. Those with a less severe disability, or no disability at all, can often return to market-rate housing at some point, but may still need access to supportive or social services to continue assisting with the underlying issues that initially lead to their homelessness.

Whether in temporary or permanent market-rate housing, individuals and families who were previously homeless may require continued assistance with substance abuse issues; job training, education, or new employment; debt management; maintaining proper health; transportation needs; and counseling. It is important that these individuals and families stay connected with benefits and nonprofits so these resources can assist with life challenges and other potential problems so as to avoid a relapse resulting in homelessness.

### **NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

#### **Discussion**

##### *0-30% AMI*

According to the data in Table 9, American Indian/Alaska Native households experienced a greater disproportionate need, or more frequent occurrence of housing problems, than the population as a whole. It was the only racial/ethnic group identified as having an incidence of housing problems more than 10% higher than jurisdiction as a whole for the 0–30% HAMFI category. Part of this disproportionate need may be due to the data, as the population sample size for American Indians/Alaska Natives in the City of Rancho Cordova is quite small. Regardless, the incidence of households with housing problems in the extremely low-income category is high across the race and ethnic spectrum. As such, this income group needs better access to safe, decent, and affordable housing.



As shown in Table 9 above, in the jurisdiction as a whole, about 1,855 residents experience one or more of the four housing problems. This represents 76% of all residents making 0–30% AMI. American Indian/Alaska Native households experience housing problems at a rate of 100%, which is more than 10 percentage points above the whole population. As a group, they experience a greater rate of housing problems. Black/African American households, while not considered to have a disproportionate need, follow with 83% (7 percentage points). The other ethnic groups to follow are Hispanic at 77%, White at 75%, Asian at 63%, and Pacific Islander at 0%. Hispanic residents experience a slightly greater occurrence of housing problems, while White, Asian, and Pacific Islander residents experience the same or less than the overall average.

#### *30-50% AMI*

As identified in Table 10, the very low-income group had 2,410 households or 85% of the jurisdiction as a whole with one or more housing problems. The need for safe and affordable housing is the greatest for this income group, as compared to the other income groups. American Indian/Alaska Natives (35 households) and Pacific Islanders (10 households) have the greatest disproportionate need with 100% of households in these income groups experiencing at least one housing problem (though the population of these groups is relatively small compared to the total population in this income range). Asians follow with 94% of households experiencing one or more housing problems. Hispanic families rank next with 705 or 87% experiencing one or more housing problems.

#### *50-80% AMI*

Table 11 presents the data for the low-income 50%–80% AMI group. As a whole, 64% of the jurisdiction had one or more housing problems in this income group. Black/African Americans and American Indian/Alaska Natives show a disproportionately greater need in housing problems: 85% of Black/African Americans experienced one or more housing problem and 100% of American Indian/Alaska Natives experience one or more housing problems. It is worth noting that 73% of Asians experience one or more housing problems, which is only one percentage point from this group having a disproportionate need. Hispanics and Whites had housing problems less frequently than the income group as a whole—66% of Hispanics and 59% of Whites experienced housing problems in the low-income group.

#### *80-100% AMI*

Table 12 provides data on the moderate-income group which makes between 80% and 100% of AMI. As a whole, 53% of the jurisdiction in this income group experienced housing problems. Pacific Islanders (15) and Hispanics (260) experience a disproportionate need at this income level at rates of 100% and 68%, respectively. While not falling into the disproportionate need category, 54% of Black/African Americans experience one or more housing problems, which is slightly more than the overall average for the group. Whites and Asians experienced housing problems at a lower rate than the general jurisdiction for this income group: 50% of Whites and 48% of Asians experienced housing problems at this income.

NA-40 Homeless Needs Assessment – 91.205(c)

#### **Introduction:**

HUD requires the City to provide, through the Consolidated Plan, a summary of the nature and extent of homelessness in the city and the identification of need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and any other subpopulations of homeless. Further, to the extent data is available, HUD requests information be provided that breaks down homeless populations by familial status, racial and ethnic groups, and whether or not those populations are chronic homeless, veterans, and/or suffering from mental illness.

The Sacramento County Continuum of Care, through the nonprofit Sacramento Steps Forward, manages the Homeless Management Information System (HMIS) for all jurisdictions in the county, including Rancho Cordova. Every other year, Sacramento Steps Forward organizes a survey to count the number and characteristics of homeless on one particular night. Volunteers most recently completed the survey, called the Homeless Point-In-Time (PIT) Count, in January 2015, and then compiled the data in the Homeless Count and Survey Report which was released in June 2015. Though data gathered is not specific per jurisdiction, it does identify overall homeless populations with as much detail as possible. Table 22 details the estimated totals of homeless populations in the City of Rancho Cordova calculated as a corresponding percentage of the total populations for the County of Sacramento. The second table in this section uses a similar formula to identify homelessness in the City of Rancho Cordova among different minority groups.

Data regarding homeless populations are updated throughout the year as recorded by homeless service providers. Information is not specifically tabulated for Rancho Cordova; however, this data represents the best estimates available to detail the homeless populations and needs. Individuals or families that are homeless have a variety of special needs, including emergency shelter, counseling and mental health services, substance abuse support, job training, transitional housing, and permanent supportive housing.

Homeless service providers that serve Rancho Cordova were consulted to provide a first-hand estimate of the number of homeless. This data is also included below.

There are numerous programs providing outreach and assistance services to various subpopulations, including the mentally ill, disabled, veterans, substance abusers, domestic violence victims, HIV/AIDS patients, and youth. Such services include financial assistance, medical services, food, drug and alcohol addiction support, legal services, crime victim support services, housing counseling, housing and social services referrals, transportation vouchers, job training, mental health services, and emergency shelter. Services are provided to lower-income persons and the homeless in Rancho Cordova and in Sacramento County by the following agencies. More resources can be found at the Sacramento Steps Forward's Resource Guide for People Experiencing Homelessness:

- Children's Receiving Home of Sacramento
- Cordova Community Food Locker
- Wind Youth Services
- Family Promise
- Folsom Cordova Unified School District
- Francis House Center
- Legal Services of Northern California
- Loaves and Fishes - Maryhouse
- Loaves and Fishes - Sister Nora's Place

- Loaves and Fishes - Genesis
- Lutheran Social Services
- Next Move
- Rancho Cordova Homeless Assistance Resource Team (HART)
- Sacramento Steps Forward
- Sacramento County Department of Human Assistance
- Sacramento County Department of Health and Human Services
- Sacramento Self-Help Housing
- SafeGround Sacramento
- Saint John's Shelter
- Salvation Army
- Tommy Clinkenbeard Legal Clinic
- Women's Empowerment
- Volunteers of America

Most of these agencies are located outside of the city; therefore, Rancho Cordova homeless and at-risk homeless often have to travel outside of the city to receive services.

**Additional Data Source:**

According to Rancho Cordova's Homeless Assistance Resource Team (HART), an estimated 200 individuals live on the street or in shelters, and another approximately 300 live on couches, share a place with another family, live in cars, or have some other temporary location in the city. This is an estimated 500 homeless annually. HART estimates that approximately 100 are veterans, due in part to the nearby veteran service providers: Sacramento Veterans Administration Hospital and Mather Community Campus, near closed Mather Air Force Base. HART coordinates homeless services including housing counseling, transportation, meals, resource referrals such as Cordova Community Food Locker, and a winter shelter of 30 beds.

Note 1: Numbers were based on 2015 Homeless PIT Count conducted for the county, and then recalculated based on the percentage (4.63%) of Rancho Cordova's population (67,167) to the whole county population (1,450,277). Population amounts were based on 2010–2014 ACS five-year estimates. Numbers were rounded using traditional methods.

Note 2: The total number of persons experiencing homelessness in Rancho Cordova on an annual basis is 242; however, this data is not available with further classification such as by households with children, adult-only households, chronic homeless, veterans, and youth.

Note 3: Data is not available broken down by homeless type. This number was calculated by using Sacramento Steps Forward estimates that 77% exited and 23% entered homelessness each year and applying that percentage to the total number of annual homeless.

Note 4: This number was provided by Sacramento Steps Forward and is out of a total of 4,604 homeless individuals served over the year. This total is different than the 2015 PIT Count of 5,218 countywide. Thus, this column of data cannot be compared to the other columns.

**Discussion:**

Current housing assistance for the homeless includes emergency shelters, motel vouchers, transitional housing, housing (i.e., rent) vouchers, and subsidized public housing. Housing vouchers and public

housing have long waitlists and can take years before an applicant receives assistance. As a result, interim housing and assistance is needed to keep families in need from living on the street. Just as importantly, a family will need assistance with long-term solutions for tackling the issues that contributed to their lack of income or instability; some of this assistance may include helping a family increase its income through job training, receiving counseling for substance/drug abuse, reducing medical costs for health-related treatment, and finding permanent affordable housing. Some families have a limited number of long-term solutions, such as those who are disabled and have limited ability to increase their income. For them, permanent supportive housing is needed over the long term.

Based on an interview with Sacramento Steps Forward, the homeless crisis stems from a lack of income, lack of affordable housing, and lack of support (from families/friends/communities) to help in times of a significant trauma (e.g., an economic hardship, large medical expense, occurrence of substance abuse, mental/emotional issue, or domestic violence). The biggest challenges facing the chronically homeless are mental illness and substance abuse, while the biggest obstacle for many homeless families that are sharing homes with other families is the lack of income. Prevention resources are needed for at-risk families to assist them in avoiding living on the streets.

Sacramento Steps Forward has recently revamped its veteran outreach to provide targeted outreach and specialized services. It has recruited veteran workers to make connections with homeless veterans, and then build up services around them to help them overcome homelessness. Some veterans are reluctant to disclose that they are veterans, and many have mental health and substance abuse issues. With these increased efforts, the agency has seen a difference in the number of veterans it has been able to assist and in helping those achieve stability and improved health. This strategy has also been working because community members have been more willing to help veterans, so connecting them with more resources has been easier.

Rancho Cordova has approximately 18 homeless youth, according to the 2015 PIT Count. Homeless youth tend to stick with other youth and can be more difficult to find. In 2013, the PIT Count found fewer than 20 unsheltered youth in Sacramento County. Sacramento Steps Forward trained a group of formerly homeless youth and got the word out among those circles. The result was an increase in recorded homeless youth; the 2015 PIT Count recorded over 250 homeless youth countywide. Homeless youth start at a greater deficit than other homeless because they lack a network or support system at an early age. Many homeless youth come out of the foster care system and do not have family support. Some couch surf with potentially dangerous households. These youth can go uncounted and can be difficult to reach for services. Other homeless youth face mental health and substance abuse issues. Rancho Cordova has a winter-time shelter for adults without a set-aside for youth; however, Wind Youth Services has two emergency shelters and Volunteers of America has temporary housing for youth who participate in its program. Wind Youth Services and Lutheran Social Services provide counseling and case management for homeless youth. These nonprofits are located outside of Rancho Cordova, but are available for homeless youth in the city. Sacramento Steps Forward recently built 20 units of permanent supportive housing in Sacramento for homeless youth. Additionally, it provides support for those receiving subsidies to live in apartments because helping youths maintain their housing can be challenging. They often need support in conducting themselves in a way suitable to maintaining their home and respecting neighbors and property.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

#### *Elderly and frail elderly persons*

Because many seniors on a fixed income are at or near the poverty line, they need various types of assistance including food stamps, reduced healthcare costs, and affordable housing. To address affordable housing needs, the City offered a housing rehabilitation program to low-income persons, including seniors, where homeowners were provided a 30-year deferred loan at 0% interest loan to complete health, safety, and energy-efficiency related repairs. In addition, the City has annually funded social service nonprofits that provide delivered meals to homebound seniors and congregate meals at the City's Senior Center. Other senior services include caregiver respite for seniors with memory care needs, and emergency repair grants for households, including seniors, with immediate health and safety violations in their owner-occupied housing.

While the majority of seniors in the City of Rancho Cordova own their homes, there is still a need for housing choices as they age. These housing options could include age-restricted townhomes or multi-family housing, skilled nursing facilities, and assisted living facilities.

According to consultations with senior services nonprofits and agencies, seniors need affordable in safe neighborhoods that are close to public transportation, and programs to help low-income senior homeowners maintain their homes. As elderly persons begin to experience age-related disabilities or increasing frailty, they often need to modify their homes to ensure continued accessibility—for example, by adding wheelchair ramps or grab bars in bathrooms. Besides housing, transportation is the biggest challenge for seniors to buy needed groceries and other essentials, go to doctor appointments, and access social services. The most essential social services needs include: local social workers, nurses, and case managers who are experienced in elder care and who are safe and reliable; and services that address diverse needs including transportation, locating in-home care, mental health and addiction counseling, nutrition, grief counseling, abuse prevention, shopping for essentials, and assistance with technology.

#### *Persons with disabilities*

Disabled persons often have special housing needs related to their potentially limited earning capacity, their need for accessible and affordable housing, and the higher health costs associated with their disabilities. People with disabilities require a wide range of housing choices, based on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (e.g., group care homes). Supportive services such as life skills training and employment assistance may need to be integrated into the housing situation. Housing may need to incorporate accessible features as well, to accommodate people with physical disabilities. Examples of accessible features in housing include widened doorways and hallways, ramps, bathroom modifications (e.g., lowered countertops, grab bars, adjustable showerheads), and special sensory devices including smoke alarms and flashing lights.

Addressing the needs of persons with disabilities is a vital component of the City's CDBG programs. Activities to date have included improved accessibility along the streetscape and public facilities, such as the Rancho Cordova Senior Center, as well as service programs aimed at assisting disabled residents and their families. The City of Rancho Cordova incorporates the Federal Fair Housing Act, the California Fair Employment and Housing Act of 1964, and the Americans with Disabilities Act (ADA), as supported in Title 24 of the California Government Code, as a part of its building requirements. These three statutes address the fair housing and building standards for persons with disabilities as adhered to by the City. However, there is an ongoing need for support for disabled persons in the community.

#### *Persons with alcohol or other drug addictions*

The Department of Human Assistance (DHA) with the County of Sacramento provides most of the public agency-sourced social services in the city. The DHA has an office in the City of Rancho Cordova and partners with the Rancho Cordova Police Department, Child and Adult Protective Services, and emergency responders to provide drug and alcohol addiction support services. The City is also home to the Mather Veterans Hospital, which provides comprehensive care for veterans across Northern California. The Veterans Hospital provides in-house drug and alcohol addiction services, and partners with nonprofits in the greater Sacramento area for longer-term addiction support.

#### *Victims of domestic violence, dating violence, sexual assault, and stalking*

Two domestic violence groups, My Sister's House and WEAVE, provide shelters and serve Rancho Cordova and the Sacramento area. Domestic violence, sexual assault, dating violence, and stalking continue to be very difficult problems to address due in large part to the rate at which these crimes go unreported. The Rancho Cordova Police Department frequently partners with the County's Child Protective Services to assist in domestic violence and dating violence situations involving children. The police department has also undergone domestic violence and assault specific training to help assist victims in dealing with emergency situations. Department of Justice-funded victim support groups are available in the greater Sacramento area to help connect victims with necessary services, and additional services can be accessed through the family court system at the Carol Miller Justice Center, located just west of Rancho Cordova.

#### **Discussion:**

##### *Elderly and frail elderly persons*

Rancho Cordova conducted a community-wide survey of resident views on a number of housing, social service, economic, and other community development needs and services in the city. In particular, residents provided feedback on housing and service needs for seniors. When asked what the most important issues are for seniors, residents ranked transportation services, in-home supportive care, and affordable housing as the least important, which is in contrast to the perception of industry experts who ranked these as most important. As most important, residents ranked legal services, mental health services, and nutrition assistance. Additionally, when residents were asked to rank the most important housing needs by type out of five special groups, senior housing was ranked last, behind (in order from most to least important) large families, very low-income, disabled, and homeless persons.

Despite this lower ranking of senior housing needs compared to other special needs groups, residents had strong opinions for prioritizing senior public facilities. When asked about most needed public facilities, “improvements to accessibility for seniors and disabled” and “seniors centers” ranked third and fourth out of nine options.

#### *Persons with disabilities*

Similar to seniors, residents felt that public facilities for disabled should be a high priority. When asked to rank the most important public facilities needed, residents ranked the top four out of nine as: public swimming pools, adult day care centers, improvements to accessibility for seniors and disabled, and senior centers. Thus, senior facilities ranked the highest.

When asked to rank the most important issues for persons with disabilities, residents saw the need for financial assistance as higher than the need for affordable housing. The order of priorities are as follows: accessibility improvement in public spaces; financial assistance with rent, food, etc.; housing modifications; affordable transportation options; and affordable housing.

#### *Persons with alcohol/drug related addictions; persons with HIV/AIDS; victims of domestic and other violence*

The Rancho Cordova community survey did not inquire about the specific needs of these groups; however, it did ask about the housing priorities for low-income groups, which is often associated with these groups because of employment issues. For example, residents ranked housing for very low-income persons as the second most important housing need across the city.

#### *Affordable housing for non-homeless special needs*

Given the income-earning challenges of these above groups, government and industry experts often view affordable housing options as a priority need. When residents were surveyed, and it is not known whether those surveyed are members of these groups or not, they tended to see less of a significant need for traditional affordable housing and housing rehabilitation programs. For example, first-time home-buyer assistance, energy efficiency/weatherization improvements, and health and safety related home repairs were ranked last out of 12 options. Instead, residents viewed new housing, disaster response emergency housing, and lead-based paint removal as the top three priorities. Priorities that fell in the middle were affordable for-sale housing, affordable rental housing, and improvements to existing rental housing. Again priorities between consultants and residents differed.

Ch 4, Market Analysis, Appendix:

#### [MA-45 Non-Housing Community Development Assets – 91.215 \(f\)](#)

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Ranch Cordova residents have access to many job training resources, including:

- Sacramento Works operates 5 Job Centers and 8 Training Centers providing career counseling, employment referral, vocational training and a host of other resource services to assist individuals in obtaining employment. One of these job centers is located in Rancho Cordova:

- o Folsom Cordova Community Partnership
  - Employment Services Program: Through a grant award from SETA (Sacramento Employment and Training Agency) through the Workforce Investment Act, The Partnership is able to provide On-The-Job Training for individuals from low income families receiving federal CalWorks.
- High School Bridge Program
- Siemens Welding Boot Camp
- Other Vocational Training Programs
  - o Sacramento Job Corps Center
  - o California Conservation Corps (CCC)
  - o Sacramento Regional Conservation Corps (SLCC)
  - o AmeriCorps
  - o CareerGPS.com
  - o Sacramento Works Training Provider List
  - o Clean Energy Workforce Training Programs

**Ranch Cordova residents have access to many educational opportunities including:**

**Four-Year Public Universities**

- California State University, Sacramento
- University of California, Davis

**Community Colleges**

- American River College
- Cosumnes River College
- Folsom Lake College
- Sacramento City College

**Private Institutions\***

- Anthem College
- Aviation & Electronic School of America
- Brandman University
- Breining Institute
- Bryan College
- California Northstate University
- Cambridge Junior College
- Capital Bible College
- Carrington College
- DeVry University
- Drexel University Sacramento
- Epic Bible College



- Fuller Theological Seminary
- Heald College (Rancho Cordova and Roseville)
- ITT Technical Institute
- Lincoln Law School of Sacramento
- MTI College of Business and Technology
- National University
- Northwestern California University School of Law
- Professional School of Psychology Sacramento
- Rudolf Steiner College
- The Union Institute
- University of Phoenix
- University of San Francisco
- University of Southern California
- University of the Pacific-McGeorge School of Law
- Weimar College
- Western Seminary
- William Jessup University

*Center for Strategic Economic Research, January 2014*

*\*Includes two- and four-year WASC-accredited private and state-approved institutions.*

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City is not currently participating in a CEDS. The City does have several economic development programs and incentives designed to encourage economic growth, and Rancho Cordova participates in a handful of regional economic development efforts.

One of the most recent and flexible economic development tools currently available in the city is the Community Enhancement Fund. In 2015, voters approved a half-cent sales tax increase intended to fund programs and projects that could help address community needs and incentivize economic development. The result is the Community Enhancement Fund program. The grants are available to both the open community and to City departments and can be used to address needs that are difficult to fund through other, more single-purpose grants. At approximately \$7 million a year, the Community Enhancement Fund has been used to fund improvements to school programs, public infrastructure upgrades, public facilities, and public athletic facilities. It funds a couple of economic development loan programs intended to help local small businesses improve visibility and capacity, a micro-grant program that assists resident-driven projects, and an incentive program that encourages businesses to locate in Rancho Cordova. The Community Enhancement Fund has also supported the local Children’s Museum, the Chamber of Commerce Welcome program, the Cordova Community Council’s arts and events projects, open data and communications programs, and neighborhood and transportation corridor beautification projects. The fund’s flexibility has enabled the City to consider community and economic

development projects and programs that have been unfeasible to implement since the elimination of redevelopment's tax increment financing as a funding source.

Other local economic development programs include:

- The Brownfields Phase 1 evaluation program that provides free phase one analysis for commercial properties along the Folsom Boulevard Corridor.
- The Developer Fee Deferral program that allows developers to defer some development fees and reduces initial project development costs.
- The Development Services Team, comprising interagency staff that meets with developers and builders to answer questions and provide immediate feedback, which can dramatically reduce design and approval timelines and help guide projects toward successful completion.

Regional economic development efforts include:

- The Building Industry Association Workforce Program, which provides a stipend to employers that work with the hiring assistance program to place unemployed workers into full-time employment.
- The Grow Sacramento Fund, which provides loans to small businesses looking to increase capacity.
- The Historically Underutilized Business Zone, which encourages economic development by providing federal contracting preferences to small businesses.
- The Recycling Market Development Zone, which provides loans, technical assistance, and free product marketing to businesses that divert materials from the waste stream to use in manufacturing and production.
- The Sacramento County Sewer Credits program, which provides sewer hookup fee incentives for certain new development and rehabilitation projects.

The City of Rancho Cordova also participates in state and national economic development programs, including:

- California Competes Tax Credit Program
- Employment Training Panel
- Infrastructure Development Bonds
- Manufacturing and Research & Development Equipment Exemptions from the California Board of Equalization
- New Employment Credits from the California Franchise Tax Board
- Statewide Community Infrastructure Program

Google's Get Your Business Online program

## Grantee SF-424's and Certification(s)

### CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing --** The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan --** It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Anti-Lobbying --** To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction --** The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan --** The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3 --** It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official

Date

5 / 16 / 16

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2016 , 2017 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** – It will comply with applicable laws.

 5/16/16  
Signature/Authorized Official                      Date

Civil Manager  
Title

**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

**APPENDIX TO CERTIFICATIONS**

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**INSTRUCTIONS CONCERNING LOBBYING:**

**A. Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>B. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text" value="City of Rancho Cordova"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="80-0058934"/>	* c. Organizational DUNS: <input type="text" value="142795829000"/>	
d. Address:		
* Street1: <input type="text" value="2729 Prospect Park Drive"/>	Street2: <input type="text"/>	
* City: <input type="text" value="Rancho Cordova"/>	County/Parish: <input type="text"/>	
* State: <input type="text" value="CA: California"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="95690"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Community Development"/>	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text" value="Aaron"/>	
Middle Name: <input type="text"/>	* Last Name: <input type="text" value="Busch"/>	
Suffix: <input type="text"/>	Title: <input type="text" value="Community Development Director"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="516-551-6751"/>	Fax Number: <input type="text"/>	
* Email: <input type="text" value="abusch@cityofranhocordova.org"/>		

Application for Federal Assistance SF-424	
<b>16. Congressional Districts Of:</b>	
* a. Applicant: <input type="text" value="7"/>	* b. Program/Project: <input type="text" value="7"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
<b>17. Proposed Project:</b>	
* a. Start Date: <input type="text" value="07/01/2016"/>	* b. End Date: <input type="text" value="06/30/2017"/>
<b>18. Estimated Funding (\$):</b>	
* a. Federal	<input type="text" value="559,369.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="559,369.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
<b>Authorized Representative:</b>	
Prefix: <input type="text"/>	* First Name: <input type="text" value="Cyrus"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Abhar"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="City Manager"/>	
* Telephone Number: <input type="text" value="916-851-8800"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="cabhar@cityofrancocordova.org"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="5/16/16"/>

## Appendix - Alternate/Local Data Sources