



XVI – HOUSING ELEMENT APPENDICES



APPENDIX A:
HOUSING NEEDS ASSESSMENT

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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INTRODUCTION

The Housing Needs Assessment analyzes population and housing characteristics, identifies special housing needs among certain population groups, evaluates housing conditions, and provides other important information to support the goals, policies, and programs that will meet the needs of current and future Rancho Cordova residents.

The data used to prepare this analysis was collected from 2000 and 2010 US Census reports including both the Decennial Census and the 2006–2010 American Community Survey (ACS), California Department of Finance and Sacramento Area Council of Governments (SACOG) publications, City documents, and various other sources. Since the 2000 Census data was not aggregated for the City of Rancho Cordova’s boundaries, the 2000 figures taken from Census data were based on a tabulation of the data that most closely matched the City’s boundaries.

The 2010 Census marked a change in the way that the U.S. Census Bureau collected data. The 2010 Census forms were much shorter and collected a fraction of the data previously collected. To supplement the shorter form, the American Community Survey (ACS) was utilized to create sample based data sets. While the ACS provides a much larger range of data, it also comes with a margin of error. There are a few data sets referenced in this table that do not perfectly match totals or percentages. Those inconsistencies are the results of variable margins of error inherent in the ACS data source.

For the sake of consistency and completeness of data, City staff chose to work exclusively with the 2010 Census and the 2006-2010 ACS. This was to reduce confusion about different estimates and to improve overall document consistency. However, there are more current, though less complete, data sets available. In many of the other reports that City staff provide to Council and to the public, best efforts are made to provide the most current and up-to-date information. This is particularly true when data is used to compare the City of Rancho Cordova to other regional cities or to Sacramento County. As the 2006-2010 ACS and the 2010 Census has already aged at the time of this update, the comparisons between the City of Rancho Cordova and the County of Sacramento have been removed from this document to prevent confusion between this report and other reports on the same topics based on more current data. For current comparisons, please see the annual Growing Strong Neighborhoods reports or the Annual City Council Retreat Demographics reports.

The Housing Needs Assessment comprises four sections. The first section focuses on demographic information, including population, ethnicity, age, income, employment, and housing characteristics. The demographic background is followed by an outline of the general characteristics of the community and an identification of those characteristics that may have significant impacts on housing needs in the community.

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The second section describes the City’s resources, historic development patterns, and housing opportunities. It also discusses the City’s existing housing stock and potential areas for future housing development.

The third section centers on the governmental and non-governmental constraints to housing development in Rancho Cordova. The City established planning, zoning, and building standards that guide residential development patterns and influence housing availability and affordability. There are also numerous non-governmental constraints, such as environmental and housing market conditions, that affect the location, availability, affordability, and type of housing that is constructed in Rancho Cordova. Non-governmental constraints include such factors as the availability and cost of preparing and developing land for housing, as well as the business decisions of individuals and organizations in the home building, finance, real estate, and rental housing industries.

The final section of the Housing Needs Assessment covers energy conservation opportunities that may reduce costs to homeowners and infrastructure costs to the City. A reduction in basic living costs through energy savings will allow more households to afford adequate housing.

HOUSING NEEDS AND OPPORTUNITIES

POPULATION CHARACTERISTICS

Rancho Cordova became an incorporated city on July 1, 2003. It is the seventh community in Sacramento County to incorporate and is also California’s 478th city. A part of the greater Sacramento region, Rancho Cordova lies on the Highway 50 corridor between Sacramento and Folsom, and is situated between Mather Field and the American River.

Population by Age

The City of Rancho Cordova continued to grow in population despite the recession that followed the 2006–2007 housing market collapse. **Table A-1** identifies the population distribution in the City of Rancho Cordova by gender and age. The age groups that experienced the largest population increase are people aged 45–54, followed by 25–34 and 55–59. The median age in the City increased from 31 to 33. The 2000 population count was derived from a census block by block population count that best aligned with the City’s boundaries. This is because the City incorporated in 2003 and was a Census Designated Place (CDP) in the 2000 Census. The CDP and City boundaries did not quite align, so extra efforts were made during the 2006 Housing Element creation to ensure that the 2000 Census counts recorded in this document are accurate.

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TABLE A-1
POPULATION BY GENDER AND AGE

Census	2000	2010
Male	26,897	31,693
Female	28,163	33,083
Total	55,060	64,776
Under 5	4,343	5,380
5 to 9	4,468	4,587
10 to 14	4,093	4,351
15 to 19	3,779	4,481
20 to 24	3,991	4,653
25 to 34	8,625	10,859
35 to 44	8,490	8,649
45 to 54	6,175	8,757
55 to 59	2,194	3,574
60 to 64	2,082	2,851
65 to 74	3,337	3,679
75 to 84	1,638	2,243
85 and over	390	712
Median Age	31	33

Source: 2000 Census Summary File 1 – Rancho Cordova CDB boundaries – prior to city incorporation; 2010 Census Summary File 1

Population by Race and Ethnicity

According to the 2010 Census, the largest ethnic group in Rancho Cordova is White, representing 52 percent of the City’s total population. Persons of Hispanic origin saw the largest increase in population in the City between 2000 and 2010 and constitute 20 percent of the population in the 2010 Census. Asians make up the third largest ethnic group in the City at 12 percent. African Americans make up the fourth largest ethnic group in the City, representing 10 percent of Rancho Cordova’s population. Race and ethnicity characteristics are shown in **Table A-2**.

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TABLE A-2
POPULATION BY RACE AND ETHNICITY

Census	White	Hispanic	African American	American Indian & Alaska Native	Asian	Native Hawaiian & Pacific Islander	Other Race	Two or More Races
2000	33,063	6,896	5,919	389	4,326	256	139	2,617
2010	33,863	12,740	6,286	398	7,645	506	158	3,180

Source: 2000 Census Summary File 1 – Rancho Cordova CDB boundaries – prior to city incorporation; 2010 Census Summary File 1

HOUSEHOLD CHARACTERISTICS

Household Size

According to the 2006–2010 ACS, the average household size for Rancho Cordova is 2.6 persons per household in owner-occupied housing and 2.8 in renter-occupied housing. **Table A-3** shows that in Rancho Cordova the majority of households are one- and two-person households (25 and 30 percent, respectively). The next largest percentage of households in Rancho Cordova was three-person households (18 percent). Large households of five or more persons made up 12 percent of households in the City.

TABLE A-3
HOUSEHOLD SIZE BY TENURE

Total Households	Owner	Renter	Total	% of Total
	13,070	9,860	22,930	100%
1-person	2,958	2,816	5,774	25%
2-person	4,639	2,344	6,983	30%
3-person	2,388	1,627	4,015	18%
4-person	1,669	1,782	3,451	15%
5-person	690	689	1,379	6%
6-person	437	246	683	3%
7-or-more person	289	355	644	3%
Average Household Size	2.69	2.84	2.77	

Source: 2006–2010 ACS

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INCOME CHARACTERISTICS

Household Income

Household income is one of the most significant factors affecting housing choice and opportunity. Income largely determines a household's ability to purchase or rent housing while balancing housing costs with the costs of other necessities. Income levels vary considerably among households, affecting preferences for tenure, location, and housing type. While higher-income households have more discretionary income to spend on housing, lower- and moderate-income households are limited in the range of housing they can afford. Typically, as the income of a household decreases, the incidence of housing cost burdening and overcrowding increases.

For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California Department of Housing and Community Development (HCD). For Sacramento County, the applicable median income for a family of four in 2013 is \$76,100. HCD has defined the following income categories for Sacramento County, based on the median income for a household of four persons:

- Extremely low income: 0 to 30 percent of median income (\$0 to \$22,850)
- Very low income: 31 to 50 percent of median income (\$22,851 to \$38,050)
- Low income: 51 to 80 percent of median income (\$38,051 to \$60,900)
- Moderate income: 81 to 120 percent of median income (\$60,901 to \$91,300)
- Above moderate income: Above 120 percent of median income (\$91,301 or more)

HCD does not estimate median income for cities, but information provided by SACOG based on the 2006–2010 ACS indicates that the median four-person household income for Rancho Cordova is approximately \$61,860. **Table A-4** illustrates the income distribution in 2010 by tenure. As shown in **Table A-4**, approximately 3,139, or 14%, of the total households are considered extremely low income.

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TABLE A-4
HOUSEHOLD INCOME DISTRIBUTION BY TENURE

Income	Owner-Occupied Households		Renter-Occupied Households		Total Households	
	Households	Percentage	Households	Percentage	Households	Percentage of Total
Extremely Low (\$0 to \$22,850)	754	6%	2,385	24%	3,139	14%
Very Low (\$22,851 to \$38,050)	1,120	9%	1,985	20%	3,105	14%
Low (\$38,051 to \$60,900)	2,170	17%	2,465	25%	4,635	21%
Moderate (\$60,901 to \$91,300)	3,030	24%	1,495	15%	4,525	20%
Above Moderate (\$91,301 or more)	5,470	44%	1,575	16%	7,045	31%
Total	12,544	100%	9,905	100%	22,449	100%

Source: CHAS 2009

Poverty

The poverty threshold is set nationally and is based on a federally defined level of income for minimum subsistence. The dollar threshold for poverty is adjusted for household size and composition. Poverty rates and income are greatly affected by economic conditions and job availability. **Table A-5** shows the poverty distribution for the City of Rancho Cordova as tabulated in the 2006–2010 American Community Survey.

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TABLE A-5
POVERTY BY FAMILY HOUSEHOLD SIZE AND COMPOSITION

Number of Persons in Household	Total Number of Family Households	Percentage of Family Households in Poverty	Number of Female-Headed Family Households	Percentage of Female-Headed Households in Poverty
2 persons	6,102	10.2%	1,663	24.8%
3–4 persons	6,599	14.6%	1,886	30.1%
5–6 persons	1,852	17.8%	295	19.3%
7 or more	615	19.0%	87	66.7%
TOTAL	15,168		3,931	

Source: 2006–2010 ACS

According to the 2006–2010 ACS, about 13 percent of families in the City of Rancho Cordova had incomes below the poverty level. Residents 65 years of age or more had the lowest poverty rate in Rancho Cordova, at about 6 percent, while children had the highest poverty rate, at about 24 percent.

EMPLOYMENT CHARACTERISTICS

Area Employment Trends

The work force in the Sacramento metropolitan area encompasses professional, technical, production, transportation, and service occupations. The region’s manufacturing sector has grown steadily since the late 1970s, spurred by the expansion of high-technology industries. The major employers in Rancho Cordova and the surrounding vicinity represent a wide range of employment sectors and generally employ from 75 to over 1,000 employees.

According to SACOG, employment in Rancho Cordova is expected to continue to grow throughout the 2013 Housing Element cycle. **Table A-6** shows SACOG’s employment predictions for the City of Rancho Cordova.

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TABLE A-6
SACOG EMPLOYMENT ESTIMATES

2008 SACOG Job Estimates	2020 SACOG Job Forecast	2035 SACOG Job Forecast
55,095	62,107	81,471

Source: SACOG Housing Needs

The City has a very strong employment base with an estimated jobs/housing balance of approximately 2:1 meaning there are two job opportunities in Rancho Cordova for every household.¹ While these estimates support the impression of Rancho Cordova as a strong jobs center, it is important to remember that these are estimates, and that the number fluctuates with the economy.

Table A-7 shows employment by industry for civilians in the City of Rancho Cordova, along with the estimated median incomes for those industries. The top three employment sectors in the City are education, health and social services with a median income of \$32,343, followed by professional, scientific, management, administrative, and waste management services second with a median income \$36,244, and retail trade with a median income of \$21,024.

¹A jobs/housing balance under 1.5 is a sign of a bedroom, or mainly residential, community. A jobs/housing balance over 2 is a sign of a jobs-rich community.

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TABLE A-7
EMPLOYMENT BY INDUSTRY

2006–2010 American Community Survey	Estimated Workforce	Estimated Median Income
Employed civilian population 16 years and over	28,733	\$33,050
Agriculture, forestry, fishing and hunting, and mining	124	\$19,500
Construction	2,121	\$34,132
Manufacturing	1,815	\$33,934
Wholesale trade	823	\$37,815
Retail trade	3,345	\$21,024
Transportation and warehousing, and utilities	1,505	\$36,661
Information	592	\$54,022
Finance, insurance, real estate, and rental and leasing	2,083	\$42,290
Professional, scientific, management, administrative, and waste management services	4,101	\$36,244
Educational, health, and social services	5,302	\$32,343
Arts, entertainment, recreation, accommodation, and food services	2,484	\$12,400
Other services (except public administration)	1,270	\$24,167
Public administration	3,168	\$48,628

Source: 2006–2010 ACS

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SPECIAL HOUSING NEEDS

Household groups with special needs include seniors, mentally and physically disabled persons, large families, female-headed households, agricultural workers, and homeless persons. Households with special housing needs often have greater difficulty finding decent and affordable housing. As a result, these households may more frequently experience cost burdening, overcrowding, and various other significant housing problems.

SENIOR HOUSEHOLDS

Senior households have special housing needs, primarily as a result of physical disabilities or limitations, reduced incomes, and increased health care 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 Census, 6,634 persons in Rancho Cordova are 65 years and older, as shown in **Table A-8**, and these seniors account for 10 percent of the City’s total population.

**TABLE A-8
POPULATION OVER
65 YEARS OF AGE**

Age Group	Population
65 to 69	1,968
70 to 74	1,711
75 to 79	1,345
80 to 84	898
85 to 89	506
90 to 94	170
95 to 99	29
100 +	7
Total 65+	6,634

Source: 2010 Census

While the City of Rancho Cordova has 6,634 seniors in the City population, there are 2,211 senior households. A senior household is household where the head of the household, or the householder on the Census and ACS is a senior. Of the senior households, approximately 80 percent own their own homes and 20 percent rent homes, as shown in **Table A-9**.

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TABLE A-9
TENURE BY AGE OF HOUSEHOLDER

Tenure	65 to 74 Years	75 to 84 Years	85+ Years	% of Total Renter-Occupied Senior Households
Owner	1,710	1,195	328	80%
Renter	501	259	69	20%
Total	2,211	1,454	397	

Source: 2010 Census

SENIOR HOUSING

Rancho Cordova has one major skilled nursing facility and 10–12 smaller licensed residential care homes, which provide care and assistance to elderly residents who are partially self-sufficient. Assisted living is provided mainly in smaller facilities, although Eskaton Lodge in nearby Gold River offers a total of 94 apartments or rooms to seniors with moderate impairments and Alzheimer’s disease.

The assisted living costs listed below (**Table A-10**) are the monthly prices for a private room, where available. Shared rooms are generally around \$500 less expensive per month. The actual cost of care at many homes varies widely and is based on the amount of care that an individual resident requires.

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TABLE A-10
CITY OF RANCHO CORDOVA RESIDENTIAL CARE HOMES FOR THE ELDERLY

Facility Name	Address	Capacity (persons)	Vacancies	Type of Facility	Price Range
A Garden Path Care	2554 Vernaccia Circle	6	1	Assisted Living	Unavailable
Anatolia Residence for Seniors	11878 Delavan Circle	6	4	Assisted Living	\$3,000+
Christian Home Society	2015 Klamath River	6	N/A	Assisted Living	Unavailable
Elite Home Care	3292 Oselot Way	6	0	Assisted Living	\$1,500+
McGregor Home	2112 McGregor Drive	6	0	Assisted Living	\$3,000-\$4,000
Ohana Hospitality	5117 Heather Ranch Way	6	1	Assisted Living	\$2,000-\$4,000
Sunriver Senior Care, LLC	11229 Pecos River Court	6	N/A	Assisted Living	Unavailable
Tender Home Senior Care	Ponzi Court	6	N/A	Assisted Living	Unavailable
Rancho Cordova Care Home	10609 Charbono Way	6	0	Assisted Living	\$2,500-\$5,500
Rancho Home Care	10961 Alandale Way	6	3	Assisted Living	\$2,300-\$3,500
St. Francis Home Care	2686/7 Los Amigos Drive	12	3	Assisted Living	Unavailable
Total Residential Care Homes for the Elderly		72		-	-

Source: State of California Community Care Licensing Division, August 2005, and survey of residential care homes, July 2013.

Seniors needing less care than that offered by an assisted living facility may choose to live in a senior-oriented rental complex. As of July 2013, Coloma Woods was the only age-restricted affordable complex for seniors age 62 and older in Rancho Cordova. Coloma Woods has 28 one-bedroom units. The project is federally financed and therefore the rents are 30 percent of each tenant's income, the common standard of affordability.

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DISABLED PERSONS

Disabilities, as defined by the California Government Code, include, but are not limited to, physical and mental disabilities. A mental disability involves any mental or psychological disorder or condition, such as mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disabilities that limit a major life activity. Some mental disabilities are commonly referred to as developmental disabilities. A physical disability covers any physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that affects body systems. Possible physical disabilities include those that are neurological, immunological, or musculoskeletal in nature, as well as those which involve the respiratory, cardiovascular, reproductive, genitourinary, hemic and lymphatic, or digestive systems, and those involving the special sense organs, speech organs, skin, or endocrine system. A mental or physical disability limits a major life activity, such as a physical, mental, or social activity, including working, by making the achievement of such activities difficult.

Some physical, mental, or developmental disabilities may prevent a person from working, restrict a person's mobility, or make caring for oneself difficult. Therefore, 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. Additionally, 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 living skills training and employment assistance may need to be integrated into the housing situation. Housing may need to be physically accessible 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.

The 2010 Census defines a disability as a mental, physical, or health condition that lasts over six months. **Table A-11** shows the total number of disabilities by disability type and employment group. Many of these persons have more than one disability, which is why there are a higher number of disabilities than there are disabled persons.

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 part of its building requirements. These three statutes address the fair housing and building standards for persons with disabilities adhered to by the City.

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TABLE A-11
SPECIAL NEEDS – PERSONS WITH A DISABILITY

	Total Disabled Population	In Labor Force	Unemployed	Not in Labor Force
Total with a Disability	5,028	1,745	454	2,829
Hearing Difficulty	1,154	549	61	544
Vision Difficulty	929	375	196	358
Cognitive Difficulty	2,117	289	190	1,683
Ambulatory Difficulty	2,601	736	53	1,812
Self-Care Difficulty	580	16	22	542
Independent Living	1,556	225	17	1,314

Source: 2006–2010 ACS

An analysis of the City’s codes and development procedures was completed to identify any constraints to the development of housing for persons with disabilities. No specific governmental constraints to the development of disabled housing were identified. This Housing Element includes programs to monitor the City’s development procedures and remove constraints if any become apparent.

In order to accommodate persons with disabilities, residential care facilities for six or fewer adults or eight or fewer children are allowed in the City’s residential zones by right. Residential care facilities with more than six adults or eight children are permitted in all land use zones in the City by obtaining a conditional use permit. Additionally, mobile homes used as an accessory dwelling for persons in need of care and supervision are allowed in all zoning designations with a conditional use permit. Other than the requirement of obtaining a conditional use permit, no special design or permitting standards have been established for residential care facilities. The conditional use permits do not have any special provisions required for the development of a residential care facility.

Developmental Disabilities

Senate Bill (SB) 812 requires the City to include in the special housing needs analysis the needs of individuals with a developmental disability within the community. According to Section 4512 of the Welfare and Institutions Code, “developmental disability” means a disability that originates before an individual attains age 18 years, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism.

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Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Alta Regional Center is one of 21 regional centers in California that provide point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The Alta Regional Center designs programs according to age, specialization, and geographic location. The following information (**Table A-12**) from the Alta Regional Center provides a closer look at Rancho Cordova’s population of developmentally disabled persons.

**TABLE A-12
DEVELOPMENTALLY DISABLED POPULATION**

Zip Code	0–14 Years	15–22 Years	23–54 Years	55–65 Years	65+ Years	Total
95670	136	58	95	9	1	299
95742	53	11	10	0	0	74
95827	1	0	1	0	0	2
Total	190	69	106	9	1	375

Source: Alta Regional Center, 2012

There are a number of housing types appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating “barrier-free” design in all new multi-family housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents.

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Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

In order to assist in the housing needs for persons with developmental disabilities, the City will implement programs to coordinate housing activities and outreach with the Alta Regional Center and encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities. Policy H.3.3 and Action H.3.3.1 implements state and federal requirements to not exclude persons with physical and developmental disabilities from participating in housing programs.

FEMALE-HEADED HOUSEHOLDS

Single-parent households are male- or female-headed households with children under the age of 18 living at home. Single-parent households generally have lower disposable incomes than two-parent households, meaning that their necessary expenses are a larger portion of their total incomes. Therefore, finding affordable, decent, and safe housing is often more difficult for single-parent households and especially female-headed households, who show a generally higher rate of poverty than single-parent male-headed households according to the 2006-2010 ACS. Single-parent and female-headed households may also have special needs involving the availability of daycare or childcare, health care, and other supportive services.

According to data from the 2010 Census, 3,815 households, or 17 percent of all households in Rancho Cordova, are female-headed households. Female-headed households comprise the overwhelming majority of all single-parent households. Of households headed by a female, 64 percent (2,448 households) have related children under 18 present. Of the 2,448 female-headed households with related children under 18, 34 percent are classified as below the poverty level.

LARGE FAMILY HOUSEHOLDS

Large family households are defined as households containing five or more persons. They are considered a special needs group because there is a limited supply of adequately sized housing to accommodate their needs. Generally, as the number of household members increases, the number of bedrooms needed to accommodate the household also increases. For example, a five-person household would require three or four bedrooms, and a six-person household would usually require four bedrooms. According to the 2010 Census, 12 percent of all households in Rancho Cordova (11 percent of owner households and 13 percent of renter households) include five or more persons (totaling 2,711 households). Of the large households, 52 percent (1,416 households) are owners and 48 percent (1,290 households) are renters. According to the 2010 Census, 62 percent of the housing units in

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the area have three or more bedrooms. Approximately 87 percent of the owner-occupied housing units and 31 percent of the renter-occupied housing units have three or more bedrooms, according to the 2010 Census. This means there are approximately 11,310 owner-occupied housing units and 3,008 rental-housing units with three or more bedrooms.

As the majority of three-bedroom or larger units in the City are owner-occupied, rental housing for large family households may be far more difficult to find. There are currently at least 13 apartment complexes with three-bedroom units and 2 apartment complexes with four-bedroom units suitable for larger families. In apartment complexes, there are a minimum of 312 rental units with three or more bedrooms.

AGRICULTURAL WORKERS

Agricultural workers earn their primary income through permanent or seasonal agricultural labor. According to the 2006–2010 ACS, less than 1 percent of all employed persons in Rancho Cordova work in the farming, forestry, and fishing occupation. The types of agricultural production in the City do not require large numbers of migrant and seasonal farm laborers, and a large influx of farm labor does not occur. It is assumed that the housing need for the limited number of farmworkers in the City is met through existing housing.

Employee housing serving six or fewer employees is considered a single-family residence and is allowed in all residential zones. Any application for farmworker housing is treated in the same way as other affordable housing projects, and the resources the City has to offer for affordable housing are available for the development of the project. Incentives such as expedited permitting process, streamlining, and modification of development standards are available for the production of farmworker housing.

HOMELESS PERSONS

Homeless individuals and families have the most immediate housing need of any special needs group. They also have one of the most difficult housing needs to meet, because of the diversity and complexity of the factors that led to their homelessness and as a result of community opposition to facilities serving homeless clients. However, California state law requires that Housing Elements estimate the need for emergency shelter for homeless people.

Due to the transitional nature of homelessness, it is difficult to get a concrete count of homeless persons in the City of Rancho Cordova or of homeless persons in the Sacramento area who identify Rancho Cordova as their place of origin. Every two years, Sacramento County’s Continuum of Care does a point-in-time count of homeless persons. While this number fluctuates over the year, the count provides some basis for evaluating the needs for

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homelessness services in Sacramento County. **Table A-13** details the homeless population for Sacramento County in 2007, 2009, and 2011.

TABLE A-13
**CONTINUUM OF CARE STATISTICS FOR HOMELESS
PERSONS**

Year	Sheltered	Unsheltered	Total	Chronic Homeless	Veterans	Persons in Households with Children
2007	1,447	1,005	2,452	718	675	487
2009	1,666	1,194	2,860	468	426	543
2011	1,421	955	2,376	353	297	604

Source: SACOG Housing Data

The only food bank located in the City, Cordova Community Food Locker at 10479 Coloma Road, provides a walk-in food service program and maintains a one- to three-day supply of emergency food.

With the exception of one large countywide-serving transitional housing project located within City boundaries (Mather Community Campus), the City of Rancho Cordova has few resources for homeless persons and has not yet identified any homeless shelters. An effort involving the City, County, and Mather Veterans Hospital is under way to develop permanent supportive housing and additional transitional living resources to disabled and homeless veterans. The majority of other shelters and services for homeless individuals and families are located in the city of Sacramento.

The Mather Community Campus in Rancho Cordova is a transitional housing project that provides housing, job training, and employment to individuals and families on the former Mather Field Air Force Base. Residents are referred either from emergency shelters or from residential substance abuse treatment facilities. The Mather Community Campus has permission to house up to 200 singles and 55 families. Singles are housed in studio units with a bedroom and bathroom, and they share a dining hall area for meals. The family housing contains a kitchen and bathroom, and can be converted to have anywhere from one to four bedrooms, although the most common configuration is three-bedroom units. Currently, the Mather Community Campus is operating at full capacity.

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EMERGENCY SHELTERS

California Health and Safety Code (Section 50801) defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.” Current zoning allows emergency shelters in the Office/Industrial/Mixed Use (OIMU) and the Light Industrial Business Park (LIBP) zones without a conditional use permit. The City does have development and managerial standards that will be consistent with Government Code Section 65583(a)(4).

These standards include such items as:

- Lighting.
- On-site management.
- Maximum number of beds or persons to be served nightly by the facility.
- Off-street parking based on demonstrated need.
- Security during hours that the emergency shelter is in operation.

TRANSITIONAL AND SUPPORTIVE HOUSING

Transitional housing is defined in Section 50675.2 of the Health and Safety Code as rental housing for stays of at least six months but where the units are recirculated to another program recipient after a set period. It may be designated for a homeless individual or family transitioning to permanent housing. This housing can take many structural forms such as group housing and multi-family units and may include supportive services to allow individuals to gain necessary life skills in support of independent living.

Supportive housing is defined by Section 50675.14 of the Health and Safety Code as housing with linked on-site or off-site services with no limit on the length of stay and occupied by a target population as defined in Health and Safety Code Section 53260 (i.e., low-income person with mental disabilities, AIDS, substance abuse or chronic health conditions, or persons whose disabilities originated before the age of 18). Services linked to supportive housing usually focus on retaining housing, living and working in the community, and/or health improvement.

Pursuant to Senate Bill (SB) 2, the current Zoning Code allows transitional housing and supportive housing as a residential use without the requirement of a conditional use permit and subject to the same restrictions that apply to other residential uses of the same type in the same zone.

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EXTREMELY LOW-INCOME HOUSEHOLDS

Assembly Bill 2634 (Lieber, 2006) requires the quantification and analysis of existing and projected housing needs of extremely low-income households. Elements must also identify zoning to encourage and facilitate supportive housing and single-room occupancy units (SROs).

Extremely low-income households typically comprise persons with special housing needs, including but not limited to persons experiencing homelessness or near-homelessness, persons with substance abuse problems, and farmworkers. As previously mentioned in **Table A-4**, approximately 3,139, or 14%, of the City’s households are considered extremely low-income households (CHAS 2009). The City’s Zoning Code allows for SROs with a conditional use permit in the RD-20, RD-25, and RD-30 zones.

HOUSING CHARACTERISTICS

HOUSEHOLD TENURE

According to the 2010 Census, there is a higher percentage of owner-occupied households in Rancho Cordova (57 percent) than renter-occupied households (43 percent). According to the 2010 Census, single-family homes in Rancho Cordova comprised 55 percent of the housing stock (**Table A-14**). Multi-family housing units in complexes of five or more units accounted for 23 percent of the housing stock. Subsequent to the 2010 Census and as a result of the large number of mortgage foreclosures and speculative purchases, a significant number of single family home have been converted to rental units. Staff estimates that the total current number of rented single family detached homes is approximately 2,700 units; **Table A-14** provides the 2010 Census count of housing units by structure and the 2012 Department of Finance estimates.

TABLE A-14
HOUSING UNITS BY STRUCTURE

	Total Housing Units	SF Detached	SF Attached	2-4 Units	5+ Units	Mobile Homes
2010	24,786	13,509	2,160	2,025	5,703	1,389

Source: 2010 Census

OVERCROWDED HOUSEHOLDS

Overcrowding occurs where there is more than one person per room (excluding bathrooms) in an occupied housing unit. Overcrowding is often the result of an inadequate supply of affordable and decent housing. Households that are unable to afford larger housing units

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may be forced to rent or purchase housing that is too small to meet their needs. According to the 2006–2010 Comprehensive Housing Affordability Strategy (CHAS) data derived by the US Census for HUD, 4 percent of households in Rancho Cordova were overcrowded and another 2 percent of households were severely overcrowded. There were 1,195 households living in overcrowded situations in the City, which equates to approximately 5.3 percent of the households.

HISTORIC RESIDENTIAL CONSTRUCTION TRENDS

According to the City of Rancho Cordova Building Department, a total of 1,077 single-family homes were permitted between January 1, 2008, and December 31, 2012. During that same period, 18 apartment units were constructed, of which 17 units were affordable to households with incomes below 50 percent of area median income (AMI).

HOUSING VACANCY

Vacancy trends in housing are analyzed using the “vacancy rate,” an indicator of housing supply and demand. For example, if the demand for housing is greater than the supply, the vacancy rate is likely low and the price of housing is increasing. According to “Raising the Roof, California Housing Development Projections and Constraints, 1997–2020,” the desirable vacancy rate in a community is considered to be 5 percent, which accounts for normal turnover in owner-occupied and rental housing. Generally, when the vacancy rate is less than 5 percent, the demand for housing exceeds the supply, and both buyers and renters may see an increase in housing costs. The lack of competition associated with very low rental vacancy rates may have a tendency to reduced incentives for reinvestment and maintenance and may have the potential to result in a rise in the incidence of Fair Housing abuse.

The 2010 Census notes that the vacancy rate in Rancho Cordova was 1.92 percent for homeownership and 4.58 percent for rental housing. These vacancy rates would generally be considered low to very low.

AGE OF HOUSING STOCK

For many communities, the age and condition of housing stock provide an additional measure of housing adequacy and availability. Although the age of housing does not always indicate substandard conditions, neighborhoods with many homes over 30 years old are more likely than recently built neighborhoods to have many homes in need of maintenance, utility and amenity updates, rehabilitation, or replacement. Homes with deferred maintenance usually exhibit signs of aging, such as peeling or faded paint, cracked siding, or missing or broken shingles or shakes, suggesting a need for repair or replacement of those components in the near future. Homes in need of rehabilitation require immediate repair or replacement of components in disrepair to avoid health and safety problems. Homes in need of replacement

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require repair or replacement of so many components that it may be more cost-effective to demolish the home and construct a new dwelling. While Rancho Cordova has some newer neighborhoods and some newly developing areas, a great deal of the City’s existing housing stock is 35 or more years old. The 2006–2010 CHAS data suggests that as many as 5,205 or 23 percent of the City’s housing stock need either extensive repair or replacement (**Table A-15**).

**TABLE A-15
AGE OF HOUSING**

Year Built	Rancho Cordova	
	Number	Percentage
1939 or earlier	98	<1%
1940–1959	3,578	14%
1960–1969	5,051	20%
1970–1979	6,855	28%
1980–1989	3,629	15%
1990–1999	2,285	9%
2000 -	3,290	13%
TOTAL	24,786	100%

Source: 2000 Census; 2010 Census

CONDITION OF HOUSING STOCK

Without performing a physical inspection, it may be assumed that overcrowded units, units lacking complete plumbing, and units constructed before 1940 exhibit substandard conditions. According to the 2010 Census, all of the occupied housing units in Rancho Cordova had adequate plumbing facilities and less than 1 percent were built before 1940.

REDEVELOPMENT AREA

The City of Rancho Cordova had one of the youngest redevelopment agencies and areas in California when the legislature eliminated redevelopment in June 2011. The blight assessment for the City’s redevelopment area was only 6 years old, and the collapse of the housing market contributed to the blighted conditions facing many of the City’s neighborhoods. The assessment showed that a great deal of housing in the City was in need of some level of repair. The 2005 assessment suggested that 20 percent of single-family homes, 41 percent of duplexes, 68 percent of apartments, and 24 percent of mobile homes needed some to extensive repairs. While the City has aggressively worked at rehabilitating the

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multi-family complexes in need of extensive repairs, there are still a significant number of housing units in need of rehabilitation or replacement.

HOUSING COSTS AND OVERPAYMENT

FOR-SALE HOUSING COST AND OVERPAYMENT

The residential real estate market had enjoyed an increase in prices resulting from low mortgage rates, decreasing home sales inventory, and a steadily growing labor market through 2005. In 2006, 2007 and 2008, the housing market collapsed, resulting in a dramatic drop in housing prices, a very high foreclosure rate, and a large number of abandoned and foreclosed homes. During 2012 and the first half of 2013, the housing market began to stabilize and even grow; however, prices are still well below the 2005 and 2006 highs. The median home value in the City of Rancho Cordova was \$215,900 in May 2013, according to Zillow.com.

Overpayment compares the total cost of shelter with a household's ability to pay for that shelter. Shelter cost is defined as the monthly cost of owning or renting a home, including the mortgage or rent, property taxes, insurance, and utilities. Specifically, HUD's definition of overpayment is a monthly shelter cost in excess of 30 percent of a household's gross income, and does not include utilities, transportation costs, or other living expenses outside rent or mortgage payments.

Table A-16 shows the estimated monthly housing cost for Rancho Cordova homeowners with and without a mortgage, based on 2006–2010 ACS data. Approximately 39 percent of owner-occupied households are overpaying for housing according to 2006–2010 CHAS data, and 22 percent of households who are overpaying are either low, very low, or extremely low income.

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TABLE A-16
HOUSEHOLDS OVERPAYING

Homeowners with Mortgage			Homeowners without Mortgage		
Monthly Cost	Households	% of Total	Monthly Cost	Households	% of Total
Less than \$300	16	0.1%	Less than \$100	131	1.2%
\$300 to \$499	62	0.6%	\$100 to \$199	186	1.7%
\$500 to \$699	168	1.6%	\$200 to \$299	561	5.2%
\$700 to \$999	787	7.3%	\$300 to \$399	592	5.5%
\$1,000 to \$1,499	1,997	18.5%	\$400 or more	1557	14.5%
\$1,500 to \$1,999	2,475	23.0%	Median Dollars	\$402	
\$2,000 or more	2,238	20.8%			
Median Dollars	\$1,891				

Source: 2006–2010 ACS

RENTAL HOUSING COST AND OVERPAYMENT

Table A-17 shows the monthly housing costs for renters in the City of Rancho Cordova based on 2006–2010 CHAS data. According to the CHAS data, 45 percent of renter households in the City are overpaying (as per HUD’s definition explained above) for housing, 41 percent are lower income, and 21 percent are extremely low income.

TABLE A-17
RENTER MONTHLY HOUSING COSTS

Monthly Cost	Households	% of Total
Less than \$200	210	2.2%
\$200 to \$299	293	3.0%
\$300 to \$499	309	3.2%
\$500 to \$749	1,211	12.5%
\$750 to \$999	3,591	36.9%
\$1,000 to \$1,499	2,980	30.7%
\$1,500 or more	1,125	11.6%
Median Dollars	\$947	

Source: 2010 Census

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MOBILE HOME PARKS

Mobile homes are often a source of affordable housing in communities where stick-built homes are beyond the price range of low- and moderate-income households. In the Sacramento area, there are currently many mobile homes for sale, and they vary considerably in price, quality, and age. Very inexpensive mobile homes are generally those built before 1980, some of which may have structural problems. Newer mobile home models can be quite large, with more than 2,500 square feet and four bedrooms. Amenity upgrades similar to those found in new stick-built homes are offered by many mobile home dealers, and interiors are now comparable in appearance to those of homes in new subdivisions. Although mobile homes have often been stigmatized for their poor construction and lack of appreciation, all new mobile homes now must meet or exceed construction standards set by the US Department of Housing and Urban Development. Mobile home owners generally rent a lot in a mobile home park and pay separately for their utilities. New mobile home buyers usually choose a park in which to locate their home, while most purchasers of used mobile homes leave their home in the park where it was originally located. Rancho Cordova has nine mobile home parks with approximately 1,400 units (**Table A-18**). Lot rents have been increasing almost annually in the City, which has put most of the lot rents, paired with a mortgage and utility costs, out of reach for very low-income families, but lot rents may be affordable to low- and moderate-income households.

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TABLE A-18
MOBILE HOME PARKS IN RANCHO CORDOVA

Name	Address	Units/ Lots	Vacant Lots	Space Rent	Utilities	Utilities Included ¹
Aspen Grove Mobile Home Community	10299 McCracken Drive	22	8	\$406	\$40.00	W/G
Bradshaw Mobile Home Park	3501 Bradshaw Road	140	2	\$500	\$0.00	W/S/G
Briarwood Mobile Home Park	2950 Routier Road	105	14	\$520	\$100.00	None
Centennial Estates	9885 Mills Station Road	183	18	\$475		W
Colonial Estates	10026 Horn Road	144	6	\$575	\$100.00	W/S/G
Cordova Mobilehome Estate	10035 Mills Station Road	177	0	\$475	\$39.51	
Mobile Country Club ²	2473 Sunrise Boulevard	479	1	\$525	\$4.20	
Park Royale Mobile Village	2910 Routier Road	95	2	Morg. Differ.	\$70	W/S/G
Twilight RV and Mobile Home Park	61 Rocket Circle	60	3	\$417		W/S/G
Total	9 properties	1,405	54			

Source: California Department of Housing and Community Development; property managers, July 2013

¹ W/S/G is the abbreviation for water/sewer/garbage.

² This park is restricted to persons 55 years of age or older.

FACTORS CONTRIBUTING TO THE FUTURE HOUSING NEEDS OF RANCHO CORDOVA

The high foreclosure rates that stemmed from subprime mortgages have resulted in tightened lending standards. Fewer households qualify for market-rate financing, though the for-sale market is beginning to rebound and low interest rates have helped stabilize the market-rate mortgage market. However, the number of households requiring affordable rental and owner housing opportunities will continue to grow. Therefore, the need to plan for affordable housing in Rancho Cordova will remain important through 2021.

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REGIONAL HOUSING NEEDS ALLOCATION

A Regional Housing Needs Plan (RHNP) is mandated by the State of California (Government Code Section 65584), and it requires regions to address expected housing issues and needs, which are based on future growth projections for the area. The RHNP is developed by the Sacramento Area Council of Governments (SACOG) and allocates to cities and counties their “fair share” of the region’s projected housing needs or growth. A fair share of housing units is calculated for each of four income groups based projected population growth, and on the jurisdiction’s amount of available vacant land. Fair share needs are allocated over the eight year planning period for every jurisdiction’s Housing Element. The RHNP, which covers a span of 8 years, also identifies and quantifies the existing housing needs for each jurisdiction. SACOG’s current Regional Housing Needs Plan schedule is from July 1, 2013, through January 1, 2021.

The intent of the RHNP is to ensure that local jurisdictions address not only the needs of their immediate areas but also fill the projected housing needs for the entire region. Additionally, a major goal of the RHNP is to ensure that every community provides an opportunity for a mix of affordable housing to all economic segments of its population. The RHNP jurisdictional allocations are made to guarantee that adequate sites and zoning are provided to address existing and anticipated housing demands during the planning period and that market forces are not inhibited in addressing the housing needs for all populations within a particular community.

Table A-19 provides the Regional Housing Needs Allocation (RHNA) target for the planning period 2013 through 2021 (also referred to as “basic construction needs”) for each of the four household income groups for the City of Rancho Cordova.

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TABLE A-19
2013–2021 RHNA

Total Number of Units (based on proportion of MTP/SCS 2020 projection)	Number of Units	% of Total
Extremely Low Income	770	11.0%
Very Low Income	770	11.0%
Low Income	1,079	15.4%
Moderate Income	1,303	18.6%
Above Moderate Income	3,087	44.0%
Total Number of Units	7,008	100.0%

Source: SACOG

Based on the above projections, the City of Rancho Cordova will need to provide an additional 2,618 affordable housing units, or 37.4 percent of all new housing units, to people in the very low- to low-income groups in order to comply with SACOG’s RHNP allocation targets for these income levels. Of the 1,539 very low-income need, 50 percent (770 units) are presumed to be needed for extremely low-income households (households with incomes below 30 percent AMI). In addition, the City will have to provide 4,390 housing units available to moderate and above moderate income-households. SACOG anticipates a total of 7,008 new housing units for the City of Rancho Cordova by 2021.

There are 1,135 buildable lots currently approved and approximately 28,800 units that are currently being proposed in Specific Plan projects and Special Planning Areas.

FUTURE DEVELOPMENT POTENTIAL

An important component of the Housing Element is the identification of sites for future housing development and evaluation of the adequacy of these sites. The identification of these sites will help in fulfilling the City’s share of regional housing needs as determined by SACOG. **Tables A-20, A-21, and A-22** show a detailed analysis of the residential development potential for multi-family and single-family development. The sites listed in **Tables A-20, A-21, and A-22** are opportunity sites. The City is working with developers and property owners to ensure that sufficient sites will be available through the end of the planning period (2021).

The City of Rancho Cordova currently has 56 acres of vacant infill land, 21 acres of underutilized land, and approximately 655 acres of vacant greenfield land available for residential development. An additional 4,000-plus acres of greenfield land in the City has been identified for residential development but is not currently zoned residential located.

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This section provides the inventory of vacant land that is available in the City of Rancho Cordova for both multi- and single-family residential development. **Tables A-20, A-21, and A-22** provide the development information for the vacant, underutilized, and greenfield acreage in the City’s land inventory.

AVAILABLE MULTI-FAMILY SITES

The City of Rancho Cordova currently has approximately 53.12 acres of vacant and underutilized infill sites that are currently zoned to accommodate multi-family development. These sites are located adjacent to existing residential developments, indicating that infrastructure is available, and the sites do not have other known constraints to development. The total number of multi-family units that could be developed is based on a holding capacity of 80 percent of the maximum number of units allowed by each zoning designation or by a specific planning area. Sites with residential densities of at least 30 units per acre are anticipated to accommodate housing units affordable to low-income households.

Sites with multiple use designations, such as commercial/multi-family and office/multi-family, are considered appropriate sites to accommodate future multi-family uses. Multi-family development is allowed on sites with Limited Commercial (LC), Shopping Commercial (SC), and Business Professional (BP) zoning based on the same standards and approval process as multi-family development in the RD-20 and RD-40 zones. RD-20 standards apply to LC and SC sites, while RD-40 standards apply to BP sites. Therefore, the City considers these sites both appropriate and adequate for multi-family development. Area Maps A–N found in Appendix C identify the sites listed in the vacant land inventory.

REALISTIC CAPACITY

To demonstrate realistic capacity and that multi-family housing can be accommodated in commercial zones which allow for residential development, the following projects have been or are being processed through the Planning Department. Many projects have been approved and are waiting for developers to move forward.

- Terra Loma. This 11-unit (20 units per acre) zero lot line single-family home project was rezoned from GC (General Commercial) to RD-20. The project is being developed on a .83-acre site and has been approved, but construction has not yet begun.
- AshGrove Apartments. This 203-unit (20 units per acre) housing project was completed in 2006 on a 10.98-acre site. It consists of one-, two-, and three-bedroom apartments that are affordable to moderate-income households.

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- Trinity Gardens. This 20-unit infill (10 units per acre) apartment project (all three-bedroom units) is being developed on a 2.1-acre SC (Shopping Commercial) designated site. The entitlements on this project have been approved, but construction has not yet begun.
- Capital Village. This 827-unit project on approximately 34 acres ranging in densities from 7 to 17 units per acre was rezoned from MP (Office Park Industrial) to Capital Village Special Planning Area. The project is under construction and is in phase three of development. Planning staff processed the application for this project, which consisted of a rezone and development of a master planned community and included complex environmental issues, in six months.
- Sundance-Mather East Project. This 128-unit (10 units per acre) housing project consisting of 104 detached, zero lot line single-family homes and 14 halfplexes is located on an 11.9-acre LC (Limited Commercial) site.

In addition to the vacant land available for multi-family development, the City’s adopted Folsom Boulevard Specific Plan (FBSP) establishes policy guidance and regulatory provisions for the development and redevelopment of the FBSP project area. The FBSP area spans a stretch of land along the Sacramento Regional Transit light rail line and includes four existing transit stops. The FBSP contains transit-oriented development (TOD) overlay zones with a maximum residential density of 80 dwelling units per acre

Table A-20 details the vacant infill sites available for multi- and single-family residential development. **Table A-21** details the underutilized infill sites potentially available for single- and multi-family residential development. **Table A-22** details the greenfield development currently working through the planning process. Some of the plans identified in **Table A-22** are expected to break ground during the 2013–2021 Housing Element cycle. There are a number of finished lots ready for development spread throughout the area. **Table A-22** also includes the housing estimates for greenfield development that is not expected to break ground during the 2013–2021 Housing Element cycle.

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TABLE A-20 VACANT INFILL SITES

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Infrastructure	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes
Vacant Sites Infill													
Sunrise North													
A-1	056-0430-001	1.6	100%	MDR	MDR	RD-20	20	Yes	None	Mod	Vacant	There was an application for a 20-unit townhouse project that has expired. Capacity is based on that project.	Site B-1 in the previous Housing Element.
	<i>Subtotal Mod</i>	<i>1.6</i>					<i>20</i>						
Mather Redevelopment Area													
B-1	067-0010-056	3.72	50%	BP/GC/SC	MF SPA	RD-40	45	Yes	None	Mod	Vacant	Requires a CUP. ¹ (Assumes 80% of 30 du acre for 1/2 of the parcel).	Site D-1 in the previous Housing Element.
B-2	067-0010-063	20.12	50%	BP/GC/SC	MF SPA	RD-40	241	Yes	None	VL/L	Vacant	Requires a CUP. ¹ (Assumes 80% of 30 du acre for 1/2 of the parcel).	Site D-2 in the previous Housing Element.
	<i>Subtotal MOD</i>	<i>1.86</i>					<i>45</i>					The City does not see the CUP process as a constraint to development on these sites but as an opportunity to ensure that development on this site is complementary to the surrounding uses.	
	<i>Subtotal VL/L</i>	<i>10.06</i>					<i>241</i>						
	<i>SUBTOTAL AREA</i>	<i>11.92</i>					<i>286</i>						
Folsom Boulevard Specific Plan													
C-1	075-0450-005	41.99	24%	UR2	FBSP	6.1-40	240	No	None	VL/L	Vacant	10 acres of Folsom Blvd frontage (Assumes 80% of 30 du acre for 10 acres)	Site E-2(b) in the previous Housing Element.
C-2	076-0020-019	1.40	50%	UR2	FBSP	6.1-40	17	Yes	None	VL/L	Vacant	Assumes 80% of 30 du acre for 1/2 of the total parcel	Was not available during last Housing Element.
C-3	076-0020-021	7.34	50%	UR2	FBSP	6.1-40	88	Yes	None	VL/L	Vacant	Assumes 80% of 30 du acre for 1/2 of the total parcel	Site M-1 (a) & (b) in the previous Housing Element
C-4	076-0020-020	0.45	50%	UR2	FBSP	6.1-40	5	Yes	None	VL/L	Vacant	Assumes 80% of 30 du acre for 1/2 of the total parcel	Was not available during last Housing Element.
C-5	076-0020-022	0.58	50%	UR2	FBSP	6.1-40	7	Yes	None	VL/L	Vacant	Assumes 80% of 30 du acre for 1/2 of the total parcel	Was not available during last Housing Element.
	<i>Subtotal VL/L</i>	<i>15</i>					<i>357</i>						

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Infrastructure	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes
Vacant Sites Infill													
Countryside/Lincoln Village Planning Area													
D-1	077-0200-022	0.44	50%	LC	CMU	10-18	3	Yes	None	Mod	Vacant	Assumes 50% of the site will develop residential, at 18 units/acre with an 80% site capacity.	Site I-1 in the previous Housing Element.
D-2	068-0030-044	5.1	50%	VCMU	VCMU	10-18	92	Yes	None	Mod	Vacant	Assumes density of 18 du acre of full 5.1 acres (92 units) will probably be built on the back half of the parcel.	Site I-2 in the previous Housing Element.
	<i>Subtotal MOD</i>	<i>2.99</i>					<i>95</i>						
Williamson Ranch													
E-1	056-0440-050	0.9		SPA	Williamson Ranch Specific Plan	Density based on traffic counts at 10 units per acre.	34	Yes	None	Mod	Vacant	These two sites are designated for a special needs project (senior project) that will exceed 10 units per acre. This site is anticipated for a senior project and will require less traffic. The density is being assumed at 30 units/acre at 80% site capacity.	Site K-1 and K-2 in the previous Housing Element - with corrected APNs.
E-2	056-0440-049	0.83		SPA	Williamson Rancho Specific Plan	Density based on traffic counts at 10 units per acre.		Yes	None	Mod	Vacant		
	<i>Subtotal MOD</i>	<i>1.73</i>					<i>34</i>						
Annexation Sites													
F-1	072-0240-004	5.65		HDR/RMU	HDR/RMU	18.1-80	194	Yes	None	VL/L	Vacant	Unit capacity is based on approved county project in 2008	Site previously included in Sacramento County Land Inventory - annexed to City in 2010.
F-2	058-0270-031	1.04		GC	GC	10-40	5	Yes	None	Mod	Vacant	Unit capacity is based on approved county project in 2008	Site previously included in Sacramento County Land Inventory - annexed to City in 2010.
F-3	058-0270-034	1.41		GC	GC	10-40	34	Yes	None	Mod	Vacant	Unit capacity is based on 30 units/acre at 80% site capacity	New site - annexed to City in 2010.
F-4	058-0270-060	2.60		GC	GC	10-40	62	Yes	None	Mod	Vacant	Unit capacity is based on 30 units/acre at 80% site capacity	New site - annexed to City in 2010.
F-5	072-0231-014	12.03	60%	GC	GC	10-40	231	Yes	None	VL/L	Vacant	Assumes 80% of 40 du acre on 60% of parcel	New site - annexed to City in 2010.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Infrastructure	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes
Vacant Sites Infill													
	<i>Subtotal VL/L</i>	<i>12.87</i>					<i>425</i>						
	<i>Subtotal MOD</i>	<i>5.05</i>					<i>101</i>						
	<i>SUBTOTAL AREA</i>	<i>17.92</i>					<i>526</i>						
Bradshaw and Highway 50													
G-1	068-0160-083	3.84		OPMU	CS/LCPA	10-18	29	Yes	None	Mod	Vacant	OPMU allows for 49% of the site to be residential with a density of 18 units/acre (80% site capacity). Based on a total residential buildable area of 2.05 acres, 29 units can be accommodated.	Sites L-1 & L-2 in previous Housing Element.
G-2	068-0160-084	1.32		OPMU	CS/LCPA	10-18		Yes	None	Mod	Vacant		
	<i>Subtotal MOD</i>	<i>5.16</i>					<i>29</i>						
VACANT SITES INFILL TOTALS													
	<i>Total VL/L</i>	<i>37.81</i>					<i>1024</i>						
	<i>Total MOD</i>	<i>18.39</i>					<i>324</i>						
	TOTAL VACANT INFILL SITES	56.20					1348						
GRAND TOTALS (Including Under-utilized and Greenfield Inventories)													
	<i>Total VL/L</i>	<i>107.03</i>					<i>2872</i>						
	<i>Total MOD</i>	<i>170.26</i>					<i>2573</i>						
	<i>Total ABV MOD</i>	<i>696.50</i>					<i>3649</i>						
	TOTAL SITES	973.79					9094						

Source: City of Rancho Cordova

¹ These units are within areas that include a conditional use permit process. This process includes a review by the City Council that focuses on design compatibility with the surround area. the City does not see this as a constraint to development. See the City's Zoning Code for a complete analysis of the CUP process;

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-21 UNDERUTILIZED INFILL SITES

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Income Category	Existing Use	Comments*
Underutilized Sites										
Town Center TOD										
H-1	058-0291-003	8.07		UR1 (TOD)	FBSP	10–80	194	VL/L	Half of parcel is retail and half is vacant land	Assumes 30 units per acre at 80% site capacity.
H-2	072-0280-024	6.97	14%	CMU (TOD)	DTPA	10–80	24	VL/L	Parking lot	Assumes 1 acre built at 30 units per acre at 80% site capacity.
	<i>Subtotal</i>	<i>VL/L</i>	<i>9.07</i>				<i>218</i>			
Folsom Boulevard Specific Plan (Potential New Markets Tax Credits Proposal)										
I-1	077-0030-011	1.76		MDR	UR1	6.1–18	25	Mod	Trailer park – interested in moving or selling	Assumes 18 du/acre at 80% site capacity.
I-2	077-0030-010	0.81		MDR	UR1	6.1–18	12	Mod	Trailer park – interested in moving or selling	Assumes 18 du/acre at 80% site capacity.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Income Category	Existing Use	Comments*
I-3	077-0030-013	0.78		MDR	UR1	6.1–18	11	Mod	Dilapidated apartment – interested in selling and have been looking for interested buyers	Assumes 18 du/acre at 80% site capacity.
I-4	077-0181-011	0.99		MDR	UR1	6.1–18	14	Mod	Very dilapidated – interested in selling	Assumes 18 du/acre at 80% site capacity.
I-5	077-0181-021	0.22		MDR	UR1	6.1–18	3	Mod	One duplex, half boarded up, possibly in foreclosure	Assumes 18 du/acre at 80% site capacity.
I-6	077-0181-020	0.28		MDR	UR1	6.1–18	4	Mod	Two duplexes, half boarded up, possibly in foreclosure	Assumes 18 du/acre at 80% site capacity.
I-7	077-0181-023	0.1		MDR	UR1	6.1–18	1	Mod	80% duplex, occupied	Assumes 18 du/acre at 80% site capacity.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Income Category	Existing Use	Comments*
I-8	077-0181-018	0.28		MDR	UR1	6.1–18	4	Mod	Two duplexes, not occupied	Assumes 18 du/acre at 80% site capacity.
I-9	077-0181-022	0.1		MDR	UR1	6.1–18	1	Mod	90% duplex	Assumes 18 du/acre at 80% site capacity.
I-10	077-0181-017	0.12		MDR	UR1	6.1–18	2	Mod	95% duplex	Assumes 18 du/acre at 80% site capacity.
I-11	077-0181-013	0.19		MDR	UR1	6.1–18	3	Mod	Duplex - huge open yard	Assumes 18 du/acre at 80% site capacity.
I-12	077-0181-012	0.23		MDR	UR1	6.1–18	3	Mod	Duplex – huge open yard	Assumes 18 du/acre at 80% site capacity.
I-13	077-0030-012	0.34		CMU		6.1–18	5	Mod	Little business – huge parking lot not needed	Assumes 18 du/acre at 80% site capacity.
I-14	077-0030-008	0.22		CMU		6.1–18	3	Mod	Little business – half of the	Assumes 18 du/acre at 80% site

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Income Category	Existing Use	Comments*
									lot not in use, general interest in area	capacity.
I-15	077-0030-009	0.45		CMU		6.1–18	6	Mod	Residence – little house and little garage, general interest in area	Assumes 18 du/acre at 80% site capacity.
I-16	077-0030-005	1.71		CMU		6.1–18	25	Mod	Commercial with back half of the lot vacant – been looking to relocate	Assumes 18 du/acre at 80% site capacity.
	<i>Subtotal MOD</i>	<i>8.58</i>					<i>124</i>			

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Income Category	Existing Use	Comments*
Mather Redevelopment Area										
J-1	067-0010-064	3.69		LC/SC	OPMU	18.1–40	160	VL/L	Parking lot and abandoned infirmary building	Assumes 160-unit capacity based on transitional housing project.
	<i>Subtotal</i>									
	VL/L	3.69					160			
UNDERUTILIZED SITES TOTALS										
	<i>Total</i>									
	VL/L	12.76					378			
	<i>Total</i>									
	MOD	8.58					124			
TOTAL UNDERUTILIZED SITES		21.34					501			

Source: City of Rancho Cordova

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-22 GREENFIELD DEVELOPMENT

Map Reference	APN	Acres in 8 YR HE Cycle	Total SP Acres	% Used	Zoning	Allowable Density	Unit Capacity in 8 YR HE Cycle	Total Unit Capacity Est.	Infra.	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes
Capitol Village Special Planning Area														
K-1	072-0680-072 072-305-0001 to -0099; 072-305-0100 to -0199; 072-305-0200 to -0219	5.34	5.34		CVSPA	RD 40	128	128	Yes	None	Mod	Vacant	Loft district. Calculation assumes 80% of 30 du acre.	Site J-1 in previous Housing Element.
K-2	072-305-0100 to -0199; 072-305-0200 to -0219	25.6	25.6		CVSPA	10-18	333	334	Yes	None	Mod	Vacant	Unit capacity is based on approved project of 333 single-family townhomes.	Sites j-2 in previous Housing Element.
	Subtotal MOD	30.94					461							
Villages of Zinfandel Special Planning Area														
L-1	072-2360-028	10.3	10.3	50%	BP	RD-40	123	123	Yes	None	VL/L	Vacant	Assuming 30 units/acre and 80% site capacity based on surrounding projects, requires CUP. ²	Site A-1 in previous Housing Element.
L-2	072-2360-029	11.09	11.09	50%	BP	RD-40	133	133	Yes	None	VL/L	Vacant	Assuming 30 units/acre and 80% site capacity based on surrounding projects, requires CUP. ²	Site A-2 in previous Housing Element.
L-3	072-2360-030	9.4	9.4	50%	BP	RD-40	112	112	Yes	None	VL/L	Vacant	Assuming 30 units/acre and 80% site capacity based on surrounding projects, requires CUP. ²	Site A-3 in previous Housing Element.
L-1	072-2360-004	17.19	17.19		MDR	15-20	275	275	Yes	None	Mod	Vacant	Assumes 80% of 20 du acre Sites L-1, L-2 and L-3 are located near existing multifamily development, a school and site L-4 (a proposed multi-family development at a density of 30 units an acre) The City does not see the CUP process as a constraint on these sites due to the surrounding uses.	Site F-1 in previous Housing Element.
	Subtotal VL/L	15.395	15.395				368	368						
	Subtotal MOD	17.19	17.19				275	275						
	SUBTOTAL AREA	32.59	32.59				643	643						

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Acres in 8 YR HE Cycle	Total SP Acres	% Used	Zoning	Allowable Density	Unit Capacity in 8 YR HE Cycle	Total Unit Capacity Est.	Infra.	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes
Sun Creek Specific Plan														
M-1	Multiple APNs	1.7	1.7		HDR	26-50	85	85	Yes	None	VL/L	Vacant	Assume 50 units/acre at 100% site capacity	No sites counted for previous RNHA.
M-2	Multiple APNs	24.6	42.5		HDR	26-40	640	1105	Yes	None	VL/L	Vacant	Assumed 26 units/acre at 100% site capacity	No sites counted for previous RNHA.
M-3	Multiple APNs	5.7	43.7		MDR	12.1-18	82	504	Yes	None	Mod	Vacant	Assumes dwelling unit count identified in August 2012 version of Sun Creek Specific Plan Appendix C Table 3-3	No sites counted for previous RNHA.
M-4	Multiple APNs	44.0	316.0		MDR	6.1-12	422	2286	Yes	None	Abv Mod	Vacant	Assumes 12 units/acre at 80% site capacity. Currently, 322 acres are zoned in this area for MDR, however only 25% has infrastructure available to support development.	No sites counted for previous RNHA.
M-5	Multiple APNs	33	176.7		LDR	2.1-6	158	899	Yes	None	Abv Mod	Vacant	Assumes dwelling unit count identified in August 2012 version of Sun Creek Specific Plan Appendix C Table 3-3	No sites counted for previous RNHA.
	Subtotal VL/L	26.30	44.20				725	1190						
	Subtotal MOD	5.70	43.70				82	504						
	Subtotal ABV MOD	77.00	492.70				581	3185						
	SUBTOTAL AREA	109.00	580.60				1387	4879						
Rio Del Oro Specific Plan														
N-1	Multiple APNs	12	98		HDR	18.1-40	312	2548			VL/L	Vacant	Assumes built density of 26 du acre	No sites counted for previous RNHA.
N-2	Multiple APNs	45	256		MDR	6.1-18	648	3680			Mod		Assumes 80% of 18 du acre	No sites counted for previous RNHA.
N-3	Multiple APNs	170	1518.5		LDR	2.1-6	816	7295			Abv Mod		Assumes 80% of 6 du acre	No sites counted for previous RNHA.
	Subtotal VL/L	12	98				312	2548						
	Subtotal MOD	17	256				648	3680						
	Subtotal ABV MOD	170	1518.5				816	7295						
	SUBTOTAL AREA	199	1872.5				1776	13523						

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Acres in 8 YR HE Cycle	Total SP Acres	% Used	Zoning	Allowable Density	Unit Capacity in 8 YR HE Cycle	Total Unit Capacity Est.	Infra.	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes	
The Ranch at Sunridge Special Planning Area															
O-1	Multiple APNs	0	12.2		HDR	RD 30 / RD 40	0	378	No	None	VL/L	Vacant	Pending Approved Maps	No sites counted for previous RNHA. No sites counted for previous RNHA. No sites counted for previous RNHA.	
O-2	Multiple APNs	5	105.4		MDR/GC	RD 20	80	149	No	None	Mod	Vacant	Pending Approved Maps		
O-3	Multiple APNs	15	142.3		LDR	RD 10	120	1191	No	None	Abv Mod	Vacant	Pending Approved Maps		
	Subtotal VL/L	0	12.2				0	378							
	Subtotal MOD	5	105.4				80	149							
	Subtotal ABV MOD	15	142.3				120	1191							
	SUBTOTAL AREA	20	259.9				200	1718							
Arboretum Specific Plan															
P-1	Multiple APNs	0	29.5		HDR	RD 30 / RD 40	0	825	No	None	VL/L	Vacant	Not expected to break ground this HE cycle.	No sites counted for current RHNA. No sites counted for current RHNA. No sites counted for current RHNA.	
P-2	Multiple APNs	0	89		MDR	14 - 29	0	1287	No	None	Mod	Vacant	Not expected to break ground this HE cycle.		
P-3	Multiple APNs	0	402.8		LDR	1 - 13	0	2605	No	None	Abv Mod	Vacant	Not expected to break ground this HE cycle.		
	Subtotal VL/L	0	29.5				0	825							
	Subtotal MOD	0	89				0	1287							
	Subtotal ABV MOD	0	402.8				0	2605							
	SUBTOTAL AREA	0	521.3				0	4717							

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Acres in 8 YR HE Cycle	Total SP Acres	% Used	Zoning	Allowable Density	Unit Capacity in 8 YR HE Cycle	Total Unit Capacity Est.	Infra.	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes
Sunridge Specific Plan														
Sunridge Park														
Q-1	Multiple APNs	15.6	188	LDR	RD 4 - RD7		78	950	Yes	None	Abv Mod	Vacant	Single Family Parcels	No sites counted for previous RNHA.
	Subtotal						78	950						
	ABV MOD	15.6	188				78	950						
	SUBTOTAL AREA	15.6	188				78	950						
Anatolia II														
R-1	067-0430-037	2.76	2.76		HDR	18.1-20	66	66	Yes	None	VL/L	not vac	Assumes 24 du acre with density bonus	Site G-1 in previous Housing Element.
R-2	067-0430-042	3.04	3.04		HDR	18.1-20	49	49	Yes	None	Mod	not vac	Assumes 80% of 20 du acre	Site G-2 in previous Housing Element.
R-3	067-0430-043	5.9	5.9		HDR	18.1-20	94	94	Yes	None	Mod	not vac	Assumes 80% of 20 du acre	Site G-3 in previous Housing Element.
R-4	067-0430-044	1.17	1.17		HDR	18.1-20	19	19	Yes	None	Mod	not vac	Assumes 80% of 20 du acre	Site G-4 in previous Housing Element.
R-5	067-0030-040	15.96	15.96	50%	LC	10-18	128	128	Yes	None	Mod	Vacant	Assumes 50% of the site will develop residential, at 20 du acre with an 80% site capacity.	Site G-5 in previous Housing Element.
	Subtotal						66	66						
	VL/L	2.76	2.76				66	66						
	Subtotal						170	170						
	MOD	18.06	18.06				170	170						
	SUBTOTAL AREA	20.82	20.82				236	236						
Anatolia III														
S-1	Multiple APNs	70	203		LDR	RD 4 - RD 5	286	798	Yes	None	Abv Mod	Vacant	Single Family Parcels	No sites counted for previous RNHA.
	Subtotal						286	798						
	ABV MOD	70	203				286	798						
	SUBTOTAL AREA	70	203				286	798						
Anatolia IV														
T-1	Multiple APNs	21.6	21.6		MDR	RD 10	203	203	Yes	None	Mod	Vacant	Not expected to break ground this HE cycle.	No sites counted for previous RNHA.
	Subtotal						203	203						
	MOD	21.6	21.6				203	203						
	SUBTOTAL AREA	21.6	21.6				203	203						

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Acres in 8 YR HE Cycle	Total SP Acres	% Used	Zoning	Allowable Density	Unit Capacity in 8 YR HE Cycle	Total Unit Capacity Est.	Infra.	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes
Montelena														
U-1	Multiple APNs	11.8	11.8		MDR	RD 7	66	66	No	None	Mod	Vacant	Pending DA	No sites counted for previous RNHA. No sites counted for previous RNHA.
U-2	Multiple APNs	163.7	163.7		LDR	RD 5	655	655	No	None	Abv Mod	Vacant	Pending DA	
	Subtotal MOD	11.8	11.8				66	66						
	Subtotal ABV MOD	163.7	163.7				655	655						
	SUBTOTAL AREA	175.5	175.5				721	721						
Arista del Sol														
V-1	Multiple APNs	0	158.2		LDR	5-10	0	906	No	None	Abv Mod	Vacant	Not expected to break ground this HE cycle.	No sites counted for current RHNA.
	Subtotal ABV MOD	0	158.2				0	906						
	SUBTOTAL AREA	0	158.2				0	906						
Sunridge Lot J (Cresleigh)														
W-1	Multiple APNs	4.5	8.9		MDR	RD 10	35	75	No	None	Mod	Vacant	Pending Finished Lots	No sites counted for previous RNHA. No sites counted for previous RNHA.
W-2	Multiple APNs	32	55.31		LDR	RD 4 - RD 7	179	294	No	None	Abv Mod	Vacant	Pending Finished Lots	
	Subtotal MOD	4.5	8.9				35	75						
	Subtotal ABV MOD	32	55.31				179	294						
	SUBTOTAL AREA	36.5	64.21				214.2	369						
Douglas 103														
X-1	Multiple APNs	3.6	19.8		MDR	RD 15	43	213	No	None	Mod	Vacant	Pending Finished Lots	No sites counted for previous RNHA. No sites counted for previous RNHA.
X-2	Multiple APNs	6.4	19.9		LDR	5-10	51	88	No	None	Abv Mod	Vacant	Pending Finished Lots	
	Subtotal MOD	3.6	19.8				43	213						
	Subtotal ABV MOD	6.4	19.9				51	88						
	SUBTOTAL AREA	10	39.7				94.4	301						

Source: City of Rancho Cordova

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Acres in 8 YR HE Cycle	Total SP Acres	% Used	Zoning	Allowable Density	Unit Capacity in 8 YR HE Cycle	Total Unit Capacity Est.	Infra.	On-site Constraints	Income Category	Existing Use	Comments	Previous Housing Element Notes
Douglas 98														
Y-1	Multiple APNs	35	99.9		LDR	5-10	280	693	No	None	Abv Mod	Vacant	Pending Finished Lots	No sites counted for previous RNHA.
	<i>Subtotal ABV MOD</i>	<i>35</i>	<i>99.9</i>				<i>280</i>	<i>693</i>						
	SUBTOTAL AREA	35	99.9				280	693						
Grantline 208														
Z-1	Multiple APNs	0	139.4		LDR	5-10	0	724	No	None	Abv Mod	Vacant	Not expected to break ground this HE cycle.	No sites counted for current RHNA.
	<i>Subtotal ABV MOD</i>	<i>0</i>	<i>139.4</i>				<i>0</i>	<i>724</i>						
	SUBTOTAL AREA	0	139.4				0	724						
Mather East (Sundance)														
AA-1	067-0040-026	0	12.03		MDR	RD 10	0	129	No	None	Mod	Vacant	Pending Finished Lots	Site H-1 in previous Housing Element - not counted for current RHNA.
	<i>Subtotal MOD</i>	<i>0</i>	<i>12.03</i>				<i>0</i>	<i>129</i>						
	SUBTOTAL AREA	0	12.03				0	129						
North Douglas														
AB-1	Multiple APNs	7.3	7.3		MDR	RD 10	62	62	No	None	Mod	Vacant	Pending Finished Lots	No sites counted for previous RNHA.
	Multiple APNs	111.8	111.8		LDR	RD 5 - RD 7	603	603	No	None	Abv Mod	Vacant	Pending Finished Lots	No sites counted for previous RNHA.
	<i>Subtotal MOD</i>	<i>7.9</i>	<i>7.3</i>				<i>62</i>	<i>62</i>						
	<i>Subtotal ABV MOD</i>	<i>111.8</i>	<i>111.8</i>				<i>603</i>	<i>603</i>						
	SUBTOTAL AREA	119.7	119.1				665	665						
VACANT SITES GREENFIELD TOTALS														
	<i>Total VL/L</i>	<i>56.46</i>	<i>202.06</i>				<i>1470.84</i>	<i>5375.00</i>						
	<i>Total MOD</i>	<i>143.29</i>	<i>610.78</i>				<i>2125.19</i>	<i>6812.83</i>						
	<i>Total ABV MOD</i>	<i>696.50</i>	<i>3695.51</i>				<i>3649.20</i>	<i>19986.80</i>						
	TOTAL VACANT GREENFIELD SITES	893.49	4505.59				7178.99	32108.63						

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Capitol Village Special Planning Area

The Capitol Village Special Planning Area is almost fully developed. The final phase includes single-family residential town-homes along the southern side of International Drive and a commercial/loft development located on the western side of Bridgeway Drive. The 2013-2021 Housing Element cycle will likely see full build-out of the Capitol Village Special Planning Area. The Capitol Village Special Planning Area does not include an affordable housing requirement. However, the median price of the Capitol Village townhomes will be affordable to moderate income households.

Villages of Zinfandel Special Planning Area

The Villages of Zinfandel Special Planning area is also mostly developed. There are finished lots ready for building along the south-eastern segment of Baroque Drive. There are also some commercial lots, as identified in the Vacant Greenfield Sites list of the above land inventory. These lots would require a Conditional Use Permit to develop as multi-family residential projects. Analysis has indicated that the CUP requirement does not pose a constraint to multi-family development. The single-family residential component of the Villages of Zinfandel Special Planning Area will most likely be fully developed during the 2013-2021 Housing Element Cycle. The commercial segment will develop as viable projects are presented. The Villages of Zinfandel Special Planning Area did not include an affordable housing requirement. However the commercial sites that may be developed residential with a CUP pose unique opportunities for high density multi-family residential development and have been previously considered for a condominium development.

Suncreek Specific Plan

The proposed Suncreek Specific Plan is near Sunrise Boulevard and Douglas Road. Proximity to Sunrise Boulevard and Grant Line Road make the area ideal for public transit. Current proposals include several residential neighborhoods, with some office and commercial development. Mixed-use commercial, recreational parks, trails, and schools are also planned. Presently, the project is in development agreement negotiations with the City. The first phase of actual development is expected to be on the Shalako property, located at the south west end of the plan area, and which has submitted a tentative map for consideration as soon as the development agreement negotiations are complete.

The Suncreek Specific Plan includes an Affordable Housing Plan that will require the dedication of three sites, with the purchase option of a fourth site to the City, as well as a per-door residential in-lieu fee that the City will use to sponsor the development of affordable housing in the planning area. It also includes a significant amount of acreage that has been deemed RHNA obligated, with a development floor of 26 units per acre. The tentative map for the Shalako property includes one of the dedicated sites, and sufficient

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single family development to effectively act as a financial incentive for multi-family development. It is realistic that the Shalako multi-family acreage, including the property dedicated to the City for affordable housing will develop during the 2013-2021 Housing Element cycle.

Rio del Oro Specific Plan

The Rio del Oro Specific Plan (“Plan”) was adopted by the City Council on September 7, 2010. At the same time, the City Council approved a “Tier One Development Agreement” that vested the Specific Plan, land use designations, development densities, and intensity of uses (among other things). The Plan encompasses approximately 3,828 acres of land south of White Rock Road, east of Sunrise Boulevard, and north of Douglas Road. Currently, the area remains mostly undeveloped with dredger tailings, but development is anticipated to begin in phases during the 2013-2021 Housing Element cycle. As approved, the Rio del Oro project area would contain approximately 11,600 residential units at a variety of densities, with several village centers, a local town center, and two regional commercial sites. Future adjustments to the land use plan resulting from amendments to the City’s Open Space policies may result in small increases in total residential units. Approximately one-third of the land area would be retained as natural wetland preserve and improved open space. A network of major roadways, connector streets, and local streets integrate into the City’s planned roadway system and create walkable neighborhoods. The project area also includes both office and light industrial uses, primarily within the Mather Field Noise Contours. Prior to commencement of development, additional “Tier Two” entitlements will be completed, including but not limited to the approval of large lot maps, a financing plan, a phasing plan, and affordable housing plans. The City has begun the affordable housing plan negotiations with the Rio del Oro project as part of their next entitlement phase. The City expects the affordable housing plan to include a residential per-door in-lieu fee with some potential for dedicated land, should it be appropriately located. The affordable housing plan will also indicate a minimum development density for 98 acres of High Density (HD) zoned land. Consistent with the assumptions of this Housing Element, a minimum development density of 26 units per acre will be required for up to 98 acres of land zoned HD with Rio del Oro.

Table A-22 also identifies development density and production assumptions for Medium Density (MD) zoned land within Rio del Oro. The MD assumptions are based on generic formulas that were used to indicate that some portion of the Rio del Oro project is expected to develop during the 2013-2021 Housing Element cycle. These assumptions do not indicate minimum development density floors, nor are they to be referenced as restrictions on the development densities available in the MD range as approved in the Rio del Oro Specific Plan.

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The Ranch at Sunridge Special Planning Area

The Ranch at Sunridge is in the Suncreek Planning Area, but will be developed separately from the rest of the planning area. Formerly used for agriculture, The Ranch is close to several major roads. The Ranch at Sunridge is proposed to be primarily residential, but will incorporate open space and commercial uses, as well as preserve some wetlands on the site. The initial phase of development in the Ranch will most likely include the north west corner and move east to tie into infrastructure that either exists currently, or will be under construction on a concurrent time scale. The most logical second phase of development will include the southern portion of the site.

Arboretum Specific Plan

The proposed Arboretum Specific Plan is located at the southernmost border of the City's undeveloped incorporated land. It is not expected to break ground during this housing element cycle. When development does begin in the Arboretum, it will most likely be phased from the south-western corner and move east and north as infrastructure is completed. The proposed Arboretum Specific Plan will most likely include a negotiated affordable housing plan that will provide for the development of multi-family and affordable housing in the specific planning area.

Sunridge Specific Plan

The Sunridge Specific Plan was approved prior to the City's incorporation and did not include an affordable housing plan or any requirements for multi-family or affordable housing performance. There are some sub-developments in the Sunridge Specific Plan that include RHNA obligated properties or have a multi-family obligation that was negotiated after the City's incorporation.

Sunridge Park

The approved Sunridge Park development is mostly complete with less than 100 unbuilt finished lots still available. The Sunridge Park project did not include a multi-family or affordable housing component at approval and will be almost exclusively single family homes on low-density parcels.

Anatolia II

Anatolia II has several multi-family parcels remaining to be built. Only one of these parcels has a Low-Income RHNA obligation placed on it. The proposed affordable housing project for that parcel would yield 66 low- and very low-income units. The City is in negotiations with the land-owner to evaluate the viability of an affordable housing project on that site.

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Development is expected to be complete in the Anatolia II village within the 2013-2021 Housing Element cycle.

Anatolia III

Anatolia III has 286 low density single family parcels remaining for build-out. The project area is expected to reach build-out during the 2013-2021 Housing Element cycle. The project will have no affordable or multi-family housing components.

Anatolia IV

This project is approved by the City, creating 203 single-family lots, a 2.6-acre park, and four landscape corridor lots. The lots are finished and ready for construction. It is expected that the Anatolia IV project will reach build-out during the 2013-2021 Housing Element cycle.

Montelena (located within the Sunridge Specific Plan)

The approved Montelena project is in the Sunridge Specific Plan Area. The project site is generally bounded by Jaeger Road to the east, the Anatolia I subdivision to the west, Douglas Road to the north, and the Anatolia II subdivision to the south. The Montelena project comprises 251.9 acres and proposes the construction of 721 dwelling units. Although the area will be primarily residential, plans also include a community park area, detention basin, fire station, and wetland preserve. The approved project does not include an affordable housing plan, and has not designated multi-family development planned. It is expected to start construction during the 2013-2021 Housing Element cycle, and may reach build-out within the next eight years.

Arista del Sol

The Arista del Sol project is located on an approximately 158 acres. The project site is remote from existing infrastructure and is not expected to be developed during the 2013-2021 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

SunRidge Lot J

The Lot J project is located on an approximately 81.1-acre parcel and would include a Tentative Subdivision Map to create 342 residential lots, one park site, and three landscape corridor lots. It is expected to be partially developed during the 2013-2021 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

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Douglas 103

The Douglas 103 project is located on an approximately 40 acres adjacent to Douglas Road. The project is likely to break ground near the end of the 2013-2021 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

Douglas 98

The Douglas 98 project is located on an approximately 100 acres and would have a final approved map for 528 residential lots. The project is likely to break ground near the end of the 2013-2021 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

Grantline 208

The Grantline 208 project is located on an approximately 140 acres. The project site is remote from existing infrastructure and is not expected to be developed during the 2013-2021 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

Mather East

The Mather East project is located on an approximately 12-acre parcel and is adjacent to existing infrastructure. No plans to complete development have been routed through the City. The project does not include an affordable housing plan or a multi-family development obligation, and it is unknown if it will develop during the 2013-2021 Housing Element cycle.

North Douglas

The North Douglas project is located on an approximately 119-acre parcel and includes a Final Subdivision Map that creates 665 residential lots. The project has 603 finished lots and is expected to reach build-out during the 2013-2021 Housing Element cycle. The project does not include an affordable housing plan or a multi-family development obligation.

During the 2006–2013 Housing Element cycle, development in the City’s greenfield areas ground to a halt. With the exception of projects that had already begun construction prior to the collapse of the housing market in 2008, no new entitlements or large-scale housing developments were approved. During the first half of 2013, the resurgence of the housing market has brought several of the dormant greenfield developments back online. Some of these developments were further in the planning process than others, and some have the

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potential to actually build housing units in the 2013–2021 Housing Element cycle. **Table A-20** is a list of all the proposed developments by specific or special plan. The City has identified the developments that can reasonably be expected to complete the entitlement process and reach the finished lot stage on some portion of the project. This list also captures the developments with finished lots where building halted due to the housing market. While some of the product initially intended for these lots may not be feasible in the new housing market, some of them have already resumed the building permit and plan-check process.

AVAILABLE SINGLE-FAMILY SITES

Table A-20 provides the characteristics of areas available for the development of single-family homes. There is potential for 5,567 single-family dwelling units on 547.83 vacant and underutilized acres in the City. These units are split between the moderate and the above moderate affordability levels, with 2,393 units expected to be affordable to households at a moderate income and 3,174 units available for households with above moderate income. Some development projects have reacted to the changes in the housing market that resulted from the market collapse in 2007 by introducing smaller units on smaller lots that will generally be more affordable. These housing products are generally zoned at 10 to 20 dwelling units per acre. For the purpose of moderate and above moderate housing, land zoned or planned for RD-10 to RD-20 is identified as affordable to households with a moderate income, while land zoned or planned for densities lower than RD-10 are identified as affordable to households with an above moderate income.

LAND INVENTORY ANALYSIS

Table A-23 compares the RHNA requirements to the City’s capacity for new housing. The table is broken into affordability ranges and developing areas comparable to the land inventory tables above.

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TABLE A-23
LAND INVENTORY RHNA ANALYSIS

RHNA		VL/L	M	AM
		2,618	1,303	3,087
Vacant Infill	Sunrise North		20	
	Mather RDA	241	45	
	Folsom Boulevard	357		
	Countryside/Lincoln Village		95	
	Williamson Ranch		34	
	Annexation Sites	425	101	
	Bradshaw and Highway 50		29	
Underutilized Infill	Town Center TOD	218		
	Folsom Boulevard New Markets		124	
	Mather RDA	160		
Greenfield	Capitol Village SPA		461	
	Villages of Zinfandel SPA	368	275	
	SunCreek SP	725	82	581
	Rio Del Oro SP	312	648	816
	The Ranch @ Sunridge		80	120
	Sunridge Park			78
	Anatolia II	66	170	
	Anatolia III			286
	Anatolia IV		203	
	Montelena		66	655
	Sunridge Lot J		35	179
	Douglas 103		43	51
	Douglas 98			280
	North Douglas		62	603
Pending Projects				
Horizons @ New Rancho			48	
Total		2,920	2,573	3,649
Surplus/(Shortfall)		302	1,270	562

Source: City of Rancho Cordova

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RHNA requires that the City show capacity for a range of housing choice and housing affordability. According to the City’s projections, there will be surplus capacity of 280 housing units affordable to very low- and low-income households. Much of that capacity is in the infill areas where infrastructure and access to transportation and services already exists. The City also expects to have surplus capacity of 1,169 units affordable to moderate-income households and 9 surplus units to above moderate-income households. The housing product for moderate- and above moderate-income households does not necessarily have a clear delineation, and the City’s projections are based on proposed densities.

HOUSING RESOURCES AND INCENTIVES

AFFORDABLE HOUSING PROJECTS IN RANCHO CORDOVA

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 percent 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 is provided in **Table A-24**.

**TABLE A-24
SUBSIDIZED AND AT-RISK AFFORDABLE UNITS**

Name	Address	Subsidized Units	Program	Source
Sunrise Meadows	11020 Coloma Rd	44	LMSA	HUD
Mather Community Campus	3665 Bleckely St	219	HTF, TI	
Gold Ridge-El Parque	2605 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2609 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2613 El Parque Cir	2	Public Housing	SHRA
Gold Ridge-El Parque	2617 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2619 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2623 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2701 El Parque Cir	4	Public Housing	SHRA

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Name	Address	Subsidized Units	Program	Source
Gold Ridge-El Parque	2703 El Parque Cir	4	Public Housing	SHRA
Gold Ridge-El Parque	2707 El Parque Cir	4	Public Housing	SHRA
The Cascades	9838 Lincoln Village Dr	112	LIHTC	HUD
2970 Portsmouth	2970 Portsmouth Dr	9	Public Housing	SHRA
Gold Ridge-El Parque	10730 Coloma Rd	24	Public Housing	SHRA
Chesapeake Commons	3600 Data Dr	180	Bond	
Cordova Meadows Apartments	2312 Sierra Madre Court	184	LIHTC	HUD
Rancho Cordova Apartments	10685 Coloma Road	95	LIHTC	HUD
The Crossings @ New Rancho	2708 & 2728 Woodberry Way	17	LIHTC	CTCAC
Mather Transitional Housing	3550 Femoyer St	235	HTF, TI	
10375 Mills Tower Drive	10375 Mills Tower Dr	2	Misc Comm Dev	SHRA
Carriage House I Apartments	10531 Mills Tower Dr	56	Misc Comm Dev	SHRA
Carriage House II Apartments	2830 Mills Park Dr	54	Misc Comm Dev	SHRA
Fountain Crest	2719 Mills Park Dr	71	HOME	SHRA
Park Meadows Apartments (Cordova Meadows)	2335 Sierra Madre Ct	183		SHRA
SUBTOTAL		1514		
At-Risk Units				
La Loma	2088 W La Loma Dr	34	HFDA/8 NC	HUD
Coloma Woods	2300 Heather Glen Ln	28	Sec 8 NC	HUD
Mills Tower Apartments	10499 Mills Tower Dr	9	Sec 8 NC	HUD
SUBTOTAL		71		
TOTAL		1585		

Source: SACOG

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AT-RISK HOUSING

Housing element law in the California Government Code (Section 65583) requires jurisdictions to include a study of all low-income housing units which may at some future time become unaffordable upon the expiration of affordability restrictions. Three general cases create the opportunity for the conversion of affordable units to market rate:

- Prepayment of HUD mortgages Section 221(d)(3), Section 202, and Section 236
- Opt-outs and expirations of project-based Section 8 contracts
- Other cases

A prepayment of HUD mortgages Section 221(d)(3) involves a privately owned project with HUD providing either below-market-interest-rate loans or market-rate loans with subsidy to the tenants. In a Section 236 complex, HUD provides assistance to the owner to reduce the costs to tenants by paying most of the interest on a market-rate mortgage. Additional rental subsidy may be provided to the tenant. With Section 202, HUD provides a direct loan to nonprofit organizations for project development and rental subsidy for low-income tenants. All Section 202 handicapped units (Section 202) are designed for physically handicapped, mentally disabled, and chronically mentally ill residents.

In a Section 8 contract for new construction or substantial rehabilitation, HUD provides a subsidy to the owner for the difference between a tenant's ability to pay and the contract rent. The likelihood for opt-outs increases when the market rents exceed the contract rents.

Other cases that create the opportunity for the conversion of affordable housing include the expiration of low-income use periods of various financing sources, such as Low Income Housing Tax Credit (LIHTC); bond financing; density bonuses; CHFA, CDBG, and HOME funds; and redevelopment funds.

As shown at the bottom of **Table A-24**, three of the federally assisted multi-family housing complexes in Rancho Cordova are at risk of losing their affordability restrictions during the Housing Element planning period.

COST ANALYSIS

The cost of maintaining the assisted units is estimated to be significantly less than the cost required to replace the units through new construction. Conserving assisted units generally requires subsidizing the difference between market-rate and assisted rents.

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The cost of acquiring an apartment complex on the market for use as assisted housing ranges from \$52,100 per dwelling unit to \$100,000 per dwelling unit (sales data of comparable rental housing taken from loopnet.com and realtor.com, June 2013). Based on this information, the acquisition cost of an individual 28- to 34-unit multi-family rental complex in Rancho Cordova would range from \$1.5 to \$3.4 million. The cost to acquire all 71 of the rental units at risk is estimated to be between \$3.7 and \$7.1 million.

Since land prices and land availability are generally the limiting factors to development of low-income housing, it is estimated that subsidizing rents to preserve assisted housing is both more feasible and more economical than constructing new units.

RESOURCES AND INCENTIVES FOR AFFORDABLE HOUSING

Efforts by the City to assist in the development, rehabilitation, and preservation of affordable housing would utilize organizational and financial types of resources. The following programs include local, state, and federal housing programs that are valuable resources in assisting in the development of affordable housing, preserving “at-risk” housing, and for housing rehabilitation.

**TABLE A-25
AFFORDABLE HOUSING FUNDING RESOURCES**

Program Name	Description	Eligible Activities
Federal Programs		
Community Development Block Grant (CDBG) Program	The Department of Housing and Urban Development (HUD) awards Community Development Block Grants annually to entitlement jurisdictions and states for general activities, including housing, and economic development activities. HUD also offers various other programs that can be utilized by the City and nonprofit and for-profit agencies for the preservation of low-income housing units such as Section 202 and Section 108 loan guarantees. The annual appropriation for CDBG is split between states and local jurisdictions called “entitlement communities.” The City of Rancho Cordova was granted entitlement status in January 2005 and began its funding cycle in July 2006.	Acquisition Rehabilitation Homebuyer Assistance Economic Development Assistance Homeless Assistance Public Services Infrastructure Replacement
HOME Investment Partnerships Program	The Home Investment Partnerships Program (HOME) was created under the Cranston Gonzalez National Affordable Housing Act enacted in November 1990. HOME funds are awarded annually as formula grants to	Acquisition Rehabilitation Homebuyer Assistance

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Program Name	Description	Eligible Activities
	participating jurisdictions. HUD establishes Home Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program’s flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees, or other forms of credit enhancement or rental assistance or security deposits.	Rental Assistance
Housing Choice Voucher (HCV) Rental Assistance	Provides rental assistance payments to owners of market-rate properties on behalf of very low-income tenants.	Rental Assistance
Section 811	Provides grants to nonprofit developers of supportive housing for disabled persons. The grants may be used to construct or rehabilitate group homes, independent living facilities, and intermediate care facilities. The grants may also have a rental assistance component.	Acquisition Rehabilitation New Construction Rental Assistance
Section 203(k)	Provides fixed-rate, low-interest loans to organizations wishing to acquire and rehabilitate property.	Land Acquisition Rehabilitation Refinancing of Existing Debt
Low Income Housing Tax Credits (LIHTC)	In 1986, Congress created the federal Low Income Housing Tax Credits to encourage private investment in the acquisition, rehabilitation, and construction of low-income rental housing. Because high housing costs in California make it difficult, even with federal credits, to produce affordable rental housing, the California legislature created a state low-income housing tax credit program to supplement the federal credit. The state credit is essentially identical to the federal credit, the Tax Credit Allocation Committee allocates both, and state credits are only available to projects receiving federal credits. Twenty percent of federal credits are reserved for rural areas and 10 percent for nonprofit sponsors. To compete for the credit, rental housing developments have to reserve units at affordable rents to households at or below 46 percent of area median income. The targeted units must be reserved for the target population for 55 years.	New Construction
Mortgage Credit Certificate Program	Offers income tax credits to first-time homebuyers. The County distributes the credits.	Homebuyer Assistance
Supportive Housing Program (SHP)	Offers grants to agencies who offer supportive housing and services to the homeless.	Transitional Housing Housing for Disabled Persons

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Program Name	Description	Eligible Activities
		Supportive Housing Support Services
Community Reinvestment Act	The Community Reinvestment Act (CRA), enacted by Congress in 1977, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions.	New Construction Rehabilitation Acquisition Support Services Supportive Housing Homebuyer Assistance
State Programs		
Emergency Shelter Program	Awards grants to nonprofits for the provision of shelter support services	Support Services
Multi-Family Housing Program (MHP)	Provides loans for new construction, rehabilitation, and preservation of affordable rental housing. Payments on the loans are deferred for a specified period of time.	New Construction Rehabilitation Preservation
California Housing Finance Agency (CHFA) Rental Housing Programs	Offers permanent financing for acquisition and rehabilitation to for-profit, nonprofit, and public agency developers seeking to preserve at-risk housing units. In addition, CalHFA offers low interest predevelopment loans to nonprofit sponsors through its acquisition/rehabilitation program.	New Construction Rehabilitation Acquisition
California Housing Finance Agency (CalHFA) Home Mortgage Purchase Program	CalHFA sells bonds to raise funds for providing below-market-rate loans to qualifying first-time homebuyers.	Homebuyer Assistance
Supportive Housing/Minors Leaving Foster Care	This program provides funds for housing and services for persons who need support services to live independently (e.g., disabled, mentally ill).	Supportive Housing Foster Care
CalHOME	Provides grants to local governments and nonprofit agencies for homebuyer assistance, rehabilitation, and new construction. The agency also finances acquisition, rehabilitation, and replacement of manufactured homes.	Homebuyer Assistance Rehabilitation New Construction
California Self-Help Housing Program	Provides grants for the administration of mutual self-help housing projects.	Homebuyer Assistance New Construction Administrative

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Program Name	Description	Eligible Activities
		Costs
Emergency Housing and Assistance Program	Provides grants to support emergency housing.	Shelters Transitional Housing
CalHFA Programs		
Affordable Housing Partnership Program	Provides lower interest rate CalHFA loans to homebuyers who receive local secondary financing.	Homebuyer Assistance
Self-Help Builder Assistance Program	Provides lower interest rate CalHFA loans to owner-builders who participate in mutual self-help housing projects. Also provides site acquisition, development financing, and construction financing for self-help projects.	Homebuyer Assistance Site Acquisition Site Development Home Construction
California Housing Assistance Program	Provides 3% silent second loans in conjunction with 97% CalHFA first loans to give eligible homebuyers 100% financing.	Homebuyer Assistance
Extra Credit Teacher Program	Provides \$7,500 silent second loan with forgivable interest in conjunction with lower interest rate CalHFA first loans to assist eligible teachers in buying homes.	Homebuyer Assistance
Housing Enabled by Local Partnerships	Provides 3% interest rate loans, with repayment terms up to 10 years, to local government entities for locally determined affordable housing priorities.	Wide Range of Eligible Activities
Low Income Housing Tax Credits	Provides state tax credits for rental housing programs.	New Construction Rehabilitation
Predevelopment Loan Program	The California Department of Housing and Community Development (HCD) administers the program, which provides funds to pay the initial costs of developing affordable housing developments. Priority is given to applications with matching financing from local redevelopment agencies or federal programs.	
Multifamily Housing Program	HCD conducts the acquisition and rehabilitation component of the Multifamily Housing Program to acquire and rehabilitate existing affordable rental housing. Priority is given to projects currently subject to regulatory restrictions that may be terminated. Assistance is provided through low interest construction and permanent loans. Eligible applicants include local government agencies, private nonprofit organizations, and for-profit organizations.	Rental Acquisition Rental Rehabilitation

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Program Name	Description	Eligible Activities
Local Program and Private Sources		
Local Housing Trust Fund	<p>The City of Rancho Cordova has a Local Housing Trust Fund (LHTF) (originally adopted under Sacramento County, funded through the Housing Development Impact Fee), which provides a linkage between the demand for very low-income housing and the development of commercial, office, industrial, and other nonresidential uses that create lower-paying employment opportunities that generate a demand for very low-income housing. Nonresidential developments in Rancho Cordova are required to pay into the LHTF on a square footage basis at building permit. The housing fee is in effect at the time the building permit is to be issued. The fees are as follows:</p> <p style="padding-left: 40px;">Office \$.97 per square foot Hotel \$.92 per square foot R&D \$.82 per square foot Commercial \$.77 per square foot Manufacturing \$.61 per square foot</p>	New Construction
Public Housing Authority Rental Subsidy	<p>The local PHA is operated by SHRA, which manages housing and community development activities including conventional or low rent public housing and Housing Choice Vouchers program (Section 8 certificate). The conventional housing program involves housing developments that are managed and maintained by SHRA. The Housing Choice Vouchers program involves a tenant-based rental subsidy administered by the agency. Qualified families are selected and certified from a waiting list. A qualified family can utilize the vouchers at any decent, sanitary, and safe housing unit (single-family or multi-family). The tenant's portion of the rent is based on 30% of the adjusted family gross income. SHRA subsidizes the difference between the tenant's portion and the contract rent. However, Fair Market Rents (FMR) restricts the actual contract rent as determined by the US Department of Housing and Urban Development (HUD). The Section 8 voucher program is similar to the certificate program, except the tenant's housing contract rent is not restricted by FMR.</p>	Tenant-based Rental Assistance
Federal Home Loan Bank System	<p>Facilitates Affordable Housing Programs (AHP), which subsidize the interest rates for affordable housing. The San Francisco Federal Home Loan Bank District provides local service within California. Interest rate subsidies under</p>	Acquisition New Construction Rehabilitation

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Program Name	Description	Eligible Activities
	the AHP can be used to finance the purchase, construction, and/or rehabilitation of rental housing. Very low-income households must occupy at least 20% of the units for the useful life of the housing or the mortgage term.	
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specific rental rates.	New Construction Rehabilitation Acquisition
Federal National Mortgage Association (Fannie Mae)	Fannie Mae offers a variety of mortgages, including traditional fixed-rate, low down payment for underserved low-income areas, and mortgages, which fund the purchase and rehabilitation of a home.	Homebuyer Assistance Rehabilitation
California Community Reinvestment Corporation	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable multi-family rental housing. Nonprofit and for-profit developers contact member banks.	New Construction Rehabilitation Acquisition
Freddie Mac Home Works	Provides first and second mortgages that include a rehabilitation loan. The City provides gap financing for the rehabilitation component.	Homebuyer Assistance Rehabilitation

Source: City of Rancho Cordova

INCENTIVES FOR AFFORDABLE HOUSING DEVELOPMENT

In addition to the affordable housing resources listed above, the City anticipates offering incentives to promote the development of housing affordable to very low- and low-income households. Such incentives as the City may offer to encourage the development of affordable housing will include, but are not limited to:

- Financial assistance (based on availability of federal, state, local foundation, and private housing funds)
- Expedited development review
- Streamlined development application processing
- Modification of development requirements such as reduced parking standards for seniors, assisted care, and special needs housing on a case-by-case basis

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QUALIFIED ENTITIES

There are several nonprofit organizations active in the Sacramento County region that have the managerial capacity to own and manage assisted rental housing.

- ACLC, Inc
- Affordable Housing Foundation
- C. Sandidge and Associates
- Christian Church Homes of Northern California, Inc.
- Community Home Builders and Associates
- Community Housing Opportunities Corporation
- Eden Housing, Inc.
- Eskaton Properties Inc.
- Housing Corporation of America
- Nehemiah Progressive Housing Dev. Corp.
- Norwood Family Housing
- Project Go, Inc.
- ROEM Development Corporation
- Rural California Housing Corp
- Sacramento Mutual Housing Assoc
- Sacramento Valley Organizing Community
- Sacramento-Yolo Mutual Housing Association
- Satellite Housing Inc.
- Solano Affordable Housing Foundation
- Transitional Living and Community Support

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HOUSING CONSTRAINTS

GOVERNMENTAL AND NON-GOVERNMENTAL CONSTRAINTS

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 non-governmental. 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, land cost, construction costs, and availability of financing.

Governmental Constraints

Land Use Controls

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 are provided in **Table A-26**.

**TABLE A-26
GENERAL PLAN RESIDENTIAL LAND USE DESIGNATIONS**

Residential Land Uses		
Designations	Dwelling Units per Gross Acre	Notes
Rural Residential (RR)	0.1–0.5	Designates areas near the edge of the City in a more natural setting where larger ranchette-style homes on 2- to 10-acre lots are predominant. May include limited farming and agriculture.
Estate Residential (ER)	0.51–2.0	Generally characterized by larger “executive” homes on generous lots ranging in size from 0.5 acre to 2 acres in size. Appropriate for urban to rural transition areas, significant natural areas, and integrated into neighborhoods with a variety of housing types.

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Low Density Residential (LDR)	2.1+–6.0	Predominantly single-family detached homes in traditional neighborhoods. Representative densities are consistent with the majority of the older housing stock in Rancho Cordova.
Medium Density Residential (MDR)	6.1+ –18.0	Generally characterized by small-lot single-family detached or single-family attached (i.e., condominium/townhome-type) development. The wide variety of site development patterns and architectural styles that represent this density range is often referred to as “Village Residential.”
High Density Residential (HDR)	20.1+–40.0	Predominantly apartments, condominiums, or clustered single-family units, generally in multi-story configurations. Parking is typically provided in traditional surface lots, but parking structures may be used at high densities.

Commercial and Mixed Land Uses

Designations	Dwelling Units Per Gross Acre	Notes
Residential Mixed Use	6.1–40.0	Multi-family is allowed at a minimum density of 6.1 units per acres and a maximum density of 40 units per gross acre.
Commercial Mixed Use	2.1–18.0	Multi-family is allowed at a minimum density of 2.1 units per acres and a maximum density of 18 units per gross acre.
Office Mixed Use	2.1–18.0	Multi-family is allowed at a minimum density of 2.1 units per acres and a maximum density of 18 units per gross acre.
Village Center Mixed Use	6.1–18 .0	Multi-family is allowed at a minimum density of 6.1 units per acres and a maximum density of 18 units per gross acre.
Town Center Mixed Use	6.1–18 .0	Multi-family is allowed at a minimum density of 6.1 units per acres and a maximum density of 18 units per gross acre.
Transit-Oriented/ Town Center Mixed Use	20–80.0	Multi-family is allowed at a minimum density of 20 units per acres and a maximum density of 80 units per gross acre.
Regional Town Center	6.1–40.0	Multi-family is allowed at a minimum density of 6.1 units per acres and a maximum density of 40 units per gross acre.

Agriculture

Designation	Minimum Parcel Size (Gross Acres)	Notes
Rural Agriculture	10–100	Rural areas where some agricultural uses may occur, but where residential homes on lots of 10 to 100 acres are the predominant land use.
General Agriculture	100+	Areas set aside for commercial agricultural production. Minimum parcel size is 100 acres to ensure economic viability for farming operations.

Other Designations

Designation	Notes
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Planning Areas	Planning Areas are subject to the preparation of more detailed comprehensive plans.
Folsom Boulevard Planning Area (FBPA)	The Folsom Boulevard Planning Area will serve as the high-intensity development center of the City. The tallest buildings with residential densities near 80 units per acre will be developed here in a mixed-use setting (overall average density assumed is 24 units per acre).
Rio Del Oro Planning Area	The Rio Del Oro Planning Area would contain a mix of low-, medium-, and high-density residential units with an average density of approximately 6 to 8 units per acre. Residential areas would be developed as an interconnected series of walkable neighborhoods served by Neighborhood Center and Village Centers.
Suncreek/Preserve Planning Area	The Suncreek/Preserve Planning Area is within the approved Sunrise Douglas Community Plan area. Based on previous approval and current development requests, land uses in the Suncreek/Preserve Planning Area could result in the development of approximately 1,200 acres of single-family and multi-family residential areas, accompanied by 450 acres of supporting commercial, office, and mixed uses.
Countryside/Lincoln Village Planning Area	This Planning Area is almost entirely developed and includes primarily residential development. Existing residential development contains a high concentration of low- and moderate-income households with limited east-west connectivity.

Source: City of Rancho Cordova

Note: This table provides a summary of land use designations described in additional detail in the Land Use Element and is not intended to establish land uses.

Residential Development Standards

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 specific residential land use zones used in Rancho Cordova and the respective maximum densities are shown in **Table A-27**.

In addition to zoning and minimum lot sizes, the City of Rancho Cordova further controls residential development through development standards. **Table A-28** details the development standards that are applied to residential development in the City. 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. **Table A-28** also provides the parking requirements for residential developments. Single-family residential units are required to have two off-street spaces per unit. The number of parking spaces required for multi-family residential units ranges from 1.5 off-street spaces for one-bedroom units to two spaces for units with two or more bedrooms. An additional 0.6 parking spaces per unit are required to accommodate guests in multi-family residential projects. Actual observed parking requirements for affordable senior and special needs developments

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proximate to transit hubs and after completing Design Review are considerably less than the normal standard. Residential lots with a habitable accessory structure must provide two off-street spaces for each dwelling unit. The Zoning Code allows the required off-street parking spaces to be provided in a garage, under a carport, on an open dust-free surface, or any combination of these.

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.

**TABLE A-27
RESIDENTIAL LAND USE ZONES AND DENSITIES**

Type of Use	Zoning Classification	Maximum Number of Units Per Acre	Minimum Lot Area (Sq. Ft.)	Minimum Lot Width
Single-Family	RD-1	1	1 acre	75
Single-Family	RD-2	2	20,000	75
Single-Family	RD-3	3	10,000	65
Single-Family	RD-4	4	8,500	65
Single-Family	RD-5	5	5,200 (interior lot)	52
		5	6,200 (corner lot)	62
Duplex	RD-7	5	8,500	80
Single-Family		7	4,000 (interior lot)	40
		7	5,200 (corner lot)	52
Duplex		7	6,200 (interior lot)	62
Single-Family	RD-10	10	4,000 (interior lot)	40
	RD-15	15	5,200 (corner lot)	52
Duplex	RD-20	20	6,200 (interior lot)	62
	RD-25	25	7,200 (corner lot)	72
Multi-family	RD-30	30	5,200 (interior lot)	52
	RD-40	40	6,200 (corner lot)	62

Source: City of Rancho Cordova Zoning Code

Note: Specific Plan Areas and SPAs may incorporate different development standards

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TABLE A-28 RESIDENTIAL DEVELOPMENT STANDARDS

Development Standard	RR	ER	RD-1	RD-2	RD-3	RD-4	RD-5	RD-6	RD-7	RD-10 ²	RD-15 ²	RD-20 ²	RD-25	RD-30	MDR (UR1 in FBSP)	HDR	RMH ¹
Density (gross, neighborhood or development average for product type)⁵																	
Minimum	1 du/ 10 ac	1 du/ 1.9 ac	1 du/ 2 ac	1 du/ 0.9 ac	2.1 du/ac	3.1 du/ac	4.1 du/ac	5.1 du/ac	6.1 du/ac	7.1 du/ac	10.1 du/ac	18.1 du/ac	20.1 du/ac	25.1 du/ac	6.1 du/ac	20.1 du/ac	7.1 du/ac
Maximum	1 du/ 2 ac	2 du/ac	1 du/ac	2 du/ac	3.0 du/ac	4.0 du/ac	5.0 du/ac	6.0 du/ac	7.0 du/ac	10.0 du/ac	15.0 du/ac	20.0 du/ac	25.0 du/ac	30.0 du/ac	18.0 du/ac	40.0 du/ac	18.0 du/ac
Setbacks (minimum)																	
Front – General		30 ft				20 ft			18 ft		18 ft ²			18 ft			
Front – Living Area			n/a				14 ft					n/a		10 ft		n/a	
Side – Interior Lot/Detached Units	15 ft					5 ft					5 ft		25 ft	3 ft	20 ft	5 ft	
Side – Interior Lot/Attached Units	n/a					n/a					5 ft		n/a	0 ft		n/a	
Side – Street Side/Corner Lot	30 ft						12.5 ft						25 ft	12.5 ft	15 ft	15 ft	
Side – Zero Lot Line	n/a						0 ft/10 ft				0 ft/10 ft		0 ft/10 ft	0 ft/10 ft		n/a	
Rear – In General ⁶					25 ft ⁴						20 ft		20 ft	10 ft	20 ft	20 ft	
Rear – Setback to Alley ROW									3 ft								
Lot Dimensions (minimum)																	
Width/Frontage – Interior Lot	250 ft	75 ft	75 ft		65 ft								n/a				
Width/Frontage – Corner Lot	250 ft	100 ft	75 ft		65 ft								n/a				
Depth	100 ft									n/a							
Height (maximum)																	
Primary Structure/Unit	40 ft							30 ft					40 ft	45 ft	60 ft	30 ft	
Accessory Structure					16 ft							16 ft		26 ft	26 ft	16 ft	
Lot Coverage (maximum)	25%	30%						75%					75%	75%	75%	n/a	
Common Open Space Requirement (minimum) ³						n/a							25%	n/a	25%	n/a	

Source: City of Rancho Cordova Zoning Code

Notes:

1. These development standards address overall development of a mobile home park. Standards for individual mobile home lots within a park or mobile home subdivision can be found in RCMC 23.901.050 (Mobile homes and mobile home parks).

2. Setback standards may be amended during the design review process to accommodate innovative housing types or adjust for unique site conditions.

3. Common open space includes all landscaped areas outside of the required landscape corridors along adjoining streets, active and passive recreation areas, other outdoor amenities, and natural open space areas. Reductions in the required open space area to a minimum of 20 percent of the gross area for exceptional architecture design may be granted by the designated approving authority.

4. The required minimum rear setback for lots less than 125 feet in depth in RD-1 to RD-10 is 20 percent of minimum lot depth.

5. Residential developers are encouraged to avoid the monotonous use of similar lot sizes on adjacent parcels. This code does not require minimum lot sizes to avoid monotonous lot configurations and home sizes.

6. Encroachments are permitted into the rear yard according to Chapter 23.704 RCMC.

7. Second dwelling units (attached or detached) may be constructed up to the maximum height limit of the primary structure

8. Specific Plan Areas and SPAs may incorporate different development standards

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Specific Plan and Special Planning Areas

Rancho Cordova has Specific Plan (SP) and Special Planning Areas (SPA) that are each distinguished by their location and unique development characteristics. Once adopted, SPs and SPAs replace the zoning of the property with zoning unique to the project area. While SPs rely on the existing development standards in the Zoning Code, SPAs may establish development standards for minimum lot area, building setbacks, lot width and depth, and building height that differ slightly from citywide development standards. Specifically, SPAs are designed to protect certain resources of the City from incompatible land uses and to preserve areas with unique social, architectural, or environmental characteristics not otherwise adequately protected by regular zoning. In general, the intent of an SPA is to allow flexibility in development standards and existing zoning. Developers are encouraged to vary housing designs and densities in these areas, including such types as mixed-use commercial/residential developments and carriage houses. Developers are required to maintain minimum densities based on the established zoning for the area.

In many cases, SPs and SPAs allow unique uses and development standards for the planning area. These unique zoning provisions may increase flexibility for subsequent development within the planning area. All SPs and SPAs must be consistent with the City's General Plan. The SPAs and SPs are not considered to hamper housing development and, in reality, may promote housing development through the easing of some standards.

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 non-governmental, including high land and construction costs, lack gap financing for affordable projects, and a variety of other market factors.

Design Guidelines

The City of Rancho Cordova recently adopted Design Guidelines that apply to all new development within 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 within the City. Experience with projects funded by the Low Income Housing Tax Credit demonstrates that well-designed multi-family low- and very low-income apartment complexes contribute to community acceptance and improved living conditions for the residents of such rental housing. These guidelines are intended to:

- Create an integrated community framework.

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- Promote a mix of uses, both at the street level and within individual structures, that capture the essence of the community and contribute to the health and vitality of the City.
- Respect the existing uses and environment while maximizing opportunities for smart, vibrant development that shapes a new identity for the City.
- Encourage pedestrian-oriented development that is successful and attractive to residents and visitors.

The designated approving authority for design review in Rancho Cordova is the City Council. The City Council will review and approve, conditionally approve, or deny design review applications using the guiding principles and design concepts described in the Design Guidelines.

The Design Guidelines allow flexible alternative standards for streets, bikeways, open space, parks, and streetscape design. They encourage many pedestrian-oriented design aspects, including sidewalks separated from the street by landscaping, landscape medians, tree preservation within the right-of-way, traffic circles, curb extensions to slow traffic, and other approved traffic calming devices. To promote the incorporation of separated sidewalks, minimum front and street side yard setbacks may be modified. Street systems are required to be designed to improve traffic circulation in and through the site.

Parks and open space should be consistent with current open space plans adopted by the City. The specific location of parks and open space are to be determined by the Planning Department and the City Council in conjunction with area plans or subdivision map review.

Bikeways are required throughout each project and may be incorporated into the street design or as separate bike/pedestrian pathways.

Streetscape design includes landscaping, lighting, and the use of street furniture to make the street more inviting to the pedestrian.

The City's Design Guidelines would have minimal financial impact on the development of housing and promote sustainable housing by encouraging quality of design and pedestrian-friendly neighborhoods. No specific materials or building techniques are required in the Design Guidelines, and a multitude of designs are acceptable to the City.

The City encourages neighborhood design patterns to utilize a mix of densities and lot sizes to create a diversity of housing products.

By adopting special standards that allow for flexibility in design and an increase in density, the Design Guidelines promote the development of housing affordable to lower-income

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households. The following standards have been incorporated into the Design Guidelines to increase densities and promote affordability:

- On corner lots, the minimum lots sizes and widths in the underlying zoning district shall apply to combined lots for duplexes and halfplexes.
- Minimum building setbacks in the RD-7 zoning districts have been reduced to 18 feet for the front yard, and the rear yard setback was reduced to 10 feet for one-story structures and 15 feet for two-story structures.
- Minimum lot sizes and widths have been eliminated in the RD-10 and RD-15 zoning districts to allow for greater densities and design flexibility.

Provision for a Variety of Housing

The Housing Element must identify adequate sites that are available for the development of housing types for all economic segments of the population. Housing types include single-family residential housing, multi-family residential housing, residential accessory dwelling units, mobile homes, duplexes and halfplexes, and residential care homes. **Table A-29** below identifies allowed uses and corresponding permit requirements for the residential zoning districts, and **Table A-30** identifies allowed uses and permit requirements for mixed-use districts of Rancho Cordova.

Reasonable Accommodations

The City provides housing for special needs populations, including housing accessible for persons with disabilities (including veterans as a primary target group), large households, the homeless, and single-parent households. The City provides accessibility in housing for persons with disabilities by implementing state and federal requirements by undertaking the following actions: (1) review regulations and procedures for City-funded or operated housing programs to ensure that they do not exclude participation by persons with disabilities; and (2) include accessibility considerations in the preparation of the City's capital improvement plan and the allocation of funding for capital improvements in support of housing and residential neighborhoods.

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**TABLE A-29
ALLOWED USES AND PERMIT REQUIREMENTS FOR
RESIDENTIAL ZONING DISTRICTS**

Land Use Category	RR	ER	RD -1	RD -2	RD -3	RD -4	RD -5	RD -6	RD -7	RD -10	RD -15	RD -20	RD -25	RD -30	M DR	HD R	RH H
Residential Uses																	
Adult Day Care Home	P	P	P	P	P	P	P	P	P	P	P	N	N	N	N	N	N
Caretaker Housing	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P
Dwelling, Multi-Family	N	N	N	N	N	N	N	N	N	P	P	P	P	P	P	P	N
Dwelling, Second Unit	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
Dwelling, Single-Family	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	N	P
Dwelling, Two-Family	N	N	N	N	N	L	L	L	L	P	P	P	P	P	P	N	N
Emergency Shelter	N	N	N	N	N	N	N	N	N	C	C	C	C	C	C	C	C
Employee Housing	L	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Family Day Care Home, Large	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P	AU P
Family Day Care Home, Small	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P

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Land Use Category	RR	ER	RD -1	RD -2	RD -3	RD -4	RD -5	RD -6	RD -7	RD -10	RD -15	RD -20	RD -25	RD -30	M DR	HD R	RM H
Group Residential	C	C	N	N	N	N	N	N	N	C	P	P	P	P	P	P	N
Guest House	P	P	P	P	P	P	P	P	P	P	P	N	N	N	P	N	N
Home Occupations	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
Live-Work Facility	N	N	N	N	N	N	AU P	AU P	AU P	P	P	P	P	P	P	P	N
Manufactured Home	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
Mobile Home	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	P
Mobile Home Park	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	P
Residential Care Home	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	N
Single Room Occupancy (SRO)	N	N	N	N	N	N	N	N	N	N	N	C	C	C	N	C	N
Transitional /Supportive Housing	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P

Source: City of Rancho Cordova Zoning Code

Notes:

- 1 Use regulations in the table are shown with representative symbol by use classification listing; “P” symbolizes uses permitted allowed by right, “L” symbolizes uses that require approval of a limited use permit, “C” symbolizes uses that require approval of a conditional use permit, and “N” symbolizes uses that are not permitted.
- 2 Duplexes/halfplexes are permitted (P) on corner lots by right. On interior lots, a limited use permit (L) is required. In such instances, duplexes/halfplexes are exempt from the density requirements of the zoning district, provided that the overall neighborhood or subdivision has an average density within the allowable range.
- 3 Emergency Shelters are permitted without a conditional use permit in the OIMU and LIBP zones; transitional housing shall be treated like similar uses as required by state law (e.g., a single-family home used for transitional housing is subject to same requirements as a typical single-family home).
- 4 Senior independent living facilities are required to meet provisions in Chapter 5.1.

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TABLE A-30
ALLOWED USE AND PERMIT REQUIREMENTS
FOR MIXED-USE DISTRICTS

Land Use Category	RMU	CMU	OPMU	OIMU	LIBP	VC	LTC	RTC
Residential Uses								
Adult Day Care Home	P	N	N	N	N	N	N	N
Caretaker Housing	P	P	P	P	P	P	P	P
Dwelling, Multi-Family	P ¹	P ^{1,2}	P ^{1,2}	N	N	P ¹	P ¹	P ¹
Dwelling, Second Unit	P	N	N	N	N	N	N	N
Dwelling, Single-Family	P ¹	P ^{1,2}	P ^{1,2}	N	N	P ¹	P ¹	P ¹
Dwelling, Two-Family	P ¹	P ^{1,2}	P ^{1,2}	N	N	P ¹	P ¹	P ¹
Emergency Shelter	C	C	C	P	P	N	N	N

Source: City of Rancho Cordova Zoning Code

Notes:

1. See the density restrictions in the underlying zoning district.
2. This use is permitted or conditionally permitted as specified only in conjunction with the predominant use of the mixed-use district. In other words, this use is only allowed as part of an integrated development.

P = Permitted use

S = Permitted use subject to special conditions

C = Permitted use subject to the issuance of a conditional use permit

¹ Subject to development plan review by Planning Director. Projects of 80–150 units are subject to development plan review by the City Council. Projects of more than 150 units are subject to development plan review by the City Council.

Density Bonus

State law requires that cities and counties provide a density increase of up to 35 percent over the otherwise maximum allowable residential density (or bonuses of equivalent financial value) when developers agree to construct housing with units affordable to low- or moderate-income households. Adopted in 2008 and updated in 2012, Section 23.710 of the City’s Municipal Code provides density bonuses up to 35 percent, consistent with Government Code Section 65915.

Site Improvements, Development Impact Fees, and Processing Fees

Costs associated with site improvements are often a significant part of the total cost of new residential development. Site improvement costs are usually charged for the provision of sanitary sewer and water service and for necessary transportation improvements, as well as to provide any other necessary infrastructure or services to the project. In addition, the City

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may require payment for various off-site improvements as a part of project mitigation measures (e.g., payment for an off-site traffic signal).

Developers of new residential projects are also required to construct all on-site streets, sidewalks, curbs, gutters, and any necessary additions to affected off-site arterials.

Generally, new residential streets are to comply with the City’s street standards as outlined in Title 22 of the Municipal Code and as adopted in the current improvement standards. A minor residential street is required to have a right-of-way of 40 feet, with pavement width being 32 feet and two sidewalks each 4 feet (**Table A-31**). Minor residential streets are used when serving fewer than 100 single-family residential units. Primary residential streets are required to have a 50-foot right-of-way, including the pavement width of 42 feet, and may serve up to 400 single-family and duplex units. These standards are considered necessary in order to sustain and improve the quality of life in Rancho Cordova. However, alternative designs to improve the aesthetics, pedestrian experience, or circulation are encouraged with the condition that minimum pavement width for both public and private streets shall be consistent with the City’s adopted residential street standards. Examples of alternative designs may include sidewalks separated from the back of curb by a landscape planter strip, landscape medians, traffic circles, and other approved traffic calming devices.

**TABLE A-31
SITE IMPROVEMENTS**

Type	Service	Street Width	Sidewalk Width (each)	Total
Minor Residential	Up to 99 single-family	32	4	40
Primary Residential	100 to 399 single-family and duplexes	42	4	50
Collector Street	400 or more residential units	48	4	56
Collector Street	Multi-family, industrial, commercial	48	6	60
Arterial Street	N/A	72	6	84

Source: City of Rancho Cordova Improvement Standards

Rancho Cordova collects fees from new development projects to cover the costs of planning review and permit processing, which include plan checks and inspection fees. A more detailed discussion of the development permit and approval processing is provided in the next section.

A variety of development impact fees are often assessed on new residential projects that include City-controlled fees (e.g., development application fees, building permit fees) and

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non-City-controlled fees (e.g., school impact fees, utility connection fees). Other components of total project costs are the utility service connection fees (e.g., sewer and water connection fees).

The various planning review and processing fees, development impact fees, and utility service connection fees collectively can add significantly to the cost of new housing. The City of Rancho Cordova has adopted citywide impact fees for all developments including those of single-family and multi-family projects. A breakdown of the community facility fee for single-family and multi-family projects is shown in **Table A-32**. **Table A-33** provides a listing of planning fees charged by the City of Rancho Cordova. The breakdown of the total fee for a 100-unit single-family residential development, as well as the per-unit fee, is provided in **Table A-34**. Development fees, including building, planning, and impact fees, for a 1,600-square-foot home are estimated to be \$78,204 (**Table A-34**). **Table A-35** provides development fees per multi-family unit and for a multi-family project. The estimated development fees for a 900-square-foot multi-family unit are \$68,416 (**Table A-35**).

**TABLE A-32
COMMUNITY FACILITIES FEE**

	Single-Family Residential (per unit)	Multi-Family Residential (per unit)
Community Facilities Fee – Facilities	\$2,822	\$2,205
Community Facilities Fee – Library	\$578	\$452
	\$3,400	\$2,657

Source: City of Rancho Cordova 2005 Residential Fee Schedule

Table A-33 lists the planning fees and deposits associated with development projects and use permits.

**TABLE A-33
PLANNING FEES**

Description	Deposit Amount	Fee Amount
General Plan Amendment	\$15,000	
Rezone	\$15,000	
Specific Plan Initiation	\$5,000	
Special Planning Area Initiation	\$5,000	
Zoning Ordinance Amendment	\$10,000	

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Description	Deposit Amount	Fee Amount
Design Review – Major	\$10,000	
Design Review – Minor	\$5,000	
Design Review Amendment	\$5,000	
Development Agreement	\$10,000	
Development Agreement Amendment	\$5,000	
Conditional Use Permit	\$10,000	
Conditional Use Permit Amendment	\$5,000	
Use Permit – Condo Conversion	\$8,000	
Tentative Parcel Map	\$10,000	
Tentative Parcel Map Extension	\$1,000	
Tentative Parcel Map Resubmission	\$5,000	
Tentative Parcel Map Waiver – Condo	\$3,000	
Tentative Parcel Map Amendment	\$3,000	
Tentative Subdivision Map (1–20 lots)	\$10,000	
Tentative Subdivision Map (21 or more)	\$20,000	
Tentative Subdivision Map Amendment	\$5,000	
Variance	\$10,000	
Nonconforming Use Certificate	\$3,000	
Initial Study Deposit (Negative Declaration/EIR)	\$5,000	
Development Agreement Annual Compliance Review	\$5,000 minimum balance for the term of the Agreement	
Limited Use Permit	\$4,000	
Planning Director Determination – Public Hearing	\$1,500	
Planning Director Determination – No Public Hearing	\$1,000	
Unified Sign Program	\$2,000	
Reasonable Accommodation	\$2,000	
Administrative Use Permit		\$1,184
Adjustment		\$1,231
Temporary Use Permit		\$241
Boundary Line Adjustment		\$942
PCN (Public Convenience & Necessity)		\$1,830
Zoning Verification Letter		\$397
Appeals of Planning Director Decision to City Council		\$4,383
Appeals of Decision to City Council		\$4,373

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Description	Deposit Amount	Fee Amount
Appeal of Zoning Decision to City Council		\$2,590

Source: City of Rancho Cordova Planning Department

**TABLE A-34
DEVELOPMENT FEES FOR A SINGLE-FAMILY RESIDENTIAL UNIT AND 100-UNIT PROJECT**

	Unit ¹	100-Unit Project
Planning Application/Plan Check Fees		
Building Permit Fee	\$3,290	\$329,000
Plan Review Fee	\$1,316	\$131,600
Zone Check Fee	\$171	\$17,100
Impact Fees		
General Plan Cost Recovery Fee	\$211	\$21,100
Capital Fire Facilities Fee	\$896	\$89,600
Community Facilities Fee	\$3,400	\$340,000
Measure A Impact Fee		
Measure A Impact Fee	\$1,100	\$110,000
Transit Fee		
Zones 2 and 2B	\$87	\$8,700
Zones 3, 3C, and 3S	\$175	\$17,500
Drainage Fee		
Zone 11A	\$14,048	\$1,404,800
Zone 11B	\$9,844	\$984,400
Schools		
Folsom Cordova Unified Fee	\$8,592	\$859,200
Elk Grove Unified Fee	\$7,456	\$745,600
Utility Connection Charges		
Water Connection	\$13,447	\$1,344,700
Sewer Connection		
Sacramento Area Sewer District	\$14,171	\$1,417,1000
TOTAL	\$55,389 – \$60,817	\$5,538,900 - \$6,081,700

Source: City of Rancho Cordova Building & Public Works Department

¹ Units are assumed to be 1,600 square feet on 0.25 acre, valued at \$280,000, and built in new subdivisions. Infill development may be somewhat less expensive.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

**TABLE A-35
DEVELOPMENT FEES FOR MULTI-FAMILY
RESIDENTIAL UNIT AND PROJECT**

	Unit ¹	100-Unit Project
Planning Application/Plan Check Fees		
Building Permit Fee	\$2,590	\$259,000
Plan Review Fee	\$1,036	\$103,600
Zone Check Fee	\$135	\$13,500
Impact Fees		
General Plan Cost Recovery Fee	\$145	\$14,500
Capital Fire Facilities Fee	\$675	\$67,500
Community Facilities Fee	\$2,657	\$265,700
Measure A Impact Fee		
Measure A Impact Fee	\$750	\$75,000
Transit Fee		
Zone 2	\$177	\$177,000
Zone 2B	\$177	\$177,000
Zone 3	\$356	\$356,000
Zones 3C and 3S	\$356	\$356,000
Drainage Fee		
Zone 11A	\$17,671	\$1,767,100
Zone 11B	\$12,080	\$1,208,000
Schools		
Folsom Cordova Unified Fee	\$3,213	\$321,300
Elk Grove Unified Fee	\$4,194	\$419,400
Utility Connection Charges		
Water Connection	\$8,033	\$803,300
Sewer Connection		
Sacramento Area Sewer District	\$14,171	\$1,417,100
TOTAL	\$45,662–\$52,413	\$4,566,,200– \$5,241,300

Source: City of Rancho Cordova Building & Public Works Department

¹ Units are assumed to be 900 square feet on 0.05 acre, built in a previously undeveloped area. Infill development may be somewhat less expensive.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Second Dwelling Units

Second dwellings units are a viable option for providing affordable units in some communities. However, in Rancho Cordova, little interest has been expressed in constructing such units, and therefore the costs are not easily estimated. No second units have been constructed since the City's incorporation, and the amount of undeveloped land existing indicates that affordable housing need may be met through other means.

The City is currently allowing accessory dwelling units by right in single-family residential zones in compliance with Government Code Section 65852.2. However, the City's Zoning Code requires a conditional use permit for the development of accessory units.

Specific Plan Areas

Specific Plan areas in the City of Rancho Cordova (e.g., Sunridge, Villages at Zinfandel) address land distribution, open space availability, infrastructure, and financing mechanisms for portions of the community. Development costs differ between Specific Plan areas and are dependent on the cost of infrastructure, public services, and other associated improvement requirements. **Table A-34** shows the estimated development costs for a single-family home in a Specific Plan area. The estimated development fees including planning, building, and impact fees per unit for a 1,600-square-foot single-family home are \$78,204. Development fees for proposed Specific Plans, such as Rio del Oro and the Suncreek Specific Plan, will be based on infrastructure financing plans that will be developed as the specific plans go through the entitlement process.

Development Permit and Approval Process

Applications for development projects are submitted to the City's Planning Department. The application process varies depending on the type of entitlement that is being requested. In most cases, the planning application process requires a public hearing before the City Council. In case of design review for multi-family or commercial projects, a public hearing will be required before the City Council. The permitting process in Rancho Cordova does not create any unnecessary delays or increases to the cost of housing. In addition, City staff accelerates the application process by allowing concurrent review of the following entitlements:

- Tentative map reviews
- Design review
- Special development permits
- Rezones
- Development agreements

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

The steps in the approval process for housing developments differ with the type and conditions of the development. Single-family subdivisions that do not require any change to the zoning are submitted to the Planning Department, reviewed by staff for their conformance to the Design Guidelines, and presented at a public hearing before the City Council for approval.

Multi-family projects are processed in the same manner, but are subject to design review by the City Council. Specific plans, rezoning requests, subdivisions, and variances require staff and City Council review for approval. Multi-family development in commercial and business zones requires the same procedure as in residential zones. As previously stated, City staff allows concurrent review of entitlements to process multi-family projects in a timely manner, and the City’s Design Review process has minimal financial impact on the development of housing and promotes sustainable development by encouraging quality of design and pedestrian-friendly neighborhoods.

Many other factors, such as public sentiment, may also affect the determination of approval of a project. The time frame for processing an application in the City of Rancho Cordova is no longer than that of the majority of jurisdictions in the region and may be considerably shorter. A complete listing of the lengths of estimated application-processing times is given in **Table A-36**.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-36
ESTIMATED APPLICATION PROCESSING TIMES

Applications	Time Frame
One-Story Single-Family	
Building Permit	15 days
Residential Design Review	45–60 days
Two-Story Single-Family	
Building Permit	15 days
Residential Design Review	45–60 days
Variances, Use Permits, Etc.	75–120 days
Tentative Maps	4 months (after environmental study is complete)
Commercial and Multi-Family Design Review	60–75 days
Projects with Environmental Review ¹	
Negative Declaration	Less than 90 days
Environmental Impact Report	Approximately 1 year
Rezoning	4–6 months
General Plan Amendment	4 – 6 months
Boundary Line Adjustment	10 days
Parcel Map	3 months
Subdivision Map (Project)	3–6 months
Conditional Use Permit	75–120 days

Source: City of Rancho Cordova Planning and Building Departments

¹ Estimates are given for time after the City receives the application. Projects with environmental review generally take around one year in total.

Design Review

In 2012, the City Council dissolved the City of Rancho Cordova Planning Commission. The Council’s goal was to remove barriers to development and improve the speed and efficiency by which development applications and projects were processed. The responsibilities of the Planning Commission were split between City Planning staff and the City Council. Most of the minor or routine development decisions are made at the staff level, while design review and major project decision are brought before the City Council.

The City Council’s design review process for multi-family housing follows a straightforward and efficient path to approval, and worst case scenario would add no more than two weeks

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

to the review process. Prior to construction of multi-family developments, the City requires approval of a Design Review package for the project. Such projects are considered by the City Council and the approval or denial of the project is based on the following four criteria:

- Consistency with the General Plan, any applicable Specific Plan, and the City’s design guidelines;
- Project design (architecture and site improvements) that enhance the character of the neighborhood;
- Architecture, scale and design details that are compatible with adjoining or nearby properties; and,
- Project circulation design that will not create conflicts with vehicular, bicycle or pedestrian transportation modes.

Since adoption of the City design guidelines and the establishment of the design review process, the City has never denied a project based on findings that the project design did not meet the required findings established within the Zoning Code. Therefore, the design review is not seen as a constraint to the development of housing.

Code Enforcement

The City of Rancho Cordova Code Enforcement Division enforces a broad range of federal, state, and municipal codes and standards designed to maintain a healthy, safe, and clean environment and preserve the quality of life standards that residents and businesses enjoy in Rancho Cordova. These codes include the 2010 California Building Code, 2010 California Plumbing Code, 2010 California Mechanical Code, 2010 California Electrical Code, 1997 Uniform Code for the Abatement of Dangerous Buildings, 2000 Uniform Swimming Pool Spa and Hot Tub Code, and all appendices thereof, and the Americans with Disabilities Act (ADA) included as a part of CCR, Title 24. The City has not adopted local amendments to these codes. Enforcement of development and building standards does not constrain the production or improvement of housing in the City. The presence of an active code enforcement effort serves to maintain the condition of the City’s housing stock.

**TABLE A-37
HEALTH AND SAFETY CODE VIOLATIONS**

Health and Safety Violation	2008	2009	2010	2011	2012
Water Intrusion/Mold	19	101	126	102	181
Structural Deficiencies	161	1,371	1,471	1,056	1,352

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

HVAC/Mechanical/Plumbing	149	513	1,437	905	1,389
Maintenance Deficiencies	173	1,548	728	560	692
Pest Infestation	8	345	293	83	171
Building Code Violations	67	769	583	340	602
Other	0	43	15	68	45
Complaint Total	577	4,690	4,653	3,114	4,432

Sources: City of Rancho Cordova Neighborhood Services Division

INFRASTRUCTURE CAPACITY

Water Supply and Infrastructure

Buildout of the General Plan is estimated to occur around the year 2030 with the addition of 53,480 housing units. The General Plan EIR has determined that buildout of the General Plan will require additional treatment, capacity, storage capacity, and other conveyance facilities to meet the projected water demands. In addition, new development under the General Plan will not proceed without verification and determination that adequate water supply and adequate water supply infrastructure exists, and does not contribute to service area shortfalls.

Wastewater Treatment

The Sacramento Regional Water Treatment Plant currently has permitted capacity of 181 million gallons per day (mgd) for Average Dry Weather Flows (ADWF) and 400 mgd of Average Wet Weather Flows (AWWF). Currently, the Sacramento Regional County Sanitation District is in the process of expanding the water treatment plant to accommodate 250 ADWF and maintaining the 400 mgd for AWWF. The ADWF at the water treatment plant is expected to be 218 mgd in the year 2020, approximately 32 mgd under capacity with proposed expansion improvements in place. These expansions are projected to accommodate all projected regional growth through the year 2020.

Environment

The City of Rancho Cordova incorporates various environmental qualities that require protection and therefore constrain residential development. The most notable environmental constraint is the presence of wetlands. There are no significant portions of the City located in the 100-year floodplain, but much of the newly developing area has significant wetlands. The City is relatively flat and does not incorporate any significant geologic features like hills or ridges.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

NON-GOVERNMENTAL CONSTRAINTS

Land Cost

The cost of raw, developable land creates a direct impact on the cost for a new home and is considered a non-governmental constraint. A higher cost of land raises the price of a new home. Therefore, developers sometimes seek to obtain City approvals for the largest number of lots allowable on a parcel of land.

Table A-38 shows vacant land for sale and properties with development potential in surrounding communities as of June 2012. There were no sites listed in the City of Rancho Cordova at the time. Depending on the size and location of the parcel, the vacant single-family residential parcels located in areas surrounding Rancho Cordova range from \$9,150 to \$46,000. There were no comparable vacant multi-family zoned parcels currently for sale in the Sacramento area during the preparation of this Housing Element to use in determining per unit parcel costs; however, property prices have depreciated significantly over the last seven years. The range of single-family per-unit parcel costs is about 80 percent lower than the range of costs in 2008. Applying the same discount to the multi-family per-unit land costs would result in a range between \$5,300 and \$13,750 per unit.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-38
VACANT LAND “FOR SALE”¹

Type	Lot Size/ Total Units ¹	Location	Price	Price per Unit
Residential – SF	1.38/8	Sacramento (95828)	\$240,000	\$30,000
Residential – SF	2.06/10	Sacramento (95829)	\$460,000	\$46,000
Residential – SF	1.91/8	Orangevale (95662)	\$230,000	\$46,000
Residential – SF	2.1/10	Citrus Heights (95610)	\$249,000	\$24,900
Residential – SF	14.65/170	Sacramento (95827)	\$3,500,000	\$20,588
Residential – SF	41.5/153	Rancho Cordova (95742)	\$1,400,000	\$9,150

Source: Loopnet.com, Zillow.com, RealEstate.com

¹ The maximum number of units allowed by the Zoning Code was used in calculating total units unless otherwise indicated in property listing. Listings pulled 6/28/2013 from Realtor.com.

Construction and Labor Costs

Many factors affect the cost of building a house, including the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. The cost of raw land is estimated to be \$100,000 per unit. Once a vacant parcel is purchased, the contractor has to make certain site improvements to prepare for building on the property. Such improvements include connections to existing utility systems and rough grading, plus installation of water and sewer lines. The estimated costs for these types of improvements are \$40,000 per unit.

An Internet source of construction cost data (www.building-cost.net), provided by the Craftsman Book Company, estimates the per square foot cost of a single-story home in the Rancho Cordova area to be approximately \$86 per square foot. This cost estimate is based on a 2,000-square-foot house of good-quality construction including a two-car garage and small porch. The total construction costs are estimated at \$241,151, excluding land costs.

If labor or material costs increased substantially, the cost of construction in Rancho Cordova could rise to a level that impacts the price of new construction and rehabilitation. Therefore, increased construction costs have the potential to constrain new housing construction and the rehabilitation of existing housing.

Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Rancho Cordova. Fluctuating interest

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

rates can eliminate many potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past decade, there has been a dramatic growth in alternative mortgage products, including graduated mortgages and variable or adjustable rate mortgages (ARMs). These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans.

Nevertheless, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. Most governmental programs that seek to increase homeownership among low- and moderate-income households rely on loan products which provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. Many programs offer deferred second loans to facilitate homeownership. **Table A-39** shows interest rates for a 15- and 30-year fixed loan in the Rancho Cordova area. Interest rates change on a daily basis.

**TABLE A-39
INTEREST RATES FOR 15- AND 30-YEAR FIXED LOANS**

15-Year Loan		30-Year Fixed Loan	
Interest Rate	Points	Interest Rate	Points
3.125	0.5	3.375	0.5

*Source: Zillow.com
Based on an average loan amount of \$300,000.
Rates for June 2013. Rates are subject to change on a daily basis.*

OPPORTUNITIES FOR ENERGY CONSERVATION

Energy-related costs could directly impact the affordability of housing in Rancho Cordova, particularly with California in the midst of an energy crisis. Title 24 of the California Administrative Code sets forth mandatory energy standards for new development and requires the adoption of an “energy budget.” Subsequently, the housing industry must meet these standards and the City is responsible for enforcing the energy conservation regulations. Alternatives that are available to the housing industry to meet the energy standards include:

- A passive solar approach that requires suitable solar orientation, appropriate levels of thermal mass, south-facing windows, and moderate insulation levels.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

- Higher levels of insulation than what was previously required, but not requiring thermal mass or window orientation requirements.
- Active solar water heating in exchange for less stringent insulation and/or glazing requirements.

The utility companies serving Rancho Cordova, including SMUD and PG&E, offer various programs to promote the efficient use of energy and assist lower-income customers.

The Sacramento Municipal Utility District (SMUD) provides electricity to the Sacramento metropolitan area. SMUD has a free shade tree program where homes with eastern, western, or southern exposure that heats up during the day could receive free trees from SMUD. In addition, SMUD provides rebates and financing assistance for the replacement and installation of energy-efficient equipment and materials. Examples of the programs and rebates include the installation of central air conditioning, installation of Energy Star sun reflecting coating, duct improvements, installation of insulation, and installation of a solar water heater.

Pacific Gas and Electric Company (PG&E) provides natural gas to consumers in Rancho Cordova and provides a variety of energy conservation services for residents. In addition, PG&E offers energy assistance programs for lower-income households to help them conserve energy and control utility costs. These programs include the California Alternate Rates for Energy (CARE) and the Relief for Energy Assistance through Community Help (REACH).

The CARE program provides a 15 percent monthly discount on gas and electric rates to households with qualified incomes, certain nonprofit organizations, homeless shelters, hospices, and other qualified nonprofit group living facilities.

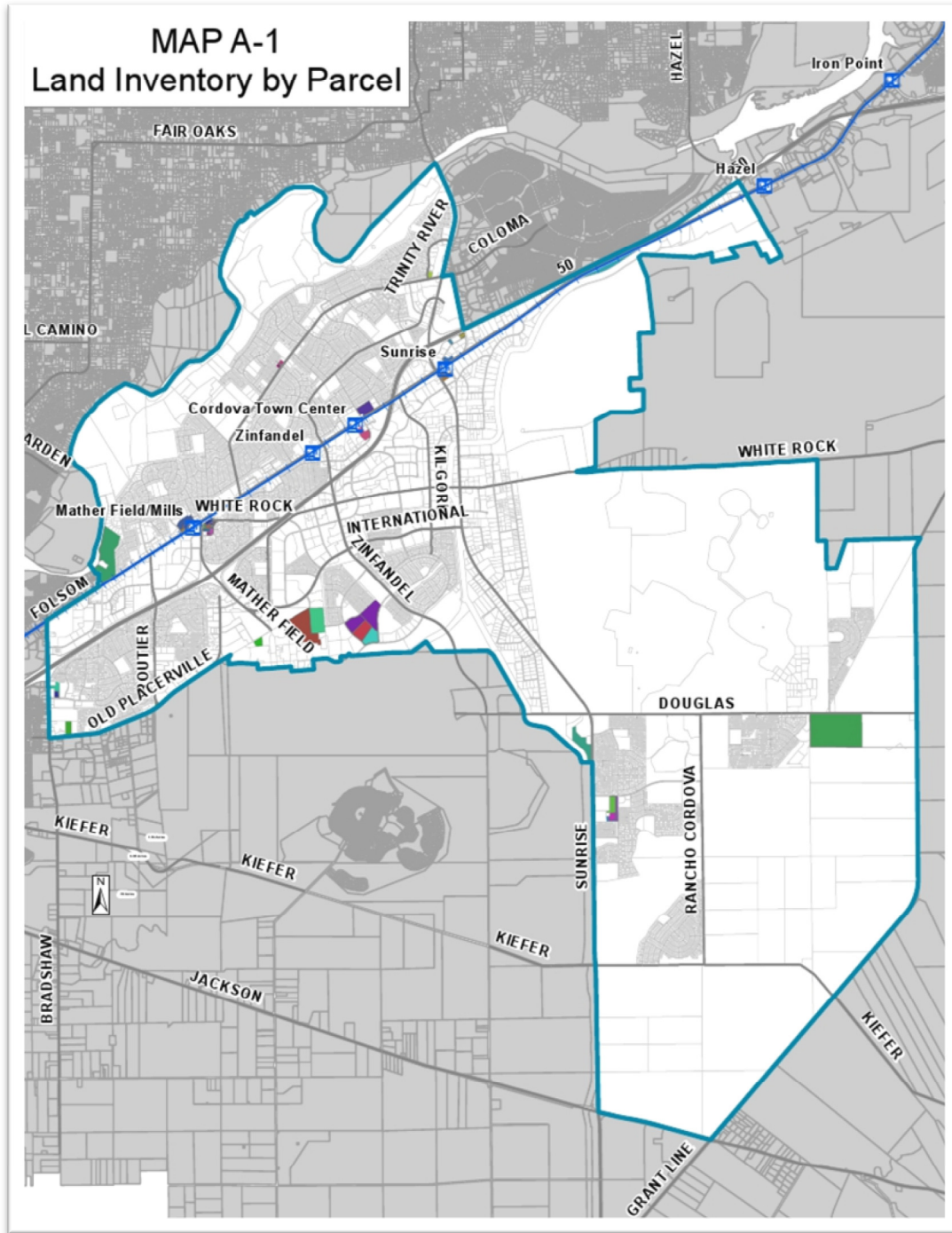
The REACH program provides one-time energy assistance to customers who have no other way to pay their energy bill. The intent of REACH is to assist low-income households, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience hardships and are unable to pay for their necessary energy needs.

In addition, the California Department of Health and Human Services funds the Home Energy Assistance Program (HEAP), which provides financial assistance to eligible low-income persons to offset the costs of heating and cooling their housing unit.

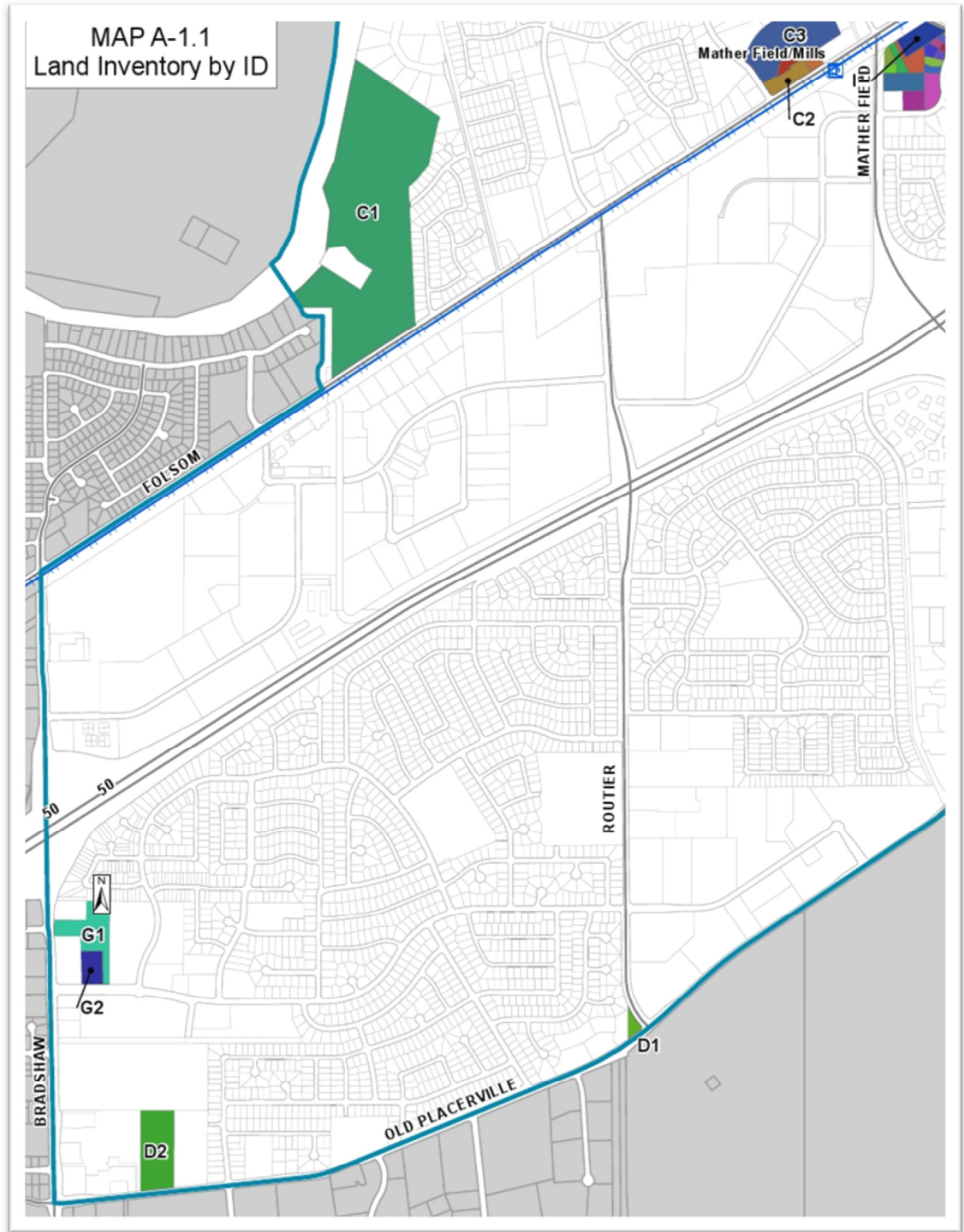
State law requires that “...the general plan and elements and parts thereof comprise an integrated, internally consistent, and compatible statement of policies...” The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement and development of housing within the City.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

LAND INVENTORY MAPS



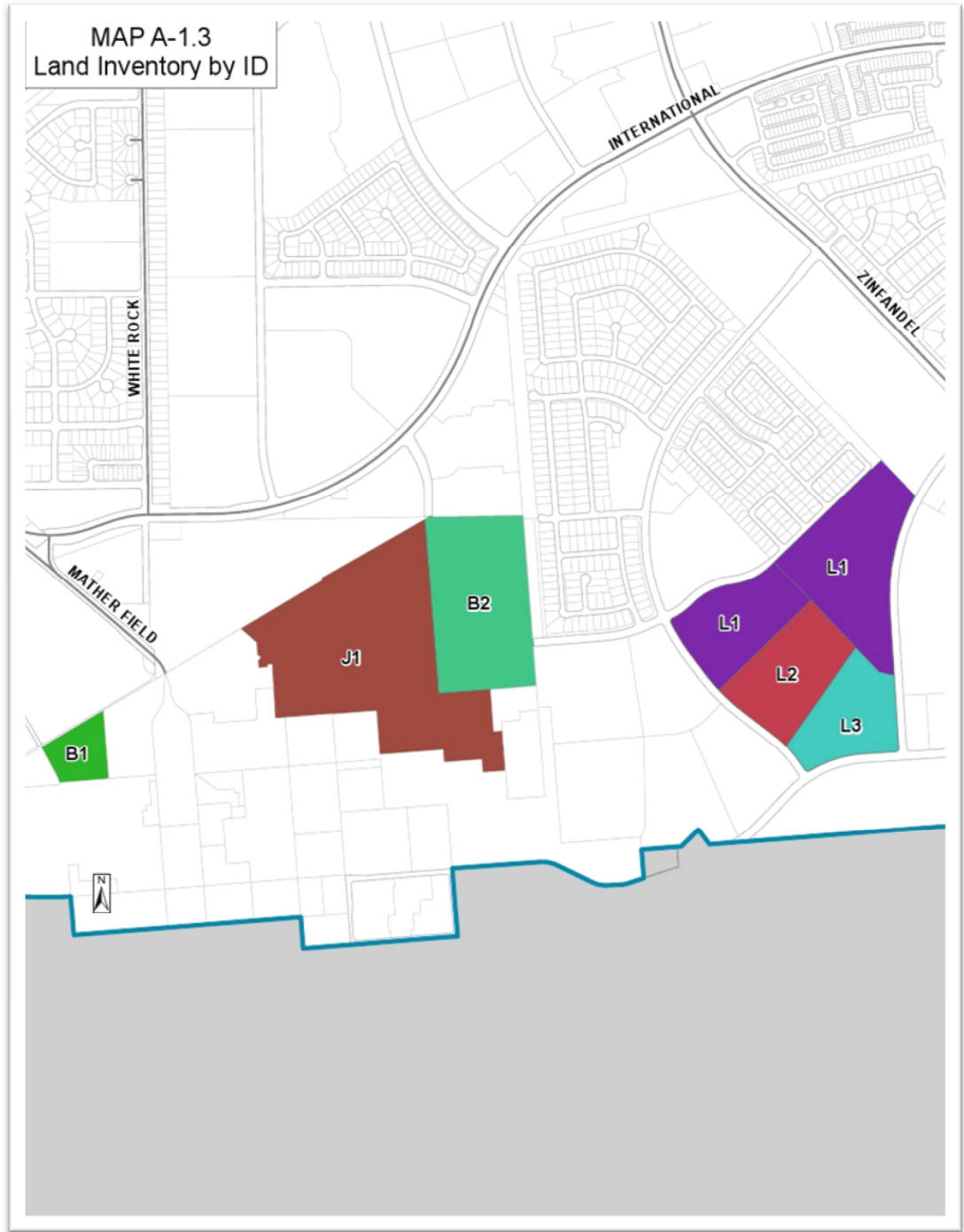
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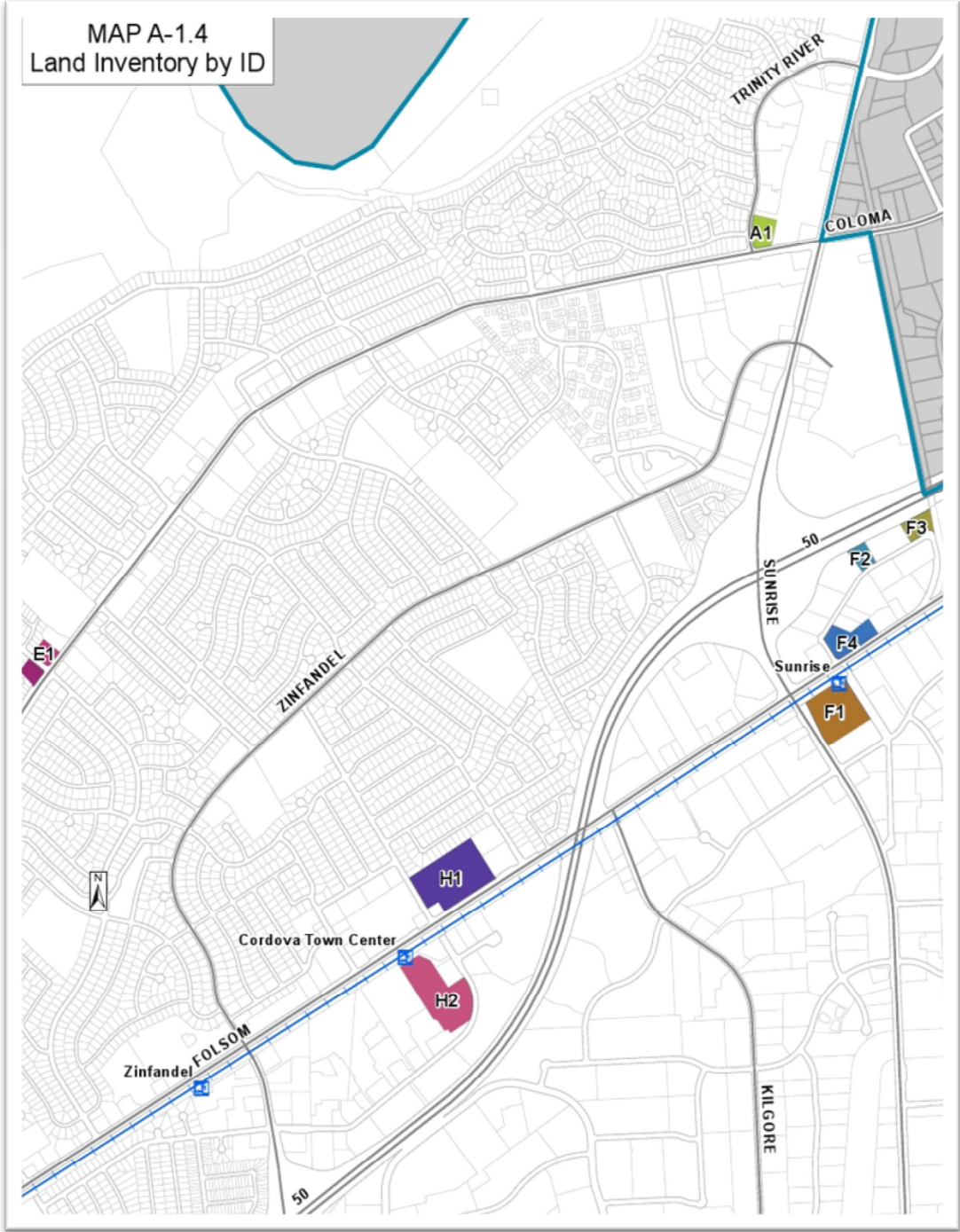
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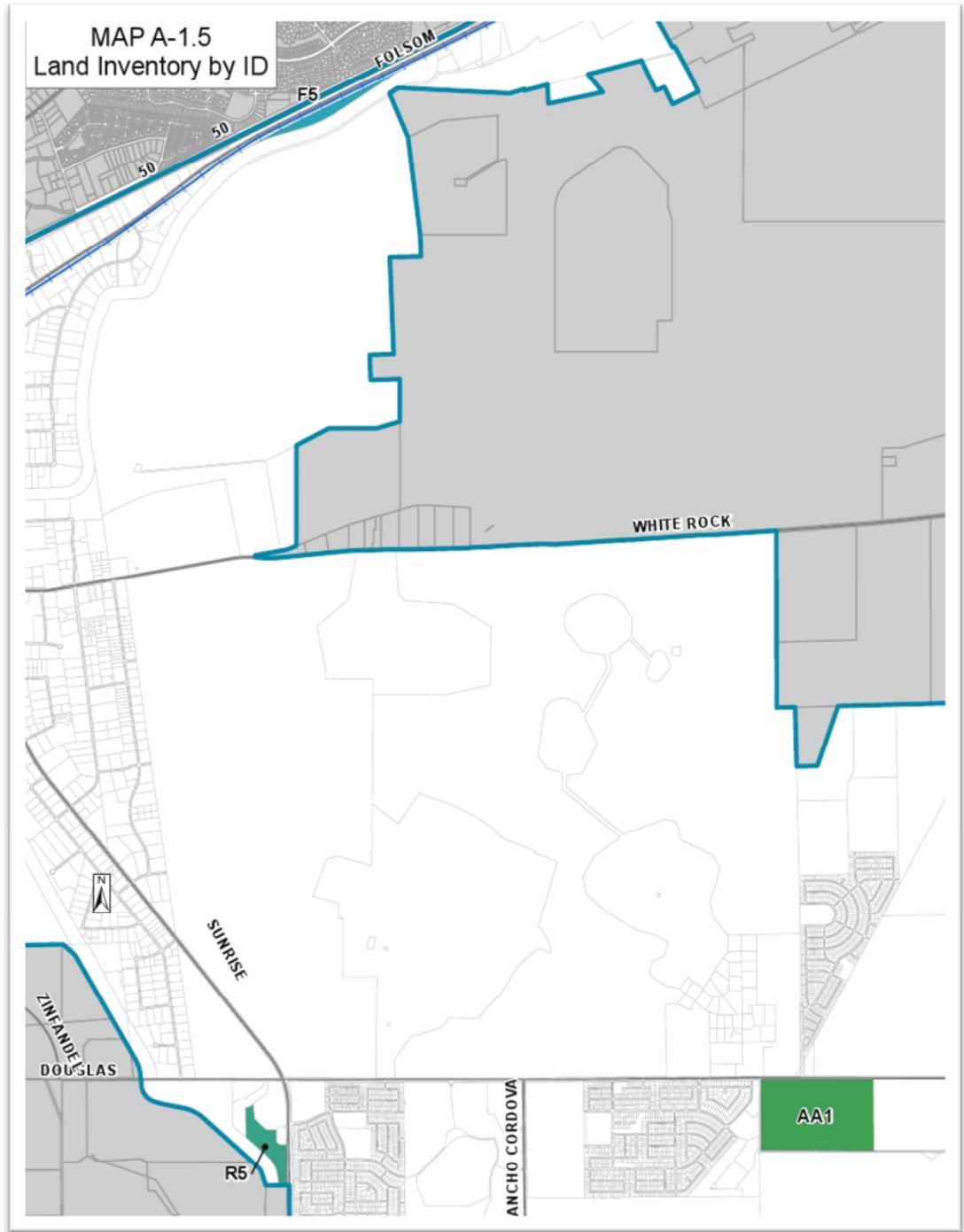
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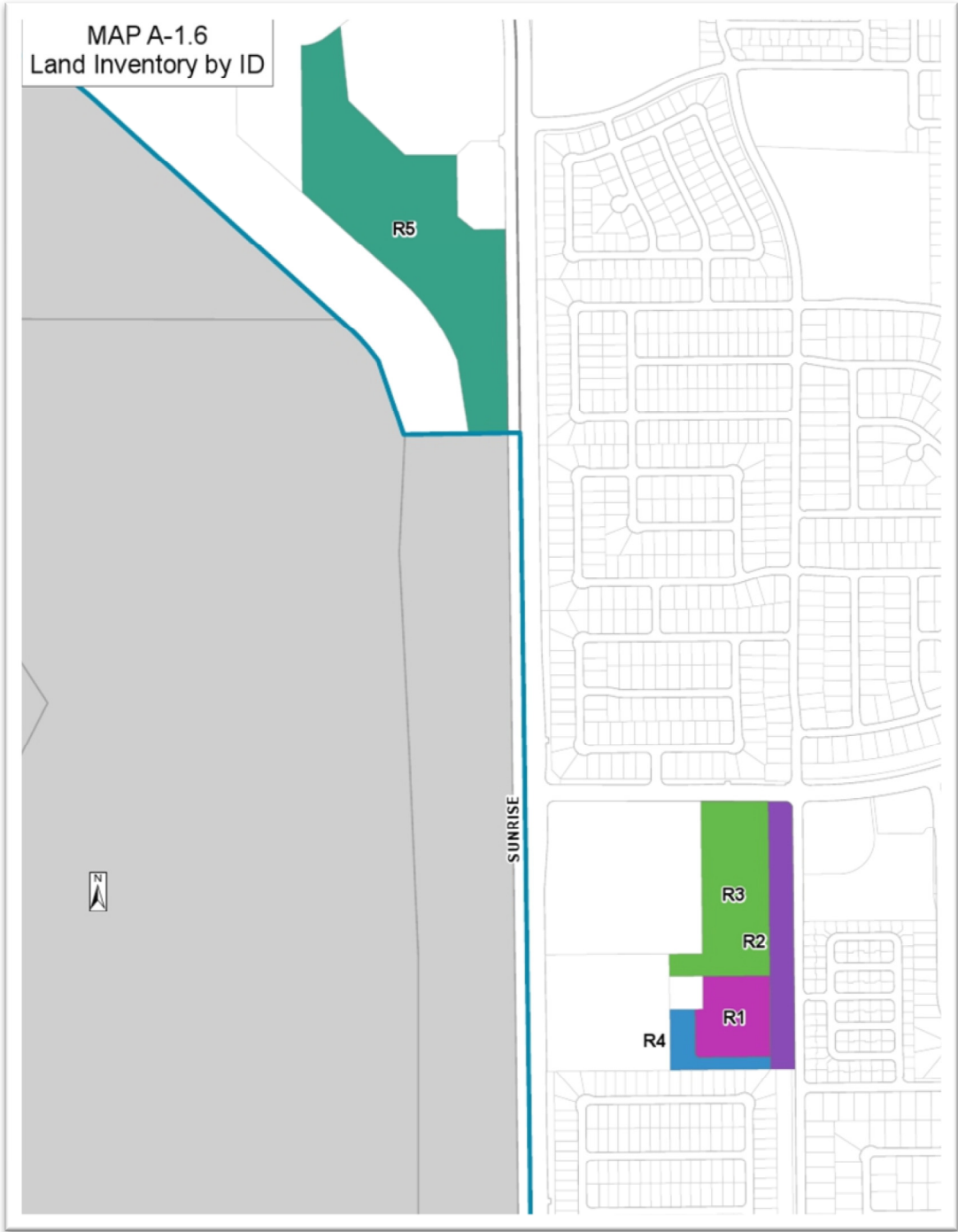
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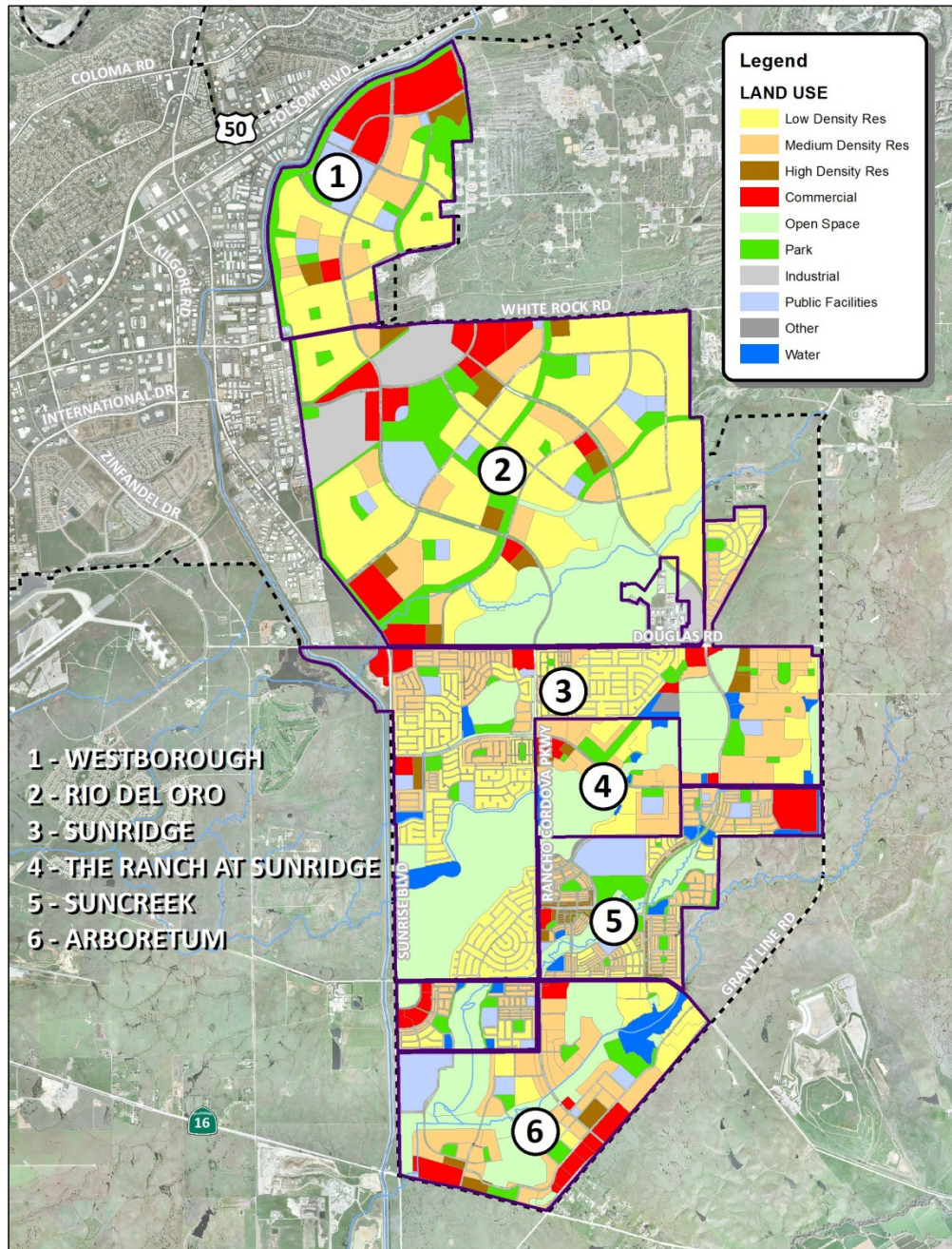


APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT



APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

GREENFIELD DEVELOPMENT AREA MAP



APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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APPENDIX B:
REVIEW OF PREVIOUS HOUSING ELEMENT

APPENDIX B – REVIEW OF PREVIOUS HOUSING ELEMENT

Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Goal H.1	SEEK A BALANCE OF HOUSING OPPORTUNITIES APPROPRIATE FOR THE RANGE OF JOBS AVAILABLE AND PLANNED IN THE CITY.		
Policy H.1.1, pg 19	Improve the City’s jobs-housing balance through ensuring that housing development in Rancho Cordova provides opportunities for all income levels in order to serve the full range of available and projected jobs in the City.		
Action H.1.1.1, pg 19	The City will work with the Economic Development Department to survey the larger employers in the community to determine actual salary information. (Also see Action H.4.4.3 and H.7.1.1.)	<p>In 2010, the City contracted with Applied Development Economics to prepare a projection of household incomes for two job growth scenarios for the City of Rancho Cordova Southeast Expansion Area. In addition, ADE analyzed the current job base, including buildout of the existing General Plan, with regard to wages and estimated household income for the workforce employed in Rancho Cordova.</p> <p>Also in 2010, the City contracted with Spinnaker Consulting to complete a study of the City's undeveloped area, in order to project buildout needs in both housing and commercial development, including low-income housing.</p>	This program will be combined with H.1.2 and continued. The City will continue to prepare studies regarding housing need and housing preference to help guide housing policies.
Action H.1.1.2, pg 19	Analyze the results from the employer survey to determine employee preferences regarding housing type (e.g., if employees were to live in the community, what type of home would they want and be able to afford).	Results from employer surveys were analyzed and processed to help determine housing type preferences. The information has been incorporated into the City's Consolidated Plan, has been used to inform specific and special plans, and has been utilized in the development of this Housing Element update.	This program will be combined with H.1.1 and continued. The City will continue to evaluate all studies to help determine housing need and preference.
Action H.1.1.3, pg 19	Create a local housing foundation/trust to work with the Redevelopment Agency and private for-profit and nonprofit developers/home builders to receive land dedications and broker deals for the development of new housing for all income levels.	The City has not created a foundation or included any outside partners at this time. In order to use State Local Housing Grant funds, the City instituted the Local Housing Trust Fund, based on development impact fees. The fund has been dedicated as match for the State Local Housing Grant up to \$2,000,000.	This program will be combined with H.7.1.1. The City will continue to explore the option of creating a local housing foundation or trust to partner with developers and to broker deals for the development of new housing for all income levels. The City will modify the action to remove the RDA as an active participant in this action.
Policy H.1.2, pg 19	Maintain adequate sites that support a range of housing types appropriate for the City’s housing needs, taking into account employment projections, household growth, and the City’s share of regional housing needs. (Also see Action H.4.1.2.)		

APPENDIX B – REVIEW OF PREVIOUS ELEMENT REVIEW DRAFT

Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.1.2.1 pg 19	Residential development projects of 100 gross acres or more shall include a minimum of 5 percent of the total project residential developable acreage (net) for residential uses of 30 units per acre or higher, and 5 percent for residential uses of 10 units per acre or higher. Development projects with a requirement of less than 5 acres in either or both categories may opt to designate land off-site, if deemed appropriate for the project. If projects propose densities higher than the identified density, the required acreage shall be decreased accordingly. For example, if a project is required to provide 15 acres at 30 units per acre, that project could alternatively provide 11.5 acres at 40 units per acre. Similarly, if the project's requirement for land with density of 10 units per acre was 6 acres, the project could alternatively provide 4 acres at 15 units per acre. (Also see Action H.4.1.2) For the purpose of satisfying the 5 percent for land uses at or above 20 units per acre, sites must meet the following requirements: - Sites must be zoned exclusively residential. - Sites must be of sufficient size to accommodate a minimum of 16 units per site. - Sites must be proximate to public transportation routes which provide ready access to fixed rail.	The City has not had any new development projects triggering Action H.1.2.1 since the last Housing Element update.	The City will continue to require development projects of 100 gross acres or more to dedicate 5% of the total developable acreage to a density of 30 units to the acre or more, and 5% to a density of 10 units to the acre or more.
Action H.1.2.2 pg 20	Annually review the amount of land zoned for various residential uses in conjunction with the amount and type of housing produced in the previous year to determine if changes in zoning may be needed to meet City housing needs. Such zoning changes will be adopted annually, if needed. (Also see Action H.4.1.2.)	The Planning Department has regularly reviewed the amount of land zoned for residential uses to determine if zoning changes are required. Any necessary zoning changes have been made.	The City will continue to annually review the amount of land zoned for various residential uses to determine if zoning changes are needed to meet the City's housing needs.
Policy H.1.3 pg 20	Promote a broader range of housing options for executives.		
Action H.1.3.1 pg 20	The City's Zoning Code accommodates and facilitates the development of executive housing options in Specific Plans and large subdivisions (500+ units) in the Rural Residential (RR) and the Estate Residential (ER) zones.	The City has not had any new development projects triggering Action H.1.2.1 since the last Housing Element update.	The City will continue to encourage the development of executive housing options in Specific Plans and large subdivisions in the interest of supporting a range of housing choice.
Policy H.1.4 pg 21	Promote higher-density housing in close proximity to transit, employment, and appropriate services, such as transit-oriented development.		

APPENDIX B – REVIEW OF PREVIOUS HOUSING ELEMENT

Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.1.4.1 pg 21	As part of an ongoing effort to promote transit-oriented development, the City will coordinate with Regional Transit to incentivize the production of housing for living and working in same community.	<p>The City has partnered with Regional Transit to outline a Transit Pass program for the Crossings @ New Rancho, an 18-unit multi-family affordable housing complex completed in 2012 and located at the boundary of the Zinfandel Light Rail TOD. The City will be looking to expand that program with the construction of the Horizons @ New Rancho, 48 units of affordable senior housing located adjacent to Crossings.</p> <p>Additionally, the City was the recipient of a Sustainable Communities sub-grant from SACOG for the planning and design of the TOD located at the Mather/Mills Station Light Rail Station.</p>	The City will continue to partner with Regional Transit whenever possible, both on individual projects and in general planning, to encourage the marriage of housing production and transportation planning.
Policy H.1.5 pg 21	Developers of new residential projects within the newly developing areas of the City (generally in the large, vacant areas south of Highway 50) shall prepare an Affordable Housing Plan (Plan) for the project for City review and approval that identifies the project’s plan for providing affordable housing.		
Action H.1.5.1 pg 21	Consider the adoption of an Affordable Housing Ordinance that specifies the procedures for project reviews, the City’s general expectations for affordable housing obligations, and the requirement that individual projects include an Affordable Housing Plan as part of the overall project approval. Guidelines identified under Policy H.1.6 and subsequent Housing Element actions shall be considered for inclusion within the Affordable Housing Ordinance.	The City has not adopted an ordinance, but has developed an alternative approach to quantifying expectations for affordable housing obligations.	The City will delete Action H.1.5.1. The City has devised a formula that allows developers to incorporate affordable housing projects into new development projects through a customized negotiated Affordable Housing Plan (AHP) attached to the Development Agreement.
Policy H.1.6 pg 21	The City has established the following guidelines to provide direction for the review of Affordable Housing Plans associated with individual development projects and to provide direction for the preparation of an Affordable Housing Ordinance if one is to be developed. If an Affordable Housing Ordinance is adopted, the City shall review this policy and the following actions for consistency and shall amend the General Plan as necessary to maintain consistency.		
Action H.1.6.1 pg 22	The Affordable Housing Plan shall be approved in conjunction with the earliest stage of project entitlement, typically with the City Council approval of the Specific Plan, Development Agreement, or other primary land use entitlement.	The City is currently negotiating the Suncreek Specific Plan, which is the first Specific Plan to be brought to the City since prior to the last Housing Element update. The City has been working with the Suncreek developers to develop an Affordable Housing Plan to be adopted in conjunction with the first City Council–approved entitlement.	The City will continue to require that Affordable Housing Plans are submitted and approved at the earliest phase of entitlement for all new and pending Specific Plans.

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
<p>Action H.1.6.2 pg 22</p>	<p>The Affordable Housing Plan shall specify and include the following:</p> <ul style="list-style-type: none"> - The number of dwelling units that will be developed as affordable to very low-, low-, moderate-, and above moderate-income households. - The number of affordable ownership and rental units to be produced. Such split shall be approved by the City Council based on housing needs, market conditions, and other relevant factors. The split of ownership and rental units shall be addressed within the plan of each individual project. - Program options within project-specific Affordable Housing Plans may include but are not limited to the following: Actual production (on-site or off-site) of affordable units (including ownership and rental opportunities in the form of corner units, halfplexes, duplexes, cottages, creative alternative housing products, etc.) (please refer to Goal H.4 for additional discussion of City promotion of the provision of a range of housing choices and housing diversity). Land dedication (on-site and off-site). Rehabilitation of existing residential structures located within existing City neighborhoods. Payment of in-lieu fees. - The timing for completion of affordable housing obligations. For projects proposing to construct affordable housing units or to renovate existing dwellings, the City generally supports construction/renovation of affordable dwellings concurrent with the construction of market-rate housing when feasible. For projects providing alternative contributions (land dedication, funds, etc.), timing of such contributions shall be identified in the Plan, with the expectation that the City will pursue construction of affordable units generally concurrent with construction of project market-rate housing. 	<p>The City is currently negotiating the Suncreek Specific Plan, which is the first Specific Plan to be brought to the City since prior to the last Housing Element update. The City has been working with the Suncreek developers to develop an Affordable Housing Plan that will establish a formula that may be used as a template for future Specific Plans to help ensure that the Affordable Housing Plans adequately address the future need for very low-, low-, and moderate-income households.</p>	<p>This action will be combined with Action H.1.6.3 and Action H.1.6.4.</p>
<p>Action H.1.6.3 pg 23</p>	<p>At the City Council’s discretion, land or other contributions provided by developers as specified within project Affordable Housing Plans (see Policy H.1.6) may be utilized to augment City efforts and the efforts of its nonprofit partners to provide affordable housing opportunities to all income levels throughout the community. The City will pursue supplemental funding to allow affordability to households earning less than 50 percent of area median income.</p>	<p>The City has not yet entitled any Specific Plans that include land or other contributions. However, the City has been successful at securing land and grant funding and partnering with nonprofit developers to provide housing affordable at the 50% area median income. Eighteen units have been built, and an additional 98 units are currently in the planning phase.</p>	<p>This action will be combined with Action H.1.6.2 and Action H.1.6.4. The City will continue to consider land or other contributions provided as part of any given Affordable Housing Plan as potentially available to augment the City’s efforts to provide affordable housing. The City will continue to pursue supplemental funding for affordable housing.</p>
<p>Action H.1.6.4 pg 23</p>	<p>In order to ensure the production and preservation of housing affordable to the City’s workforce, no productive, reasonable program or incentive option will be excluded from consideration within project-specific Affordable Housing Plans, in addition to the resources identified in Action H.1.6.6. Possible incentives may include, but are not limited to:</p> <ul style="list-style-type: none"> - Density bonuses - Fee waivers or deferrals (as reasonably available) - Expedited processing/priority processing - Reduced parking standards - Technical assistance with accessing funding - Modifications to development standards (on a case-by-case basis) 	<p>The City has not yet entitled any Specific Plans that have approved Affordable Housing Plans and has not yet applied any additional incentives in the Affordable Housing Plan process.</p> <p>The City has, however, sponsored one completed affordable housing project and two planned projects. All three projects have benefited from the incentives listed in Action H.1.6.4</p>	<p>This action will be combined with Action H.1.6.2 and Action H.1.6.3. The City will continue to offer incentives to help support Affordable Housing Plans and the actual production of affordable housing.</p>

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.1.6.5 pg 24	The City may choose to approve Affordable Housing Plans that provide relief from current housing market conditions. In such cases, the Plan shall specify how the project will ultimately fulfill its affordable housing obligations as residential markets improve. For projects with Affordable Housing Plans that provide relief to current market conditions, the Plans should not exempt the project from future Affordable Housing Fees which might be adopted on a citywide or area basis.	The City has not yet entitled any Specific Plans that included approved Affordable Housing Plans, so no current housing market conditions have been addressed. The Affordable Housing Plans will be negotiated on a one-by-one basis to include the flexibility to respond to a wide variety of housing market conditions.	The City will delete Action H.1.6.5. The Affordable Housing Plans need to address housing market conditions over the life of the Development Agreement. Addressing current housing conditions in a long-term agreement may cause additional problems.
Action H.1.6.6 pg 24	Together with the developer and nonprofit partners, the City will use maximum efforts to seek available resources to support the construction of affordable housing production, including but not limited to state and federal housing programs and the City/Agency programs such as the City's non-residential linkage fee (Very Low-Income Housing Trust Fund) and the Redevelopment Agency's Low and Moderate Income 20 percent Housing Set-Aside Fund.	The City has not yet implemented any Affordable Housing Plans. However, the City has supported the construction of the Crossings @ New Rancho, completed in 2012, with the use of Neighborhood Stabilization Program funds obtained via competitive grant application. The City has also supported the planning of the Horizons @ New Rancho project and the Mather Veterans Village project with matching grant funds from the State of California's Affordable Housing Trust Fund Grant program. The City is using the Very Low Income Housing Fee for grant match. The 20% Set Aside from the RDA has been eliminated and the fund balance remitted to the State.	Action H.1.6.6 will be modified to acknowledge the elimination of RDA 20% set-aside as a funding source.
Action H.1.6.7 pg 25	The City expects the housing market to improve substantially by 2012 and therefore shall consider conducting a "mid-term" review and update of the Housing Element and the obligations associated with affordable housing by 2012. In determining whether to update the Element, the City will consider housing market conditions, rate of home construction, and performance of the City and its developers in meeting affordable housing goals. Additionally, the City shall consider the schedule for state-mandated Housing Element updates in determining whether a 2012 mid-term update of the Housing Element is appropriate and feasible.	The City did not conduct a mid-term review, as the housing market did not substantially rebound by 2012.	The City will delete Action H.1.6.7, as it is no longer applicable.
Goal H.2	ENCOURAGE THE IMPROVEMENT, REHABILITATION, AND REVITALIZATION/REINVESTMENT OF THE CITY'S EXISTING RESIDENTIAL NEIGHBORHOODS.		
Policy H.2.1, pg 25	Encourage private investment to increase property values and resale prices.		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.2.1.1, pg 25	Develop design tools and a pattern book and/or provide design services to assist homeowners who plan to remodel with suggestions for a variety of façade improvements and additions that are integrated and timeless.	The City did not complete a pattern book or design tools for single-family remodeling. Due to changes in the housing market and in the general economy, home reinvestment has slowed.	The City will delete Action H.2.1.1, as City staff have had little opportunity to develop such an effort, and suspect that any effort would have little impact on the existing quality of the City's housing stock. The City will continue to encourage home reinvestment through other venues.
Action H.2.1.2, pg 26	Continue to work with Blight Busters, the Neighborhood Improvement Program, SMUD, and the Sacramento Tree Foundation to develop and host community workshops and/or provide written materials regarding the following topics: <ul style="list-style-type: none"> - Home improvement and maintenance tips - Weatherization and energy efficiency programs (SMUD) - Availability of shade trees for properties needing landscaping (Sacramento Tree Foundation) In addition, the City will provide information regarding the home improvement program in the form of newspaper postings and bulletins, and on the City's website. To best capture the ethnic diversity of the community, information will be available in the four major languages used in the community and other languages on demand.	The City has worked extensively with both volunteer groups and other local and regional partners to encourage neighborhood revitalization. A key component of the Growing Strong Neighborhoods effort has been the focus on improvements at the neighborhood level. These successes have included privately funded renovations of major apartment complexes, both large-scale and local neighborhood cleanup efforts, neighborhood beautification efforts, and community involvement.	This Action will be merged with Action H.2.3 to support neighborhood improvements through private investment and partnerships.
Policy H.2.2, pg 26	Provide neighborhood revitalization in existing areas through housing rehabilitation (owner- and renter-occupied units) and infill reuse/conversion.		
Action H.2.2.1, pg 26	The City shall continue to apply for federal and state funds to develop a housing rehabilitation program to assist in the improvement of owner- and renter-occupied housing units in the City. Assuming the City receives funding, it anticipates assisting 5 to 10 very low- and low-income households per year. The housing rehabilitation program shall: <ul style="list-style-type: none"> - Include a grant/loan component, when funding is available, for very low- and low-income households residing in housing units in need of rehabilitation. - Be developed in partnership with public and private organizations, such as Rebuilding Together, SMUD, and local community groups. - Include incentives, such as waiver of annual park fees or reduction of permit fees necessary for rehabilitation, to encourage upkeep and rehabilitation of housing by property owners and encourage upgrades to meet minimum energy efficiency standards. 	The City has funded almost 60 emergency repair loans for homeowners of single-family homes and mobile homes. This program provides a five-year forgivable loan for emergency repairs. The City also received a Cal-Home Grant from the State for \$720,000 to be used in the Owner-Occupied Rehab program. The City has made two pilot (CDBG-funded) loans under the Rehab program and is working with a consultant to adjust the program to meet Cal-Home's requirements. The City is also in negotiation with SHRA to assist in rehab of SHRA-managed public housing located within the City's boundaries.	The City will continue to operate and apply for funding for grants that assist in both owner-occupied and rental rehabilitation, particularly for emergency health and safety repairs. The City will modify the expected number of assisted households to reflect that home repair loans are reliant on external funding, and while the City currently has funds for these programs, it is unknown if the funding will be available in the long-term. The City will modify the action to remove the RDA as an active participant in this action.

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.2.2.2, pg 27	Continue the use of the City's Emergency Repair Program to provide health and safety repairs for 10 to 15 households falling in the extremely low-, very low-, and low-income ranges. This is a forgivable loan for mobile home owners and homeowners for a five-year period, as long as the owner continues to occupy the unit.	The City has completed 58 emergency repair loans since the program was initiated in 2006. There are approximately 12 loans pending for the 2012/13 program year. These loans are all CDBG funded.	The City will continue to operate the Emergency Repair Loan Program. The City will modify the action to remove the RDA as an active participant in this action.
Action H.2.2.3 pg 27	Support churches and service clubs who organize semi-annual community improvement days by providing information about the event at City Hall and on the City's website. The community may volunteer to improve homes and neighborhoods by painting homes and fences throughout a neighborhood, rehabilitating homes of households with severe rehabilitation or improvement needs, and/or retrofitting units to make them accessible to seniors or persons with disabilities.	The City has worked with several churches and volunteer groups to hold community improvement days, particularly through the Neighborhood Services division.	This action will be merged with Action H.2.2.1. The City will continue to partner with church and volunteer groups to encourage neighborhood improvement activities. The City will modify the action to remove the RDA as an active participant in this action.
Action H.2.2.4 pg 28	Continue to identify the most troubled multi-family projects (in terms of law enforcement, code enforcement, and blight conditions) and aggressively pursue the transformation or conversion of such properties into uses that move the community into a more balanced housing market and that will not result in the loss of existing affordable housing units subsidized with federal, state, or local funds.	The City has had significant success in encouraging the renovation of the most blighted multi-family housing complexes. While these complexes have not been converted into ownership units, they have been put into receivership, purchased, and rehabilitated via privately funded investors and owners.	The City will continue to encourage the turnover of blighted and severely mismanaged apartment complexes into the real estate market for purchase and rehabilitation through the courts, Code Enforcement, rental housing inspections, and any other available tools. The City will continue to allow market demand to dictate whether conversion of these units to ownership units is viable or not. The City will modify the action to remove the RDA as an active participant and funding source in this action.
Action H.2.2.5 pg 28	Facilitate the rehabilitation and reuse of current single-family and two- to fourplex units, particularly rentals, through acquisition, substantial rehabilitation and upgrades, and market-rate resale.	The City has not participated in an acquisition, rehabilitation, and market-rate resale program. The volatility of the housing market and the shortage of funding opportunities has made such a program financially infeasible.	The City will delete Action H.2.2.5, as it is not financially feasible due to insufficient available funding and due to the abundance of privately funded acquisition and rehabilitation activities.

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Policy H.2.3, pg 28	Strive for balance in areas of Rancho Cordova developed prior to the City's incorporation in 2003 to diversify housing type and mix, improve housing quality, and increase ownership opportunities.		
Action H.2.3.1 pg 28	In planning land uses and approving projects in areas of Rancho Cordova developed prior to the City's incorporation in 2003, attempt to establish a healthy balance of housing that is more in keeping with current statewide averages as follows: <ul style="list-style-type: none"> - Unit mix of approximately 67 percent single-family units (including detached, attached, and duplexes) and 33 percent multi-family units (three units or more and mobile homes). - Ownership/rental mix of approximately 57 percent ownership units and 43 percent rental units. - Projects that include units affordable to lower-income households and that are consistent with zoning regulations will not be subject to this requirement. 	The City's owner-occupied to renter-occupied housing ratios have become more in line with regional and state ratios (due to an increase in ownership in Rancho Cordova and decreases in ownership in the region and in the state). Between 2000 and 2010, owner-occupied housing increased 84% in the census tracts comprising the existing City (not including Mather), while renter-occupied housing in the same area decreased 4%.	The City will delete Action H.2.3.1 as the balance between owner-occupied housing and renter-occupied housing in the City is comparable to the County of Sacramento as a whole.
Action H.2.3.2 pg 29	Actively pursue programs to increase homeownership in areas of Rancho Cordova developed prior to the City's incorporation in 2003 to a healthy balance more consistent with the state average (currently 57 percent ownership units, 43 percent rental units). Implementation of this action will not be a basis or finding to deny projects that include units affordable to lower-income households.	The City did not actively pursue programs intended to increase homeownership in the pre-existing neighborhoods. The changes in the owner to renter occupancy ratios occurred through natural housing market adjustments and are currently in line with both state and regional ratios.	The City will delete Action H.2.3.2, as the balance between owner-occupied housing and renter-occupied housing in the City is comparable to the County of Sacramento as a whole.
Policy H.2.4, pg 29	Develop and implement standards applicable to all infill and additions/renovations to existing residential projects aimed at improving the personal security of residents and maintaining the units.		
Action H.2.4.1 pg29	Continue to implement the Crime Prevention Through Environmental Design (CPTED) standards through the design review process.	The City has consistently required CPTED standards as part of the design review process.	The City will continue to implement CPTED standards during the design review process. As the standards are identified as part of the design review package.

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.2.4.2 pg 29	Require developers of affordable rental housing projects to submit a management and maintenance plan showing how such projects will be managed to ensure safety of residents, a decent living environment, and maintenance of units in sound condition.	The City has completed one affordable rental housing project in partnership with Urban Housing Communities, called the Crossings @ New Rancho. The developer was required and successfully submitted a management and maintenance plan as part of the project's regulatory agreement.	The City will continue to require developers to provide management and maintenance plans for new affordable housing projects. The City will delete Action H.2.4.1, as it is required as part of the regulatory agreements that fund affordable rental housing projects.
Action H.2.4.3, pg 30	Establish a program by ordinance requiring owners of rental units that are vacated for violation of housing and building codes to pay the costs of relocating displaced residents. The relocation ordinance will specify the conditions under which private relocation payments are required, the tenant eligibility requirements, the amount of relocation benefits and when these benefits are payable, and the administrative procedures for assuring compliance with the ordinance. In adopting an implementing ordinance, the City will seek to provide for private relocation assistance that does not create significant disincentives to removing blighted properties or penalize property owners for blighted conditions created by the occupants of their rental properties.	The City officially adopted the Health and Safety Code Sections 1797–17975.10 that provides relocation obligations for landlords. This action has been completed.	Action H.2.4.3 will be deleted as it has been completed.
Policy H.2.5, pg 30	Folsom BLVD Reuse and Conversion Opportunities		
Action H.2.5.1 pg 30	Identify opportunities in the Redevelopment Area for use of redevelopment tools and tax-increment funding that will improve the Folsom Boulevard corridor, especially targeting the following: - Residential reuse of old motels along Folsom Boulevard; and - Underutilized, blighted, and/or vacant shopping centers on Folsom Boulevard to increase mixed use and reuse in that corridor.	The City was very successful at using redevelopment tools to encourage the improvement of the Folsom Boulevard corridor. These tools included condemnation of the Stagger Inn and the negotiated demolition of abandoned structures on the Lily Co. property and the demolition of the Cordova Inn. As redevelopment has been eliminated through the state legislature, these tools are no longer available.	The City will modify this program to continue to identify revitalization opportunities on Folsom Boulevard through the implementation of the Folsom Boulevard Specific Plan, and to remove reference to the Redevelopment Agency.
Policy H.2.6, pg 31	Ensure that existing housing stock within the City is maintained and remains habitable in order to assist in meeting the housing needs of the community.		
Action H.2.6.1, pg 31	Continue implementing the Housing Stock Conservation Fee which is an annual fee collected on business licenses for multi-family properties. (Also see Action H.3.1.1.)	The City has used the funds generated through this fee to continue to support the Code Enforcement and rental housing inspection activities of the Neighborhood Services Division, which have had a direct impact on improving blighted and troubled multi-family complexes.	The City will continue to collect the Housing Stock Conservation Fee that is charged on business licenses for multi-family properties. The City will merge Action H.2.6.1 with Action H.3.1.1 to consolidate related items under one action.
Policy H.2.7 pg 31	Preserve housing units at risk of losing affordability status for units that are subsidized with federal, state, or local funds.		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.2.7.1 pg 31	Establish a biennial monitoring program to identify assisted housing units at risk of losing their affordability subsidies or requirements.	The City has not yet created a monitoring program to identify assisted housing units at risk of losing affordability subsidies. The City has been working with the SHRA to address deficiencies in the public and subsidized housing within the City.	The City will continue to monitor and address issues arising from the potential loss of affordable housing subsidies and requirements and to identify at-risk housing units. The City will modify this action to remove the RDA as an active participant in the action. The City will merge Actions H.2.7.1, H.2.7.2, and H.2.7.3 to create a functional and feasible program that will monitor and support the conservation of affordable housing. The City will team with the SHRA to create a functional and feasible affordable housing conservation program.
Action H.2.7.2, pg 31	<p>Implement the City’s Affordable Housing Conservation Ordinance that requires, at a minimum:</p> <ul style="list-style-type: none"> - At least one year prior to the conversion date, the owner shall provide written notification to residents of the expected date of loan pre-payment or pay-off, at which time the owner will no longer be restricted in the level of rent that can be charged. The notice will also contain an estimate of rent increases at the time that rental restrictions no longer apply. Residents moving into a housing development during this one-year period must also be notified in writing of the pending conversion prior to signing a rental agreement. - Property owners shall provide relocation assistance to those low-income households that are unable to afford rent increases. - The Redevelopment Agency solicits interested nonprofit housing corporations to acquire and maintain such projects as low-income housing. The Redevelopment Agency assists interested nonprofit housing corporations in applying for state or federal assistance for acquisition and redevelopment of properties. 	The City did not adopt an Affordable Housing Conservation Ordinance. The City has been actively inspecting and educating the landlords and managers of rental housing facilities, including affordable housing.	Action H.2.7.2 will be merged with Actions H.2.7.1 and H.2.7.3 to create a functional and feasible affordable housing stock conservation program.

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
<p>Action H.2.7.3 pg 32</p>	<p>The City will continue or undertake the following programs and activities during the five-year period of the Housing Element. The Housing Department, Redevelopment Agency, and Neighborhood Services Department will implement these efforts. The efforts listed below represent a varied strategy to mitigate potential loss of “at-risk” units due to conversion to market-rate units. These local efforts utilize existing City and local resources. They include efforts to secure additional resources from the public and private sector should they become available. Monitor owners of at-risk projects on an ongoing basis, at least every six months, in coordination with other public and private entities to determine their interest in selling, prepaying, terminating, or continuing participation in a subsidy program.</p> <p>Maintain and annually update the inventory of “at-risk” projects through the use of existing databases (e.g., California Housing Partnership Corporation (CHPC), HUD, State HCD, and California Tax Credit Allocation Committee).</p> <p>Take all necessary steps to ensure that a project remains in or is transferred to an organization capable of maintaining affordability restrictions for the life of the project, including proactively ensuring notices to qualified entities, coordinating an action plan with qualified entities upon notice, and assisting with financial resources or supporting funding applications.</p> <p>Semi-annually coordinate with HUD to monitor projects approved to convert to ensure that any required assistance (or assistance that the owner has agreed to provide) to displaced tenants is carried out in a timely manner. Ensure projects are monitored to see if they are subject to other State or local requirements regarding the provision of assistance to displaced tenants.</p> <p>Annually monitor local investment in projects that have been acquired by non-profit or for-profit entities to ensure that properties are well managed and maintained and are being operated in accordance with the City’s property rehabilitation standards.</p> <p>Work with owners, tenants, and nonprofit organizations to assist in the nonprofit acquisition of at-risk projects to ensure long-term affordability of the development.</p> <p>Annually contact property owners, gauge interest, and identify nonprofit partners and pursue funding and preservation strategy on a project basis.</p> <p>Annually meet with stakeholders and housing interests to participate and support, through letters and meetings and technical assistance, local legislators in federal, state, or local initiatives that address affordable housing preservation (e.g., support state or national legislation that addresses at-risk projects, support full funding of programs that provide resources for preservation activities).</p> <p>Use available financial resources to restructure federally assisted preservation projects, where feasible, in order to preserve and/or extend affordability.</p> <p>Annually identify funding sources for at-risk preservation and acquisition rehabilitation and pursue these funding sources at the federal, state, or local levels to preserve at-risk units on a project-by-project basis.</p>	<p>The City did not implement a Low Income Housing Trust Fund for the conservation of affordable housing. The affordable public housing in the City is administered by the SHRA, and the loss of redevelopment funding has severely curbed the City's capacity to assist in the conservation of affordable units.</p>	<p>Action H.2.7.3 will be merged with Actions H.2.7.1 and H.2.7.2 to create a functional and feasible affordable housing stock conservation program.</p>
<p>Policy H.2.8, pg 33</p>	<p>Encourage mobile home park maintenance and improvement, including conversion to resident ownership when appropriate.</p>		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.2.8.1 pg 33	Meet with mobile home park owners to determine their needs in providing a quality living environment in their mobile home parks.	The City has met with some mobile home park owners; however, as the City has an ambiguous regulatory presence in mobile home parks (HCD has primary responsibility) and as funding opportunities have been significantly reduced, there have been few opportunities to encourage reinvestment.	The City will continue to meet with the owners and operators of mobile home parks to encourage park owners to provide a quality living environment in their parks. The City will modify this action to reflect the elimination of the RDA as a participant to the action. The City will merge Action H.2.8.1 with Actions H.2.8.2 and H.2.8.3 to consolidate related actions into a feasible program.
Action H.2.8.2 pg 33	Provide financial assistance for infrastructure and other park improvements when available through local, state, and federal funds to property owners who wish to improve and maintain their parks.	There have been no financial opportunities to assist in the funding of infrastructure and park improvements.	The City will continue to search for funds to provide financial assistance for infrastructure and park improvements. The City will modify this action to reflect the elimination of the RDA as a participant to the action. The City will merge Action H.2.8.1 with Actions H.2.8.2 and H.2.8.3 to consolidate related actions into a feasible program.
Action H.2.8.3 pg 34	If necessary to facilitate a sale to residents, the City will seek state and federal funding to assist residents in purchasing, improving, and managing their parks and/or seek the expertise of a nonprofit organization with experience in mobile home park sales and conversion to resident ownership and management.	City staff have not had the capacity to respond to funding opportunities to assist residents in purchasing their parks.	The City will continue to search for funds to facilitate the sale of the park to residents, when necessary. The City will modify this action to reflect the elimination of the RDA as a participant to the action. The City will merge Action H.2.8.1 with Actions H.2.8.2 and H.2.8.3 to consolidate related actions into a feasible program.
Policy H.2.9, pg 34	The City will continue to allow the development of manufactured homes with permanent foundations on individual lots in all residential zoning districts.		
Action H.2.9.1, pg 34	Provide information at the City permit counter and on the website on policies and regulations for the placement of manufactured housing on permanent foundations. In addition, the City will provide information regarding the placement of manufactured housing in the form of newspaper postings and bulletins, and on the City's website. To best capture the ethnic diversity of the community, information will be available in the four major languages used in the community and other languages on demand.	The City has continued to provide information regarding the regulations and policies, including energy efficiency standards, at the City permit counter.	The City will delete Action H.2.9.1, as manufactured housing regulations are covered in the City's zoning through the General Plan.
Action H.2.9.2, pg 34	Require minimum energy efficiency standards in manufactured housing.	The City has required that all manufactured housing meet California and International Building Codes, including minimum energy efficiency standards.	The City will delete Action H.2.9.2, as manufactured housing efficiency regulations are covered by the California and International Building Codes.
Goal H.3	REVITALIZE EXISTING DILAPIDATED MULTI-FAMILY PROPERTIES AND AREAS.		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Policy H.3.1 pg 35	Increase accountability of landlords and require regular building improvements to maintain property in desirable condition.		
Action H.3.1.1 pg 35	Continue to support targeted inspections by the Neighborhood Services Department to enforce higher standards for building maintenance, parking requirements, and landscaping.	The City has successfully and proactively encouraged the renovation of 12 major apartment complexes through the strategic use of the rental housing inspection program.	The City will continue to use the Neighborhood Services Division to encourage rental housing reinvestment and upkeep through the rental housing inspection program.
Action H.3.1.2 pg 35	Continue to provide incentives for conversion of troubled properties to condominiums, senior housing, or other similar use that will not result in the loss of existing affordable housing units subsidized with federal, state, or local funds.	The City has not encouraged the conversion of troubled properties to condominiums or senior housing. The housing market has rendered such conversions generally infeasible. The City has had marked success in working with receivers and new property owners to rehabilitate many of the most troubled properties.	The City will delete Action H.3.1.2, as it is not feasible due to market conditions, structural conditions, and a lack of funding.
Action H.3.1.3 pg 35	Work with interested individuals, nonprofit housing corporations, and for-profit developers to acquire rental housing projects in need of rehabilitation, and transfer ownership, when necessary, to maintain the affordability of the units to low-income households.	The City through the Neighborhood Services Division has worked with several private parties to work out the receivership and purchase of 12 of the City's most dilapidated multi-family housing complexes, which have been rehabilitated and put back on the rental market without becoming unaffordable to low-income households. The City has not worked with nonprofit or for-profit developers in this effort.	The City will continue to work with interested parties to encourage the acquisition and renovation of troubled and blighted multi-family residential housing project. The City will modify this action to reflect the elimination of the RDA as a participant to the action and to include Neighborhood Services as active participants. The City will merge Action H.3.1.3 with Action H.2.2.4 to consolidate like activities.
Goal H.4	PROMOTE HOUSING DIVERSITY THROUGH PROVIDING A RANGE OF HIGH-QUALITY HOUSING CHOICES FOR THE COMMUNITY, INCLUDING SINGLE-FAMILY HOMES, DUPLEXES, TOWNHOMES/CONDOMINIUMS, LIVE-WORK UNITS, MIXED-USE, MULTI-FAMILY, EXECUTIVE HOUSING, AND MOBILE HOMES, THAT SERVE ALL HOUSEHOLDS, RANGING FROM THE WORKFORCE TO EXECUTIVES TO SENIORS AND OTHER SPECIAL NEEDS GROUPS.		
Policy H.4.1 pg 36	Ensure that neighborhoods are developed in a balanced, sustainable manner, avoiding over-concentration of affordable housing or oversized rental complexes and providing a range of housing prices and rents. (Also see H.4.4.3)		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.4.1.1 pg 36	Continue to review other local jurisdictions' programs that spread a range of housing types throughout the jurisdiction.	The City has consistently reviewed the housing programs promoted by other and neighboring jurisdictions, including tracking tax credit projects, grant-funded projects, inclusionary and in-lieu fee programs, and overall affordable housing production rates.	The City will continue to review and evaluate other jurisdictional practices to look for best practices and to ensure that the City is using its development tools effectively.
Action H.4.1.2 pg 36	Promote development of affordable housing by ensuring adequate sites are available in the City (Policy H.1.2, Actions H.1.2.1 and H.1.2.2), providing resources for developers of affordable housing (Policies H.7.1 through H.7.4 and associated actions), and reviewing amendments and updates to the Zoning Code, Design Guidelines, and other development standards that may increase the cost of providing affordable housing to ensure that development of affordable housing remains feasible. (Also see H.4.4.3)	The City has ensured RHNA compliance over the previous RHNA cycle in ensuring adequate sites for affordable housing are available in the City. It has also worked with developers to help provide affordable housing in the City, including a completed 18-unit large family complex, and two projects in predevelopment— a senior affordable housing project and a disabled and homeless veterans project. The City has also assisted with affordable housing production efforts by adjusting design review guidelines, zoning codes, and other development standards that would otherwise make viable affordable housing projects infeasible.	The City will delete this action to reduce duplicated references to activities already identified in other parts of the Housing Element. It will also modify the referenced actions to ensure that all the necessary components of those actions (as referenced in Action H.4.1.2) are included.
Action H.4.1.3 pg 36	Continue to allow secondary dwelling units by right in single-family residential zones. The City will promote its second unit standards by including information annually in The Grapevine Independent, publishing information on the City's website to promote this option, and submitting press releases annually to local newspapers. To best capture the ethnic diversity of the community, information will be available in the four major languages used in the community and other languages on demand. (Also see Action H.7.3.1)	The City has provided information about secondary units to the public via several different media sources.	The City will delete Action H.4.1.3, as it has provided information about secondary units and as the addition of secondary units is allowed by right in residential zones, as memorialized in the City's General Plan and Zoning Code.

APPENDIX B – REVIEW OF PREVIOUS HOUSING ELEMENT

Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.4.1.4 pg 37	<p>The City will actively support the redevelopment of underutilized mixed-use sites to meet the City’s RHNA allocation and to provide additional affordable housing opportunities throughout the City near transit stops, jobs, and services. The City will assist in the development of these underutilized sites by offering the following assistance:</p> <ul style="list-style-type: none"> - The City will post a listing of underutilized sites on the City’s website and provide this list of sites to developers interested in developing mixed-use projects in the City. - The City will, where appropriate and when funds are available, assist with the development of affordable housing projects with the use of redevelopment funds on these underutilized sites. - The City will also provide technical assistance with applying for additional funding to construct an affordable mixed-use project on an underutilized site. - The City will provide flexibility in development standards on the construction of an affordable housing project on an underutilized site including but not limited to reduced setback requirements and reduced parking requirements on a case-by-case basis. 	<p>The City has actively supported the redevelopment of underutilized sites through direct redevelopment projects, such as the Crossings @ New Rancho. The City has not maintained a list of underutilized sites on the website, as most of those sites are privately owned. There has been no market for mixed-use developments on any of the City's underutilized sites. The only development has been City funded. The City has provided case-by-case analysis of new projects; however, very few new projects have been proposed.</p>	<p>The City will continue to post a list of underutilized mixed-use sites on the City's website and provide this list to interested developers. The City will modify this action to remove obsolete funding sources and to remove actions that are already identified in other parts of the Housing Element. Bullet 1 will be deleted as infeasible, Bullet 2 will be deleted as infeasible (redevelopment funds have been eliminated), Bullet 3 will be merged with H.1.6.6, and Bullet 4 will be merged with H.7.3.1. The remainder of Action H.4.1.4 will be deleted, as it is redundant.</p>
Action H.4.1.5 pg 37	<p>Continue to maintain a supply of vacant land within the city limits to meet the City’s RHNA. Ensure that there is a sufficient supply of land for higher-density housing consistent with preservation of neighborhood character, environmental constraints, and other goals of this General Plan. In order for the City to meet its 2006–2013 regional housing need, the following actions will be taken:</p> <ul style="list-style-type: none"> - Amend the Folsom Boulevard Specific Plan to increase densities in the RMU and MDR zones from 6.1 to 18 units per acre to 6.1 to 30 units per acre. The sites in the inventory (Tables A-39 and A-40) that will be affected are: 075-0450-005: 4.29 acres; 075-0450-005: 28.25 acres; 057-0221-017: 0.17 acres; 057-0221-016: 0.17 acres; and 057-0221-015: 0.17 acres. Currently 488 units are allowed by right and this amendment will increase the number of units to 781 (a difference of 293 units). - Amend Villages of Zinfandel at Stone Creek Plan to increase the density in the MD zone from 15 to 20 units per acre to 15 to 30 units per acre. The site in the inventory (Table A-39) that will be affected is: 072-2360-004: 17.19 acres. Currently 275 units are allowed by right and this amendment will increase the number of units to 412 (a difference of 137 units). 	<p>The City has successfully met its 2006–2013 Regional Housing Need Allocation (RHNA) by amending the Folsom Boulevard Specific Plan to increase densities in the RMU and MDR zones and by amending the Villages of Zinfandel at Zone Creek Special Plan to increase the density of the MD zone. This action has been completed.</p>	<p>The City will modify the components of this action that reference zoning changes. The referenced zoning changes have been completed prior to this Housing Element update.</p>
Action H.4.1.6 pg 38	<p>The City has identified sites A-1, A-2, A-3, D-1, and D-2, in the Land Inventory (see Table A-39) as appropriate to meet a portion of the City’s RHNA. These sites are mixed use sites and currently require a Conditional Use Permit to allow for residential development. The CUP requirement ensures that the commercial uses are compatible with residential development. The sites already meet the location and environmental requirements of the CUP and therefore applications on these sites will be expedited. The City will monitor the development of these sites and upon consultation with developers should the CUP process pose a constraint to the development of Housing, the City will either change the CUP requirement to a Limited Use permit or find alternative sites.</p>	<p>There have been no new applications for development on any of the referenced sites.</p>	<p>The City will continue to consider expedited applications for conditional use permits (CUP) for residential development on these sites. The City will continue to monitor development of these sites and will reassess the potential constraints posed by the CUP process at the initiation of a development application. These sites have been renumbered and re-identified on the new land inventory table.</p>
Policy H.4.2, pg 38	<p>Provide a range of senior housing opportunities, including senior developments with single-story homes, independent living, assisted living, skilled nursing, and shared housing, and pursue opportunities and funding to convert existing apartment complexes to senior housing facilities.</p>		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.4.2.1 pg 38	Research feasibility of converting existing multi-family rental housing to senior housing facilities, such as a congregate care or assisted living facility.	There were no feasible conversions available. A private developer is in the process of developing a new senior care facility, and the City has proposed the Horizons@ New Rancho senior housing project, to be constructed as soon as funding is available. Neighborhood Services has provided significant support in assisting in the rehabilitation of multi-family housing.	The City will continue to research the feasibility of converting existing multi-family rental housing to senior housing as opportunities arise.
Action H.4.2.2 pg 39	Require single-family developments serving seniors to provide the majority of the homes as one-story units and require multi-family developments to provide elevators.	The City has processed design review for two multi-family senior projects and building permits for one of those projects. The projects meet the requirements for an elevator in a multi-story development.	The City will delete Action H.4.2.2, as it is a function of the design review process and does not need to be reinforced in the Housing Element.
Policy H.4.3. pg 39	Provide density bonuses consistent with the requirements of state law.		
Action H.4.3.1 pg 39	Continue to allow density bonus provisions consistent with the requirements of state law. (Also see H.7.3.1)	The City has allowed density bonus provisions that made possible the development of the affordable large family Crossings @ New Rancho project, as well as the senior multi-family affordable housing project Horizons @ New Rancho, which is currently in pre-development.	The City will delete Action H.4.3.1, as the density bonus provision is supported by state law and providing incentives to developers in addressed though new Action H.5.3.1.
Action H.4.3.2 pg 39	Continue to allow farmworker employee housing (12 or fewer employees) by right in the AG-20 and AG-80 zones.	The City has allowed farmworker employee housing by right in the AG-20 and AG-80 zones.	The City will delete Action H.4.3.2, as farmworker employee housing is allowed by right as per the Zoning Code.
Policy H.4.4. pg 39	Provide housing for the special needs populations, including housing accessible for persons with disabilities (including veterans as a primary target group), large households, the homeless, and single-parent households.		

APPENDIX B – REVIEW OF PREVIOUS HOUSING ELEMENT

Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
<p>Action H.4.4.1 pg 39</p>	<p>Provide accessibility in housing for persons with disabilities by implementing state and federal requirements by undertaking the following actions:</p> <ul style="list-style-type: none"> - Review regulations and procedures for City-funded or City-operated housing programs to ensure that they do not exclude participation by persons with disabilities. - Include accessibility considerations in the preparation of the City’s capital improvement plan and the allocation of funding for capital improvements in support of housing and residential neighborhoods. 	<p>The City has taken a lead in ensuring accessibility in all City projects. The building department employs an in-house CASp-certified accessibility specialist to review plans for accessibility compliance. Annual funding is allocated to the Public Works Department to provide ADA upgrades to sidewalks and public pathways. The City is also working with a nonprofit developer on two housing projects that will both be 100% accessible, or conversion ready—the Horizons @ New Rancho senior multi-family housing project and the Mather Veterans Village disabled and homeless veterans housing project. The City's proactive approach to accessibility has made it a valuable resource for architects and developers interested in building projects in the area.</p>	<p>The City will continue to take a proactive approach to accessibility by ensuring that City-funded and/or operated programs are accessible to persons with disabilities and by including accessibility as a key component of the City's Capital Improvement Plan.</p>
<p>Action H.4.4.2 pg 40</p>	<p>Provide incentives for the development of single-room occupancy (SRO) and supportive housing units for identified special needs groups. Incentives may include fee reductions or deferrals, reduced parking requirements, density bonus, priority permit processing, technical assistance in project processing, and accessing funding for the special needs. SROs are allowed with a conditional use permit in the RD-20, RD-25, RD-30, and HDR zones.</p>	<p>The City has been prepared to provide incentives for the development of SRO and supportive housing for special needs groups. No projects have been proposed as of yet. The City is working on a supportive housing proposal with Mercy Housing that should be developed during the upcoming Housing Element cycle.</p>	<p>The City will continue to provide incentives for the development of single-room occupancy (SRO) and supportive housing developments for identified special needs groups. The City will modify the action to remove the RDA as an active participant in this action.</p>
<p>Action H.4.4.3 pg 40</p>	<p>In implementing affordable housing programs, such as Actions H.1.1.1, H.4.1.1, H.4.1.2, H.4.5.1, H.4.8.2, and H.7.2.1, the City will work with housing providers to ensure that special housing needs are addressed for seniors, large families, female-headed households, single-parent households with children, persons with disabilities, homeless individuals and families, and farmworker families. The City will seek to meet these special housing needs through a combination of regulatory incentives, zoning standards, new housing construction programs, housing rehabilitation, homebuyer assistance programs, and supportive services programs.</p>	<p>The City has addresses special housing needs through its first completed multi-family housing community, the Crossings @ New Rancho, which targets large families. It is also working on two additional projects targeted toward residents with special housing needs—the Horizons @ New Rancho, which will provide 48 affordable units for seniors, and the Mather Veterans Village, which will provide 50 new permanent supportive housing units and up to 60 additional dormitory-style transitional housing beds.</p>	<p>The City will delete this action as a duplication of activities and modify the referenced actions to include the implementation clause that ensures affordable housing projects address special housing needs in the applicable Housing Element actions.</p>

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.4.4.4 pg 40	Participate in regional coordination for homeless services and facilities. The City will continue to support existing facilities and programs (including financial support when appropriate and necessary) and permit homeless facilities and service providers under the City’s Zoning Code.	The City has made multiple donations to Sacramento Steps Forward, the new nonprofit managing the Sacramento Area Continuum of Care. The City has also provided supporting documents to ensure that Sacramento Steps Forward continues to be eligible for federal and state funding.	The City will continue to support the Continuum of Care support structure, both financially via donation and administratively, to ensure that it is able to apply for funding and work for solutions to the homelessness problem in the greater Sacramento area.
Action H.4.4.5 pg 41	Pursuant to Senate Bill (SB) 2, transitional housing and supportive housing (as defined in the Health and Safety Code) will continue to be allowed as a residential use in all residential zones without the requirement of a conditional use permit and subject to the same restrictions that apply to other residential uses of the same type in the same zone.	The City has, through its General Plan, allowed supportive and transitional housing in residential zones without conditional use permits.	The City will delete Action H.4.4.5, as it is enforced by state law and is redundant in the Housing Element.
Action H.4.4.6 pg 41	Pursuant to SB 2, emergency shelters will continue to be allowed as a permitted use without a conditional use permit in the Office/Industrial/Mixed Use (OIMU) and the Light Industrial Business Park (LIBP) zones. In addition, the City will consider adopting development and managerial standards that will be consistent with Government Code Section 65583(a)(4). These standards may include such items as: - Lighting - On-site management - Maximum number of beds or persons to be served nightly by the facility - Off-street parking based on demonstrated need - Security during hours that the emergency shelter is in operation	The City did not adopt any emergency shelter-specific standards. Instead the City has decided to ensure that as long as the shelters are consistency with state law and with Government Code Section 65583(a)(4), they will be allowed without requiring a conditional use permit.	The City will delete Action H.4.4.6, as it is enforced by state law and is redundant in the Housing Element.
Action H.4.4.7 pg 41	To ensure development standards do not constrain the development of SROs, the City will evaluate adopting development standards which may include: - Requirements for a management plan outlining policies and procedures and annual review of services by City Planning Department - 24-hour on-site management - Room limitation to single occupancy, with allowance for overnight guests - Requirements for monthly tenancies - Units must be 250–300 square feet in size and include kitchen or bathroom - Parking ratio of one space per unit and bicycle rack storage of one rack per 5 units	No SRO projects were proposed in the City. Without projects, it was not feasible to determine whether or not development standards were a constraint to SRO development.	The City will continue to evaluate whether or not development standards are acting as a constraint on the development of SRO units. The City will merge Action H.4.4.7 with Action H.4.4.2 to consolidate SRO actions into a single program.
Policy H.4.5, pg 42	Ensure that adequate parking is available in multi-family rental properties, condominiums, townhomes, and senior facilities.		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.4.5.1 pg 42	Continue to modify parking needs of affordable multi-family rental properties, condominiums, townhomes, and senior facilities as requested by the project. (Also see Action H.7.3.1 and Action H.4.4.3)	The City has worked with the developers of multi-family projects—especially special needs projects—to ensure that the projects have adequate parking without risking the viability of the project. The City provided reduced parking requirements for the Crossings @ New Rancho and allowed street parking to be considered as part of the overall parking allocation. The City is also considering reduced parking requirements for both the Horizons @ New Rancho project and the Mather Veterans Village project to help maximize the projects' financial viability.	The City will delete Action H.4.5.1, as the design review process ensures that parking requirements and parking needs are adequately addressed.
Policy H.4.6, pg 42	Ensure that housing appropriate for empty-nesters and single persons, such as townhomes or small lot, single-family homes, rather than large single-family homes, is developed.		
Policy H.4.7, pg 42	The City will continue to promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, disability, familial status, source of income, or sexual orientation.		
Action H.4.7.1 pg 42	The City will direct specific fair rights inquiries to the Sacramento Center for Human Rights Law and Advocacy. The City will post newsletters and brochures from the Center for Human Rights Law and Advocacy at the permit counter.	The City has performed a detailed review of the Sacramento Center for Human Rights Law and Advocacy, and its partner JPA, the Sacramento Human Rights and Fair Housing Commission. The review has indicated that the HRFHC is not a good match for the City's fair housing needs. The City has initiated an in-house fair housing plan that includes a multilayered marketing plan, a Fair Housing Representative, extensive fair housing education opportunities, and new relationships with local housing law advocate groups to help meet the City's legal obligations to Fair Housing.	The City will modify this action to incorporate the new Fair Housing Plan and the role of the City's Fair Housing Representative. It will also add CDBG as a funding source.
Action H.4.7.2 pg 43	Per Chapter 1.1.0 of the Zoning Code (Entitlements), the City will allow requests for reasonable accommodation in regard to relief from the various land use or zoning rules, policies, practices, and/or procedures that may be necessary to ensure equal access to housing designed for, intended for occupancy by, or with supportive services for individuals with disabilities as required in the Zoning Code.	The City has continued to allow requests for reasonable accommodation in regard to relief from various land use or zoning rules to ensure equal access to housing.	The City will continue to allow reasonable accommodation for persons with disabilities and persons with developmental disabilities.
Policy H.4.8. pg 43	Promote improved aesthetics and amenities in residential construction.		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.4.8.1 pg 43	Continue to require a richer diversity of front elevations and increased quality of housing plans through design review.	The City has used the design review process to help ensure that housing projects offer a richer diversity of front elevations, both in single-family projects and in multi-family projects, including affordable projects.	The City will delete Action H.4.8.1, as diversity in front elevations is supported via the Design Review process and is redundant in the Housing Element.
Action H.4.8.2 pg 43	Require that affordable housing projects be designed so that there is no discernable exterior difference in style or design between such projects and market-rate housing projects, without requiring a specific design standard that would render an affordable housing project financially infeasible. (Also see Action H.4.4.3.)	The City has worked with affordable housing developers to ensure that the exteriors of affordable projects are comparable to market rate projects. An example is the Crossings @ New Rancho, which was built in a style intended to complement the nearby single-family homes.	The City will delete Action H.4.8.2, as it is supported via the Design Review process and is redundant in the Housing Element.
Goal H.5	SUBSTANTIALLY INCREASE THE RATE OF HOMEOWNERSHIP.		
Policy H.5.1. pg 43	Pursue funding and resources to develop homeownership programs such as first-time homebuyer, down payment assistance, lease-to-own, mortgage credit certificate, and police-fire-teacher programs.		
Action H.5.1.1 pg 43	The City shall collaborate with the Sacramento County Board of Realtors, local financial institutions, nonprofit organizations, and residential developers in implementing homebuyer assistance programs for low- and moderate-income households. Among the options the City will pursue are: - A City-sponsored homebuyer assistance program funded from state and federal sources such as CDBG and HOME. - A City-sponsored homebuyer assistance program with participation by financial institutions, such as the Federal Home Loan Bank Board's Affordable Housing Program. - A City-sponsored program to promote the use of mortgage credit certificates and energy efficiency mortgages.	The City has not developed any homebuyer assistance programs for low- and moderate-income households. The volatility of the housing market following the mortgage crisis and the subsequent drop in home prices, combined with dramatically increased restrictions on lending standards, has made homebuyer programs difficult to justify, particularly as funding sources have either been eliminated or severely reduced. The City may consider implementing some sort of homebuyer assistance program in the coming Housing Element cycle.	The City will delete this action, as the housing market has reoriented the owner-to-renter ratio in the City and there are no resources available.
Policy H.5.2. pg 44	Encourage conversion of multi-family complexes to condominiums to provide new and additional homeownership opportunities.		

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Action H.5.2.1 pg 44	Develop and adopt requirements for proposals requesting conversion of rental units to for-sale ownership units. Requirements and evaluation factors shall include a minimum rental vacancy rate (to be determined through an annual market-rate rental survey), maximum number of units allowed to convert annually, relocation assistance to tenants, and affordability of units. Sufficient investment will be required to ensure physical sustainability of buildings. (Implementation of this action will not result in the loss of existing affordable housing units subsidized with federal, state, or local funds.)	Due to changes in the housing market, there was no longer any need or interest in the City in pursuing apartment conversions.	The City will delete this action, as the housing market has reoriented the owner-to-renter ratio in the City and there are no resources available.
Goal H.6	PURSUE SUSTAINABLE DEVELOPMENT AND ENERGY EFFICIENCY FOR NEW RESIDENTIAL DEVELOPMENT AND EXISTING HOUSING STOCK.		
Policy H.6.1. pg 44	Require energy efficiency in the design and construction of housing developments through implementation of the State Energy Conservation Standards (Title 24). The long-term economic and environmental benefits of energy efficiency shall be weighed against any increased initial costs of energy saving measures. Encourage sustainable development by reducing energy use.		
Action H.6.1.1 pg 45	Incorporate Title 24 requirements into Specific Plans and Development Agreements as appropriate and assess the feasibility of implementing LEED or similar energy saving program requirements. Incentives will be offered (e.g., density bonus, expedited process, fee reduction/waiver) to property owners and developers who exceed California Title 24 energy efficiency standards.	The City has strongly encouraged developers of both Specific Plans and individual housing projects to maximize energy efficiency options. The Crossings @ New Rancho is a LEED Gold project, while the two new housing projects planned by the City offer equal or greater energy efficiency opportunities. The City did not amend the Zoning Code, as the Title 24 requirements are part of the California Building Code.	The City will delete Action H.6.1.1, as Title 24 is law and is a fundamental design principle not open to negotiation. The City will continue to encourage LEED analysis on a project-by-project basis through Design Review.
Action H.6.1.2 pg 45	Partner with SMUD and PG&E to develop model programs for energy efficiency in new development without increasing costs to the homebuyer, and post and distribute information on currently available weatherization and energy conservation programs to residents and property owners as well as encourage participation in SMUD's photovoltaic (solar), energy efficiency, peak reduction, and other comparable programs. The City will distribute information through the City's newsletter, annual mailings in City utility billings, distribution of program information to community organizations and at municipal offices, and postings on the City's website. To best capture the ethnic diversity of the community, information will be available in the four major languages used in the community and other languages on demand.	The City partnered with SMUD to assist in weatherization programs and other energy efficiency programs.	The City will continue to partner with SMUD and PG&E to develop model programs for energy efficiency and to market those programs and educate residents about energy efficiency programs available to them.
Action H.6.1.3 pg 45	Continue to enforce state requirements, including Title 24 of the California Code of Regulations, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures for the siting of buildings, landscaping, and solar access through development standards contained in the Zoning Code, Building Code, and Specific Plans as appropriate. Encourage all new developments to provide bicycle and pedestrian access, thereby facilitating the reduction of automobile air quality impacts in the area.	The City has worked with developers and builders to help encourage high standards regarding energy efficiency. Not only are City Hall and the City's first affordable housing both LEED projects, but a large number of other businesses and projects in the City have achieved LEED certification or ranking.	The City will delete Action H.6.1.3. State requirements are a matter of law and will be enforced through the project approval process.
Goal H.7	PURSUE PUBLIC AND PRIVATE RESOURCES AVAILABLE TO PROMOTE DIVERSE HOUSING OPPORTUNITIES, AND PARTICULARLY TO ASSIST IN THE CREATION OF WORKFORCE HOUSING AND SPECIAL NEEDS HOUSING.		

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Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Policy H.7.1, pg 46	Partner with private organizations to encourage housing investment in the City. (Also see Action H.4.1.2.)		
Action H.7.1.1, pg 46	Partner with major employers in the community to consider developing a Housing Trust Fund that will be funded by employers. The City will identify incentives for major employers to encourage employees to reside in Rancho Cordova. (Also see Action H.4.1.2 and Action H.1.1.1.)	The City has created a Local Housing Trust Fund that is funded by development impact fees. The City has not yet partnered with any major employers to work on an additional source of income for the Housing Trust.	The City will continue to explore opportunities in partnering with major employers to help fund the Local Housing Trust.
Policy H.7.2, pg 46	Pursue state and federal funding sources needed to achieve the desired range of housing choice.		
Action H.7.2.1 pg 46	Pursue available and appropriate state and federal funding sources to support efforts to meet new construction needs of very low-, low-, and moderate-income households. Appropriate sources of funding will be determined on a case-by-case basis. (See Program Timeframe and Potential Funding below.) The City will collaborate with nonprofit organizations and agencies such as Northern California Construction Training, Community Housing Opportunity Corporation, and the Sacramento Housing and Redevelopment Agency. Potential funding sources for this program will include the CDBG, HOME, CalHome, and BEGIN programs, the state Multi-Family Housing Program, California Housing Finance Agency programs (such as HELP), tax exempt bond financing, low-income housing tax credits, the Federal Home Loan Bank Affordable Housing Program, and various other HUD programs for special needs groups. (Also see Action H.4.4.3)	The City has successfully obtained funding through the Neighborhood Stabilization Program for both entitlement and competitive grant funds. It has also won grant funding through the CalHOME program and the State's Local Housing Trust Grant. The City is continuing to look for additional grant opportunities to fund affordable and special-needs housing.	The City will continue to pursue state and federal funding sources to support affordable housing development efforts. The City will modify this action to reflect the elimination of the RDA as a funding source and active participant. The City will modify the action to remove the RDA as an active participant in this action.
Action H.7.2.2 pg 47	Work with financial institutions serving Rancho Cordova to solicit interest in providing financing for very low-, low-, and moderate-income housing as part of their responsibilities under the Federal Community Reinvestment Act (CRA). The City will seek specific lending commitments to be used in conjunction with Redevelopment Agency funds and state and federal funds. The City will work with interested lending institutions and developers to use existing CRA-funded programs through the Federal Home Loan Bank Board and the Federal Reserve Bank Board.	The City has not directly worked with financial institutions to encourage the use of Community Reinvestment Act funds toward the production of low- and moderate-income housing. The loss of the RDA and of RDA funds has negatively impacted the City's ability to access and leverage funding from outside institutions.	The City will continue to look for opportunities to work with financial institutions with CRA funds and obligations with the goal of providing financing for low- and moderate-income housing. The City will modify the action to remove the RDA as an active participant in this action.
Policy H.7.3, pg 47	Cooperate with affordable housing providers and provide regulatory and financial incentives to develop, acquire, rehabilitate, and/or manage housing affordable to extremely low-, very low-, low-, or moderate-income households.		

APPENDIX B – REVIEW OF PREVIOUS HOUSING ELEMENT

Review of Previous Housing Element		Accomplishments	Continue, Modify, or Delete
Action H.7.3.1, pg 47	<p>To promote the development of affordable housing, the City will market available incentives by advertising on the City’s website, publishing brochures and making referrals. The incentives for developers may include:</p> <ul style="list-style-type: none"> - Financial assistance (based on availability of housing funds); - Expedited development review; - Streamlined processing; - Density bonuses; and - Modification of development standards (i.e., setbacks, lot coverage, floor area ratio, unit size, height requirements, and parking) on a case-by-case basis. <p>Given equal quality of design, priority will be given to projects containing units affordable to extremely low-income households. In addition, the City will consider adopting an Affordable Housing Ordinance (Action 1.5.1) which will require that individual projects include an Affordable Housing Plan as part of the overall project approval.</p>	<p>The City has actively solicited developers interested in the development of affordable housing projects to partner with the City for funding assistance, streamlined processing opportunities, and modified development standards. These efforts have resulting in the completion of one new affordable housing project and two additional projects that are in the pre-development phase. The City has not passed an affordable housing ordinance. However, the City has worked with developers to ensure that qualifying affordable housing projects are viewed as priority projects.</p>	<p>The City will continue to actively promote the development of affordable housing both by offering incentives and partnering opportunities and by giving affordable housing project priority when applicable. The City will modify the action to remove the RDA as an active participant in this action.</p>
Policy H.7.4, pg 48	Require nonresidential development to provide for the affordable housing needs generated or contributed to by their development.		
Action H.7.4.1, pg 48	<p>Update the existing Very Low Income Housing Trust Fund Fee (fee for nonresidential development) to better address the needs and desires of City. The update to the fee program shall include the following:</p> <ul style="list-style-type: none"> - An updated nexus study addressing both very low- and low-income housing needs generated by non-residential development, including the cost to provide a variety of lower-income housing types; - A fee structure based on defined types of non-residential development that are consistent with uses identified in the Zoning Code; - A fee component to cover administrative costs; - An annual inflationary adjustment; - Exempt uses; and - Allowed uses of the fee, including its use to provide pre-development, construction, and permanent financing for affordable multi-family projects and provide a homebuyer assistance program. 	<p>The City has not updated the existing Housing Trust Development Impact Fee. The collapse of the housing market and the subsequent recession slowed all development in the City, and any fee increase has been considered an impediment to development in the constricted economic environment. The City may consider this fee update during the next Housing Element cycle.</p>	<p>The City will continue to explore the option of updating the Housing Trust Development Impact Fee as economic market conditions improve and new development begins to accelerate.</p>
Policy H.7.5, pg 49	Utilize the Redevelopment Area for the generation of redevelopment housing set-aside funds.		
Action H.7.5.1 pg 49	<p>The City will use Redevelopment Set-Aside Funds to support developers interested in building affordable rental and ownership housing projects. As appropriate, the City will prioritize funding for projects that include units affordable to extremely low-, very low-, and low-income households. The City is expected to accrue \$2.5 million in Set-Aside Funds over the five-year planning period and approximately \$750,000 in linkage funds.</p>	<p>The elimination of the RDA has removed the original set-aside funds from the City's control and will not provide for any new funds.</p>	<p>The City will delete this action and policy, as the legislature has eliminated RDAs and traditional redevelopment funding statewide.</p>