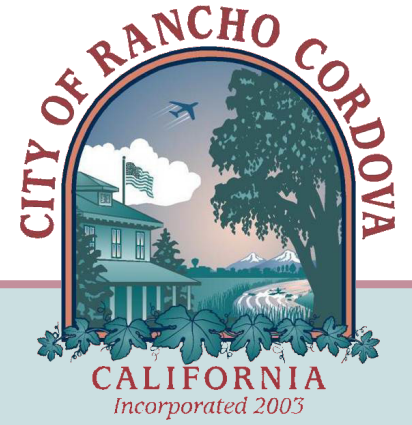


Adopted – June 21, 2021



# City of Rancho Cordova

## 2021-2029 HOUSING ELEMENT







# City of Rancho Cordova

## 2021-2029 HOUSING ELEMENT

JUNE 21, 2021  
ADOPTED

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# V: HOUSING

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## APPENDICES

**Appendix A: Housing Needs Assessment**

**Appendix B: Review of Previous Element**

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## INTRODUCTION

The City of Rancho Cordova (City) incorporated in 2003 as a jobs-rich community with aging homes and apartments that did not serve the workforce. While quality new construction ownership units have been added to the City's housing stock, much of the older multifamily rental stock is reaching the end of its economic life. Rancho Cordova's housing and rental prices are generally more affordable than most areas of the region. The City strives to ensure that new development will complement existing communities and that the mix of housing in the future will match the community's housing needs.

Rancho Cordova is committed to a balanced housing strategy that considers the wide-ranging issues associated with housing. In pursuing this strategy, the City recognizes that housing is many things to many people:

- To the individual or family, housing is a safe shelter, a place for family, an investment, a sense of identity, a place to play/recreate, and a place to learn.
- To the community, housing is neighborhoods, community identity, sense of place, history, culture, and diversity, and a reflection of how people live and circulate.
- To the City, housing is civic pride, quality of life, diversity and unity, and an opportunity to ensure a livable, walkable, and sustainable community.
- To the City's Economic Development Department, housing establishes market conditions, supports a diverse workforce, and attracts business leaders.
- To the developer, housing is a financial commitment, livelihood, commitment to creating built environment, and identity/reputation.
- To special needs populations, housing is quality of life, programs to support a lifestyle, opportunities, access, and choices.
- To schools, housing provides a stable environment for students that supports successful educational programs.

This Housing Element reflects the City's desire to address Rancho Cordova's unique housing needs in a manner that creates and sustains a balanced community.

## PURPOSE OF THE HOUSING ELEMENT

The purpose of the Housing Element is to identify housing solutions that solve our local housing problems and to satisfy the Regional Housing Needs Allocation (RHNA) requirements. The City recognizes that housing is a need that is met through many resources and interest groups. This Housing Element establishes the local goals, policies, and actions (programs) the City will implement and/or facilitate to solve the identified housing issues.

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State Housing Element law requires the Housing Element to be consistent and compatible with other General Plan elements. The Housing Element should provide clear housing policy direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. State law (Government Code Section 65580 through 65589) mandates the content of the Housing Element and requires an analysis of:

- Population and employment trends;
- The City's fair share of the regional housing needs;
- Household characteristics;
- Land suitable for residential development;
- Fair housing concerns in the jurisdiction, including factors that may limit or deny fair housing or access to opportunity;
- Governmental and non-governmental constraints on the improvement, maintenance, and development of housing for all income levels;
- Special housing needs;
- Opportunities for energy conservation; and
- Publicly assisted housing developments that may convert to non-assisted housing developments.

The purpose of these requirements is to develop an understanding of the existing and projected housing needs within the community and to set forth policies and schedules promoting the preservation, improvement, and development of diverse housing types available at a range of costs in Rancho Cordova.

### ISSUES AND CONSIDERATIONS

The Housing Element establishes policies and programs to address the housing concerns listed here, which were identified during the preparation of this General Plan:

- Improve the condition of existing older apartments.
- Enhance the livability of existing, older neighborhoods.
- Facilitate reinvestment in existing neighborhoods as a catalyst for change.
- Incentivize the development of executive housing.
- Ensure that housing is available for and in proximity to the City's workforce.
- Promote economic vitality through a balance of residential and employment land uses.
- Provide a range of housing choices that meet the needs of our residents.



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- Support special-needs housing – seniors, veterans, and persons with disabilities.
- Integrate mixed-income housing throughout the community, but with special attention to our newly developing Specific Plan areas.

## HOUSING NEEDS

Planning for housing needs is very important at the statewide, regional, and local levels. For the last 35 years in the United States, the gap between incomes and housing costs has dramatically widened. Despite the recent fluctuations in the housing market resulting from the housing boom and bust, housing affordable to low-, very low-, and extremely low-income is still in critically short supply, as evidenced by the demand for subsidized housing and housing vouchers that far outstrips the supply. Additionally, the stall in the home building industry that resulted from the recession that followed the housing bust in 2007 to 2008 resulted in fewer new homes built, and many cities began to experience a housing shortage as the economy and the housing market recovered. As populations in cities and counties across California have increased at a faster rate than housing has been constructed, housing availability and affordability has become a concern, particularly for lower-income households in high-demand regions of the state.

## REGIONAL HOUSING NEEDS

An important step in addressing state housing needs is the Regional Housing Needs Plan (RHNP), which is mandated by the State of California (California Government Code, Section 65584) and requires regions to address housing issues and needs based on future growth projections for the area. The California Department of Housing and Community Development (HCD) allocates regional housing needs numbers to regional councils of governments throughout the state. The RHNP for the Sacramento area is developed by the Sacramento Area Council of Governments (SACOG), which allocates to cities and the unincorporated county their “fair share” of the region’s projected housing needs, also known as the RHNA. The RHNP allocates the RHNA based on household income groupings over the eight-year planning period for each specific jurisdiction’s Housing Element. Table H-1 shows the overall allocation for each Sacramento County jurisdiction during the 2021-2029 6<sup>th</sup> Housing Element Cycle, as well as the percentage of housing allocated to each income level.

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**TABLE H-1  
2021- 2029 REGIONAL HOUSING NEEDS ALLOCATION**

Jurisdiction	Income Level					Total
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
Citrus Heights	9.5%	9.5%	11.3%	20.7%	49.1%	697
Elk Grove	16.1%	16.1%	19.4%	14.4%	34.0%	8,263
Folsom	17.5%	17.5%	21.1%	13.0%	30.9%	6,363
Galt	10.5%	10.5%	12.6%	19.7%	46.7%	1,926
<b>Rancho Cordova</b>	11.7%	11.7%	14.1%	18.6%	44.0%	9,067
Isleton	7.1%	10.7%	10.7%	21.4%	50.0%	28
Sacramento	11.5%	11.5%	13.8%	18.7%	44.5%	45,580
Unincorporated County	10.5%	10.5%	12.7%	19.7%	46.7%	21,272
Sacramento County Total	12.1%	12.1%	14.5%	18.2%	43.2%	93,196

*Source: SACOG, Regional Housing Needs Plan for Sacramento County, 2020*

The intent of the RHNP is to ensure that local agencies not only address the needs within their jurisdictions but also provide for the 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 ensure that an adequate number of sites with appropriate zoning are provided to address existing and anticipated housing demands during the planning period and to ensure that market forces are not inhibited in addressing the housing needs for all facets of a particular community. Table H-2 provides the RHNA target for the planning period 2021 to 2029 for each of the five household income groups for the City of Rancho Cordova.

**TABLE H-2  
CITY OF RANCHO CORDOVA REGIONAL NEEDS  
ALLOCATION FOR 2021–2029**

Income Group	2021–2029 RHNA
Extremely Low	1,057 units
Very Low	1,058 units
Low	1,274 units
Moderate	1,684 units
Above Moderate	3,994 units
<b>Total</b>	<b>9,067 units</b>

*Source: SACOG, Regional Housing Needs Plan for Sacramento County, 2020; City of Rancho Cordova.*

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Based on the state allocation needs, the City will need to demonstrate the capacity, based on appropriately zoned land, to accommodate 1,057 housing units affordable to extremely low-income households, 1,058 housing units affordable to very low-income households, and 1,274 housing units available to low-income households during the current RHNA period. In addition, the City will have to demonstrate the capacity to accommodate 1,684 housing units available to moderate-income households and 3,994 housing units available to above-moderate-income households.

Since the 2013 Housing Element through December 31, 2019, the City has added 100 housing units affordable to extremely low-, very low- and low-income households. The City has also produced 424 housing units affordable to moderate-income households and 2,019 to above-moderate-income households. To determine the current land availability to meet the RHNP for the City, HCD considers the existing land “zoned” for residential single- and multifamily development.

While the Land Use Element establishes additional opportunities for mixed-use development, including multifamily residential uses, the analysis reflects only those lands currently zoned for such in the City. Zoning designations include areas within adopted Specific Plans and Special Planning Areas designated for residential or mixed-use development. The City currently has 105.5 acres of vacant and under-utilized land available for multifamily residential development. The acreage would have capacity for 2,898 units. Development is based on an average of the density range and a consideration of site constraints. Sites with multiple-use designations, such as commercial/multifamily and office/multifamily, are considered appropriate sites to accommodate future multifamily uses.

The City has 588.08 acres of greenfield vacant land available for development within the eight-year period, as well as 81.88 acres of vacant infill land and 23.62 acres of underutilized land.

There are also several development projects in various phases of entitlements that could add significant residentially zoned land. In addition to the City’s vacant land area, the adopted Folsom Boulevard Specific Plan (FBSP) development strategy will focus efforts on the promotion of new infill development, redevelopment of underutilized properties, and the revitalization of existing development along the Folsom Boulevard corridor.

### RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

State law requires that “...the general plan 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.

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The Housing Element of the Rancho Cordova General Plan spans an eight-year time period and focuses on the city limits, while the overall Rancho Cordova General Plan includes goals and policies that will direct the City as well as the Rancho Cordova Planning Area over a 20-year period or longer. According to HCD, cities and counties located in SACOG's jurisdiction are required to submit their adopted Housing Element to HCD by May 15, 2021, for the planning period 2021 through 2029. Pursuant to state law, the Housing Element will be updated for each subsequent planning period established by the state.

The Safety Element updated through the Multi-Jurisdictional Hazard Mitigation Update will be completed in 2021. The Hazard Mitigation Plan is updated every five years and will address all new state laws. No other elements are being updated at this time.

The Housing Element has been reviewed for consistency with the City's other General Plan elements, and the policies and programs in this element reflect the policy direction contained in other parts of the General Plan. As portions of the General Plan are amended in the future, the Housing Element will be reviewed and updated to ensure that internal consistency is maintained. Goals, Policies, and Actions

The purpose of this section is to provide a plan for meeting the housing needs of the existing and future residents of Rancho Cordova. The plan includes goals, policies, and actions directed toward the preservation, improvement, and development of a range of housing types and choices affordable to all income ranges in Rancho Cordova. Specifically, the goals, policies, and actions are designed to address the housing needs identified in the Housing Needs Assessment of this Housing Element. The housing program provides a foundation upon which detailed housing activities can be developed and implemented. The Housing Element includes the following goals:

- Goal H.1: Balance Employment and Housing
- Goal H.2: Neighborhood Preservation and Rehabilitation
- Goal H.3: Encourage Housing Opportunities
- Goal H.4: Pursue Sustainable Design
- Goal H.5: Pursue Housing Resources

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## **GOAL H.1 – SEEK A BALANCE OF HOUSING OPPORTUNITIES APPROPRIATE FOR THE RANGE OF JOBS AVAILABLE AND PLANNED IN THE CITY.**

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**Policy H.1.1** – Improve the City’s jobs-housing balance by ensuring that housing development in Rancho Cordova provides opportunities for all income levels to serve the full range of available and projected jobs in the City.

- **Action H.1.1.1** – The City will work with the Economic Development Department to inquire with larger employers in the community and determine salary information and employee preference for housing type, specifically for lower wage workers.

Funding Source:           General Fund  
Responsible Agency:      Economic Development Department  
Time Frame:                Inquire with employers once every two years.

**Policy H.1.2** – Maintain adequate sites that support a range of housing types appropriate for the City’s housing needs, considering employment projections, household growth, and the City’s share of regional housing needs.

- **Action H.1.2.1** – Currently, 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. This minimum high-density acreage requirement is calculated to satisfy projected RHNA to the City. Additionally, the City requires a minimum of 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 11.25 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.

To satisfy the 5 percent for land uses at or above 30 units per acre, sites must meet the following requirements:

- Sites must be zoned exclusively for residential use.
- Acres used to satisfy RHNA requirements will be required to maintain set minimum densities.
- Sites must be of sufficient size to accommodate a minimum of 16 units per site.

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- Sites must be proximate to public transportation routes that provide ready access to fixed rail.

In an effort to enhance and facilitate a range of housing choices and affordability, the City will reevaluate the 5 percent and consider an increase by 2022. The City will also encourage the development of large lot residential projects with affordable housing in high resource areas to facilitate mobility for lower-income households.

Funding Source:	General Fund, Local Housing Trust Fund
Responsible Agency:	Planning Department, Housing Division
Time Frame:	Ongoing, as residential applications are received.
Quantified Objective:	40 acres zoned for sufficient density to accommodate 1,200 lower income units, 40 acres zoned for sufficient density to accommodate 400 moderate income units. Evaluate a percentage increase by December 2022.

**Policy H.1.3** – Promote a broader range of housing options for executives.

- **Action H.1.3.1** – The City’s Zoning Code accommodates and facilitates the development of executive housing options in Specific Plans and large subdivisions (more than 500 units) in the Rural Residential (RR) and the Estate Residential (ER) zones.

Funding Source:	General Fund
Responsible Agency:	Planning Department
Time Frame:	Ongoing, as projects are possessed through the Planning Department.

**Policy H.1.4** – Promote higher-density housing in close proximity to transit, employment, and appropriate services, such as transit-oriented development.

- **Action H.1.4.1** – As part of an ongoing effort to promote transit-oriented development (TOD) to increase mobility and access to resources for residents, the City will coordinate with regional partners to incentivize the production of housing for persons living and working in the same community.
  - Density Bonus – The TOD overlay provides substantial density bonus up to 80 units per acre for projects that are within one-quarter of a mile of transit stations.
  - SACOG – The City will continue to work with SACOG to identify and apply for grant opportunities aimed at planning and promoting TOD along the Regional Transit Light Rail lines.

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- Regional Transit – The City will continue to cooperate with Regional Transit to identify transit needs in the community and work to provide viable solutions. These may include negotiating new bus routes, partnering to provide special or commuter routes, creating and maintaining a discount Regional Transit pass program for low- and very low-income residents living in the City’s affordable housing, and leveraging new infill development projects around existing mass transit infrastructure (TOD).
- Local and Regional Complete Streets Advocate groups – The City will continue to work with local and regional Complete Streets Advocate groups to improve transportation options in the City, including bicycle lanes, improved pedestrian access, and better connectivity between existing alternative transportation options and local mass transit (such as dedicated pedestrian pathways), particularly in development projects located immediately adjacent to transit services and to facilitate mobility for access to opportunity for lower-income households.

Funding Source: General Fund

Responsible Agency: Public Works, Housing Division, Planning, and Economic Development Departments

Time Frame: The City will coordinate efforts to apply for funding for transit-oriented developments to complete such projects as quickly as is feasible, and as Notices of Funding Available (NOFAs) are released and will create project requirements and incentives to encourage reduced auto use in transit nodes. The City will also proactively reach out to developers annually to continue to inform them of available incentives and any possibility for coordination with other parties listed.

- **Action H.1.4.2:** To promote mixed use development, the City will provide regulatory and financial incentives to increase the probability that residences will be constructed on mixed use sites, either as single-use projects or in mixed-use developments, particularly within the Folsom Blvd Specific Plan Area, Mather Redevelopment Area, Town Center and on the Annexation Sites. The City will offer the following regulatory and financial incentives including but not limited to, financial assistance (based on availability of federal, state, local, and private housing funds), expedited development review, streamlined development application processing, modification of development requirements, such as reduced parking standards for seniors and special needs housing on a case-by-case basis.

Funding Source: General Fund

Responsible Agency: Public Works, Housing Division, Planning, and Economic Development Departments

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**Time Frame:** The City will work with developers to provide regulatory incentives including fee deferments and flexible development standards as projects are submitted to the Planning Department.

**Policy H.1.5** – 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. These areas are typically high resource and promote inclusion of affordable housing in high opportunity areas.

- **Action H.1.5.1** – 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.
  - 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 Affordable Housing Plan shall specify and include the following:
    - A projection of the number of dwelling units that will be developed as affordable to extremely low-, 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.), prioritizing production in areas of high opportunity.
      - Land dedication (on-site and off-site).
      - Rehabilitation of existing residential structures located within existing City neighborhoods.
      - Payment of in-lieu fees.



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- The timing for completion of affordable housing obligations includes the following considerations:
  - 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 project-specific Affordable Housing Plan, with the expectation that the City will pursue construction of affordable units generally concurrent with construction of project market-rate housing.
- At the City Council’s discretion, land or other contributions provided by developers as specified within project-specific Affordable Housing Plans 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.
- 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. Possible incentives may include, but are not limited to:
  - 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)
  - Other incentives

Funding Source: General Fund

Responsible Agency: Housing Division, Planning, and Economic Development  
Departments

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Time Frame: The Affordable Housing Plan obligations will be implemented as projects are received by the Planning Department.

Quantified Objective: Land and resources secured for the future development of 240 extremely low- units, 240 very low- units, 720 low- units, 400 moderate- units, and 6,480 above-moderate-income units

- **Action H.1.5.2** – The City will annually monitor and revise as necessary the Affordable Housing Plan negotiation and development process to ensure that the planning process does not pose a constraint on the development of housing.

Funding Source: General Fund

Responsible Agency: Housing Division

Time Frame: Annually monitor the Affordable Housing Plan.

- **Action H.1.5.3** – Together with the developer and nonprofit partners, including but not limited to, Mercy Housing, Nations Finest, Bridge Housing, Sacramento Self Help Housing, Urban Housing Communities (UHC), and Related California, the City will use maximum efforts to seek available resources to support the construction of affordable housing production for feasible projects, including, but not limited to, state and federal housing programs and the City programs such as the City’s non-residential linkage fee (Local Housing Trust Fund). The City will also commit to convening an annual meeting with affordable housing developers to solicit information on what is needed from the City to support affordable housing production in the City and will collaborate, help, and support applications for funding to complete projects and will assist in identifying sites for development in high resource areas.

Funding Source: State and federal housing programs and the City programs, such as the City’s non-residential linkage fee (Local Housing Trust Fund)

Responsible Agency: Housing Division

Time Frame: Apply for funding as programs are available, annually meet with housing developers, collaborate on application support as projects come forward.

Quantified Objective: 30 extremely low- units, 30 very low- units, 120 low- units

- **Action H.1.5.4** – Amend the Zoning Ordinance to allow and promote the use of density bonuses to provide affordable housing consistent with current state law. The City will encourage developers in high resource areas to take advantage of the density bonus and promote affordable housing in these areas.

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Funding Source: General Fund  
Responsible Agency: Housing Division  
Time Frame: Ongoing, as projects are processed through the Community Development Department. Comply with State Law by July 2022.

**Policy H.1.6** – Allow housing developments with at least 20 percent affordable housing by-right on lower-income housing sites that have been counted in previous housing element cycles, consistent with AB 1397.

- **Action H.1.6.1** – The City will monitor sites previously counted in the past two housing elements, specifically sites A-1, C-1, D-1, and D-2.

Funding Source: General Fund  
Responsible Agency: Housing Division  
Time Frame: Ongoing, as projects are processed through the Community Development Department.

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## **GOAL H.2 – ENCOURAGE THE IMPROVEMENT, REHABILITATION, AND REVITALIZATION/REINVESTMENT OF THE CITY’S EXISTING RESIDENTIAL NEIGHBORHOODS**

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**Policy H.2.1** – Provide neighborhood revitalization in existing areas through housing rehabilitation (owner- and renter-occupied units).

- **Action H.2.1.1** – The City shall continue to apply for federal and state funds to fund the City’s housing rehabilitation program to assist in the improvement of owner- and renter-occupied housing units in the City. The City will market the program in the R/ECAP north of Folsom Boulevard and areas of concentrated poverty to assist residents with the cost of repairs and thus reduce risk of displacement due to costs or housing condition.

Funding Source: Community Development Block Grant (CDBG), or other funds (as funding becomes available to the City)  
Responsible Agency: Housing Division, Neighborhood Services Division, and Economic Development Department  
Time Frame: Apply for funding annually and as NOFAs are released. Publicize available funding on the City’s website as it becomes available.  
Quantified Objective: 160 units. Target 50 units in moderate resource areas and 50 units in areas of concentrated poverty.

- **Action H.2.1.2** – Continue the use of the City’s Home Repair Program to provide health and safety repairs for households falling in the extremely low-, very low-, and

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low-income ranges. This is a grant for mobile and manufactured homeowners and single-family homeowners to address immediate health and safety problems.

Funding Source: CDBG or other funds (as funding becomes available to the City)

Responsible Agency: Housing Division, Neighborhood Services Division, and Economic Development Department

Time Frame: The City will provide loans as funding becomes available each year.

Quantified Objective: 160 households. Target 50 households in moderate resource areas and 50 households in areas of concentrated poverty.

- **Action H.2.1.3** – Support churches and service clubs who organize semi-annual community improvement days by providing information about the event at the City Hall and on the City’s website. Continue to make information available to the community about other revitalization programs, including, but not limited to, Blight Busters, the Neighborhood Engagement Program, Sacramento Municipal Utility District (SMUD), and the Sacramento Tree Foundation, with targeted marketing in areas of concentrated rehabilitation need and poverty to assist residents with the costs of repairs and reduce displacement risk.

Funding Source: CDBG or other funds (as funding becomes available to the City)

Responsible Agency: Housing Division, Community Engagement Division, and Neighborhood Services Division

Time Frame: Ongoing, as community improvement days occur and new programs become available.

Quantified Objective: 100 units. Target 25 units in moderate resource areas and 25 households in areas of concentrated poverty.

- **Action H.2.1.4** – Continue to implement the Crime Prevention Through Environmental Design (CPTED) standards through the design review process.

Funding Source: General Fund

Responsible Agency: Planning and Building Departments

Time Frame: Implemented as part of the project processing and review of individual development applications.

**Policy H.2.2** – Continue to implement the Folsom Boulevard Specific Plan.

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- **Action H.2.2.1** – Continue to identify and implement opportunities on Folsom Boulevard for revitalization that will improve the Folsom Boulevard corridor, especially targeting the following:
  - Underutilized, blighted, and/or vacant shopping centers on Folsom Boulevard to increase mixed-use and reuse in that corridor.
  - Land banking where and when opportunities arise.
  - Continue to reach out to private property owners to encourage a sale or development of their properties.
  - Communicate with special districts on barriers they add to development in Rancho Cordova, through design guidelines or impact fees charged.
  - Pursue grant funding where available to address environmental issues.

Funding Source: General Fund

Responsible Agency: Housing Division, Neighborhood Services Division, and Economic Development Department

Time Frame: Scanning for opportunities and communicating with private property owners is ongoing. Discussions with special districts and agencies to be completed by the end of 2023.

**Policy H.2.3** – Ensure that existing housing stock within the City is maintained and remains habitable to assist in meeting the housing needs of the community.

- **Action H.2.3.1** – Continue a proactive code enforcement program aimed at ensuring code compliance and general housing habitability. The Neighborhood Services Division will facilitate place-based revitalization by identifying high priority multifamily projects (in terms of law enforcement, code enforcement, and blight conditions) and will pursue the transformation or conversion of 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 will target these efforts in areas of concentrated poverty, overpayment, and rehabilitation need and will connect any residents displaced by the loss of subsidized affordable housing units with all other available affordable housing programs in the City.

In addition, the City will continue implementing the Housing Stock Conservation Fee which is an annual fee collected on business licenses for multi-family properties.

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Funding Source:	CDBG Funds, General Fund
Responsible Agency:	Housing Division
Time Frame:	Annually identify properties. Continue to proactively inspect all rental property on a consistent basis, currently on a 3- or 7-year rotation depending on the number of units at a property.

**Policy H.2.4** – Preserve housing units at risk of losing affordability status for units that are subsidized with federal, state, or local funds.

- **Action H.2.4.1** – The City will continue to undertake the following programs and activities during the planning period of the Housing Element. The efforts listed here represent a varied strategy to mitigate potential loss of “at-risk” units due to conversion to market-rate units. These local efforts use existing City and local resources as well as additional resources from the public and private sector should they become available.
  - Monitor owners of at-risk projects on an ongoing annual basis to determine their interest in selling, prepaying, terminating, or continuing participation in a subsidy program.
  - Maintain and annually update the inventory of “at-risk” projects using existing databases (e.g., California Housing Partnership Corporation [CHPC], United States Department of Housing and Urban Development [HUD], HCD, and California Tax Credit Allocation Committee).
  - 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, and assisting with financial resources or supporting funding applications.
  - Ensure projects are monitored to see if they are subject to other state or local requirements regarding the provision of assistance to displaced tenants.
  - 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.
  - 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. Contact property owners annually. Identify nonprofit partners and pursue funding on a project basis.

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- 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 legislation that addresses at-risk projects, support full funding of programs that provide resources for preservation activities).
- Use available financial resources to restructure federally assisted preservation projects, where feasible, to preserve and/or extend affordability.
- 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.
- Coordinate with owners of expiring subsidies to ensure the required notices to tenants are sent out at 3 years, 6 months, and 12 months.

Funding: Local Housing Trust Fund, CDBG  
Responsible Agency: Housing Division and Neighborhood Services Division  
Time Frame: Annually

- **Action H.2.4.2** – In an effort to increase the supply of affordable housing to mitigate displacement risk for lower income households due to housing costs and limited supply, the City will work with interested individuals, nonprofit housing corporations, and for-profit developers to acquire rental housing projects that need rehabilitation, and transfer ownership, when necessary, to maintain the affordability of the units to low-income households.

Funding Source: General Fund, Local Housing Trust Fund, and other subsidies as available  
Responsible Agency: Housing Division  
Time Frame: Meet annually with interested individuals, nonprofit housing corporations, and for-profit developers.

- **Action H.2.4.3** – In an effort to preserve the affordable housing stock, the City will contact the manufactured housing and mobile-home park owners every five years to assess their interest in selling and inquire about their interest in redevelopment of the property.

Funding Source: General Fund, Local Housing Trust Fund, and other subsidies as available  
Responsible Agency: Housing Division  
Time Frame: Monitor owner interest in preserving manufactured housing and mobile-home parks every five years.

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**GOAL H.3 – 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, MULTIFAMILY, EXECUTIVE HOUSING, AND MOBILE HOMES, THAT SERVE ALL HOUSEHOLDS, RANGING FROM THE WORKFORCE TO EXECUTIVES TO SENIORS AND OTHER SPECIAL-NEEDS GROUPS.**

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**Policy H.3.1** – 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.

- **Action H.3.1.2** - The City has identified sites G-1, and G-2, in the Land Inventory (see Tables A-20, A-21, and A-22 in Appendix A), as appropriate, to meet a portion of the City’s moderate income RHNA. These sites are mixed-use sites and require a Conditional Use Permit (CUP) to allow for residential development in the OPMU zone. 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, annually, and upon consultation with developers, and 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 an alternative site.

Funding Source: General Fund  
Responsible Agency: Planning Department  
Time Frame: Annually monitor the CUP process to ensure it does not pose a constraint to any of the sites listed.

- **Action H.3.1.3** – Update Sections 23.901.060 and 23.901.065 of the City’s Zoning Code to comply with AB 68, AB 881, SB 13, AB 587, AB 671, and AB 670 (2019), including approving ADUs and Junior ADUs ministerially and amending development standards and restrictions on owner-occupancy, as well as decreasing the allowable parking requirements. Additionally, the City will promote ADUs on the City’s website and at the planning counter and will target marketing in high resource areas to encourage construction of affordable housing types to facilitate mobility from low to high resource areas.

Funding Source: General Fund  
Responsible Agency: Housing Division  
Time Frame: By December 2021

- **Action H.3.1.4** To assist the development of housing for lower income households on larger sites (over 10 acres), primarily in Specific Plans, the City will facilitate land



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divisions and lot line adjustments, resulting in parcel sizes that facilitate multifamily developments affordable to lower income households. The City will work with property owners and non-profit developers to target and market the availability of sites with the best potential for development.

The City will offer the following incentives for the development of affordable housing which may include but is not limited to:

- Streamlining and expediting the approval process for land division for projects that include affordable housing units,
- Ministerial review of lot line adjustments,
- Deferral of fees related to the subdivision for projects affordable to lower income households,
- Providing technical assistance to acquire funding, and
- Modification of development requirements.

Funding Source: A combination of General Fund, grants such as Community Development Block Grant (CDBG), future housing funds and other funds as they become available.

Responsible Agency: Housing Division

Time Frame: Develop the incentive program by December 2022, provide incentives throughout planning period, as projects are submitted.

**Policy H.3.2** – 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.

**Policy H.3.3** – Provide housing for the special needs populations, including housing accessible for persons with disabilities (including veterans as a primary target group), persons with developmental disabilities, large households, people experiencing homelessness, farmworkers, and single-parent households.

- **Action H.3.3.1** – Per Chapter 1.1.0 of the Zoning Code (Entitlements), the City will continue to provide a reasonable accommodation procedure in the Municipal Code to provide 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.. The City will amend the Reasonable Accommodation ordinance to ensure compliance with State Law which will include, but is not limited

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to, review of the approval findings, removal of the associated fee, and review of the public hearing process. The City will also add the definition of family to the Zoning Code that does not limit family by size or blood relation.

Additionally, the City will provide accessibility in housing for persons with physical and developmental disabilities by implementing state and federal requirements.

Funding Source: General Fund

Responsible Agency: Planning Department, Building Department, and Housing Division

Time Frame: Ongoing. Provide accessibility in housing for persons with disabilities as projects are processed through the Planning Department. Amend the Reasonable Accommodation Ordinance by December 2021.

- **Action H.3.3.2** – Provide incentives for the development of single-room occupancy (SRO) and supportive housing units for identified special-needs groups. Incentives may include fee 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 CUP in the RD-20, RD-25, RD-30, and high-density residential (HDR) zones as well as General Commercial and Light Industrial (M-1). To ensure development standards do not constrain the development of SROs, the City will evaluate adopting development standards that may include:
  - 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 or less, and bicycle rack storage of one rack per five units

The Planning Department and Housing Division will review development standards to see if they act as a constraint as SRO applications are submitted.

Funding Source: General Fund, Local Housing Trust Fund, CDBG

Responsible Agency: Housing Division and Planning Department

Time Frame: Implemented as part of project processing and review of individual development applications

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- **Action H.3.3.3** – 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 will amend the Zoning Code to comply with Government Code Section 65583.(a)(4) and permit emergency shelters in the Light Industrial (M-1) zone by-right, without discretionary review and ensure that parking standards are sufficient to accommodate all staff, provided they do not require more parking for emergency shelters than other residential or commercial uses within the M-1 zone. The City will also establish managerial standards for homeless facilities that will include the following:
  - Maximum number of beds;
  - Size and location of on-site waiting and intake areas;
  - Provision of on-site management;
  - Proximity to other shelters;
  - Length of stay;
  - Lighting; and
  - Security during hours when the shelter is open.

Additionally, the City will amend the Zoning Code to define transitional and supportive housing types and permit supportive housing in all residential zones subject to the same restrictions that apply to other residential uses of the same type in the same zone and allow supportive housing without discretionary review in all zones that allow multifamily housing or mixed-use development, including nonresidential zones, as applicable.

Funding Source: General Fund, State Emergency Shelter Program, HUD, other specialized funding

Responsible Agency: Housing Division

Time Frame: Participate in regional coordination on an annual basis. Amend the Zoning Code to allow emergency shelters in the M-1 by-right by May 2021 and develop managerial standards for homeless facilities, amend the Zoning Code to address transitional and supportive housing types consistent with State Law by July 2021.

- **Action H.3.3.4** – Per AB 101 (2019), amend the City’s Zoning Ordinance to allow low-barrier navigation centers for the homeless, per Government Code 65660-65668.

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Funding Source: General Fund  
Responsible Agency: Housing Division  
Time Frame: By January 2022

- **Action H.3.3.5** – To comply with the State Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6), the City will review the Zoning Ordinance and amend to treat employee/farm worker housing that serves six or fewer persons as a single-family structure and permit this housing type in the same manner as other single-family structures of the same type in the same zone in all zones allowing single-family residential uses. Additionally, employee/farm worker housing consisting of no more than 12 units or 36 beds be treated as an agricultural use and permitted in the same manner as other agricultural uses in the same zone.

Funding Source: General Fund  
Responsible Agency: Housing Division  
Time Frame: By January 2022

- **Action H.3.3.6** – The City will review development standards (building height, lot coverage, etc.), specifically to evaluate and modify as appropriate to achieve maximum densities.

Funding Source: General Fund  
Responsible Agency: Housing Division  
Time Frame: By January 2022, and annually thereafter.

**Policy H.3.4** – 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.3.4.1** – The City will continue implementation of its Analysis of Impediments to Fair Housing Choice to Affirmatively Further Fair Housing as part of a regional effort in consortium with Sacramento County and the City of Citrus Heights. The Plan is part of a fair housing effort that the City began in fiscal year 2012–2013 and that was continued by the City’s participation in the Sac Valley Fair Housing Collaborative’s Analysis of Impediments to Fair Housing Choice (AI). In order to implement the Plan and continue to affirmatively further fair housing the City will take a variety of actions, including:
  - Implement Actions 1.4.1, 2.1.1, 2.1.3, 2.2.1, and 2.3.1 and the AI for a comprehensive and regional approach to affirmatively further fair housing including targeting community revitalization through place-based programs, enhancing mobility between neighborhoods, and developing strategies to reduce displacement risk for special needs groups and lower income households and

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- overpayment (Actions 2.4.2 and 3.1.3) and facilitating affordable housing in high opportunity areas (Actions 1.2.1, 1.5.1, 1.5.3, and 1.5.4).
- By March 2022, translate all fair housing materials into non-English languages that are prominent in Rancho Cordova; continue multi-lingual production, marketing, and distribution of fair housing materials as updates are made.
  - As fair housing cases are received, refer intake to the City's Fair Housing Representative
  - As potential fair housing cases are processed by the City, work with the complainant to file with the appropriate entities, including Sacramento Self-Help Housing, HUD, California Department of Fair Employment and Housing, Legal Services of Northern California, and the California Department of Consumer Affairs, etc.
  - Work with fair housing providers such as Sacramento Self-Help Housing, HUD Office of Fair Housing and Equal Opportunity, and California Department of Fair Employment and Housing, on a quarterly basis to track fair housing complaints and identify areas of fair housing law in need of increased enforcement.
  - As funding is available, annually apply for funding opportunities for neighborhoods of concentrated poverty such as rehabilitation, parks, and transit.
  - Meet with the Folsom-Cordova Unified School District by June 2022 to develop strategies to attract and retain high quality teachers and promote diversity of staff and students to serve low-income areas. Additionally, the City will provide materials to affordable housing developers on standard teacher, and other lower-income workers, salaries to encourage development of housing affordable to teachers.
  - By June 2022, develop a targeted program to connect lower-income residents to homeownership opportunities in their community.
  - By December 2022, develop a code enforcement process in which code enforcement staff will follow up with landlords to ensure repairs are made so that the unit can be occupied.
  - Provide annual training on fair housing laws and discrimination at public meetings.

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- Annually provide information to landlords and property managements on the benefits of accepting Housing Choice Vouchers, with a particular emphasis on marketing this information at rental properties in high resource areas, to facilitate housing choice mobility throughout the city.
- As part of the APR process in year 2025, evaluate the City’s fair housing objectives and adjust as appropriate.

Funding Source: General Fund, CDBG funds  
Responsible Agency: Housing Division  
Time Frame: Continue to implement the City’s AI on an ongoing basis and review progress twice within the planning period. Produce and distribute materials by December 2022, route fair housing complaints on a complaint basis. Refer to bullets for specific metrics and milestones.

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### **GOAL H.4 – PURSUE SUSTAINABLE DEVELOPMENT AND ENERGY EFFICIENCY FOR NEW RESIDENTIAL DEVELOPMENT AND EXISTING HOUSING STOCK.**

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**Policy H.4.1** – 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.4.1.1** – Partner with SMUD and Pacific Gas and Electric Company (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.

Funding Source: General Fund  
Responsible Agency: Planning and Building Departments  
Time Frame: Ongoing, provide information as programs are available

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## **GOAL H.5 – 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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**Policy H.5.1** – Partner with private organizations to encourage housing investment in the City.

- **Action H.5.1.1** – Continue to use the local housing trust to fund projects as funding is available. The housing trust is funded by for-profit and non-profit partners including major employers as well as funding from potential in-lieu fees and land grants from new developments. The City will explore other specific funding sources in an effort to support the local housing trust fund.

Funding Source: General Fund  
Responsible Agency: Housing Division  
Time Frame: Ongoing as funding is available. Explore possible funding sources by 2023.

**Policy H.5.2** – Pursue state and federal funding sources needed to achieve the desired range of housing choice.

- **Action H.5.2.1** – Pursue available and appropriate state and federal funding sources to support efforts to meet new construction needs of extremely low-, very low-, low-, and moderate-income households. Appropriate sources of funding will be determined on a case-by-case basis (see Funding Source and Time Frame that follow). The City will collaborate with nonprofit organizations and agencies, such as Northern California Construction Training, Community Housing Opportunity Corporation. Potential funding sources for this program will include the CDBG, HOME, and CalHome programs, the state Multifamily 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, Affordable Housing Sustainable Communities Program, California Community Housing Agency, and various other HUD programs for special-needs groups.

Funding Source: Economic Development Initiations Grant (EDI) CDBG, HOME, CalHome, Multifamily Housing program, California Housing Finance Agency, HELP Program, HUD Program Section 221(d), Section 202 (elderly), Section 811 (persons with disabilities), Federal Home Loan Bank, Tax Exempt Bonds, Low-Income Housing Tax Credits (state and federal), and Housing Tax Increment Funds, Workforce Housing Reward Program Funds

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Responsible Agency: Housing Division  
Time Frame: Ongoing. The City will apply for all the above loans and grants as NOFAs are released from HCD.

- **Action H.5.2.2** – Work with financial institutions serving Rancho Cordova to solicit interest in providing financing for extremely low-, 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 state and federal funds. The City will work with interested lending institutions.

Funding Source: CDBG, HOME, and other funds (as funding becomes available to the City)

Responsible Agency: Housing Division  
Time Frame: Meet with financial institutions serving Rancho Cordova regularly to determine what funding is available for lower-income households.

**Policy H.5.3** – 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.

- **Action H.5.3.1** – 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:
  - Financial assistance (based on availability of housing funds)
  - Expedited development review
  - Streamlined processing
  - Density bonuses

Given equal quality of design, priority will be given to projects containing units affordable to extremely low- and very low-income households.

The City will also establish a regular forum and meet biannually to learn from affordable housing developers on what incentives they need to develop in the City.

Funding Source: General Fund  
Responsible Agency: Housing Division and Planning Department



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Time Frame: Offer incentives as projects are processed through the Planning Department. Forum with nonprofit developers every two years.

Quantified Objectives: 150 units

**Action H.5.3.2** – The City will create multifamily design guidelines that will create a process for all multifamily residential projects to receive by-right approvals, including duplexes to midrise developments. Additionally, the City will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4.

Funding Source: General Fund, SB 2 funding

Responsible Agency: Housing Division and Planning Department

Time Frame: December 2021

**Policy H.5.4** – Require non-residential development to provide for the affordable housing needs generated or contributed to by their development.

- **Action H.5.4.1** – The City will continue to explore the option of updating the existing Housing Trust Development Impact Fee (fee for non-residential development that funds the Local Housing Trust Fund) to better address the needs and desires of the City. The update to the fee program shall include the following:
  - An updated nexus study addressing the extremely low-, 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 multifamily projects and provide a homebuyer assistance program.

Funding Source: General Fund

Responsible Agency: Housing Division

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Time Frame: Determine the viability of updating the Housing Trust Development Impact Fee by the end of fiscal year 2021. Annually review fee to determine if additional updates are necessary to reflect changes in real estate market.

Quantified Objectives: 5 units

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## QUANTIFIED OBJECTIVES SUMMARY

Based on the policies and actions outlined in the previous section, the following objectives (Table H-3) represent a reasonable expectation of the maximum number of new housing units that will be developed, rehabilitated, or conserved, and the number of households that will be assisted over the next eight years.

**TABLE H-3  
QUANTIFIED OBJECTIVES**

Action Item	Extremel y Low- Income	Very Low- Income	Low- Income	Moderat e- Income	Above Moderat e Income	Total
<b>City's 2021-2029 RHNA</b>						
<b>RHNA</b>	<b>1,057</b>	<b>1,058</b>	<b>1,274</b>	<b>1,684</b>	<b>3,994</b>	<b>9,067</b>
<b>New Construction Units</b>						
Action H.1.2.1	0	600	600	400	0	1600
Action H.1.5.1	240	240	720	400	6,480	8080
Action H.1.5.3	30	30	120	0	0	180
<b>Subtotal</b>	<b>270</b>	<b>870</b>	<b>1440</b>	<b>800</b>	<b>6480</b>	<b>9860</b>
<b>Rehabilitation Units</b>						
Action H.2.1.1	0	0	160	0	0	160
Action H.2.1.2	0	80	80	0	0	160
Action H.2.1.3		25	50	25		100
<b>Subtotal</b>	<b>0</b>	<b>80</b>	<b>240</b>	<b>0</b>	<b>0</b>	<b>420</b>
<b>Preservation/Conservation Units</b>						
Action H.5.3.1	0	75	75	0	0	150
Action H.5.4.1	0	5	0	0	0	5
<b>Subtotal</b>	<b>0</b>	<b>80</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>155</b>
<b>Total</b>	<b>270</b>	<b>1,055</b>	<b>1,805</b>	<b>8025</b>	<b>6,480</b>	<b>10,435</b>

Source: City of Rancho Cordova, 2020

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## CITIZEN PARTICIPATION

Rancho Cordova, a city that incorporated recently as a result of the long-term efforts of its citizens, prioritizes the involvement of its residents in the development of plans aimed at improving the quality of life in the community, such as the General Plan and Housing Element.

Therefore, Rancho Cordova welcomes that Section 65583[c][8] of the California Government Code requires cities and counties to make a diligent effort to achieve participation by all segments of the community in preparing a Housing Element. Compliance with that regulation is in alignment with Rancho Cordova's approach to citizen participation.

The diligent effort required by state law means that local jurisdictions must do more than issue the customary public notices and conduct standard public hearings prior to adopting a Housing Element. State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly low-income and minority households that might otherwise not participate in the process. Active involvement of all segments of the community may include one or more of the following:

- Outreach to community organizations serving low-income, special needs, and underserved populations;
- Special workshops, meetings, or study sessions that include participation by these groups;
- Establishment of an advisory committee with representatives of various housing interests; and
- Public information materials translated into languages other than English if a significant percentage of the population is not English-proficient.

To meet the requirements of state law, the City of Rancho Cordova has completed the public outreach and community involvement activities described herein.

## PUBLIC WORKSHOPS AND MEETINGS

In preparation for the update to the Housing Element, the City initiated broad public participation to gather input on Rancho Cordova's housing policies and implementation strategies. All workshops and meetings associated with the Housing Element update are listed here. Meetings were attended by residents of the City, developers, housing advocacy representatives, nonprofit housing organizations, and staff from the North State Building Industry Association.

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- **June and August 2020** – Two public workshops (virtual) were held, one on June 23, 2020 at 5:30pm and one on August 26, 2020 from 11:30am to 12:00pm, to inform and educate the community about the Housing Element update process, and to identify housing issues in the City that informed the update process. The City held these meeting at varying times to allow for the maximum number of participants. Attendees included a variety of stakeholder types, including nonprofits, representatives from the development community, housing advocacy representatives, and residents. During the workshop, attendees were informally surveyed to address what concerns the community may have about housing and what income groups need more affordable housing. Following the workshops, the City made the recordings available on the website to allow citizens to participate if they were unable to attend the virtual meetings.
- **September 2020** – A City Council study session (virtual and in person)) was held on September 21, 2020, at 5:30, that served as a general discussion to inform Council Members and the public about the Housing Element update process, and to receive feedback from City Council and attendees on proposed actions to include in the draft and vacant sites alternatives.
- **November 2020** – A City Council meeting (virtual and in person) was held on November 16, 2020 at 5:30, to obtain approval of the draft Housing Element and receive direction to submit the draft to HCD.
- **February 2021** – A public workshop was held on February 4, 2021 at 6:00 pm to provide time for a community question and answer meeting regarding the changes within the draft Housing Element, Emergency Shelters, and an explanation of the Regional Housing Needs Allocation sites and process.

### Public Noticing

In an effort to achieve the participation of low- and moderate- income households the public workshop and City Council meetings were formally noticed on the City’s website, the workshop and meetings were posted on the City’s Facebook page, which has 7,340 followers, and notices were posted on Nextdoor, a neighborhood app, to all 29 neighborhoods in the City. The public workshops held on August 26, 2020 and February 4, 2021 were also informally noticed through email to housing stakeholders in the community, including developers, nonprofits, and housing advocacy representatives. The following is a list of organizations that were contacted and attended public meetings during the drafting of the Housing Element.

- Sacramento Housing Alliance
- Sunrise Health and Wellness Center
- North State Building Industry Association

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- Cullen Realty

### CONSULTATIONS

In response to the COVID-19 pandemic, phone consultations were performed in lieu of in-person stakeholder meetings. Representatives from the following community groups, representing a broad cross-section of organizations focused on housing in Rancho Cordova, were contacted to discuss concerns and opportunities for housing in the City and the housing needs of special populations in the community:

- Mutual Housing
- Cordova Community Council
- Resources for Independent Living
- North State Building Industry Association

**Consultation with Mutual Housing:** On June 29, 2020, Keith Bloom, Director of Acquisitions at Mutual Housing, responded to a request for a stakeholder interview regarding the Rancho Cordova Housing Element Update. Mutual Housing is an affordable housing developer and operator in the Sacramento area. There was an interest expressed in supporting the City in understanding the strategies available to develop new affordable housing. The cost of renovating existing, older buildings to create affordable housing was described as having many challenges, particularly if some of the residents would not qualify for the affordable project and would need to be relocated. Impact fees were cited as a major line-item for developers, so an expansion of the impact fee waiver program would support the development of affordable projects. Because so many affordable projects rely on Low-Income Housing Tax Credits, it would be useful to developers for inventories of available development sites to also include whether or not the sites are in sufficiently close proximity to the amenities required for tax credit developments.

**Consultation with Cordova Community Council:** On June 29, 2020, Shelly Blanchard, Executive Director of the Cordova Community Council, responded to a request for a stakeholder interview regarding the Rancho Cordova Housing Element Update. The Cordova Community Council is a member organization made up of local businesses and community groups to coordinate community events and programs. It was noted that the City currently has areas where apartment buildings are highly concentrated, and few opportunities for higher-income earners who work in the City to purchase homes. This, along with lower-rated schools, has caused a certain amount of wealth to move to communities such as Roseville and Folsom. Community organizations see less investment from this wealth shift.

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**Consultation with Resources for Independent Living:** On June 30, 2020, April Wick, Executive Director of Resources for Independent Living, responded to a request for a stakeholder interview regarding the Rancho Cordova Housing Element Update. Resources for Independent Living provides peer-supported services to persons with disabilities in the Sacramento area. Accessible housing is a major need across the Sacramento area. Rather than treating housing for persons with disabilities as “special” housing, or its residents as having special needs, local efforts and incentives should be focused on creating housing that is accessible to residents of all abilities and that allows residents to age in place. Additionally, when considering community engagement processes, local residents should be treated like assets and should be given space to “set the table” in the conversation.

**Consultation with North State Building Industry Association:** On June 30, 2020, Jeff Short, Legislative Advocate at the North State Building Industry Association (BIA), responded to a request for a stakeholder interview regarding the Rancho Cordova Housing Element Update. BIA represents members of the homebuilding industry within the Sacramento area. One recent positive change that was highlighted during the consultation was the City’s recent efforts toward transparency and ensuring that all developers had any necessary information about fees and regulations. This was a positive move to attract new housing development. Existing fees and regulations were identified as a barrier to new development, and there is concern within the industry that inclusionary policies or “electric only” policies will be enacted, which could also limit housing development within the City.

### PUBLIC COMMENTS

As of January 2021, the City has received public comment from the following individuals and/or groups, summarized below. Appendix C includes the full comment emails and letter received. The revisions were available on the City’s website and were provided to the commenters and posted on the City’s Facebook page and Nextdoor.

#### **Service Employees International Union Local 1000 – September 21, 2020 –**

1) How recent is your nexus study and development fee impact report? Does it include assessment of linkage fees for commercial / non-residential development? Does it include job projections and funding for housing and services?

*City Response: The City performs separate nexus studies for different fees. The last housing nexus analysis was performed in 2016 or 2017 and included job projections and funding for housing but not services. The City’s current commercial/non-residential fee, which applies citywide, was brought over from Sacramento County and has not been updated. During the current housing element cycle, the Council deemed that fee to be appropriate at its current levels.*

## V: HOUSING

2) We are interested in additional research on how lowering developer fees can create incentives to finance affordable housing development. In that research, we would like to see options for affordable housing development for rental for at least 55 years, and affordable housing for homeownership for at least 30 years. We would like to see the research include potential partnerships with affordable housing and non-profit developers.

*City Response: As you saw during our presentation last night, there appears to be Council support on this topic. Staff will propose a Housing Element action item to look at this closer and then, if approved, will implement that action in the next year or two.*

3) Could you please provide us with the parcel-specific land inventory? We did see the Infill and Greenfields studies; we would like to see the complete parcel-specific land inventory.

*City Response: Yes, we will provide that to you once we have the complete parcel-specific land inventory drafted for all income levels. We expect to have that available for public comment next month.*

4) It is our understanding that during the last housing element period, the city was 6.5% VLI compliant and 0% LI compliant. We would like to know what is going to change going forward in order to avoid this trend continuing in the future. In particular, we would like to see the analysis of what Rancho Cordova proposed doing in the prior Housing Element, an analysis of what worked and did not work, and how will this change going forward?

*City Response: I believe you are referring to housing production of VLI and LI units. Outside of the SB 35 requirements, there is no state requirement to produce these units. VLI and LI units require a significant amount of public subsidy just to be able to apply for additional highly competitive and scarce State funding sources. Funds at this scale have not been available locally. Over the next 8 years we do expect to receive land dedications and in-lieu fees from housing developers that will provide sufficient subsidy for some VLI and LI units. Additionally, the City is considering joining the California Community Housing Agency, CalCHA, which uses a financing model for LI units that does not require public subsidy.*

### **Sacramento Housing Alliance –**

November 16, 2020 – request for extended review period prior to submittal to HCD.

*City Response: The City extended the review time from 2 weeks to 30 days.*

December 14, 2020 – comments pertaining to public outreach, the review and revision section of the document, request for revisions to the housing needs assessment, constraints, fair housing assessment, site inventory, and programs section.

*City Response: The draft Housing Element has been revised to address SHA's comment letter.*



## V: HOUSING

**Resident, Angel Ball** – January 2, 2021 -- Ask questions that allow for thought and response. Explain and define common language and terms. Explain policies, requirements, and goals; request for clarification on what are policies, measures and goals, clarification on the RHNA and why the housing numbers were not met, request for additional parcels to be included in the sites inventory, request for high density projects to be managed by SHRA due to issues with safe living conditions, request for a Housing Element study session to read the Housing Element report and provide clarification, request for more attendance at workshops and meetings and provide more meetings at different times, more senior homes and apartments are needed for the aging population.

*City Response: The City has reached out to Ms. Ball in an effort to clarify questions pertaining to the Housing Element. Additionally, City staff has revised the list of sites and has incorporated 6 sites into the inventory. Additionally, the City has included and or modified programs to address concerns regarding code enforcement, and the need for more senior homes and apartments.*

**Resident, Fayzah Mughal** – January 5, 2021 – concerns regarding the difficulty to understand the document and Housing Element process, of the document, due diligence was not made to seek community participation, and public comment was not presented at meetings or included in the document, low-income minority households are not well represented at community meetings, concerns that Action H.3.3.3 (p.18 of the plan- Emergency Shelters) was not covered by staff during the public review process, major details, such as what the managerial standards will be, are lacking from the document; concerns that requested edits and concerns are not being addressed; interest in affordable housing for all, and that the homeless population is currently exploding and that we have even less housing for them during the cold season than in years past, due to COVID and the lack of affordable housing.

*City Response: Revisions were made to the citizen participation section to clarify the efforts to reach all segments of the population, Action 3.3.3 has been revised to address the requirements of SB 2, public comments have been included in the draft and the revised draft will be provided.*

**Resident** -- October 12, 2020. The commenter identified one potential site in their neighborhood that they recommended for inclusion and consideration in the sites inventory.

*City Response: That site has a couple major obstacles. The site is not currently zoned for residential development and has a pending project going through the application process. Based on these factors, the site is not considered appropriate to include in the Housing Element.*

## REVIEW OF PREVIOUS ELEMENT

Appendix B includes the City's 2013-2021 Housing Element accomplishments.

# V: HOUSING

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# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## 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 City utilized the Sacramento Area Council of Governments (SACOG) pre-approved data packet, which included data from the 2010 Census, 2014 to 2018 American Community Surveys, the California Department of Housing and Community Development, the California Department of Finance, and the Department of Housing and Urban Development's 2012-2016 Comprehensive Housing Affordability Strategy (CHAS). Additional data sources included community partners such as Sacramento Steps Forward, online real estate listings, and other City documents.

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.

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.

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.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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 7th 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 has continued to grow in population each year over the past ten years, according to the California Department of Finance (DOF). The DOF estimates the City’s population to be 78,381 in 2020. **Table A-1** identifies the population distribution in the City of Rancho Cordova by gender and age in 2010 and 2018.

The age groups that experienced the largest percent change in population are people aged over 85 years, followed by 65–74, 60–64 and 75–84. However, the groups with the greatest total growth in population were those aged 25–34 and 35–44. The population of teenagers aged 15–19, very young children (under five years), and young adults aged 20–24 all decreased during this period. The median age in the City increased slightly from 33 to 34.7.

**TABLE A-1**  
**POPULATION BY GENDER AND AGE**

ACS	2010	2018
Male	31,693	35,776
Female	33,083	36,280
<b>Total</b>	<b>64,776</b>	<b>72,056</b>
Under 5	5,380	5,014
5 to 9	4,587	5,164
10 to 14	4,351	4,913
15 to 19	4,481	3,964
20 to 24	4,653	4,583
25 to 34	10,859	12,745
35 to 44	8,649	10,246



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

ACS	2010	2018
45 to 54	8,757	9,142
55 to 59	3,574	4,258
60 to 64	2,851	3,599
65 to 74	3,679	4,670
75 to 84	2,243	2,791
85 and over	712	967
Median Age	33	34.7

*Source: 2010 Census Summary File 1 and 2014–2018 American Community Survey*

## Population by Race and Ethnicity

According to the 2018 American Community Survey, the largest ethnic group in Rancho Cordova is White, representing 49.1 percent of the City’s total population. Persons of Hispanic origin saw the largest increase in population in the City between 2010 and 2018 and constituted 21.6 percent of the population in the 2018 ACS. Asians make up the third largest ethnic group in the City at 13 percent. African Americans make up the fourth largest ethnic group in the City, representing 8.8 percent of Rancho Cordova’s population. Race and ethnicity characteristics are shown in **Table A-2**.

**TABLE A-2  
POPULATION BY RACE AND ETHNICITY**

Year	White	Hispanic	African American	American Indian & Alaska Native	Asian	Native Hawaiian & Pacific Islander	Other Race	Two or More Races
2010	33,863	12,740	6,286	398	7,645	506	158	3,180
2018	35,385	15,599	6,309	213	9,392	568	377	4,213

*Source: 2010 Census Summary File 1 and 2014–2018 American Community Survey*

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## HOUSEHOLD CHARACTERISTICS

### Household Size

According to the 2014–2018 ACS, the average household size for Rancho Cordova is 2.7 persons per household in owner-occupied and renter-occupied housing. **Table A-3** shows that, in Rancho Cordova, the majority of households are two-person and one-person households (32.0 and 23.7 percent, respectively). The next largest percentage was for three-person households (17.4 percent). Large households of five or more persons made up approximately 13 percent of households in the City.

**TABLE A-3**  
**HOUSEHOLD SIZE BY TENURE**

Total Households	Owner	Renter	Total	% of Total
	13,941	11,229	25,170	
1-person	3,067	2,902	5,969	23.7%
2-person	4,772	3,291	8,063	32.0%
3-person	2,506	1,866	4,372	17.4%
4-person	1,835	1,740	3,575	14.2%
5-person	951	829	1,780	7.1%
6-person	448	410	858	3.4%
7-or-more person	362	191	553	2.2%
Average Household Size	2.7	2.7	2.7	

*Source: 2014–2018 American Community Survey*

## 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.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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 2020 is \$86,300. 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 \$26,200)
- Very low income: 31 to 50 percent of median income (\$26,201 to \$43,150)
- Low income: 51 to 80 percent of median income (\$43,151 to \$69,050)
- Moderate income: 81 to 120 percent of median income (\$69,051 to \$103,550)
- Above moderate income: Above 120 percent of median income (\$103,551 or more)

HCD does not estimate median income for cities, but information provided by SACOG based on the 2012–2016 CHAS indicates that the median four-person household income for Rancho Cordova is approximately \$79,970. **Table A-4** illustrates the income distribution in 2016 by tenure, along with 2020 countywide income levels.

**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 \$26,200)	1,125	8.4%	2,475	22.4%	3,600	14.7%
Very Low (\$26,201 to \$43,150)	1,410	10.5%	2,375	21.5%	3,785	15.5%
Low (\$43,151 to \$69,050)	2,045	15.3%	2,445	22.1%	4,490	18.4%
Median (\$69,051 to \$86,300)	1,275	9.5%	1,245	11.3%	2,520	10.3%
Above Median (\$86,331 or more)	7,530	56.3%	2,520	22.8%	10,050	41.1%
<b>Total</b>	<b>13,385</b>		<b>11,060</b>		<b>24,445</b>	

Source: 2012–2016 CHAS, HCD 2020

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## 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 2014–2018 ACS.

According to the 2014–2018 ACS, about 11 percent of families in the City of Rancho Cordova had incomes below the poverty level. Approximately 24 percent of family households are female-headed households, and 25 percent of all female-headed households had incomes below the poverty level. The largest group of family households in poverty is either three- or four-person households.

**TABLE A-5  
POVERTY BY FAMILY HOUSEHOLD SIZE AND COMPOSITION**

Number of Persons in Household	Total Number of Family Households	Number of Family Households in Poverty	Percentage of Family Households in Poverty	Number of Female-Headed Family Households	Number of Female-Headed Family Households in Poverty	Percentage of Female-Headed Households in Poverty
2 persons	7,294	668	3.9%	1,994	425	10.1%
3–4 persons	7,284	862	5.0%	1,816	525	12.4%
5–6 persons	2,299	267	1.5%	392	104	2.5%
7 or more	403	81	0.5%	15	9	0.2%
<b>Total</b>	<b>17,280</b>	<b>1,878</b>	<b>10.9%</b>	<b>4,217</b>	<b>1,063</b>	<b>25.2%</b>

*Source: 2014–2018 American Community Survey*

*Note: Family household is defined as: a household containing a householder and at least one other person related to the householder by birth, marriage, or adoption.*

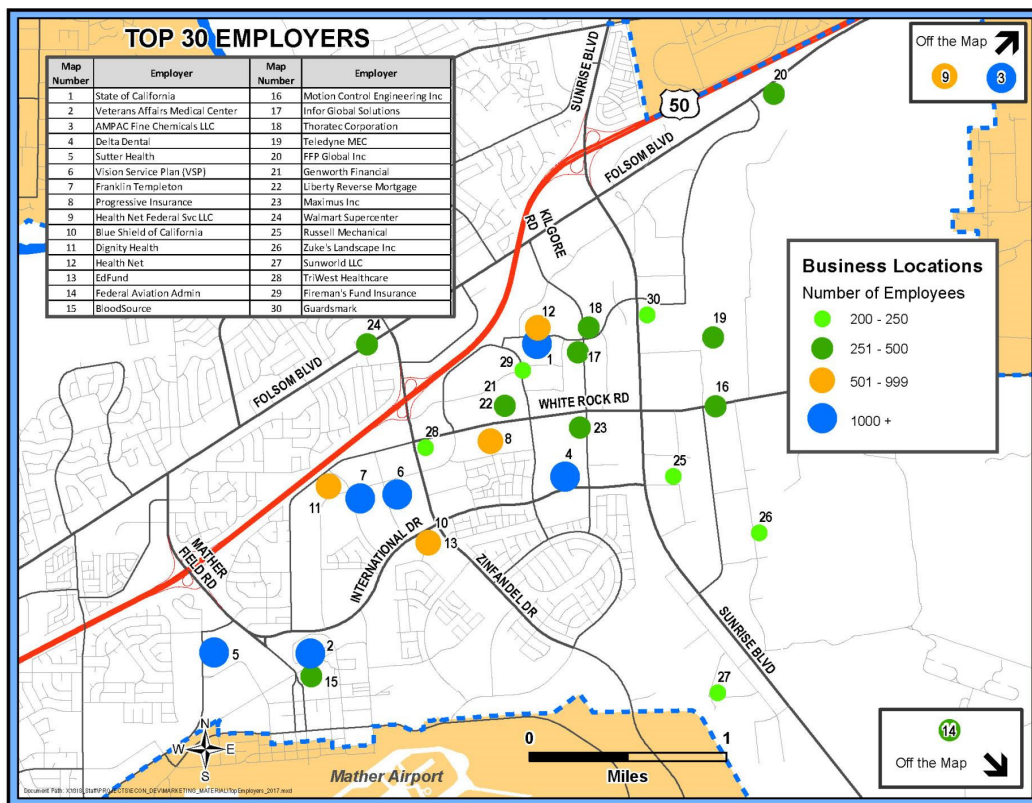
# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## 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. Of the top 25 largest employers in Sacramento County, two are in Rancho Cordova: Aerojet Rocketdyne Inc. and AMPAC Fine Chemicals. **Figure A-1** shows the location of the largest employers in Rancho Cordova.

**FIGURE A-1  
TOP EMPLOYERS IN RANCHO CORDOVA, 2017**



Source: SelectRanchoCordova.org

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

According to SACOG, employment in Rancho Cordova is expected to continue to grow throughout the 2021–2029 Housing Element cycle. **Table A-6** shows SACOG’s employment predictions for the City of Rancho Cordova.

**TABLE A-6**  
**SACOG EMPLOYMENT ESTIMATES**

2016 Estimates	2040 Forecast
59,503	79,410

*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.<sup>1</sup> 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 \$44,181; professional, scientific, management, administrative, and waste management services with a median income \$33,662; and retail trade with a median income of \$21,567.

**TABLE A-7**  
**EMPLOYMENT BY INDUSTRY**

2014–2018 American Community Survey	Estimated Workforce	Estimated Median Income
Employed civilian population 16 years and over	34,518	\$36,585
Agriculture, forestry, fishing and hunting, and mining	92	\$21,284
Construction	2,067	\$39,196
Manufacturing	2,219	\$52,835
Wholesale trade	913	\$32,176
Retail trade	3,898	\$21,567
Transportation and warehousing, and utilities	1,980	\$35,769
Information	547	\$50,337
Finance, insurance, real estate, and rental and leasing	3,023	\$44,214

<sup>1</sup> A 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.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

2014–2018 American Community Survey	Estimated Workforce	Estimated Median Income
Professional, scientific, management, administrative, and waste management services	4,626	\$33,662
Educational, health, and social services	6,319	\$44,181
Arts, entertainment, recreation, accommodation, and food services	3,417	\$17,048
Other services (except public administration)	1,581	\$31,742
Public administration	3,836	\$59,705

*Source: 2014–2018 American Community Survey*

## 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 2014–2018 ACS, 8,428 persons in Rancho Cordova are 65 years and older, as shown in **Table A-8**, and these seniors account for approximately 12 percent of the City’s total population.

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

Age Group	Population
65–69	2,755
70–74	1,915
75–79	1,621
80–84	1,170
85 and over	967

*Source: 2014–2018 American Community Survey*

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

While the City of Rancho Cordova has 8,428 seniors in the City population, there are 4,871 senior households. A senior household is where the head of the household is a senior. Of the senior households, approximately 77 percent own their own homes, and 23 percent rent homes, as shown in **Table A-9**.

**TABLE A-9**  
**TENURE BY AGE OF HOUSEHOLDER**

Tenure	65 to 74 Years	75 to 84 Years	85+ Years	% of Total Occupied Senior Households
Owner	1,961	1,347	442	77.0%
Renter	771	249	101	23.0%
<b>Total</b>	<b>2,732</b>	<b>1,596</b>	<b>543</b>	<b>100.0%</b>

*2014–2018 American Community Survey*

## SENIOR HOUSING

Rancho Cordova has one major skilled nursing facility and nine smaller licensed residential care homes that provide care and assistance to elderly residents who are partially self-sufficient. Assisted living is provided mainly in smaller facilities.

The affordability of these facilities is difficult to assess, as the actual cost of care at many homes varies widely and is based on the amount of care that an individual resident requires.

**TABLE A-10**  
**RESIDENTIAL CARE HOMES FOR THE ELDERLY**

Facility Name	Address	Capacity (persons)	Type of Facility
Elite Home Care	3292 Oselot Way	6	Assisted Living
Grace Residential Care Home, McGregor Home*	2112 McGregor Drive	6	Assisted Living
Joyful Living Residential Care*	1655 Solsberry Way	6	Assisted Living
Ohana Hospitality	5117 Heather Ranch Way	6	Assisted Living
Sunriver Senior Care, LLC	11229 Pecos River Court	6	Assisted Living
Summerset Assisted Living	2341 Vehicle Drive	135	Assisted Living
Tender Home Senior Care	3499 Ponzi Court	6	Assisted Living
Elizabeth Care Homes, Rancho Cordova Care Home	10609 Charbono Way	6	Assisted Living



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Facility Name	Address	Capacity (persons)	Type of Facility
Rancho Home Care	10961 Alandale Way	6	Assisted Living
Royal Gardens Elder Care	10812 Glenhaven Way	6	Assisted Living
<b>Total Capacity, Residential Care Homes for the Elderly</b>		<b>189</b>	<b>–</b>

*Source: State of California Community Care Licensing Division*

*\*License pending as of June 2020*

Seniors needing less care than offered by an assisted living facility may choose to live in a senior-oriented rental complex. As of July 2020, 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.

## 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 intellectual disabilities, 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 that 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 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

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

countertops, grab bars, adjustable showerheads), and special sensory devices including smoke alarms and flashing lights.

**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.

**TABLE A-11  
SPECIAL NEEDS: PERSONS WITH A DISABILITY**

	Total Disabled Population	In Labor Force	Unemployed	Not in Labor Force
Total with a Disability	6,775	2,588	473	3,714
Hearing Difficulty	1,094	316	0	778
Vision Difficulty	1,917	695	297	925
Cognitive Difficulty	3,429	951	373	2,105
Ambulatory Difficulty	2,993	748	93	2,152
Self-Care Difficulty	1,416	189	122	1,105
Independent Living	2,721	439	297	1,985

*Source: 2018 American Community Survey, One-Year Estimate*

*Note: Disability categories are not mutually exclusive and residents may have more than one disability; accordingly, the sum of all disabled categories is greater than the total number of residents with a disability.*

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. Other than the requirement of obtaining a conditional use permit, no special design or permitting standards have been established for

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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 intellectual disability, cerebral palsy, epilepsy, and autism.

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 SERVED**  
**BY ALTA REGIONAL CENTER, BY AGE**

Zip Code Area	0-17 Years	18+ Years	Total
95670	257	234	491
95741	0	<11	>0
95742	92	1	153

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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. 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. 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 2014–2018 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 2014–2018 ACS, 4,217 households, or 24.4 percent of all family 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, 51.2 percent (2,159 households) have related children under 18 present. Of the 2,448 female-headed households with related children under 18, 36.1 percent are classified as below the poverty level.

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## 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 2014–2018 ACS, just under 13 percent of all households in Rancho Cordova (12.6 percent of owner households and 12.7 of renter households) include five or more persons (totaling 3,191 households). Of the large households, 55.2 percent (1,761 households) are owners and 44.8 percent (1,430 households) are renters. According to the 2014–2018 ACS, 63.1 percent of the housing units in the area have three or more bedrooms. Approximately 86 percent of the owner-occupied housing units and 34.6 percent of the renter-occupied housing units have three or more bedrooms, according to the 2014–2018 ACS. 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.

## AGRICULTURAL WORKERS

Agricultural workers earn their primary income through permanent or seasonal agricultural labor. According to the 2014–2018 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.

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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 homelessness services in Sacramento County. **Table A-13** details changes in the homeless population for Sacramento County in 2017 and 2019.

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

Year	2017	2019	Percentage Change
Individuals Experiencing Homelessness	3,365	5,570	65.5%
Sheltered	1,613	1,670	3.5%
Unsheltered	2,052	3,900	90.1%
Chronic Homeless	1,126	1,671 <sup>1</sup>	48.4%
Veterans	469	667	42.2%
Families with Children	186	372	100.0%
Transitional-Age Youth	242	415	71.5%
LGBT Persons, Unsheltered <sup>2</sup>	-	351	-

*Source: Sacramento Steps Forward Point-in-Time (PIT) Count Report, 2019*

- 1. Count estimate per PIT report, 30% of homeless population.*
- 2. New survey category in 2019. Count based on 9% estimate of unsheltered persons, per PIT report.*

Between the 2017 and 2019 Point in Time (PIT) counts, the number of individuals experiencing homelessness increased by just over 65 percent, and the majority of that growth occurred within the unsheltered population. Approximately 30 percent of the population who were experiencing homelessness were experiencing chronic homelessness. The 2019 PIT count also surveyed unsheltered persons regarding their sexual and gender orientation and estimated that 9 percent of unsheltered persons identify as LGBT. As of the 2019 PIT count, 249 of the county’s 3,900 unsheltered residents experiencing homelessness were in Rancho Cordova, representing approximately 6 percent of the unsheltered homeless population. An officer from the Homeless Outreach Team at the Rancho Cordova Police Department was able to confirm that this estimate of 249 homeless residents in the City was an accurate estimate of the typical homeless population. This is proportionate to Rancho Cordova’s overall percentage of the regional population. The City reached out to the Folsom Cordova Unified School District (FCUSD) to try and gather more up to date data. Data provided for the

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

2020/2021 school year identify 429 kindergarten through twelfth grade students enrolled that met the FCUSD’s definition of experiencing homelessness. There were also 36 infants and toddlers that met the definition of experiencing homelessness. FCUSD defined homeless as uncertain housing, a temporary address, or no permanent address. The students fall into this category even if a student lives in a shelter, a hotel, another family’s house, or in temporary foster care.

The only fully licensed food bank in the City, the Rancho Cordova Food Locker at 10479 Coloma Road, offers a walk-in food service program providing a three- to five-day supply of emergency food.

With the exception of two large countywide-serving transitional housing projects within City boundaries (Mather Community Campus and the Mather Veterans Village), which provide 80 beds of year-round emergency shelter, the City of Rancho Cordova has few resources for homeless persons. The Rancho Cordova Homeless Assistance Resource Team (HART) provides 30 beds of winter shelter for several months each year through partnership with local faith groups.

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 units to serve 70 families and 40 units for single veterans. 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 from one to four bedrooms.

Mather Veteran's Village, a collaborative veterans housing project on the air force base, was fully completed in 2020. The development includes 100 units of permanent supportive housing, including 88 one-bedroom and 12 two-bedroom units, and up to 60 beds of transitional housing, for formerly homeless and disabled veterans. The majority of other shelters and services for homeless individuals and families are in the city of Sacramento. As of January 2021, the permanent supportive housing units have a 50-person waitlist, which is approximately a two year wait and the transitional facility is still filling up, so there is no waitlist as of yet.

## 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).

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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 shown in **Table A-16**, there are approximately 3,410 extremely low-income households in the City. Of which 2,390 households (9.9 percent) rent their home and 1,020 households (4.2 percent) own their home. (CHAS 2012–2016). 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 2014–2018 ACS, there is a higher percentage of owner-occupied households in Rancho Cordova (55.4 percent) than renter-occupied households (44.6 percent). According to the California Department of Finance's 2020 estimates, single-family homes in Rancho Cordova made up just over 60 percent of the housing stock (**Table A-14**). Multi-family housing units in complexes of five or more units accounted for 21.3 percent of the housing stock.; **Table A-14** provides the 2020 California Department of Finance estimate of housing units by structure.

TABLE A-14  
HOUSING UNITS BY STRUCTURE

	Total Housing Units	SF Detached	SF Attached	2–4 Units	5+ Units	Mobile Homes
2020	28,340	17,036	1,688	2,054	6,048	1,514

*Source: Department of Finance Housing Estimate, 2020*

### 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 may be forced to rent or purchase housing that is too small to meet their needs.

According to the 2014–2018 ACS, there were a total of 1,564 overcrowded households, representing only 6.2 percent of the total households. Of the 1,564 overcrowded households, 2 percent were severely overcrowded. Overcrowded renter households represented 10.7 percent of the total renter households, and overcrowded owner occupied households represented a much lower percentage at 2.6 percent.



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Persons Per Room	Owners		Renters		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
1.0 to 1.5	364	2.6	1,200	10.7%	1,564	6.2%
More than 1.5	133	1.0	362	3.2%	495	2.0%
<b>Total Households</b>	<b>13,941</b>		<b>11,229</b>		<b>25,170</b>	

*Source: 2014-2018 American Community Survey*

## 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 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 reduce incentives for reinvestment and maintenance and may have the potential to result in a rise in the incidence of Fair Housing abuse.

The 2014–2018 ACS notes that the vacancy rate in Rancho Cordova was 0.6 percent for homeownership and 3.9 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 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 30 or more years old. Based on conversations with City staff and the 2014–2018 ACS data, it is assumed that as many as 18,157 or 76.0 percent of the City’s housing stock may need either extensive repair or replacement, when looking at the age of the home, however, due to the fact that over 50 percent

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of households in the City make more than the median income of \$80,640, it is safe to assume that most properties receive ongoing maintenance. A more accurate percentage of housing in need of rehabilitation would be 30 - 35 percent. (Table A-15).. Approximately 30 homes undergo rehabilitation each year through City subsidized programs.

In an effort to provide proactive inspections of all rental properties, the City has included Action H.2.3.1.

**TABLE A-15  
AGE OF HOUSING**

Year Built	Rancho Cordova	
	Number	Percentage
1939 or earlier	242	0.9%
1940–1959	3,514	13.1%
1960–1969	4,535	16.9%
1970–1979	6,360	23.7%
1980–1989	3,506	13.1%
1990–1999	1,847	6.9%
2000–2009	4,895	18.3%
2010–2013	958	3.6%
2014–2018	466	1.7%
2019	464	1.7%
<b>Total</b>	<b>26,787</b>	

*Source: 2014–2018 American Community Survey, Rancho Cordova Planning Department, 2019 City of Rancho Cordova Housing Element Annual Progress Report*

## 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. Since the recession, increased population in the City combined with pressure on the housing market statewide has increased demand for housing in the Sacramento area. Relatedly, median list prices for homes in Rancho Cordova have increased over the past few years. The median list price in the City of Rancho Cordova was \$437,000 in January 2020, according to

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Zillow.com. This is a significant increase compared to four years prior in February 2016, when median list price hit a five-year low of \$289,000.

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.

According to the 2006–2016 Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data, there were a total of 11,875 lower income households in the City. Of those 7,295 (29.8 percent) were renter-households and 4,580 (18.7 percent) were owner-households. Of these lower income households 9,260 (37.9 percent) were overpaying for housing, paying 30 percent of their income or more on housing costs, and 4,025 (16.5 percent) were severely overpaying, paying more than 50 percent of their income on housing costs. Looking at overpayment by tenure, 22.3 percent of renter households and 15.6 percent of owner households were overpaying for housing. This overpayment data indicates the situation is slightly worse for renter households and emphasizes the affordability gap between market rents and affordable housing costs for lower-income households. The City has included Actions H. 1.4.1, H.1.5.1, H.1.5.3, H.5.2.1, H.5.2.2, and H.5.4.1 to provide homeowner assistance, and assist in the development of affordable housing.

**TABLE A-16  
HOUSEHOLDS OVERPAYING**

Total Households Characteristics	Number	Percent of Total Households
<b>Total occupied units (households)</b>	24,445	100.0%
Total Renter households	11,060	45.2%
Total Owner households	13,385	54.8%
Total lower income (0-80% of HAMFI) households	11,875	48.6%
Lower income renters (0-80%)	7,295	29.8%
Lower income owners (0-80%)	4,580	18.7%
Extremely low-income renters (0-30%)	2,475	10.1%
Extremely low-income owners (0-30%)	1,125	4.6%
Lower income households paying more than 50%	4,025	16.5%
Lower income renter HH severely overpaying	2,585	10.6%
Lower income owner HH severely overpaying	1,440	5.9%
Extremely Low Income (0-30%)	2,645	10.8%
ELI Renter HH severely overpaying	1,840	7.5%

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Total Households Characteristics	Number	Percent of Total Households
ELI Owner HH severely overpaying	805	3.3%
Income between 30%-50%	960	3.9%
Income between 50% -80%	420	1.7%
Lower income households paying more than 30%	7,910	32.4%
Lower income renter HH overpaying	5,175	21.2%
Lower income owner HH overpaying	2,735	11.2%
Extremely Low Income (0-30%)	2,945	12.0%
Income between 30%-50%	2,790	11.4%
Income between 50% -80%	2,175	8.9%
<b>Total Households Overpaying</b>	<b>9,260</b>	<b>37.9%</b>
<b>Total Renter Households Overpaying</b>	<b>5,445</b>	<b>22.3%</b>
<b>Total Owner Households Overpaying</b>	<b>3,815</b>	<b>15.6%</b>

Source: 2006-2016 CHAS Data Sets

## RENTAL HOUSING COST AND OVERPAYMENT

**Table A-17** shows the median monthly rents for homes in Rancho Cordova and Roseville based on a June 2020 survey of 73 rental listings on Craigslist.org. Roseville was selected as a point of comparison due to the similar number of available rental listings at the time of the survey. As of the date of the survey, there were no studio homes listed in either city, and no rentals with four or more bedrooms were available in Roseville. For homes with one to three bedrooms, median rental rates were consistently lower in Rancho Cordova than in Roseville.

**TABLE A-17  
MEDIAN RENTAL RATES**

Number of Bedrooms	Rancho Cordova	Roseville
Studio	-	-
1BR	\$1,270	\$1,629
2BR	\$1,495	\$1,940
3BR	\$1,645	\$2,022
4BR+	\$2,350	-

Source: Survey of Rental Listings, Craigslist.org, June 2020

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## MANUFACTURED HOME PARKS

Manufactured 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 manufactured homes for sale, and they vary considerably in price, quality, and age. Very inexpensive manufactured homes are generally those built before 1980, some of which may have structural problems. Newer manufactured 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 manufactured home dealers, and interiors are now comparable in appearance to those of homes in new subdivisions. Although manufactured homes have often been stigmatized for their poor construction and lack of appreciation, all new manufactured homes now must meet or exceed construction standards set by the US Department of Housing and Urban Development. Owners of manufactured homes generally rent a lot in a manufactured home park and pay separately for their utilities. New manufactured-home buyers usually choose a park in which to locate their home, while most purchasers of used manufactured homes leave their home in the park where it was originally located. Rancho Cordova has nine manufactured home parks with just over 1,400 manufactured home spaces and 15 RV spaces (**Table A-18**). In an effort to preserve this more affordable housing stock, the City has included Action H.2.4.3, to contact park owners every five years to determine their interest in the continued preservation of the parks.

**TABLE A-18**  
**MANUFACTURED OR MOBILE HOME**  
**PARKS IN RANCHO CORDOVA**

Name	Address	Mobile Home Spaces	RV Spaces
Aspen Grove Mobile Home Community	10299 McCracken Drive	22	15
Bradshaw Mobile Home Park	3501 Bradshaw Road	140	0
Briarwood Mobile Home Park	2950 Routier Road	105	0
Centennial Estates	9885 Mills Station Road	183	0
Colonial Estates	10026 Horn Road	144	0
Cordovan Mobilehome Estate	10035 Mills Station Road	177	0
Mobile Country Club <sup>1</sup>	2473 Sunrise Boulevard	479	0
Park Royale Mobile Village	2910 Routier Road	95	0
Twilight RV and Mobile Home Park	61 Rocket Circle	60	0
<b>Total</b>	<b>9 properties</b>	<b>1,405</b>	<b>15</b>

*Source: California Department of Housing and Community Development; online search via Google, June 2020*

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

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## FACTORS CONTRIBUTING TO THE FUTURE HOUSING NEEDS IN 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 2029.

## 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 on 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 eight years, also identifies and quantifies the existing housing needs for each jurisdiction. SACOG’s current Regional Housing Needs Plan schedule is from June 30, 2021, through August 31, 2029.

The intent of the RHNP is to ensure that local jurisdictions address not only the needs of their immediate areas but fill the projected housing needs for the entire region. Another 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 from 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 2021 through 2029 (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  
2021–2029 RHNA

Total Number of Units (based on proportion of MTP/SCS 2020 projection)	Number of Units	% of Total
Extremely Low Income	1,057	11.7%
Very Low Income	1,058	11.7%
Low Income	1,274	14.1%
Moderate Income	1,684	18.6%
Above Moderate Income	3,994	44.0%
Total Number of Units	9,067	100.0%

*Source: SACOG, 2020*

Based on the above projections, the City of Rancho Cordova will need to provide an additional 3,389 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 2,115 very low-income need, 50 percent (1,057 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 5,678 housing units available to moderate and above moderate income-households. SACOG anticipates a total of 9,067 new housing units for the City of Rancho Cordova by 2029.

## 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 (2029).

The City of Rancho Cordova currently has approximately 82 acres of vacant infill land, 18 acres of underutilized land, and approximately 588 acres of vacant greenfield land available for residential development. 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. The City is relying on two underutilized sites (218 units or 6 percent of the total RHNA) to meet a portion of the lower income RHNA.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## AVAILABLE MULTI-FAMILY SITES

The City of Rancho Cordova currently has approximately 84.6 acres of vacant and underutilized infill sites and 78.9 acres of greenfield sites that are zoned to accommodate multi-family development. These sites are adjacent to existing residential developments, indicating that infrastructure is available, and the sites do not have other known constraints to development. 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. The City is relying on sites with LC designation to meet a portion of the moderate income RHNA. RD-20 development standards apply to LC sites. **Figure A-2 through Figure A-4** provides a map of the sites listed in the land inventory.

## REALISTIC CAPACITY

To demonstrate that multi-family housing can be accommodated in commercial zones that allow 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.

- Capital Village. This 827-unit project on approximately 34 acres ranges in densities from 7 to 17 units per acre and was rezoned from MP (Office Park Industrial) to Capital Village Special Planning Area. The project has completed construction. 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.
- Anatolia II - Sundance. This 114-unit (10 units per acre) housing project consisting of 114 detached single-family homes is on an 11.9-acre LC (Limited Commercial) site. This project is located on Site R-5 in the inventory of available sites (**Table A-22**).

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. Residential development is not



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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subject to a conditional use permit in the Folsom Boulevard mixed use zone or the TOD overlay zone

**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 2021–2029 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 2021–2029 Housing Element cycle.

Realistic capacity is noted in the comments column for each site. The realistic capacity is based on the assumed development standards, including setbacks, for most sites, and assumes a realistic assumption for residential development on mixed-use sites.

The City sees mixed use as an opportunity for new economic growth while addressing the need for housing. Mixed use also advances infill development, which brings residents closer to jobs, amenities, and transit. Although the City has not approved mixed use in the past, based on market trends of surrounding communities, and conversations with local developers, the City sees this as a viable option for affordable housing during the 2021-2029 planning period. To assist with the development of mixed use, the City has included Action H.1.4.2 to promote mixed use development by providing regulatory and financial incentives to increase the probability that residences will be constructed on mixed use sites, either as single-use projects or in mixed-use developments.



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## 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
<b>Sunrise North</b>												
A-1	056-0430-001	1.6	100%	MDR	MDR	RD-20	20	Yes	None	Mod	Vacant	Capacity based on a previous application for a 20-unit townhouse project that has expired.
<b>Folsom Boulevard Specific Plan</b>												
C-1	075-0450-009	10	24%	RMU	UR2/FBSP	6.1-40	240	With Development	None	VL/L	Vacant	(Assumes 80% of 30 du/acre for 10 acres).
C-2	076-0020-019	1.4	50%	CMU (TOD)UR2	UR2/FBSP	6.1-40	17	Yes	None	VL/L	Vacant	Assumes 80% of 30 du/acre for 1/2 of the total parcel.
C-3	076-0020-021	7.34	50%	CMU (TOD)	UR2/FBSP	6.1-40	88	Yes	None	VL/L	Vacant	Assumes 80% of 30 du/acre for 1/2 of the total parcel.
C-4	076-0020-020	0.45	50%	CMU (TOD)	UR2/FBSP	6.1-40	5	Yes	None	VL/L	Vacant	Assumes 80% of 30 du/acre for 1/2 of the total parcel.
C-5	076-0020-022	0.58	50%	CMU (TOD)	UR2/FBSP	6.1-40	7	Yes	None	VL/L	Vacant	Assumes 80% of 30 du/acre for 1/2 of the total parcel.
C-6	057-0293-007	0.43	100%	CMU/TOD	FBSP	10-80	13	Yes	None	VL/L	Vacant	Assumes 30 du/acre.
C-7	057-0254-024	0.61	100%	CMU/TOD	FBSP	10-80	18	Yes	None	VL/L	Vacant	Assumes 30 du/acre.
C-8	057-0254-025	0.55	100%	CMU/TOD	FBSP	10-80	17	Yes	None	VL/L	Vacant	Assumes 30 du/acre.
C-9	057-0223-019	0.80	100%	RMU	FBSP	6.1-40	24	Yes	None	VL/L	Vacant	City owned
C-10	057-0221-022	1.07	100%	RMU	FBSP	6.1-40	32	Yes	None	VL/L	Vacant	City owned
C-11	057-0211-038	0.40	100%	RMU	FBSP	6.1-40	12	Yes	None	VL/L	Vacant	contiguous with -039
C-12	057-0211-039	0.40	100%	RMU	FBSP	6.1-40	12	Yes	None	VL/L	Vacant	contiguous with -038
<b>Countryside/Lincoln Village Planning Area</b>												
D-1	077-0200-022	0.44	50%	LC	CMU	10-18	3	Yes	None	Mod	Vacant	Assumes 50% of the site at 18 units/acre with an 80% site capacity.
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 actually be built on the back half of the parcel, resulting is a factual density of 36 du/acre.

## 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
<b>Annexation Sites</b>												
F-1	072-0240-004	5.65		HDR/RMU	HDR/RMU	18.1-80	194	Yes	None	VL/L	Vacant	Capacity based on approved county project in 2008.
F-2	058-0270-031	1.04		GC	GC	10-40	5	Yes	None	VL/L	Vacant	Capacity based on approved county project in 2008.
F-3	058-0270-034	1.41		GC	GC	10-40	34	Yes	None	VL/L	Vacant	Capacity is based on 30 units/acre at 80% site capacity.
<b>Bradshaw and Highway 50</b>												
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.
G-2	068-0160-084	1.32		OPMU	CS/LCPA	10-18		Yes	None	Mod	Vacant	
<b>Mather Redevelopment Area</b>												
J-1	067-0010-006	5.98	50%	Public Facilities - Commercial	OMU	No Max	89	Yes	None	VL/L	Vacant	Half of APN -064 is vacant. Capacity is assumed for only the vacant portion. This site is within the human service subarea of the plan and would not require a CUP. Capacity Assumes 30 du/acre.

*Source: City of Rancho Cordova, September 2020*

# 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*
<b>Town Center TOD</b>										
H-1	058-0291-003	8.07	50%	RMU (TOD))	UR1	10–80	257	VL/L	Half of parcel is retail and half is vacant land	Assumes 40 units per acre at 100% site capacity for 4.29 acres and assumes 40 units per acre at 50% site capacity for the other 4.29 acres.
H-2	072-0280-024	6.97	14%	CMU (TOD)	DTPA	10–80	40	VL/L	Parking lot – interested in redevelopment	Assumes 1 acre built at 40 units per acre at 100% site capacity.
H-3	072-0330-002	2.41	50%	CMU (TOD)	DTPA	10–80	36	VL/L	vacant retail -- single-story commercial building almost 50 years old, formerly used as a fitness gym, located adjacent to a light rail station	Assumes 30 units per acre
<b>Folsom Boulevard Specific Plan (Potential New Markets Tax Credits Proposal)</b>										

*Source: City of Rancho Cordova, September 2020*

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## TABLE A-22 GREENFIELD DEVELOPMENT

Map Reference	APN	Acres	Total SP Acres	GP/Zoning	Allowable Density	Assumed Capacity	Total Unit Capacity Est.	Infra.	On-Site Constraints	Income Category	Existing Use	Comments
<b>Sun Creek Specific Plan*</b>												
M-1/M-2	Grantline 220	5.4		HDR	26-40	162	162	Yes	None	VL/L	Vacant	
	Grantline 220	2.5		HDR	26-40	75	75	Yes	None	VL/L	Vacant	
	Grantline 220	5		HDR	26-40	150	150	Yes	None	VL/L	Vacant	
	Sierra Sunrise	5		HDR	26-40	150	150	Yes	None	VL/L	Vacant	
	Callahan	2.5		HDR	26-40	75	75	Yes	None	VL/L	Vacant	
	Callahan	9.3	44.2	HDR	26-40	279	279	Yes	None	VL/L	Vacant	Assumed 30 du/acre at 100% capacity
	Gilmartin	1.7		HDR	26-40	51	51	Yes	None	VL/L	Vacant	
	Gilmartin	3.7		HDR	26-40	111	111	Yes	None	VL/L	Vacant	
	Shalako	2.5		HDR	26-40	75	75	Yes	None	VL/L	Vacant	
	Shalako	2.1		HDR	26-40	63	63	Yes	None	VL/L	Vacant	
	Shalako	4.5		HDR	26-40	135	135	Yes	None	VL/L	Vacant	
M-3	Multiple APNs	5.7	43.7	MDR	12.1-18	200	504	Yes	None	Mod	Vacant	Unit assumptions based on approved plan
M-4	Multiple APNs	44	316	MDR	6.1-12	500	2286	Yes	None	Abv Mod	Vacant	Unit assumptions based on approved plan
M-5	Multiple APNs	33	176.7	LDR	2.1-6	200	899	Yes	None	Abv Mod	Vacant	Unit assumptions based on approved plan
<b>Rio Del Oro Specific Plan</b>												
N-1	Multiple APNs	12	98	HDR	18.1-40	860	2548	Yes	None	VL/L	Vacant	Assumes built density of 26 du/acre
N-1	Lot 65	12	12	HDR	Min 26 du/acre	360	360	Yes	None	VL/L	Vacant	Assumed 30 du/acre at 100% capacity

## APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Map Reference	APN	Acres	Total SP Acres	GP/Zoning	Allowable Density	Assumed Capacity	Total Unit Capacity Est.	Infra.	On-Site Constraints	Income Category	Existing Use	Comments
	Lot 87	11	11	HDR	Min 26 du/acre	330	330	Yes	None	VL/L	Vacant	
	Lot 93	10	10	HDR	Min 26 du/acre	302	302	Yes	None	VL/L	Vacant	
N-2	Multiple APNs	45	256	MDR	6.1-18	850	3680	Yes	None	Mod		Unit assumptions based on approved plan
N-3	Multiple APNs	170	1518.5	LDR	2.1-6	816	7295	Yes	None	Abv Mod		Unit assumptions based on approved plan
<b>The Ranch at Sunridge Special Planning Area</b>												
O-1	Site 1	7.14	7.14	HDR	Min 26 du/acre	214	214	No	None	VL/L	Vacant	Assumed 30 du/acre at 100% capacity
O-2	Multiple APNs	5	105.4	MDR/GC	RD 20	149	149	No	None	Mod	Vacant	Unit assumptions based on approved plan. Pending approved maps.
O-3	Multiple APNs	15	142.3	LDR	RD 10	1191	1191	No	None	Abv Mod	Vacant	Unit assumptions based on approved plan. Pending approved maps.
<b>Anatolia II</b>												
R-1	067-0430-037	2.76	2.76	HDR	18.1-20	66	66	Yes	None	Mod	Vacant	Assumes 80% of 20 du/acre.
R-3	067-0430-043	5.9	5.9	HDR	18.1-20	94	94	Yes	None	Mod	Vacant	Assumes 80% of 20 du/acre.
R-4	067-0430-044	1.17	1.17	HDR	18.1-20	19	19	Yes	None	Mod	Vacant	Assumes 80% of 20 du/acre.
R-5	067-0030-040	15.96	15.96	LC	10-18	114	114	Yes	None	Mod	Vacant	Approved at 114 units.
<b>Montelena</b>												
U-1	Multiple APNs	11.8	11.8	MDR	RD 7	66	66	No	None	Mod	Vacant	Pending Development Agreement.
U-2	Multiple APNs	163.7	163.7	LDR	RD 5	655	655	No	None	Abv Mod	Vacant	Pending Development Agreement.
<b>Arista del Sol</b>												
V-1	Multiple APNs	0	158.2	LDR	5-10	100 806	906	No	None	Mod Abv Mod	Vacant	
<b>Douglas 103</b>												
AA-1	067-0040-026	0	12.03	MDR	RD 10	213 88	213 88	No No	None None	Mod Abv Mod	Vacant	Pending finished lots.

Source: City of Rancho Cordova

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

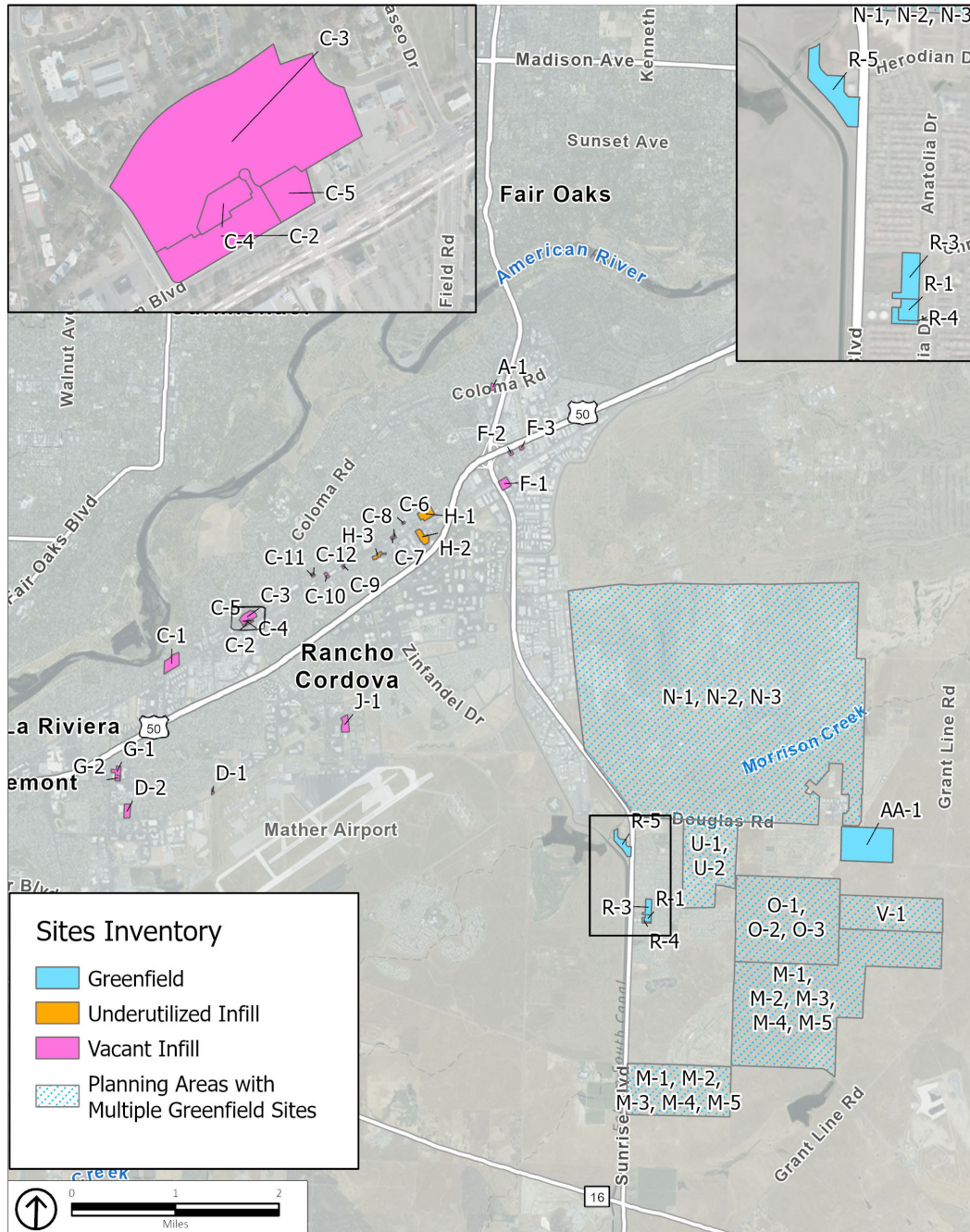
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# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

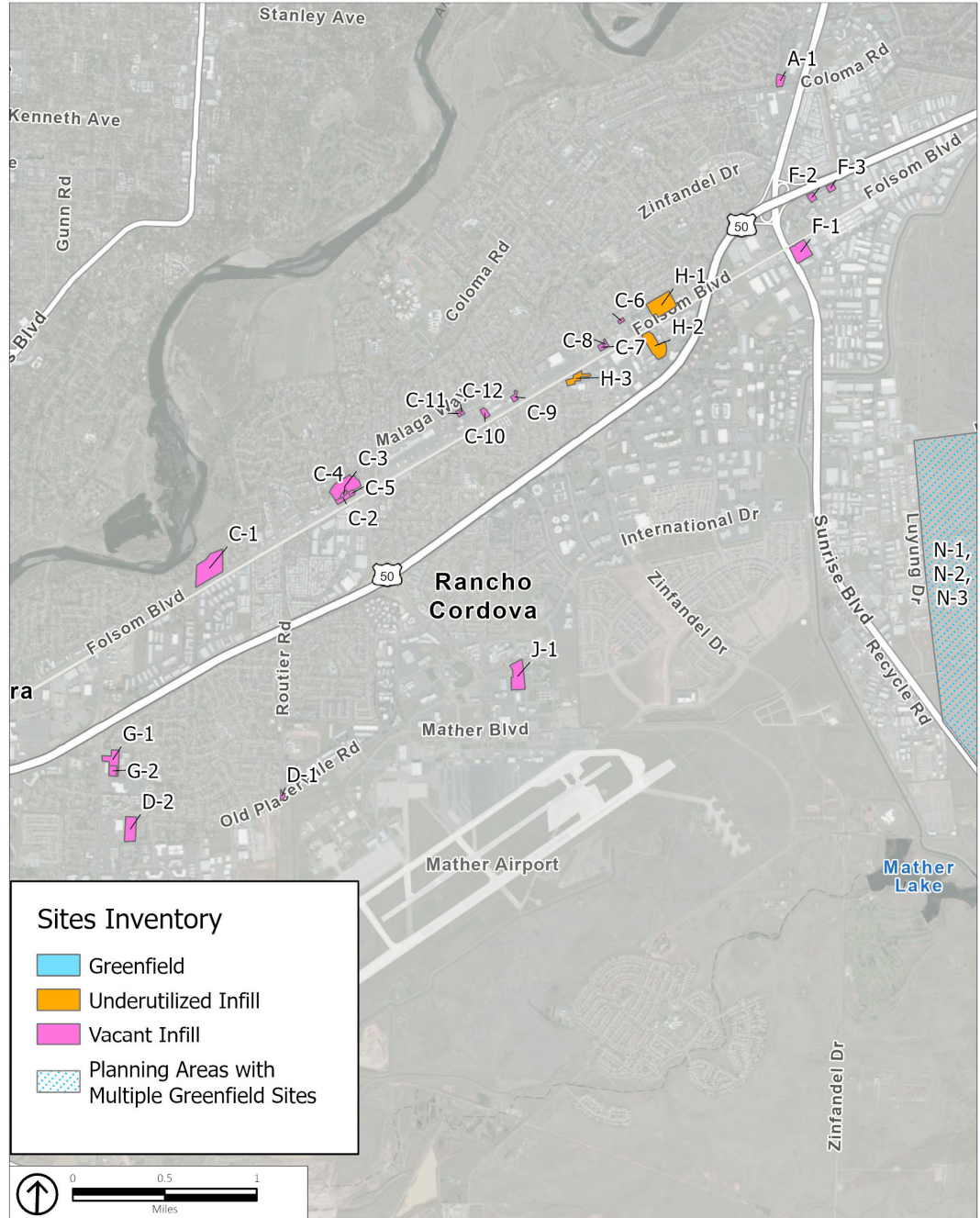
## FIGURE A-2 HOUSING ELEMENT SITES MAP



Source: City of Rancho Cordova

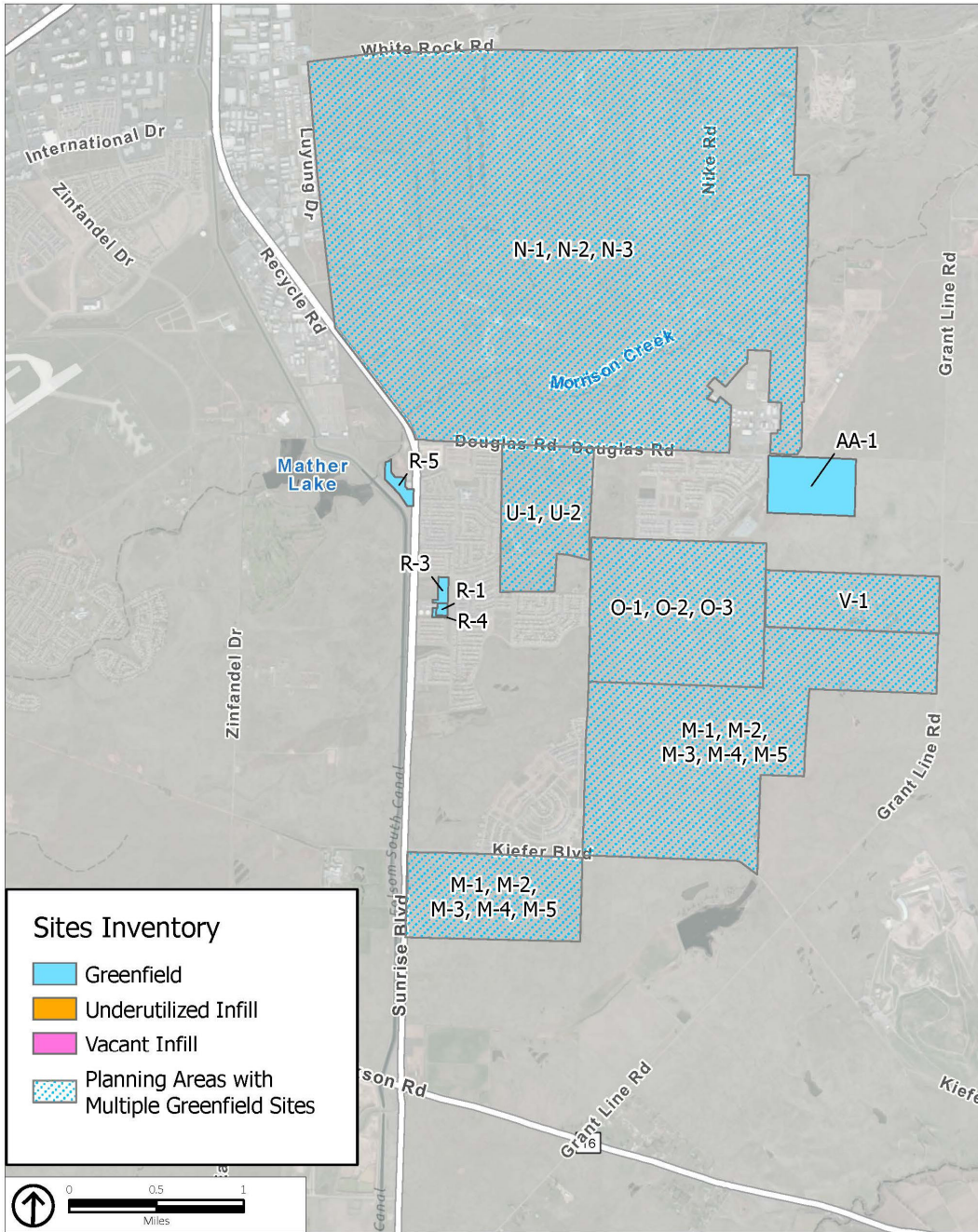
# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## FIGURE A-3 INFILL SITES MAP



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## FIGURE A-4 GREENFIELD SITES MAP



Source: City of Rancho Cordova

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## LAND INVENTORY SUMMARY

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

**TABLE A-23  
LAND INVENTORY RHNA SUMMARY**

RHNA		VL/L	M	AM
		3,389	1,684	3,994
Vacant Infill	Sunrise North	0	20	0
	Folsom Boulevard	485	0	0
	Countryside/Lincoln Village	0	95	0
	Annexation Sites	233	0	0
	Bradshaw and Highway 50	0	29	0
	Mather RDA	89	0	0
Underutilized Infill	Town Center TOD	333	0	0
Greenfield	Suncreek SP	1326	200	700
	Rio Del Oro SP	992	850	816
	The Ranch @ Sunridge	214	149	1,191
	Anatolia II	0	293	0
	Montelena	0	66	655
	Arista del Sol	0	100	806
	Douglas 103	0	213	88
<b>Land Capacity Total</b>		<b>3,672</b>	<b>2,015</b>	<b>4,256</b>
<b>Accessory Dwelling Unit Capacity</b>		<b>23</b>	<b>17</b>	<b>0</b>
<b>Surplus</b>		<b>306</b>	<b>348</b>	<b>262</b>

Source: City of Rancho Cordova, September 2020

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## SPECIAL PLANNING AREAS

The Special Planning Areas assumed to meet a portion of the City’s RHNA all have zoning and land use designations approved. While there are phasing requirements for these projects only phase 1 capacities have been assumed with the exception of Rio Del Oro, which also assumes unit capacity from phase 3. The City has included units from phase 3 because the Rio Del Oro plan states that it is anticipated that several phases will be under construction at any given time and the plan allows each phase to develop independently from other phases.

### **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. Development agreements and affordable housing plans have been executed with all the property owners within the Suncreek Specific Plan.

The affordable housing plans 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. With the completion of the adjacent Sunridge Specific Plan parcels and the entitlement of the adjacent Ranch Specific Plan complete, it is reasonable to expect all areas of the Suncreek Specific Plan, including all of the sites to be dedicated to the City and the remaining high density sites, to be developable in the 2021–2029 Housing Element cycle.

### **Rio del Oro Specific Plan**

The Rio del Oro Specific 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 south of White Rock Road, east of Sunrise Boulevard, and north of Douglas Road. The first phase broke ground in 2020, but the area remains mostly undeveloped with dredger tailings. Development is anticipated to begin in phases, with phases 1, 2, and 3 likely to be completed during the 2021–2029 Housing Element cycle. As approved, the entire Rio del Oro project area would contain approximately 13,523 residential units at a variety of densities, with several village centers, a local town center, and two regional commercial sites. Phases 1, 2 and 3 are expected to develop 2,526 of this total number of units during the 2021-2029 Housing Element cycle. 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

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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. The City has executed affordable housing plans with the two Rio del Oro owners. These affordable housing plan include a residential per-door in-lieu fee with the option to purchase several identified parcels of high-density (HD) zoned land. The affordable housing plans also indicates 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 in Rio del Oro.

## **The Ranch Special Planning Area**

The Ranch is proposed to be primarily residential, but will incorporate open space and commercial uses and preserve some wetlands on the site. The initial phase of development in the Ranch will include the northwest 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. The City has executed an affordable housing plan with the Ranch that will include an in-lieu fee for each single-family home built as well as the dedication of one high density site to the City.

## **Arboretum Specific Plan**

The proposed Arboretum Specific Plan is at the southernmost border of the City’s undeveloped incorporated land. When development does begin in the Arboretum, it will most likely be phased from the southwestern 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. It is not expected to break ground during this housing element cycle and therefore is not included in the analysis.

## **Sunridge Specific Plan**

The Sunridge Specific Plan was approved before 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 subdevelopments in the Sunridge Specific Plan that include RHNA-obligated properties or have a multi-family obligation that was negotiated after the City’s incorporation.

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## Sunridge Park

The approved Sunridge Park development is complete. 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

While the City assumes that three of the four Anatolia II sites will develop with affordable units (Site R-1 is a City-owned site, making this a prime site for an affordable project), currently these sites are zoned for a moderate product. Should these sites develop with an affordable project, the City will credit them towards the lower income RHNA. The City is also working with interested developers to evaluate the viability of an affordable housing project on that site. The site capacity is based on the assumed project capacity. It is assumed that this would be a mix of affordable family and senior housing. Site R-5 is currently proposed to be developed as a project with 114 detached single-family homes.

## Anatolia IV

This project includes 203 single-family lots, a 2.6-acre park, and four landscape corridor lots; it is currently under construction. It is expected that the Anatolia IV project will reach buildout during the 2021–2029 Housing Element cycle.

## Montelena (in the Sunridge Specific Plan)

The approved Montelena project is in the Sunridge Specific Plan Area. The project site is generally bounded by Rancho Cordova Parkway 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 covers 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 no designated multi-family development planned. It is expected to start construction during the 2021–2029 Housing Element cycle and may reach buildout within the next eight years.

## Arista del Sol

The Arista del Sol project is on approximately 158 acres adjacent to the Ranch Specific Plan Area, which is now entitled for development, and the Grant Line 208 subdivision, which is now under construction. Because the Grant Line 208 subdivision is expected to be completed early in the 2021–2029 Housing Element cycle, the Arista Del Sol project is expected to be

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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developed during the 2021–2029 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 on an approximately 81.1-acre parcel and includes a tentative subdivision map to create 342 residential lots, a park site, and 3 landscape corridor lots. It is currently under construction and will be completed during the 2021–2029 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

## Douglas 103

The Douglas 103 project is on approximately 40 acres adjacent to Douglas Road. The project is currently under construction and will be completed during the 2021–2029 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 on approximately 100 acres and has a final approved map for 528 residential lots. The project is under construction and will be completed during the 2021–2029 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 on approximately 210 acres and includes 503 single-family homes, wetland preserve, an elementary school, and neighborhood greens. It is currently under construction and is expected to be completed within the 2021–2029 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 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 2021–2029 Housing Element cycle.



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## North Douglas

The North Douglas project is on an approximately 119-acre parcel and includes a final subdivision map that creates 665 residential lots and has completed construction. The project does not include an affordable housing plan or a multi-family development obligation.

Development accelerated during the latter half of the 2013–2021 Housing Element cycle. Most of the large areas entitled before 2013 were either under construction or completing construction. Two areas also completed their entitlements—one of these, Rio Del Oro, broke ground in 2020. Housing construction is expected to continue at a similar pace during the 2021–2029 Housing Element cycle, with the potential buildout of many greenfield areas and the possible entitlement of the Arboretum project.

## AVAILABLE SINGLE-FAMILY SITES

As is shown in **Table A-20** and **Table A-21**, there is potential for 217 single-family dwelling units on 14.12 vacant and underutilized infill acres in the City as well as 1,690 units on 333.93 acres on greenfield sites, as shown on **Table A-22**. These units are split between the moderate and above-moderate affordability levels, though the housing products for moderate- and above-moderate-income households do not necessarily have a clear delineation, and the City’s projections are based on proposed densities. 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, and land zoned or planned for densities lower than RD-10 are identified as affordable to households with an above-moderate income.

## ACCESSORY DWELLING UNIT CAPACITY

Government Code Section 65583.1 states that a city or county may identify sites for ADUs based on the number of ADUs developed in the prior housing element planning period, whether or not the units are permitted by right, the need for ADUs in the community, the resources or incentives available for their development, and any other relevant factors. Based on recent changes in State law reducing the time to review and approve ADU applications, requiring ADUs that meet requirements be allowed by right, eliminating discretionary review for most ADUs, and removing other restrictions on ADUs, it is anticipated that the production of ADUs will increase, from prior to these State law changes. The City has received one application in January 2021. This analysis assumes an average of 5 ADUs will be built per year during the June 30, 2021-August 30, 2029 RHNA projection period, for a total of 40 ADUs.

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In order to determine assumptions on ADU affordability in the Sacramento region, SACOG conducted a survey of existing ADU rents throughout the region in January and February 2020. The assumption allocated 56 percent to lower income households, 43 percent to moderate income households and 1 percent to above moderate-income households. Affordability of ADUs projected to be built within the City during the planning period were based on the SACOG analysis. Of the total 40 ADUs that are projected to be built during the projection period, 23 are estimated to be affordable to lower-income households, 17 to moderate-income households, and none to above-moderate income households. Action 3.1.3 has been included to amend the zoning ordinance to comply with state law regarding ADUs.

## HOUSING RESOURCES AND INCENTIVES

### 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 that 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 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

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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**, one of the federally assisted multi-family housing complexes in Rancho Cordova, Coloma Woods, is at risk of losing its affordability restrictions during the Housing Element planning period.

## AFFORDABLE HOUSING PROJECTS IN RANCHO CORDOVA

There are 19 housing developments in Rancho Cordova providing subsidized housing, with a total of 575 low- and very-low-income units. The address, number of affordable units, source of financing, and affordability expiration for each development is provided in **Table A-24**.

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

Name	Address	Subsidized Units	Program	Source	Affordability Expiration
Sunrise Meadows	11020 Coloma Rd	94	LIHTC, LMSA	HUD	2069
Gold Ridge-El Parque	2605 El Parque Cir	3	Public Housing	SHRA	Public Housing
Gold Ridge-El Parque	2609 El Parque Cir	3	Public Housing	SHRA	Public Housing
Gold Ridge-El Parque	2613 El Parque Cir	3	Public Housing	SHRA	Public Housing
Gold Ridge-El Parque	2617 El Parque Cir	3	Public Housing	SHRA	Public Housing
Gold Ridge-El Parque	2619 El Parque Cir	3	Public Housing	SHRA	Public Housing
Gold Ridge-El Parque	2623 El Parque Cir	3	Public Housing	SHRA	Public Housing
Gold Ridge-El Parque	2701 El Parque Cir	4	Public Housing	SHRA	Public Housing
Gold Ridge-El Parque	2703 El Parque Cir	4	Public Housing	SHRA	Public Housing
Gold Ridge-El Parque	2707 El Parque Cir	4	Public Housing	SHRA	Public Housing
2970 Portsmouth	2970 Portsmouth Dr	9	Public Housing	SHRA	Public Housing

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Name	Address	Subsidized Units	Program	Source	Affordability Expiration
Gold Ridge-El Parque	10730 Coloma Rd	24	Public Housing	SHRA	Public Housing
Cordova Meadows Apartments	2312 Sierra Madre Court	183	LIHTC	HUD	2053
Rancho Cordova Apartments	10685 Coloma Road	91	LIHTC	HUD	2056
The Crossings @ New Rancho	2708 & 2728 Woodberry Way	17	LIHTC	CTCAC	2065
Mather Veterans Village Phase I	3615 Bleckely Street	50	LIHTC		2068
Mather Veterans Village Phase III	3607 Bleckely Street	50	LIHTC		2071
Mills Tower Apartments	10499 Mills Tower Dr	9	Sec 8 NC	HUD	
<b>SUBTOTAL</b>		<b>557</b>			
<b>At-Risk Units</b>					
Coloma Woods	2300 Heather Glen Ln	28	Sec 8 NC	HUD	6/30/2023
<b>Subtotal</b>		<b>28</b>			
<b>Total</b>		<b>575</b>			

*Source: SACOG, 2020*

## 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.

The cost of acquiring an apartment complex with more than five units ranges from \$152,500 per dwelling unit to \$229,000 per dwelling unit (sales data of comparable rental housing taken from loopnet.com July 2020). Based on this information, the acquisition cost of an individual 28-unit multi-family rental complex in Rancho Cordova would range from \$5.17 to \$5.46 million.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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. **Table A-25** lists local, state, and federal housing programs that are valuable resources for developing affordable housing, preserving “at-risk” housing, and rehabilitating housing.

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

Program Name	Description	Eligible Activities
<b>Federal Programs</b>		
Community Development Block Grant (CDBG) Program	<p>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.</p> <p>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.</p>	<ul style="list-style-type: none"> <li>Acquisition</li> <li>Rehabilitation</li> <li>Homebuyer Assistance</li> <li>Economic Development Assistance</li> <li>Homeless Assistance</li> <li>Public Services</li> <li>Infrastructure Replacement</li> </ul>
HOME Investment Partnerships Program	<p>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 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.</p>	<ul style="list-style-type: none"> <li>Acquisition</li> <li>Rehabilitation</li> <li>Homebuyer Assistance</li> <li>Rental Assistance</li> </ul>

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Program Name	Description	Eligible Activities
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 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	New Construction Rehabilitation Acquisition Support Services

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Program Name	Description	Eligible Activities
	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.	Supportive Housing Homebuyer Assistance
<b>State Programs</b>		
Emergency Solutions Grant	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
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 Costs
Emergency Housing and Assistance Program	Provides grants to support emergency housing.	Shelters Transitional Housing
Affordable Housing and Sustainable Communities Program	Provides funding to support infill development projects with the goal of reducing greenhouse gas emissions.	New Construction Rehabilitation
Veterans Housing and Homeless Prevention Program	Provides funding to buy, construct, rehabilitate or preserve affordable multi-family housing for veterans and their families.	Acquisition Construction Rehabilitation Preservation
SB2 – Building Jobs and Homes Act	Provides planning grant funding to jurisdictions for plans and process improvements that will help to accelerate housing production.	Planning
No Place Like Home	Through a County application process, provides loans to acquire, develop, preserve, or rehabilitate permanent supportive housing facilities.	Permanent Supportive Housing
Infrastructure Infill Grant	Provides gap financing for infrastructure improvements necessary to support the development of affordable infill housing.	Infrastructure Improvements

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Program Name	Description	Eligible Activities
Local Housing Trust Fund Program	Provides matching grants to funds provided by Local Housing Trust Funds.	Site Acquisition Site Development Homebuyer Assistance Transitional Housing Emergency Shelter Multi-Family Housing
Transit Oriented Development Program	Supports the development of affordable multi-family rental housing near transit stations through low-interest loans.	New Construction Rehabilitation Infrastructure Improvements
<b>CalHFA Programs</b>		
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.	Pre-development



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Program Name	Description	Eligible Activities
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
Transitional Housing Program for Emancipated Foster/Probation Youth (THP-Plus)	This program provides funds for housing and services for persons who need support services for transition-age youth.	Supportive Housing Foster Care
Special Needs Housing Program	Allows local governments to use Mental Health Services Act (MHSA) funds to finance the development of permanent supportive rental housing.	New Construction Supportive Housing
Home Mortgage Purchase Program	CalHFA sells bonds to raise funds for providing below-market-rate loans to qualifying first-time homebuyers.	Homebuyer Assistance

## 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 and 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="margin-left: 40px;">Office   \$.97 per square foot  Hotel   \$.92 per square foot  R&amp;D   \$.82 per square foot  Commercial   \$.77 per square foot  Manufacturing   \$.61 per square foot</p>	New Construction
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Program Name	Description	Eligible Activities
Public Housing Authority Rental Subsidy	The local PHA is operated by SHRA, which manages housing and community development activities, including conventional or low-rent public housing and the 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 HUD. The Section 8 voucher program is similar to the certificate program, except the tenant's housing contract rent in the certificate program is not restricted by FMR.	Tenant-Based Rental Assistance
Federal Home Loan Bank System	Facilitates affordable housing programs (AHP), which subsidize the interest rates for affordable housing. The San Francisco Federal Home Loan Bank District provides local service in California. Interest rate subsidies under 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.	Acquisition New Construction Rehabilitation
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 that 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 HomeOne and	Provides down-payment assistance to first-time homebuyers and second mortgages that include a	Homebuyer Assistance

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Program Name	Description	Eligible Activities
Renovation Mortgages	rehabilitation loan. The City provides gap financing for the rehabilitation component.	Rehabilitation

*Source: City of Rancho Cordova, 2020*

## INCENTIVES FOR AFFORDABLE HOUSING DEVELOPMENT

In addition to the affordable housing resources in **Table A-25**, 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

## 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
- Eskaton Properties Inc.
- Housing Corporation of America
- Norwood Family Housing
- ROEM Development Corporation
- Rural California Housing Corp
- Sacramento Valley Organizing Community
- Satellite Housing Inc.
- Volunteers of America

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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. 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)	18.1–40.0	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 acre 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 acre 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 acre 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 acre 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 acre and a maximum density of 18 units per gross acre.
Transit-Oriented/ Town Center Mixed Use	18–80.0	Multi-family is allowed at a minimum density of 18 units per acre 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 acre 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.

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Other Designations	
Designation	Notes
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 will 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 will 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 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 in Rancho Cordova and the respective minimum and maximum densities are shown in **Table A-27**. In addition to zoning and density requirements, the City of Rancho Cordova further controls residential development through development standards. **Table A-27** details the development standards that are applied to residential development in the City. The City’s development standards and fees are available on the City’s website.

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. 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

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one-bedroom units to two spaces for units with two or more bedrooms. An additional 0.6 parking space per unit is required to accommodate guests in multi-family residential projects. Mobile homes and accessory dwelling units are required to have two parking spaces per unit, except where an accessory dwelling unit is within one-half mile of public transit or one block of car share, or in a historic or architectural district. Actual observed parking requirements for affordable senior and special needs developments near transit hubs and after completing design review are considerably less than the normal standard. 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 are considered to constrain development—as evidenced by the amount of housing development occurring in the City—but are used to ensure an aesthetically pleasing project that allows for recreational uses and open space areas.

## Typical Densities for Development

Rancho Cordova has experienced moderate housing development in the last 10 years. Lots in recently proposed single-family residential projects have varied in size from approximately 2,000 square feet to 10,000 square feet. Most recent single-family subdivisions resulted in typical density of between 8 and 12 homes per acre. Multifamily densities within Rancho Cordova are typically 13 to 30 units per acre but can be as dense as 50 units per acre. The City did not receive any requests for development at densities lower than those listed in the sites inventory during the last planning period.





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**TABLE A-27  
RESIDENTIAL DEVELOPMENT STANDARDS**

Development Standard	RR	ER	RD-1	RD-2	RD-3	RD-4	RD-5	RD-6	RD-7	RD-10 <sup>1</sup>	RD-15 <sup>1</sup>	RD-20 <sup>1</sup>	RD-25	RD-30	MDR (UR1 in FBSP)	HDR	RMH <sup>2</sup>	
<b>Density (gross, neighborhood, or development average for product type)<sup>3</sup></b>																		
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	
<b>Setbacks (minimum)</b>																		
Front – General	30 ft		20 ft				18 ft	18 ft <sup>1</sup>		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 <sup>4</sup>	25 ft <sup>5</sup>				20 ft		20 ft		10 ft	20 ft	20 ft							
Rear – Setback to Alley ROW	3 ft																	
<b>Lot Dimensions (minimum)</b>																		
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															
<b>Height (maximum)</b>																		
Primary Structure/Unit	40 ft		30 ft				40 ft (3 stories allowed)		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) <sup>6</sup>	n/a				25%		n/a	25%	n/a									

Source: City of Rancho Cordova Zoning Code, 2020

Notes:

1. Setback standards may be amended during the design review process to accommodate innovative housing types or adjust for unique site conditions.
2. 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).
3. 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.
4. Encroachments are permitted into the rear yard according to Chapter 23.704 RCMC.
5. 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.
6. 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.

APPENDIX A – DRAFT HOUSING  
ELEMENT NEEDS ASSESSMENT

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# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## 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.

## 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-28** (see below) identifies allowed uses and corresponding permit requirements for the residential zoning districts, and **Table A-29** identifies allowed uses and permit requirements for mixed-use districts of Rancho Cordova.

## 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

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.”

The City has included Action H.3.3.3 to amend the City Zoning Ordinance to permit emergency shelters by-right without discretionary review in the Light Industrial/Manufacturing (M-1) Zoning District as appropriate to emergency shelters by-right without discretionary review. The M-1 zone is within close proximity to services and shopping. There are currently 17 vacant parcels, ranging in size from 0.5 to 3.95 acres, that would be appropriate for an emergency shelter, totaling 37.20 acres. Additionally, the City has identified at least 50 parcels that are not vacant but have uses that could accommodate an emergency shelter, such as a warehouse building. The total square footage of these buildings are at least 20,000 square feet.

Through Action H.3.3.3, City will add 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
- Security during hours that the emergency shelter is in operation

Action H.3.3.4 will also allow the development of low-barrier navigation centers by-right in any zone that permits multi-family or mixed-use residential uses.

## 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 persons with mental disabilities, AIDS, substance abuse or chronic health conditions, or persons whose disabilities originated before the age of 18). Services linked to supportive

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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housing usually focus on retaining housing, living and working in the community, and/or health improvement.

The City’s Zoning Code allows transitional 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. Action H.3.3.3 will amend the Zoning Code to include supportive housing consistent with State Law.

## REASONABLE ACCOMMODATIONS

The City has a formal procedure for providing 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 and 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. The City has included Action H.3.3.1 to review the current reasonable accommodate procedure and ensure compliance with State Law. The City will review the current findings and will remove the current fee required for a reasonable accommodation request. The City will also add the definition of family to the Zoning Code that does not limit family by size or blood relation.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

**TABLE A-28  
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	MDR	HDR	RMH
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	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP
Dwelling, Multi-Family	N	N	N	N	N	N	N	N	N	P	P	P	P	P	P	P	N
Dwelling, Accessory 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	AUP <sup>2</sup>	AUP <sup>2</sup>	AUP <sup>2</sup>	AUP <sup>2</sup>	P	P	P	P	P	P	N	N
Emergency Shelter <sup>3</sup>	N	N	N	N	N	N	N	N	C	C	C	C	C	C	C	C	C
Employee Housing <sup>4</sup>	AUP	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Family Day Care Home, Small or Large	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
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	AUP	AUP	AUP	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, Small <sup>5</sup>	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	N
Residential Care Home, Large <sup>5</sup>	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	N

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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	MDR	HDR	RMH
Single Room Occupancy (SRO)	N	N	N	N	N	N	N	N	N	N	N	C	C	C	N	C	N
Transitional/Supportive Housing <sup>3</sup>	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P

*Source: City of Rancho Cordova Zoning Code, 2020*

*Notes:*

- 1 Use regulations in the table are shown with representative symbol by use classification listing: “P” symbolizes uses permitted allowed by right, “AUP” symbolizes uses that require approval of a administrative 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, an administrative use permit (AUP) 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 will be permitted by-right in the M-1 zone, transitional and supportive will be amended to comply with State Law (Action H.3.3.3.)
- 4 To comply with Health and Safety Code sections 17021.5 and 17021.6, the City has included Action H.3.3.5.
- 5 Senior independent living facilities are required to meet provisions in Section 23.901.070 of the Rancho Cordova Municipal Code.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-29  
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 <sup>1</sup>	P <sup>1,2</sup>	P <sup>1,2</sup>	N	N	P <sup>1</sup>	P <sup>1</sup>	P <sup>1</sup>
Dwelling, Accessory Unit	P	N	N	N	N	N	N	N
Dwelling, Single-Family	P <sup>1</sup>	P <sup>1,2</sup>	P <sup>1,2</sup>	N	N	P <sup>1</sup>	P <sup>1</sup>	P <sup>1</sup>
Dwelling, Two-Family	P <sup>1</sup>	P <sup>1,2</sup>	P <sup>1,2</sup>	N	N	P <sup>1</sup>	P <sup>1</sup>	P <sup>1</sup>
Emergency Shelter	C	C	C	P	P	N	N	N

Source: City of Rancho Cordova Zoning Code, 2020

Notes: P = Permitted use

S = Permitted use subject to special conditions

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

1. See the density restrictions in the underlying zoning district. 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.
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.

## 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. The City has included Action H.1.5.4 to comply with current State Density Bonus Law.

## 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 any other necessary infrastructure or services. In addition, the City may require payment for various off-site improvements as a part of project mitigation measures (e.g., payment for an off-site traffic signal).



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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 a pavement width of 32 feet and a 4-foot-wide sidewalk on each side (**Table A-30**). 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, with a 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 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, landscaped medians, traffic circles, and other approved traffic-calming devices.

**TABLE A-30  
SITE IMPROVEMENTS**

Type	Service	Street Width	Sidewalk Width (each side)	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, 2020*

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 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).

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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-31**. **Table A-32** 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-33**. Development fees, including building, planning, and impact fees, for a 1,600-square-foot home are estimated to be \$46,195 (**Table A-33**). **Table A-34** 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 \$28,650 (**Table A-34**).

**TABLE A-31  
COMMUNITY FACILITIES FEE**

	Single-Family Residential (per unit)	Multi-Family Residential (per unit)
Community Facilities Fee—Facilities	\$3,410.39	\$2,664.74
Community Facilities Fee—Library	\$698.51	\$546.24
	\$4,108.90	\$3,210.98

*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-32  
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	--
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	--

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Description	Deposit Amount	Fee Amount
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	--
SSHCP Permit Deposit	\$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
Signs Temporary Use Permit	--	\$60
Boundary Line Adjustment	--	\$942
PCN (Public Convenience and 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
Appeal of Zoning Decision to City Council	--	\$2,590

*Source: City of Rancho Cordova Planning Department, 2014*

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-33  
DEVELOPMENT FEES FOR A SINGLE-FAMILY  
RESIDENTIAL UNIT AND 100-UNIT PROJECT

	Unit <sup>1</sup>	100-Unit Project
<b>Planning Application/Plan Check Fees</b>		
Building Permit Fee	\$1,398.60	\$139,860
Plan Review Fee	\$932.40	\$93,240
Zone Check Fee	\$121.21	\$12,121
<b>Impact Fees</b>		
General Plan Cost Recovery Fee	\$120.41	\$12,041
Capital Fire Facilities Fee	\$1,280	\$120,800
Community Facilities Fee	\$4,108.90	\$410,890
<b>Measure A Impact Fee</b>		
Measure A Impact Fee	\$1,329	\$132,900
<b>Transit Fee</b>		
Regional Transit	\$175	\$17,500
<b>Drainage Fee</b>		
Zone 11A	\$4,193.75 (0.25-acre parcel)	\$419,375
Zone 11B	\$2,860.50 (0.25-acre parcel)	\$286,500
<b>Schools</b>		
Folsom Cordova Unified Fee	\$9,952	\$995,200
Elk Grove Unified Fee	\$10,144	\$1,014,400
<b>Utility Connection Charges</b>		
Water Connection	\$17,601	\$1,760,100
<b>Sewer Connection</b>		
Sacramento Area Sewer District	\$4,791 (0.25-acre parcel)	\$479,100
<b>Total</b>	<b>\$44,670–46,195</b>	<b>\$4,467,000–4,619,500</b>

Source: City of Rancho Cordova Building & Public Works Department, 2020

<sup>1</sup> 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-34  
DEVELOPMENT FEES FOR MULTI-FAMILY RESIDENTIAL UNIT AND PROJECT

	Unit <sup>1</sup>	100-Unit Project
<b>Planning Application/Plan Check Fees</b>		
Building Permit Fee	\$1,501.80	\$150,180
Plan Review Fee	\$1,001.20	\$100,120
Zone Check Fee	\$130.16	\$13,016
<b>Impact Fees</b>		
General Plan Cost Recovery Fee	\$65.14	\$6,514
Capital Fire Facilities Fee	\$1,000	\$100,000
Community Facilities Fee	\$3,210.98	\$321,098
<b>Measure A Impact Fee</b>		
Measure A Impact Fee	\$930	\$93,000
<b>Transit Fee</b>		
Regional Transit	\$356	\$35,600
<b>Drainage Fee</b>		
Zone 11A	\$810.73 (26 units per acre)	\$81,073
Zone 11B	\$540.08 (26 units per acre)	\$54,008
<b>Schools</b>		
Folsom Cordova Unified Fee	\$5,598	\$559,800
Elk Grove Unified Fee	\$5,706	\$570,600
<b>Utility Connection Charges</b>		
Water Connection	\$13,200.75	\$1,320,075
<b>Sewer Connection</b>		
Sacramento Area Sewer District	\$737 (26 units/acre)	\$73,700
<b>Total</b>	<b>\$28,271–\$28,650</b>	<b>\$2,827,100–\$2,865,000</b>

Source: City of Rancho Cordova Building & Public Works Department, 2020

<sup>1</sup> 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.

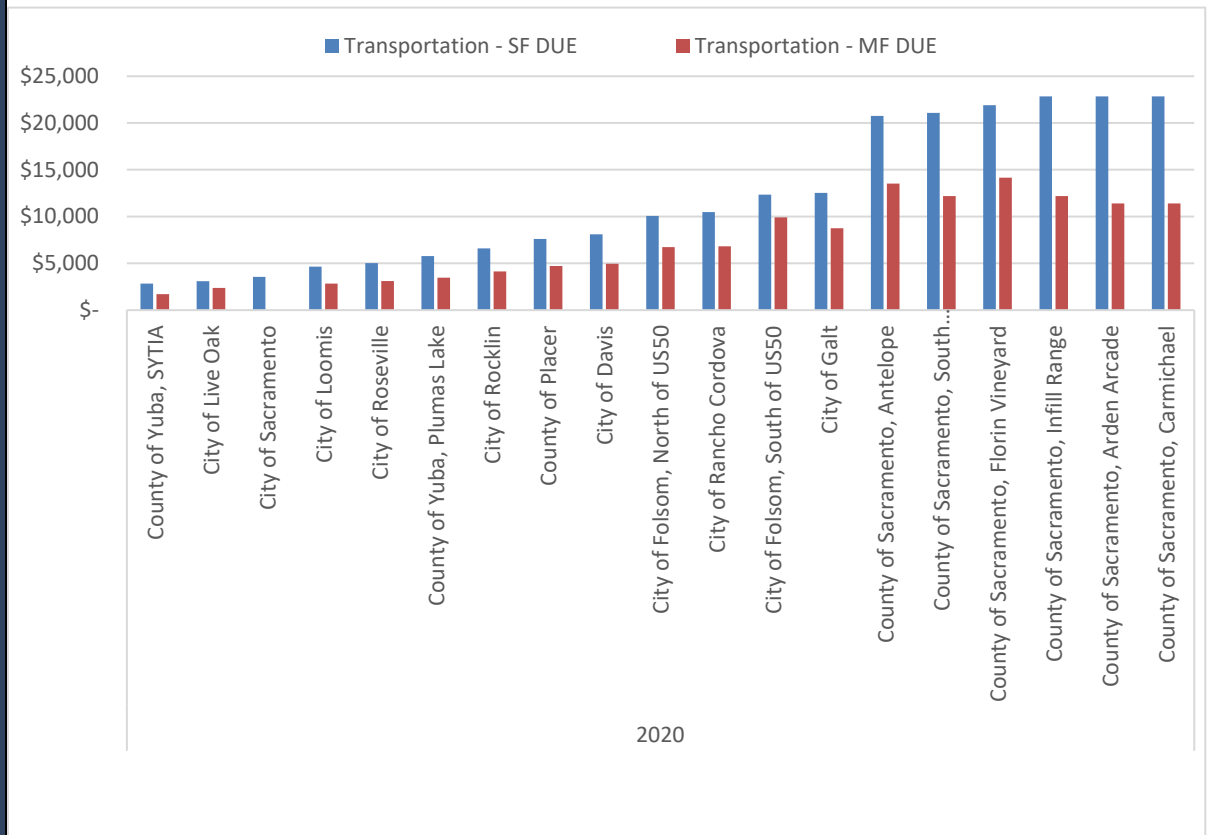
## SACOG Impact Fee Study

In 2020, SACOG published a comparative study of the estimated development impact fees for jurisdictions across the Sacramento area. At the time of the study, Rancho Cordova’s per-unit fees for single-family development were the fourth-highest in the region, at \$49,197 per unit. This is similar to the level of fees charged by Rocklin (\$46,136 per unit) but significantly lower than the next highest rate, charged by Sacramento County for development in the Antelope area (\$70,494). For multi-family housing, the City’s impact fees were more moderate at \$32,384, which was similar to those charged by Rocklin (\$31,169 per unit) and Galt

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

(\$33,313). While fees for transportation infrastructure made up the largest percentage of the overall required development fees, at \$10,749 for single-family homes and \$6,821 per unit for multi-family units these fees were in the middle of the overall trend for the region.

**FIGURE A-5  
SINGLE FAMILY AND MULTI FAMILY UNIT FEES CHARGED**



## 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-33** showed the estimated development costs for a single-family home in a Specific Plan area. The estimated development fees for a 1,600-square-foot, single-family home are \$46,195, including planning, building, and impact fees per unit. 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.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## 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

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 but promotes sustainable development by encouraging quality design and pedestrian-friendly neighborhoods.

Many other factors, such as public sentiment, may also affect the 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. It is estimated that the period between application approval and issuance of a building permit is only a few days. To further elaborate, once an application is approved and all fees are paid, the City has no additional requirements for issuing a building permit. Applicants can then request the building permit to be issued as soon as they are ready to proceed and the City can issue the building permit within a week or two. A complete listing of the lengths of estimated application-processing times is given in **Table A-35**.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-35  
ESTIMATED APPLICATION PROCESSING TIMES

Applications	Time Frame
Individual Single-Family Home (one/two story)	Building Permit 15 days
Staff Level Use Permits	3–4 months
Subdivision Design Review	3–5 months
Commercial and Multi-Family Design Review	3–5 months
Projects with Environmental Review	Negative Declaration Environmental Impact Report Less than 90 days Approximately 1 year
Rezoning	6–8 months
General Plan Amendment	6–8 months
Boundary Line Adjustment	Less than 30 days
Tentative Parcel Map	4 months
Tentative Subdivision Map	6 months
Conditional Use Permit	3–5 months

*Source: City of Rancho Cordova Planning and Building Departments*

## 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 current City Council design review process for multi-family housing follows a straightforward and efficient path to approval, and in a worst-case scenario would add no more than two weeks 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 four criteria:

- Consistency with the General Plan, any applicable Specific Plan, and the City’s design guidelines.



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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- Project design (architecture and site improvements) that enhances the character of the neighborhood.
- Architecture, scale, and design details that are compatible with adjoining or nearby properties.
- 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 in the Zoning Code. Therefore, the design review is not seen as a constraint to the development of housing.

Consistent with Senate Bill (SB) 330, housing developments for which a preliminary application is submitted that complies with applicable general plan and zoning standards are subject only to the development standards and fees that were applicable at the time of submittal. This applies to all projects unless the project square footage or unit count changes by more than 20 percent after the preliminary application is submitted. The developer must submit a full application for the development project within 180 days of submitting the preliminary application.

Rancho Cordova requires predevelopment meetings with applicants of larger projects prior to submission of formal applications to better define the information needed to review a project. Predevelopment meetings have helped to shorten the review process and allow for better communication between applicants and City departments. The City currently defers to HCD for the required application process but will consider creating a City specific process during the planning period.

## 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.

## APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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- Promote a mix of uses, both at the street level and within individual structures, that captures the essence of the community and contributes 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, landscaped 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

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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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.
- Minimum lot sizes and widths have been eliminated to allow for greater densities and design flexibility.

In an effort to provide more objective standards and a guidance, the City is using SB 2 funding to create multifamily design guidelines that will create a process for all multifamily residential projects to receive by-right approvals, including duplexes to midrise developments (Action H.5.3.2).

## Review of Local Ordinances

The City does not have any locally adopted ordinances that hinder 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 2019 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 (Action H.2.3.1).

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TABLE A-36  
HEALTH AND SAFETY CODE VIOLATIONS

Health and Safety Violation	2016	2017	2018	2019
Water Intrusion/Mold	110	260	274	136
Structural Deficiencies	19	28	22	6
HVAC/Mechanical/Plumbing	9,956	9,676	5,134	3,750
Maintenance Deficiencies	3,015	3,155	2,316	1,331
Pest Infestation	243	333	353	158
Building Code Violations	858	763	534	362
<b>Complaint Total</b>	<b>14,201</b>	<b>14,215</b>	<b>8,633</b>	<b>5,743</b>

Sources: City of Rancho Cordova Neighborhood Services Division. 2020

## 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 (SRWTP) currently has permitted capacity of 181 million gallons per day (mgd) for Average Dry Weather Flows (ADWF), and currently operates under this capacity. It is estimated that the district will have sufficient wastewater treatment capacity through the year 2048. The Sacramento Area Sewer District is currently undergoing an update of its System Capacity Plan. As of the 2010 System Capacity Plan, much of the residentially zoned areas of the city have planned sewer capacity of between 5.51 and 10 ESD (Equivalent Single-Family Dwelling) per acre. Some higher-density residential areas, community services-zoned parcels, and mixed-use residential areas are planned for 10.01 to 30.0 ESD per acre. Because not all developments utilize the maximum sewer capacity for which they are planned, upzoning a parcel or parcels beyond their currently planned capacity may not require infrastructure improvements to accommodate the increased sewer use.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

The SRWTP is currently undergoing an upgrade process called the ECHOWater Project. The project will not add capacity to the SRWTP, but will allow the plant to comply with effluent requirements. The SRWTP also participates in Regional San’s Harvest Water Project, which will provide recycled water to southern parts of the county for use in agricultural irrigation.

Currently, there is sufficient water and wastewater capacity to meet the regional housing needs allocation.

## Priority for Water and Sewer

Per Chapter 727, Statutes of 2004 (SB 1087), upon completion of an amended or adopted housing element, a local government is responsible for immediately distributing a copy of the element to area water and sewer providers. In addition, water and sewer providers must grant priority for service allocations to proposed developments that include housing units affordable to lower-income households. Chapter 727 was enacted to improve the effectiveness of the law in facilitating housing development for lower-income families and workers.

To comply with SB 1087, upon adoption, the City will immediately forward its adopted Housing Element to its water and wastewater providers so they can grant priority for service allocations to proposed developments that include units affordable to lower-income households.

## 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.

## 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-37** shows a sample of vacant land for sale and properties with development potential in both Rancho Cordova and surrounding communities as of July 2020. There were two parcels listed in the City of Rancho Cordova at the time that would permit residential uses.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Both were within Commercial Mixed Use zones. The parcels were listed at \$199,900 and \$295,000 and were each less than half an acre. Depending on the size and location of the parcel, the sample vacant parcels in areas surrounding Rancho Cordova ranged from \$195,000 to \$600,000. On a per-unit basis, the parcels in Rancho Cordova were among the least expensive, at \$66,633 and \$42,143, owing to the high unit density permitted in the Commercial Mixed-Use zones.

**TABLE A-37  
VACANT LAND “FOR SALE”**

Type	Lot Size (Acres)	Total Units <sup>1</sup>	Location	Price	Price per Unit
Mixed Use - CMU	0.18	3	Rancho Cordova (95670)	\$199,900	<b>\$66,633</b>
Mixed Use – CMU (FBSP)	0.42	7	Rancho Cordova (95670)	\$295,000	<b>\$42,143</b>
Residential – RD5	0.23	1	Citrus Heights (95621)	\$195,000	<b>\$195,000</b>
Residential – RD10	0.27	2	Citrus Heights (95610)	\$227,500	<b>\$113,750</b>
Residential – RD2	3.18	6	Citrus Heights (95610)	\$314,151	<b>\$52,359</b>
Residential – RD5	1.08	9	Fair Oaks (95628)	\$480,000	<b>\$53,056</b>
Residential – RD2	0.52	1	Fair Oaks (95628)	\$280,000	<b>\$280,000</b>
Residential - RD2	3.45	7	Orangevale (95662)	\$600,000	<b>\$85,714</b>
Agricultural-Residential - AR2	2.00	1	Orangevale (95662)	\$329,000	<b>\$329,000</b>

Source: Zillow.com, July 14, 2020

1. The maximum number of units allowed by the Zoning Code was used in calculating total units.

## 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 \$54,388 per unit, based on the average of the two currently available parcels in the city. 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 \$134.81 per square foot. This cost estimate is based on a 2,000-square-foot house of good-quality construction with a two-car garage and forced-air heating. The total construction costs are estimated at \$269,627, excluding land costs.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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 rates can eliminate many potential homebuyers from the housing market or render a housing project infeasible that could have been developed at lower interest rates. 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 that 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-38** shows interest rates for 15- and 30-year fixed-rate conventional and jumbo loans in the Rancho Cordova area as well as 7-year adjustable rate mortgages. In Sacramento County, the limit for conventional loans is \$569,250, which may put mortgages for larger homes in the city into the higher-rate “jumbo” category. Interest rates change on a daily basis.

**TABLE A-38**  
**INTEREST RATES FOR 15- AND 30-YEAR LOANS**

Loan Product	Conforming		Jumbo	
	Interest Rate	APR	Interest Rate	APR
30-Year Fixed Rate	3.000%	3.093%	3.250%	3.314%
15-Year Fixed Rate	2.500%	2.721%	3.000%	3.098%
7/1 ARM (30 Years)	2.625%	2.813%	2.625%	2.746%

Source: WellsFargo.com, as of July 16, 2020.

Notes: In Sacramento County, jumbo loans are defined as loans higher than \$569,250 (via <https://www.nerdwallet.com/blog/mortgages/jumbo-loan-limits/>).

Rates are subject to change on a daily basis.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## OPPORTUNITIES FOR ENERGY CONSERVATION

Energy-related costs could directly impact the affordability of housing in Rancho Cordova. Title 24 of the California Administrative Code sets mandatory energy standards for new development and requires the adoption of an “energy budget.” 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.
- 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 an 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, Energy Star sun-reflecting coating, duct improvements, insulation, and 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). Energy efficiency rebates are also available for multi-family properties.

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.



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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.

## ASSESSMENT OF FAIR HOUSING

AB 686 requires that all housing elements due on or after January 1, 2021, must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015.

Under state law, AFFH means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

AB 686 requires the City, and all jurisdictions in the state, to complete three major requirements as part of the housing element update:

- Conduct an Assessment of Fair Housing that includes a summary of fair housing issues, an analysis of available federal, state, and local data knowledge to identify patterns of segregation or other barriers to fair housing, and prioritization of contributing factors to fair housing issues.
- Prepare the Housing Element Land Inventory and identification of sites through the lens of affirmatively furthering fair housing.
- Include a program in the Housing Element that affirmatively furthers fair housing and promotes housing opportunities throughout the community for protected classes and addresses contributing factors identified in the AFH (applies to housing elements beginning January 1, 2019).

In order to comply with AB 686, the City has completed the following outreach and analysis.

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## Outreach

The City of Rancho Cordova conducted extensive and varied outreach to solicit input and feedback from community members, advocacy groups, and other stakeholders to inform the Housing Element Update.

In 2019, the City of Rancho Cordova participated in a joint effort with other jurisdictions in the Sacramento Valley region to develop the Sacramento Valley Analysis of Impediments to Fair Housing Choice (AI) to guide actions that will guide the participating communities to overcome historic patterns of segregation, foster inclusive communities, and promote fair housing. The AI resulted in several goals and actions that the City is committed to pursuing.

During the development of the AI, extensive community engagement was conducted with residents and stakeholders across the Sacramento region to gather their experiences with fair housing. Engagement techniques included focus groups and subsequent in-depth interviews, “pop ups” at local events, and a resident survey. Resident focus groups targeted protected classes and groups who experience discrimination in housing, including African American and Hispanic residents, low-income families, residents with disabilities, and transgender residents. Stakeholder focus groups included those who work in housing, real estate, supportive services, education, transportation, advocacy, and more. While this engagement process included residents and stakeholders from across the region, the findings are representative of Rancho Cordova as well.

Additionally, as discussed in the Citizen Participation section of this Housing Element, the City held two public workshops in the summer of 2020. The workshops were open to stakeholders, nonprofits, representatives from the development community, housing advocacy representatives, and residents. The workshops provided opportunities for participants to learn about the Housing Element update and bring questions and concerns to the City. Due to the COVID-19 pandemic, the public workshops were held virtually, which enabled participants to attend regardless of their location. These meetings were held in addition to standard public hearings.

Finally, the City conducted one-on-one consultation meetings with service providers and community organizations who serve low-income residents and special needs groups and other typically hard to reach groups during the outreach process. The purpose of these consultations was to solicit direct feedback on housing needs, barriers to fair and affordable housing, and opportunities for development from all community groups, not just those who are able to attend the public workshops and hearings. The primary concerns raised by stakeholders included cost barriers to development of affordable and supportive housing, inadequate opportunities for homeownership, and limited access to high quality schools.

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## Assessment of Fair Housing

State Government Code Section 65583(10)(A)(ii) requires the City of Rancho Cordova to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs including displacement risk. According to the 2020 TCAC/HCD Opportunity Area map, Rancho Cordova is primarily a Low Resource area north of Highway 50 and bordering the highway on the south, and predominantly Moderate Resource south of Highway 50 (**Figure A-6**). There is one census tract of High Segregation and Poverty located on Folsom Boulevard and one tract of Highest Resource at the intersection of Douglas Road and Sunrise Boulevard.

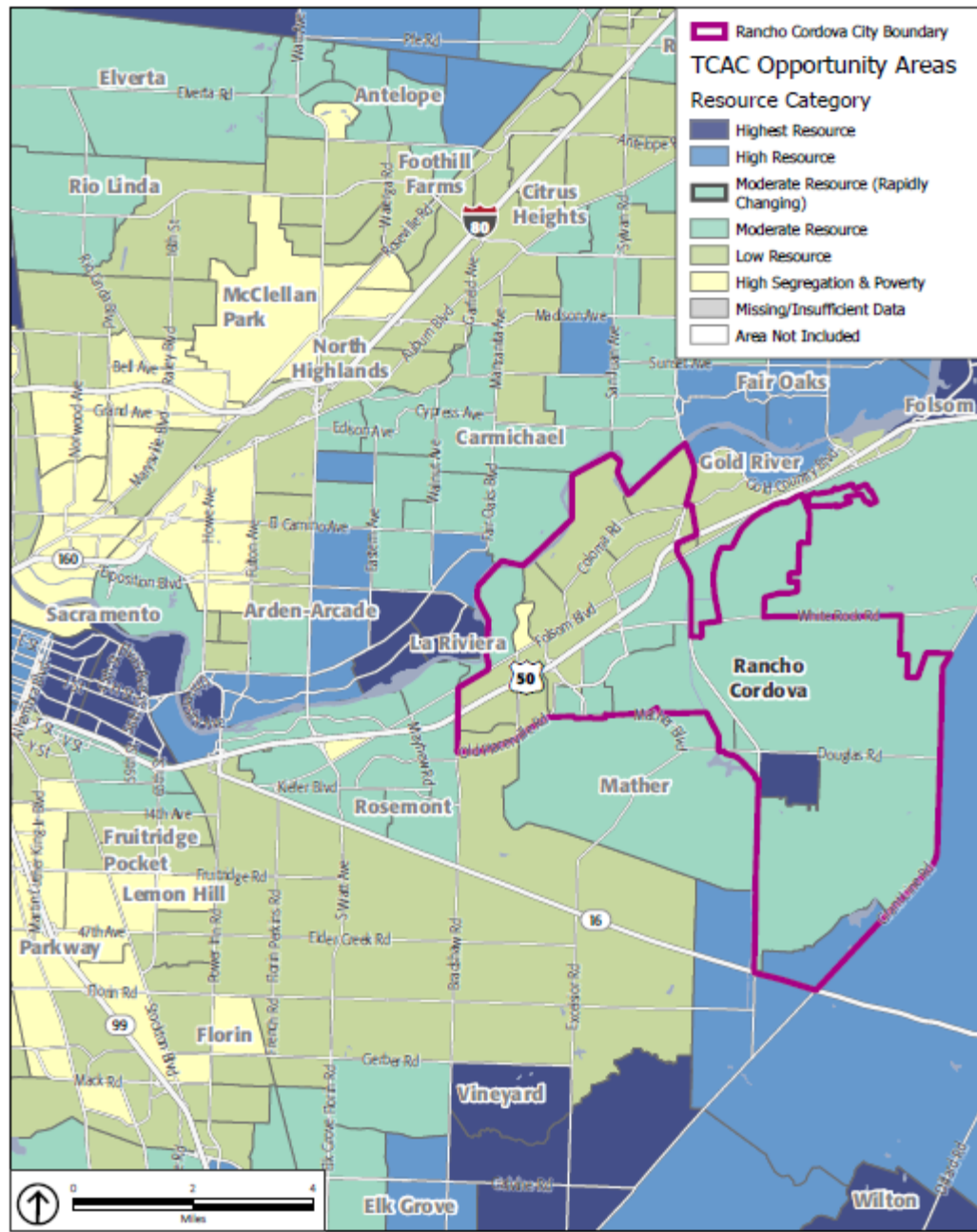
Some of the indicators identified by TCAC and HCD to determine the access to opportunity include high levels of employment and close proximity to jobs, access to effective educational opportunities for both children and adults, low concentration of poverty, and low levels of environmental pollutants, among others. These indicator scores decrease as the level of designation decreases until “Low Resource” areas, which typically have limited access to education and employment opportunities and may have poor environmental quality. For purposes of evaluating fair housing, resource levels refer to the geographic proximity and ease of access to resources such as low-cost transportation, jobs, and high-quality schools, with Low Resource areas having the most limited access. In an area of high segregation and poverty, at least 30 percent of the population is below the federal poverty level, and patterns of racial segregation exist. In addition to reviewing these categorizations, the City also individually analyzed several factors, described below, to assess patterns that may further fair housing issues and identify actions to combat these. The results of the AI have also been incorporated in this Assessment of Fair housing.

In the 1950s, the area that is now the City of Rancho Cordova began to experience urbanization as a result of the suburban expansion of Sacramento. During the remainder of the 20<sup>th</sup> century, Rancho Cordova’s community grew as housing was constructed for people working at Mather Field and Aerojet and agricultural lands were converted to residential and commercial uses. However, the community remained unincorporated during this time, despite efforts to change that, and was subject to the land use policies and investment strategies of Sacramento County. Suburban sprawl dominated housing development, especially along the Highway 50 corridor for residents commuting to jobs elsewhere, and setting the stage of the dominance of older, single-family housing in this area of Rancho Cordova. In 2003, Rancho Cordova was incorporated into its own city, and efforts to invest in public infrastructure and revitalization began. Since 2003, the City has formed inter-departmental groups such as “Growing Strong Neighborhoods” to invest in areas of blight, raised money to resurface 75 miles of roadways and restore Folsom Boulevard, and formed the Leadership Rancho Cordova program to encourage residents to engage in City policies and growth. Despite these efforts, the history of concentrated, older housing stock is still present and has resulted in

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many of the patterns of segregation and areas of low resource identified in this assessment of fair housing.

FIGURE A-6  
TCAC/HCD OPPORTUNITY AREAS MAP



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## Patterns of Integration and Segregation

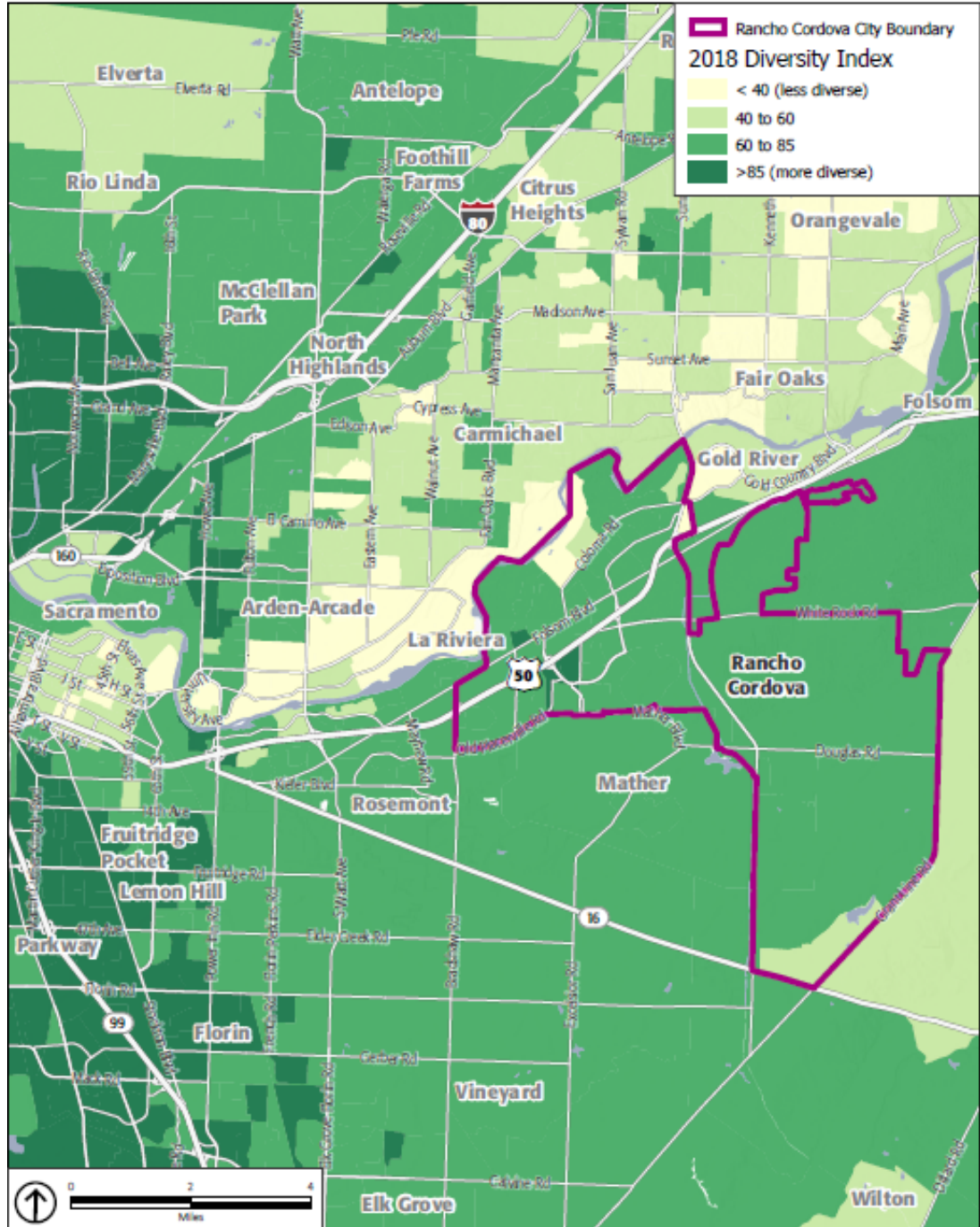
During the AI process and analysis conducted as part of this Housing Element, the City assessed patterns of segregation with a focus on segregation based on disability, race and ethnicity, income, and familial status as well as how land use policies and zoning may contribute to fair housing issues.

Since 1990, the population of Rancho Cordova has become less non-Hispanic White (a decrease from 75 percent of the population to 52 percent) and increased the percent of the population that identifies as other races and ethnicities. The racial and ethnic demographics of Rancho Cordova closely mirror the Sacramento region as a whole, but with higher levels of diversity than many suburban communities north of Highway 50 (**Figure A-7**). However, the City has a higher share of foreign-born and limited English proficiency residents compared to the Sacramento region (25 percent and 15 percent, respectively). Diversity of Rancho Cordova mirrors the western areas of the SACOG region more closely than other suburban communities in Sacramento, El Dorado, and Placer counties. As shown in **Figure A-8**, there is a significantly higher concentration of households in which no adults speak English north of Coloma Road and between Folsom Boulevard and Highway 50. The areas of newer development east of Sunrise Boulevard have a significantly lower concentration of linguistically isolated residents, suggesting that non-English speaking households are concentrated in the lower resource areas of the City. The cause of this segregation may be a result of several factors, including cost of housing, type of housing, or proximity to cultural resources and communities, among others. The City has included a variety of strategies in **Policy H.3.1** and **Action 3.4.1** to support integration of housing for a variety of households and incomes.

The City of Rancho Cordova has one census tract that is considered a Racially/Ethnically Concentrated Area of Poverty (R/ECAP), as defined by HUD. The tract is in the Cordova Meadows area surrounded by La Loma Dr, W La Loma Drive, and Folsom Blvd. A R/ECAP, as defined by HUD, is any area with a non-white population of more than 50 percent and either a poverty rate of 40 percent or more or a poverty rate of more than three times the average poverty rate for the county. As of the 2014–2018 ACS, the population of this R/ECAP tract was estimated to be 2,445. A disproportionately high percentage of Black residents in Rancho Cordova live in this area, including a majority of project-based Section 8 housing and Housing Choice Voucher recipients. No public housing projects are located in the R/ECAP. The City will actively seek funding for rehabilitation, parks, transit, and housing creation to combat poverty and segregation in this area (**Action H.3.4.1**).

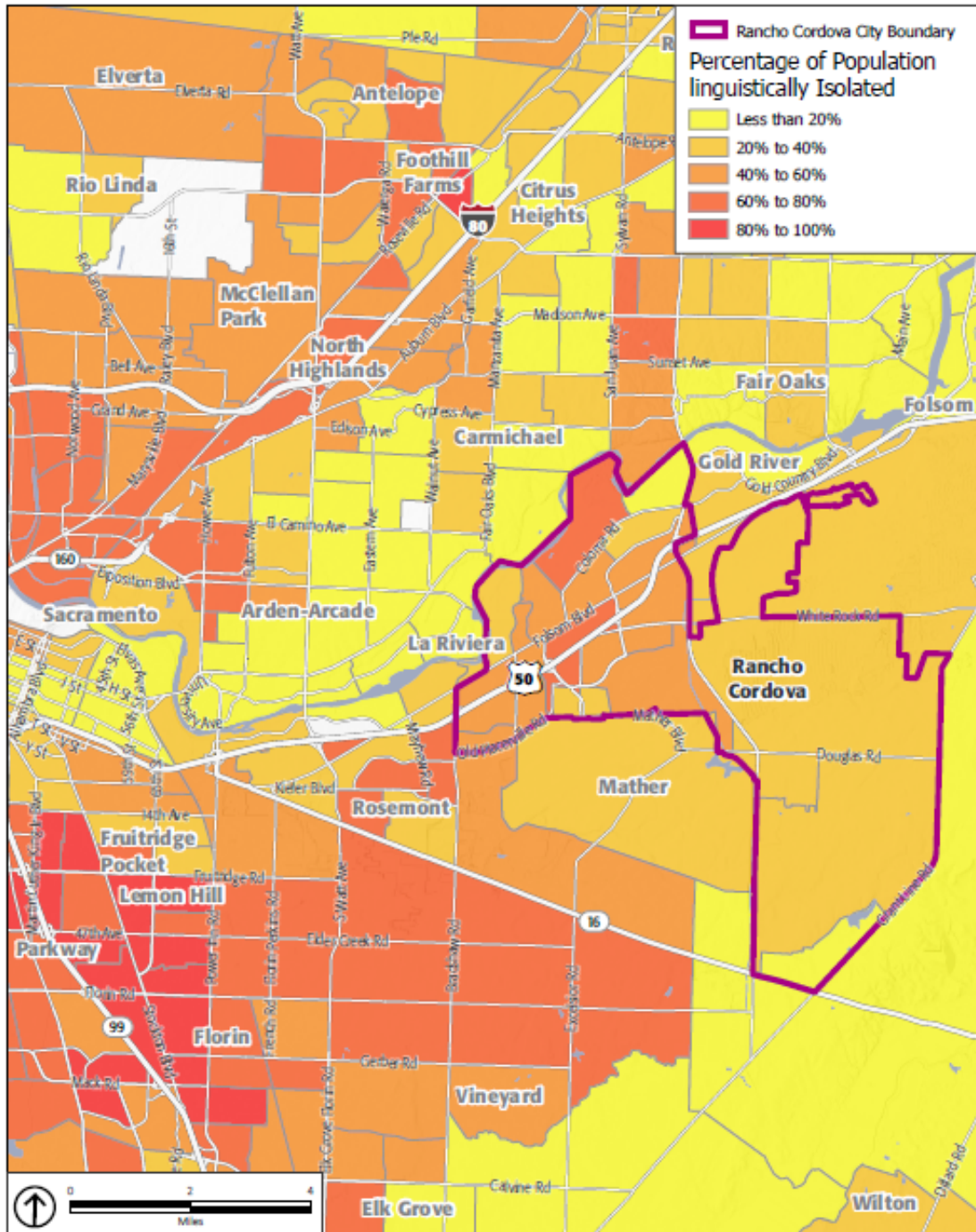
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FIGURE A-7  
DIVERSITY INDEX



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FIGURE A-8  
PERCENT OF HOUSEHOLDS LED BY NON-ENGLISH SPEAKERS



Source: Esri, CalEnviroScreen 2018.

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According to 2010-2014 and 2015-2019 ACS data, the household median income in Rancho Cordova increased slightly during this time. However, the median income in residential areas along the Highway 50 corridor are slightly lower than areas further away from the freeway, which has remained a constant trend over time (**Figure A-9**). This pattern is similar to communities throughout the SACOG region with the exception of the City of Sacramento, where the highest-income households are concentrated downtown. Throughout the SACOG region, there tends to be a higher concentration of poverty in downtown areas and near freeways, where housing is typically older. Patterns of income level in Rancho Cordova reflect those in surrounding suburban communities.

The federal poverty line was \$26,200 for a family of four in 2020. As with many jurisdictions in the region, Rancho Cordova experienced an increase in the number of people living in poverty between 2010 and 2016. However, compared to most other jurisdictions in the county of a similar size, the increase has been the same or smaller. As a percentage of the total population, the percentage of individuals in poverty increased by one percentage point (from 16 percent to 17 percent). The highest concentration of households below the poverty line in the City are in neighborhoods adjacent to Highway 50 and Folsom Boulevard, west of Mather Field Road on the north side of the highway and west of Zinfandel Drive south of the highway. Approximately one-quarter of households in these areas have incomes below the poverty line.

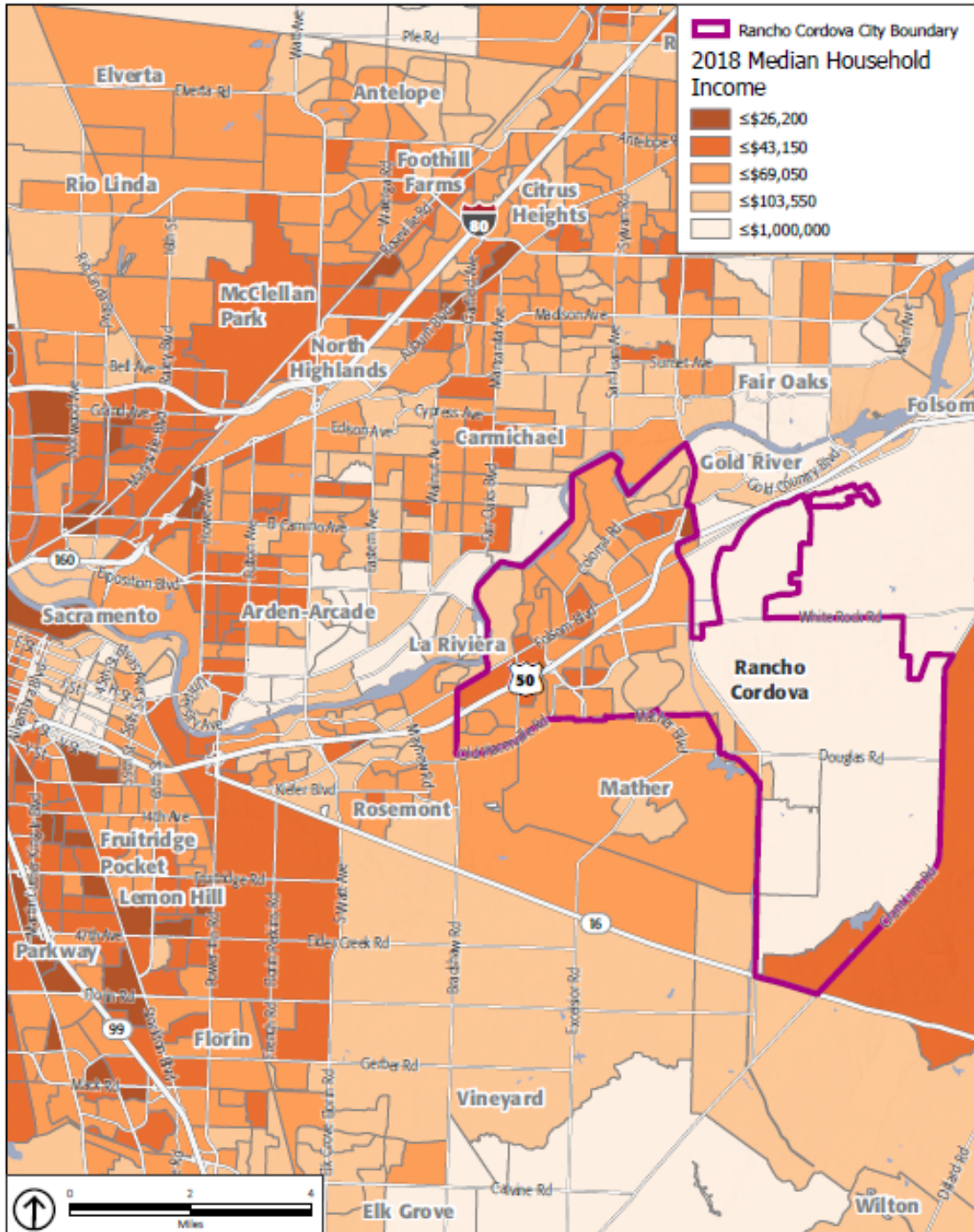
As shown in **Figure A-10** the areas of the City along Highway 50 have slightly lower concentrations of married-couple households. Through the AI process, the City confirmed that there is a large share of children and high proportion of families with children compared to the region. The dominance of families with children supports the need for large housing units, but the presence of non-family households in the areas shown in **Figure A-9** suggest a need for smaller housing units in these areas. Across the SACOG region, the majority of households in suburban communities and most incorporated areas are married couples with children, like Rancho Cordova. The percent of households with children decreases in more rural and unincorporated areas; but the SACOG region is dominated by married-couple households, with the City of Sacramento being the only community not dominated by married-couple households.

There are no areas in the City with a disproportionate concentration of individuals with a disability. In fact, areas of the City south of Highway 50 have a lower percentage of residents with a disability than most of the region. However, disabled residents in Rancho Cordova were less likely to live alone (15 percent) than disabled residents of the region as a whole (21 percent). Additionally, labor force participation among Rancho Cordova residents with disabilities is among the lowest in the region; this may be related to the specific constraints of resident disabilities but may also speak to the distance between accessible housing and accessible job opportunities. The City has included **Action H.3.3.2** to incentivize development of housing to increase the stock of accessible housing meet the needs of individuals with disabilities, among other special needs groups and all residents.



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

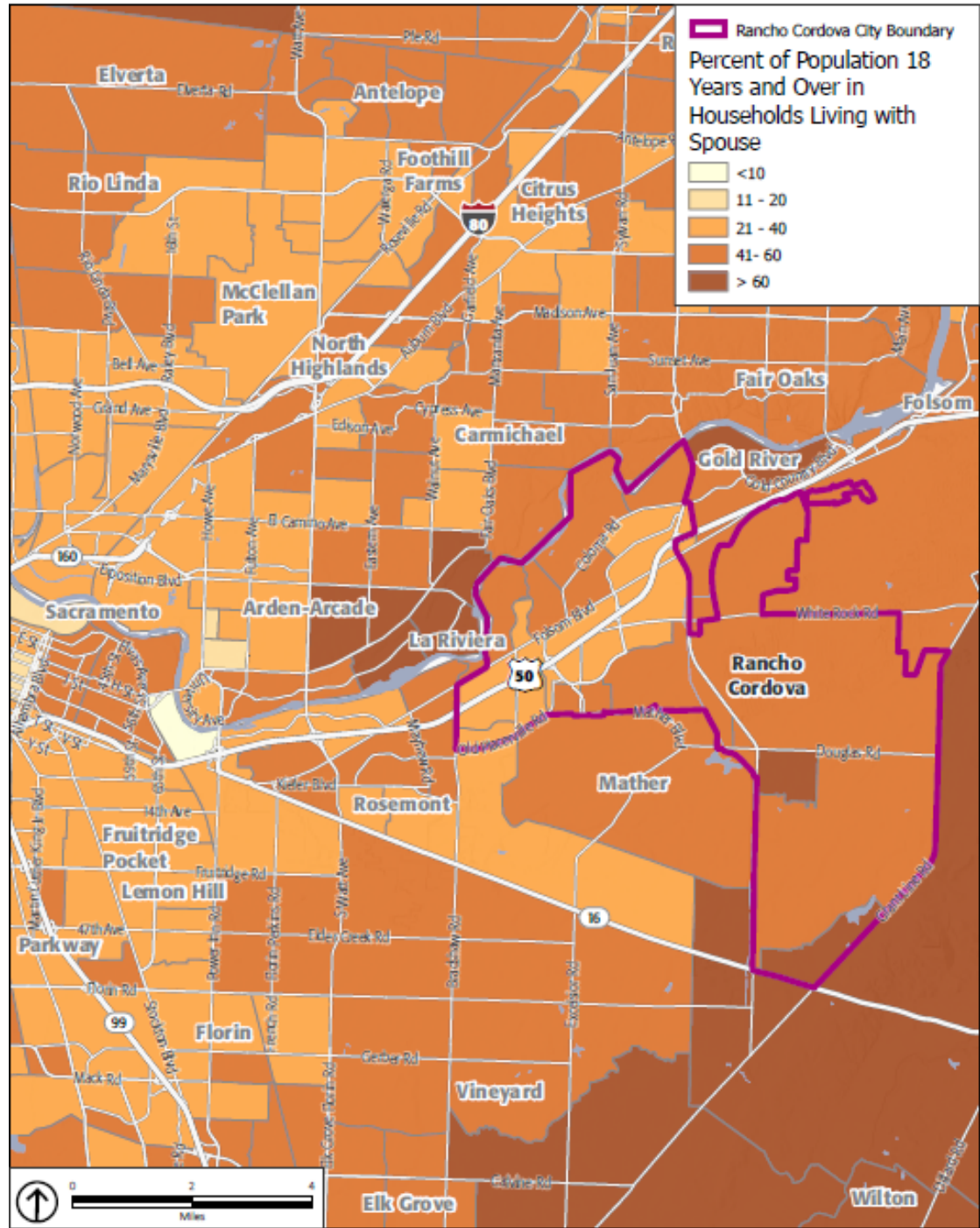
FIGURE A-9  
HOUSEHOLD MEDIAN INCOME



Source: Esri; US Census (2018); PlaceWorks, 2021.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

FIGURE A-10  
PRESENCE OF FAMILIES



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

As discussed in the Land Use Element of the General Plan, low density residential land use designations are prevalent in the portion of the City north of Highway 50 and south of Highway 50 east of Bradshaw Road. In these portions of the City, the few areas that do permit medium to high density residential uses are located adjacent to office, commercial, or mixed use. The predominance of low-density land use designations in the northern portion of the City is a result of the suburban expansion from Sacramento, and now contributes to the over-abundance of affordable, smaller housing units in these areas. In contrast to the northern portion of the City, the recently annexed land east of Sunrise Boulevard has very integrated land use patterns, mixing low, medium, and high density uses to create mixed income neighborhoods and supporting the finding that there are fewer indicators of segregation in this area. However, the development in this area is newer and may be less affordable unless subsidized. The City has included several programs to encourage revitalization and investment in a variety of housing types in the northern portion of the city.

## Access to Opportunity

Residents of the City of Rancho Cordova are some of the least likely in the region to live in neighborhoods with proficient schools. Of the fourteen schools located within City limits, only two ranked in the 80<sup>th</sup> percentile or above in a statewide ranking of 2016 California Assessment of Student Performance and Progress (CAASPP) test scores listed on School-Ratings.com. These two schools were Sunrise Elementary K-6 (ranked in the 90<sup>th</sup> percentile) located in the high resource area at Douglas Road and Sunrise Boulevard, and Riverview STEM Elementary K-5 (ranked in the 80<sup>th</sup> percentile) located in the low resource area near Rossmoor Park. The remaining 12 schools are ranked in the 50<sup>th</sup> percentile or below, with 7 of these being in the 20<sup>th</sup> percentile or below. During consultations with stakeholders, the Cordova Community Council confirmed that the prevalence of poorly ranked schools has resulted in many higher-income families relocating to the neighboring cities of Elk Grove and Folsom, furthering the disparity between school quality in low- and higher-income neighborhoods. The City will encourage development of housing affordable to a typical middle and high school teacher and will work with the Folsom-Cordova Unified School District to attract and retain high quality teachers and promote diversity of staff and students to serve low-income areas (**Action 3.4.1**)

Rancho Cordova residents are served by SacRT and Rancho CordoVan, whose routes reach many neighborhoods south of Highway 50, but almost none north of the highway. The Rancho CordoVan shuttle serves residents of Villages of Zinfandel, the Anatolia neighborhoods, Kavala Ranch and Sunridge Park during the morning and evening commute times, connecting residents to the Zinfandel Light Rail Station. These routes have very limited stops off of the main thoroughfares of Zinfandel Drive and Sunrise Boulevard and do not serve residents during business hours or on weekends to connect to resources or other communities. During operation, transit riders can use a Regional Transit ticket or pass, pay 50 cents for basic fare, or pay 25 cents for a discount fare (seniors, Medicare holders, individuals

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

with disabilities, and elementary and high school age students). Other areas of the City south of the highway are served by SacRT bus and light rail service. However, the local bus service head times range from 30-60 minutes and regional bus service is limited to peak commute hours. Respondents to the AI survey expressed that the limited availability of public transportation routes and infrequency of service is a concern when identifying a place to live. The City will actively seek funding to encourage TOD and will coordinate with Regional Transit to expand transportation routes and availability of service to meet the needs of all residents (**Action H.1.4.1**). Despite transportation limitations, residents of Rancho Cordova live in closer proximity to jobs than most residents of the region outside of the downtown core (**Figure A-11**). Residents north of Highway 50 are slightly further from jobs, but still have greater access than most communities north of Highway 50.

To meet the needs of the population with disabilities in Rancho Cordova, there are 10 licensed adult residential care facilities and 10 assisted living facilities in the city. Additionally, residents are served by SmartRT, an on-demand, corner-to-corner transportation service for all residents of Rancho Cordova operated by SacRT to connect residents to the services they need. The City also requires new developments to comply with Title 24 of the California Building Code to ensure that all new construction meets accessible design standards, thus ensuring that all new housing is accessible for all residents regardless of disability. Additionally, the City ensures that older housing that may not meet the same accessibility requirements can be adapted as needed through their reasonable accommodation process, discussed in the Governmental Constraints section of this Housing Element, and assistance with rehabilitations (**Actions H.2.2.1 and H.3.3.1**).

## Disproportionate Housing Need and Displacement Risk

As discussed in the Housing Needs and Opportunities of this Housing Element, overcrowding is not a significant issue in Rancho Cordova, with approximately 5.7 percent of the population living in housing units too small to adequately fit their household. However, the rate of overcrowding is significantly higher for renters (9.5 percent) than it is for owners (2.6 percent), with the highest concentration of overcrowded households in the area south of Highway 50, west of Mather Field, where poverty rates are among the highest in the City. Additionally, as shown in **Figure A-12**, this area also has the highest concentration of renters overpaying for housing. While most of the City has similar or lower rates of overpayment than much of the surrounding region, the concentration of overpayment in this area is higher than those with even higher rates of poverty in the City of Sacramento and other communities. This highlights a disproportionate need for larger housing units at affordable rates to meet the needs of this population, as well as a high risk of displacement due to cost. While housing appears to be more affordable in other areas of the City, a survey of residents for the AI found that there is a 30-percentage point gap between homeownership rates for Black and White residents and a 20-percentage point between White and Hispanic homeownership rates, some of the largest gaps in the region. There is also a higher rate of mortgage loan denial for minority groups.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

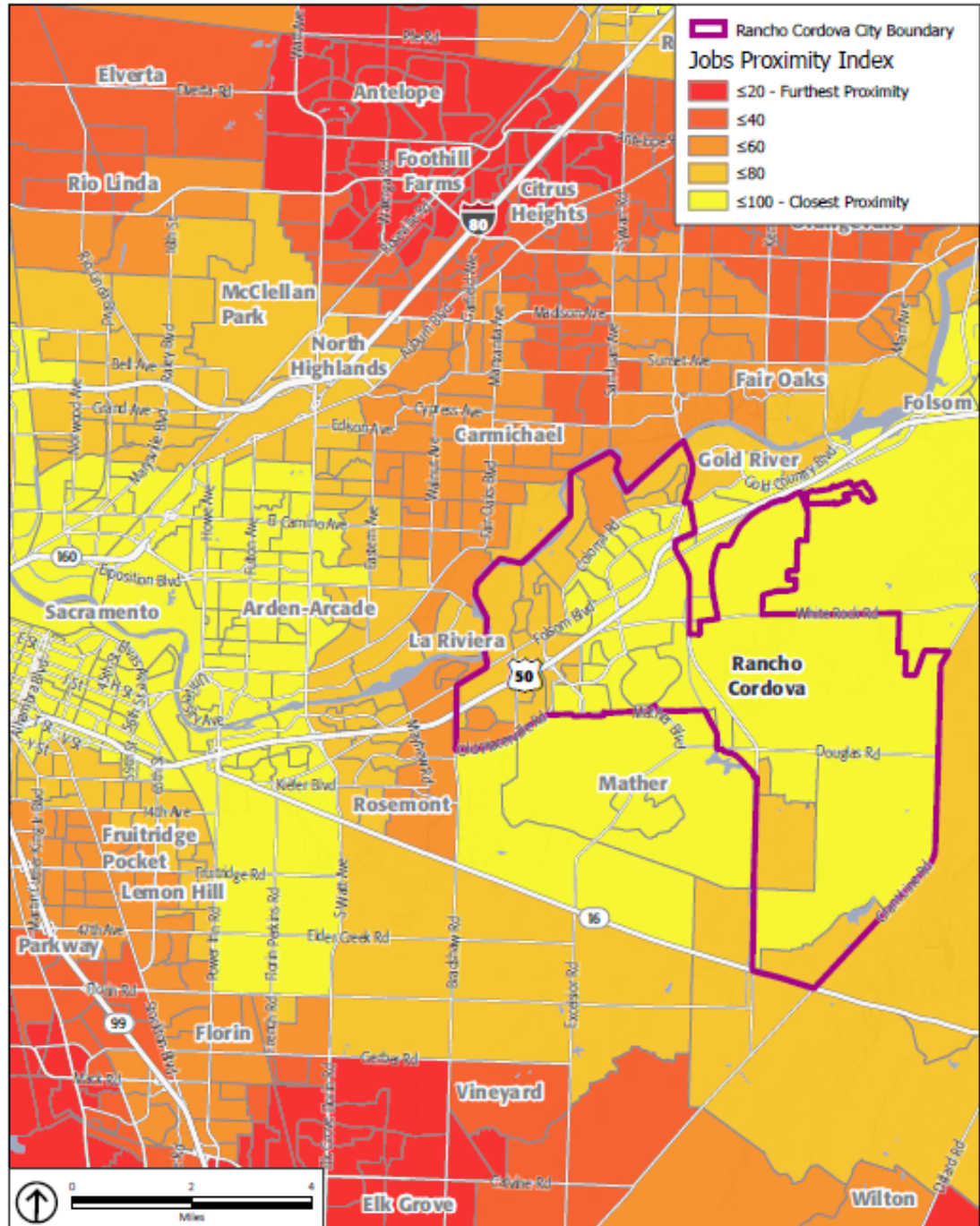
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Additionally, approximately one-quarter of respondents were displaced in the last 5 years, with most reporting rent increase as the cause, and households that include a member with a disability were half as likely as a non-disability household to own a home in the region. While these statistics were collected for the region as a whole, the AI found that Rancho Cordova residents are just as likely to experience these housing challenges as regional residents.

In addition to disproportionate housing need and displacement risk stemming from financial concerns, housing condition can present a barrier to fair, accessible housing. The City estimates that, due to the age of their housing stock, approximately three-quarters of housing units in the City may be in need of some type of repair or replacement. Additionally, in a focus group conducted for the AI, residents expressed concerns about lack of code enforcement and delayed maintenance of their apartment building, and that some had been evicted when their landlord received code enforcement violations. To combat this, the City has included action in **Action H.2.1.1** through **Action H.2.1.4** and **Action 3.4.1** to assist homeowners to identify and apply for rehabilitation funding and develop a code enforcement process in which code enforcement staff will follow up with landlords to ensure repairs are made so that the unit can be occupied. Access to affordable housing, and opportunities for homeownership, further disproportionate housing needs and increase risk of displacement in Rancho Cordova. To address displacement risks and housing need, the City will provide incentives to encourage affordable development and will develop a targeted program to connect lower-income residents with affordable homeownership and rental opportunities in the City (**Action H.2.1.4, Action 3.4.1, and Action H.5.3.1**).

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

FIGURE A-11  
PROXIMITY TO JOBS



# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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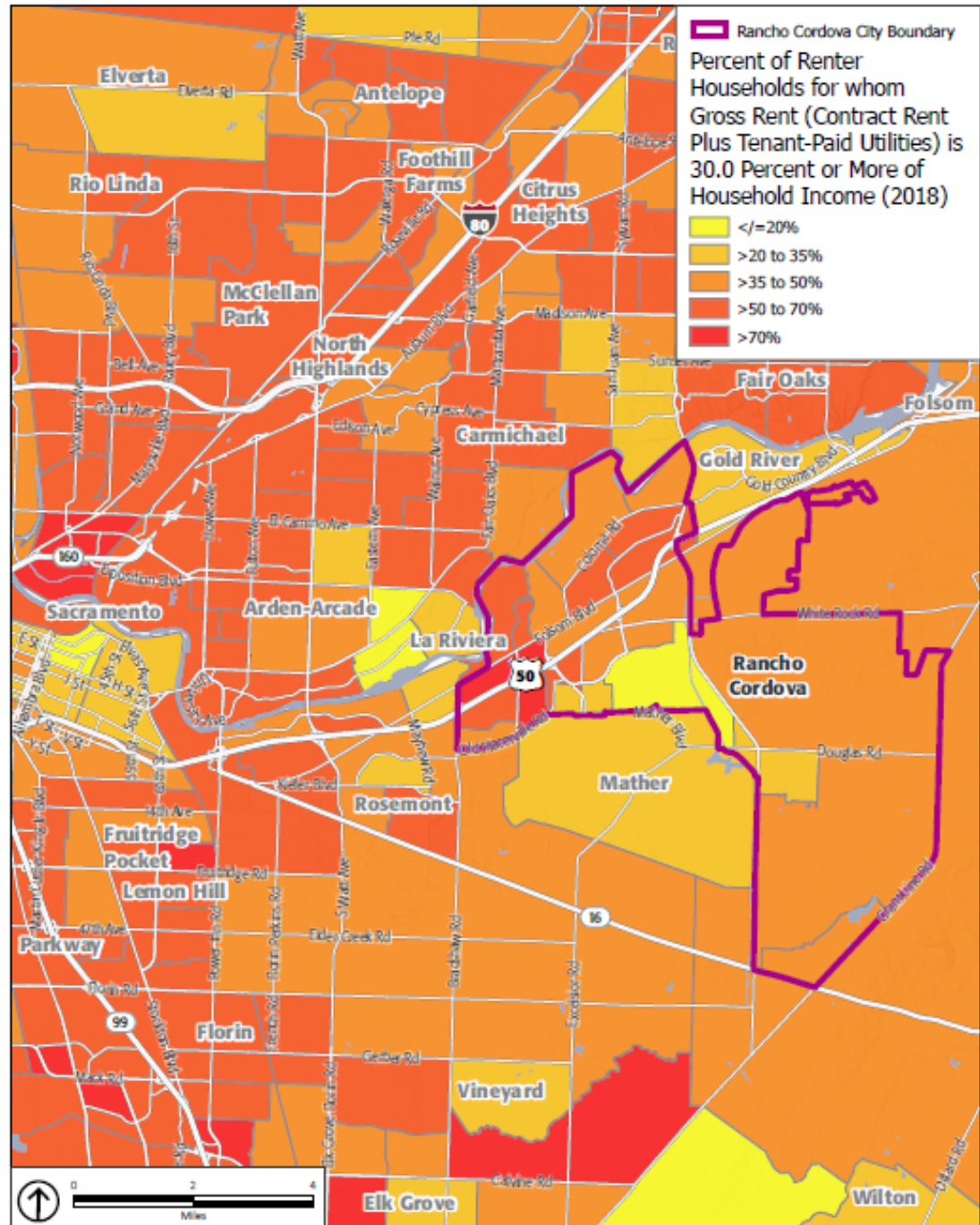
## Enforcement and Outreach Capacity

The City enforces fair housing and complies with fair housing laws and regulation through regular review of City policies and codes and referring fair housing complaints to appropriate agencies.

Fair housing issues can include concentration of low-income housing, disproportionate access to services, housing design that make it inaccessible to an individual with a disability, discriminatory actions when renting or selling a housing unit, addressing housing needs disproportionately across the City, among other issues. The City proactively addresses any potential issues that may arise through ongoing review of land use policies, permitting practices, and building codes to ensure compliance with state and federal fair housing laws. The City conducted a complete review of the Zoning Code in 2017 to ensure compliance with fair housing law, and continues to examine land use policies, permitting practices, and building codes to comply with state and federal fair housing laws. Periodic reviews of the zoning code and policies confirm that, as the city grows and changes, it continues to ensure and enforce that all persons have access to sound and affordable housing. In addition, when considering development proposals, including Specific Plans or other policy documents, the City will endeavor to ensure that all persons have equal access to sound and affordable housing (**Policy H.3.4**).

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

FIGURE A-12  
RENTERS OVERPAYING FOR HOUSING





# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

The City’s Housing Division refers discrimination complaints to Sacramento Self-Help Housing, HUD, California Department of Fair Employment and Housing, Legal Services of Northern California, and the California Department of Consumer Affairs, and other fair housing organizations and agencies. Fair housing issues referred to these organizations and agencies include discriminatory behaviors by landlords such as refusal to grant reasonable accommodation requests, not allowing service animals, discrimination against familial status, sex, religion, or other protected class, and more.

In their *2018 Annual Report*, the California Department of Fair Employment and Housing (DFEH) reported that they received 66 housing complaints for residents of Sacramento County, less than 1 percent of the total number of cases in the State that year (934). As part of the Fair Housing Assistance Program (FHAP), DFEH dual-files fair housing cases with HUD’s Region IX Office of Fair Housing and Equal Opportunity (FHEO); HUD’s FHEO reported that 17 housing discrimination cases were filed by residents of Rancho Cordova between January 1, 2013, and September 1, 2020 (**Table 39**). This number provides a snapshot of discrimination cases that exist as many may go unreported or be referred to other agencies, such as the Renter’s Helpline. Of the 17 cases reported by HUD, the most common basis for allegation was discrimination due to a disability (64.7 percent of cases). In addition to filed cases, there were 36 inquiries made to HUD’s FHEO housing providers in Rancho Cordova. However, the 36 inquiries resulted in 18 findings of no valid basis, 16 in which the filer failed to respond, one that was not filed within the necessary timeframe, and one other, undefined. While none of the cases successfully filed were against the City or the Sacramento County housing authority, three of the inquires involved the housing authority as the housing provider. None of the inquiries against the housing authority were pursued.

**TABLE A-39  
BASES FOR HOUSING DISCRIMINATION CASES IN  
RANCHO CORDOVA**

Basis	Number	Percent
Disability	11	64.7%
Familial Status	1	5.9%
Race	2	11.8%
National Origin	2	11.8%
Religion	0	0.0%
Retaliation	3	17.6%
Sex	1	5.9%
Color	0	0.0%
<b>Total Cases</b>	<b>17*</b>	<b>100.0%</b>

*Source: HUD Region IX Office of Fair Housing and Equal Opportunity, 2020*

*\*The number of alleged bases exceeds the total number of cases because some cases alleged multiple bases.*

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Neither the California DFEH nor HUD FHEO were able to provide the specific locational origin of cases either because they do not track the geographic origin of complaints or due to confidentiality concerns. Therefore, the City was unable to conduct a spatial analysis of fair housing cases to identify any patterns or concentrations of fair housing issues in the City. **Action 3.4.1** includes an action to work with fair housing enforcement organizations and agencies to track issues and identify patterns in the City. Additionally, the City will produce, market, and distribute information to residents in English and other languages on what fair housing laws are and provide information on assistance, advice, and enforcement activities that are available (**Action H.3.4.1**)

## Sites Inventory

California Government Code Section 65583(c)(10)(A) requires jurisdictions to identify sites to meet their RHNA that are consistent with their duty to affirmatively further fair housing and to create integrating and balanced patterns. The City examined their selected sites in the context of the opportunity areas map prepared by the California Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) (**Figure A-3**). The opportunity area map identifies areas in every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children.

Using the statewide opportunity area map and patterns of segregation, access to opportunity, and displacement risk as overlays to the City's sites inventory, the City was able to identify if the sites included in the inventory to accommodate the lower-income RHNA disproportionately concentrate these units or increase patterns of segregation. While 11 sites have been identified in the Low Resource Areas to meet the City's lower-income household regional housing needs, these are expected to yield approximately 474 of the anticipated 3,827 lower-income units for this planning period, or just 12.4 percent of lower-income units. Sites identified to meet the lower-income RHNA are distributed across neighborhoods, primarily in areas with higher median income, lower rates of overcrowding, and other patterns that combat segregation and will affirmatively further fair housing. Additionally, most of the anticipated lower-income units are proposed in Specific Plan areas that will include the development of new schools, jobs, and other resources to increase access to opportunity for these residents. The City has included **Policy H.3.4** in this housing element to ensure that the sites for lower-income units will be distributed throughout the Specific Plan areas such that they encourage integration of housing type and mixed income neighborhoods. The distribution of lower-income housing through a variety of housing types will increase the potential for mixed income communities with housing to meet the needs of both family and nonfamily households in all economic segments of the community. However, the City has included a variety of actions in this Housing Element to ensure that development at all sites in the inventory, or others not identified, will further fair housing at work to increase integration in the City.

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

## Contributing Factors

Consultations with stakeholders, public outreach conducted through the AI development process, and this assessment of fair housing issues identified several factors that are barriers to fair housing in Rancho Cordova. These include the following:

AFH Identified Fair Housing Issue	Contributing Factors	Meaningful Actions
Presence of a R/ECAP	<ul style="list-style-type: none"> <li>Concentration of affordable housing units</li> <li>Concentration of Housing Choice Voucher holders</li> <li>Limited economic mobility opportunities</li> <li>Lack of public investment</li> </ul>	<ul style="list-style-type: none"> <li>Prioritize investment in properties with blight conditions (Action H.2.3.1)</li> <li>Promote community revitalization programs (Action H.2.1.3)</li> <li>Encourage landlords in high resource areas to accept Housing Choice Vouchers (Action 2.4.1)</li> <li>Promote development of affordable housing in high resource areas (Actions H.1.2.1 and H.1.5.1)</li> </ul>
	Displacement of residents due to economic pressures	<ul style="list-style-type: none"> <li>Unaffordable rents and sales prices</li> <li>Shortage of subsidized housing units</li> <li>Concentration of poverty in low resource areas</li> <li>Cost of repairs or rehabilitation</li> <li>Dominance of single-family housing, which is typically more expensive than multi-family</li> <li>Discriminatory lending practices</li> </ul>
Disproportionate access to services		<ul style="list-style-type: none"> <li>Insufficient supply of accessible housing units</li> <li>Limited public transit availability</li> </ul>

# APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

AFH Identified Fair Housing Issue	Contributing Factors	Meaningful Actions
Substandard housing conditions	Lack of high-quality schools (disparities been high/low-income neighborhood)	<p>Prioritize revitalization of Folsom Boulevard to improve access to resources (Action H.2.2.1)</p> <p>Work with school districts to attract and retain high-quality teachers (Action H.3.4.1)</p>
	<p>Age of housing stock, especially</p> <p>Cost of repairs or rehabilitation</p> <p>Lack of code enforcement or delayed maintenance</p>	<p>Prioritize investment in properties with blight conditions (Action H.2.3.1)</p> <p>Implement Housing Stock Conservation Fee (Action H.2.3.1)</p> <p>Acquire and rehabilitate rental housing (Action H.2.4.2)</p> <p>Provide rehabilitation financing assistance (Action H.2.1.1)</p> <p>Develop a code enforcement process in which code enforcement staff will follow up with landlords to ensure repairs are made (Action H.3.4.1)</p>
Concentration of lower-income households along the Highway 50 corridor	<p>Older housing stock</p> <p>Lack of public investment</p> <p>New development concentrated in newly annexed areas</p> <p>Limited, and concentrated, areas of high density residential</p>	<p>Require the densities required for affordable housing in all residential projects of 100 acres or more (Action H.1.2.1)</p> <p>Require residential development plans in new areas of the City to create an Affordable Housing Plan (Action H.1.5.1)</p> <p>Promote community revitalization programs (Action H.2.1.3)</p> <p>Promote construction of ADUs (Action H.3.1.3)</p>

Areas with limited access to transportation and education or with poor public infrastructure are most likely to experience fair housing issues. Given that these issues are present throughout Rancho Cordova, the City has identified the above as contributing factors and barriers to fair housing and has included implementation strategies throughout the goals, policies, and actions in this Housing Element to further fair housing and address historic patterns of segregation and poverty beyond just the program required to satisfy AB 686 (**Action H.3.4.1**).

## APPENDIX B – REVIEW OF THE 2013-2021 HOUSING ELEMENT PROGRAMS

Action	Timeline	Implementation Status	Action
<p><b>Action H.1.1.1</b> – The City will work with the Economic Development Department to inquire with larger employers in the community to determine salary information and employee preference regarding housing type.</p>	<p>Funding Source: General Fund Responsible Agency: Economic Development Department Time Frame: Inquire with employers once every two years</p>	<p>The City Economic Development Department receives California Employment Development Department (EDD) data with salary information in relation to industries.</p>	Continue
<p><b>Action H.1.2.1</b> – 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. This minimum high density acreage requirement is calculated to satisfy projected RHNA to the City. Additionally, the City will require a minimum of 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.</p> <p>For example, if a project is required to provide 15 acres at 30 units per acre, that project could alternatively provide 11.25 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.</p> <p>For the purpose of satisfying the 5 percent for land uses at or above 30 units per acre, sites must meet the following requirements:</p> <ul style="list-style-type: none"> <li>• Sites must be zoned exclusively residential.</li> <li>• Acres used to satisfy RHNA requirements will be required to maintain set minimum densities.</li> <li>• Sites must be of sufficient size to accommodate a minimum of 16 units per site.</li> <li>• Sites must be proximate to public transportation routes which provide ready access to fixed rail.</li> </ul>	<p>Funding Source: General Fund, Local Housing Trust Fund Responsible Agency: Planning Department, Housing Division Time Frame: Ongoing, as residential applications are received.</p>	<p>The City has met the high-density set-asides in all of the new Development Entitlements that have been recently approved or are currently under review. As part of the development review process, all new housing projects are reviewed for their compliance to these housing standards.</p> <p>The Ranch Project, which was approved in 2019, includes an Affordable Housing Plan. The project includes a land dedication of 7.14 acres that will be dedicated to the City. This land will be developed at a minimum of 26 units per acre.</p>	Continue
<p><b>Action H.1.3.1</b> – 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.</p>	<p>Funding Source: General Fund Responsible Agency: Planning Department Time Frame: Ongoing, as projects are possessed through the Planning Department.</p>	<p>The Suncreek and Rio Del Oro Specific Plans were approved in 2013 and 2016, respectively. These plans include a variety of housing types and densities, ranging from 6.1 dwelling units per acre (d.u./acre) to 40 d.u./acre. As addressed in the 2013–2021 Housing Element land use and sites inventory, the City’s current zoning standards, accompanied with vacant land, has the capacity to meet the City’s fair share of the housing needs within the current planning cycle.</p>	Continue
<p><b>Action H.1.4.1</b> – As part of an ongoing effort to promote transit oriented development the City will coordinate with regional partners to incentivize the production of housing for persons living and working in same community.</p> <ul style="list-style-type: none"> <li>• SACOG – The City will continue to work with SACOG to identify and apply for grant opportunities aimed at planning and promoting TOD development along the Regional Transit Light Rail lines.</li> <li>• Regional Transit – The City will continue to cooperate with Regional Transit in identifying transit needs in the community and working to provide viable solutions. These may include negotiating new bus routes, partnering to provide special or commuter routes, creating and maintaining a discount RT pass program for low-and very low-income residents living in the City’s affordable housing, and leveraging new infill development projects around existing mass transit infrastructure (Transit Oriented Development).</li> <li>• Local and Regional Complete Streets Advocate groups – The City will continue to work with local</li> </ul>	<p>Funding Source: General Fund Responsible Agency: Public Works, Housing Division, Planning, and Economic Development departments Time Frame: The City will coordinate efforts to apply for funding for transit-oriented developments as Notices of Funding Available (NOFAs) are released and will create project requirements and incentives to encourage reduced auto use in transit nodes.</p>	<p>The City is maintaining a commitment to TOD high-density residential in review of all projects to be located adjacent to Regional Transit access points.</p> <p>The Crossings, an affordable multifamily project near Zinfandel Regional Transit Authority (RTA) light rail station, was approved and is currently occupied. In addition, the City purchased a 10-acre TOD property in 2018 and has plans to look at providing housing and community uses at this site.</p> <p>In addition, all new master plans and specific plans currently under review contain a variety of multimodal transportation options that focus on</p>	Continue

## APPENDIX B – REVIEW OF THE 2013-2021 HOUSING ELEMENT PROGRAMS

Action	Timeline	Implementation Status	Action
<p>and regional Complete Streets Advocate groups to improve transportations options in the City, including bicycle lanes, improved pedestrian access, and better connectivity between existing alternative transportation options and local mass transit (such as dedicated pedestrian pathways), particularly in development projects located immediately adjacent to transit services.</p>		linkages (i.e., bike to bus, bus to light rail) to improve connectivity and usage of existing transit systems.	
<p><b>Action H.1.5.1</b> – 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.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• The Affordable Housing Plan shall specify and include the following: <ul style="list-style-type: none"> <li>○ A projection of the number of dwelling units that will be developed as affordable to extremely low-, very low-, low , moderate-, and above moderate-income households.</li> <li>○ 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.</li> <li>○ Program options within project-specific Affordable Housing Plans may include but are not limited to the following: <ul style="list-style-type: none"> <li>▪ 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.).</li> <li>▪ Land dedication (on-site and off-site).</li> <li>▪ Rehabilitation of existing residential structures located within existing City neighborhoods.</li> <li>▪ Payment of in-lieu fees.</li> </ul> </li> </ul> </li> <li>• The timing for completion of affordable housing obligations includes the following considerations: <ul style="list-style-type: none"> <li>○ 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.</li> <li>○ For projects providing alternative contributions (land dedication, funds, etc.), timing of such contributions shall be identified in the project specific Affordable Housing Plan, with the expectation that the City will pursue construction of affordable units generally concurrent with construction of project market-rate housing.</li> </ul> </li> <li>• At the City Council’s discretion, land or other contributions provided by developers as specified within project-specific Affordable Housing Plans 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.</li> <li>• 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. Possible incentives may include, but are not limited to: <ul style="list-style-type: none"> <li>○ Density bonuses</li> <li>○ Fee waivers or deferrals (as reasonably available)</li> <li>○ Expedited processing/priority processing</li> <li>○ Reduced parking standards</li> <li>○ Technical assistance with accessing funding</li> <li>○ Modifications to development standards (on a case-by-case basis)</li> <li>○ Other incentives</li> </ul> </li> </ul>	<p>Funding Source: General Fund</p> <p>Responsible Agency: Housing Division, Planning, and Economic Development Departments</p> <p>Time Frame: The Affordable Housing Plan obligations will be implemented as projects are received by the Planning Department.</p>	<p>The City has negotiated Affordable Housing Plans (AHPs) with the developers of the Suncreek Specific Planning Area, Rio del Oro, and The Ranch Special Planning Area, as per Housing Element standards. Future Specific Plans will also include AHPs. The total of these for areas with AHPs is 4,777 units at build out.</p>	Continue

## APPENDIX B – REVIEW OF THE 2013-2021 HOUSING ELEMENT PROGRAMS

Action	Timeline	Implementation Status	Action
<p><b>Action H.1.5.2</b> – The City will annually monitor and revise as necessary, the Affordable Housing Plan negotiation and development process to ensure that the planning process does not pose a constraint on the development of housing.</p>	<p>Funding Source: General Fund Responsible Agency: Housing Division Time Frame: Annually monitor the Affordable Housing Plan.</p>	<p>Staff has monitored the current processes and applications annually and has not identified any constraints to the development of housing.</p>	Continue
<p><b>Action H.1.5.3</b> – 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 programs such as the City’s non-residential linkage fee (Local Housing Trust Fund).</p>	<p>Funding Source: State and federal housing programs and the City programs such as the City’s non-residential linkage fee (Local Housing Trust Fund) Responsible Agency: Housing Division, Planning, and Economic Development Departments Time Frame: Apply for funding as available.</p>	<p>During the planning period, the City partnered with three non-profit developers and one for-profit housing developer.  Two permanent supportive housing developments were completed. Additionally, the City's developer partnerships worked on one transitional housing development and one affordable family housing development. These projects included 100 permanent supportive housing units, up to 60 transitional beds, and 17 affordable family units.</p>	Modify
<p><b>Action H.2.1.1</b> – The City shall continue to apply for federal and state funds to fund the City’s housing rehabilitation program to assist in the improvement of owner- and renter-occupied housing units in the City.</p>	<p>Funding Source: Community Development Block Grant (CDBG), or other funds (as funding becomes available to the City) Responsible Agency: Housing Division, Neighborhood Services Division and Economic Development Department Time Frame: Apply for funding as Notices of Funding Available (NOFAs) are released.</p>	<p>During the previous Housing Element period, the City made a total of 12 loans through its CalHOME-funded home rehabilitation program. These loans provided funds to low-income homeowners in need of health and safety repairs. The City will look into applying for additional CalHOME funding in future funding cycles. About 30 single-family homes are rehabilitated each year.  In addition, the City has strongly encouraged rental housing owners and managers to re-invest and upgrade rental housing stock through the Rental Housing Inspection Program.</p>	Continue
<p><b>Action H.2.1.2</b> – Continue the use of the City’s Emergency Repair Program to provide health and safety repairs for households falling in the extremely low-, very low-, and low-income ranges. This is a grant for mobile homeowners and single family homeowners to address immediate health and safety problems.</p>	<p>Funding Source: Community Development Block Grant (CDBG), or other funds (as funding becomes available to the City) Responsible Agency: Housing Division, Neighborhood Services Division and Economic Development Department Time Frame: The City will provide loans as funding becomes available each year.</p>	<p>The Emergency Repair Program, funded in part by the City’s CDBG allocation, funded 42 home repairs during the previous Housing Element period. These grants funded roof repairs and other emergency health and safety repairs for extremely low-, very low-, and low-income owners of single-family and mobile homes.</p>	Modify

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Action	Timeline	Implementation Status	Action
<p><b>Action H.2.1.3</b> – 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. Continue to make information available to the community about other revitalization programs including but not limited to Blight Busters, the Neighborhood Improvement Program, SMUD, and the Sacramento Tree Foundation.</p>	<p>Funding Source: Community Development Block Grant (CDBG), or other funds (as funding becomes available to the City)</p> <p>Responsible Agency: Housing Division, Neighborhood Services Division and Economic Development Department</p> <p>Time Frame: Ongoing, as community improvement days occur and new programs become available.</p>	<p>The City’s Volunteer Program worked with local businesses and residents to provide residential improvement and revitalization programs to impacted neighborhoods. The City’s neighborhood volunteer program repaired the exterior of 10 homes during the last planning cycle.</p> <p>The City’s Volunteer Program organized residential improvement and revitalization, such as Re-build Day, Blight Busters, and other clean-up and beautification projects. These projects engaged volunteers from local businesses, residents, and church organizations. Over 2,500 trees have been planted in the City since 2016 in partnership with the Sacramento Tree Foundation, of which 80 percent have been in disadvantaged communities.</p> <p>In 2016 Blight Busters was able to cover all 17 of the City’s residential neighborhoods.</p> <p>The City’s nine Rebuild Day events in the last planning cycle assisted 81 homes in the Lincoln Village, Sunriver, White Rock, Walnutwood, Aspen Creek, and Cordova Lane neighborhoods.</p>	<p>Modify</p>
<p><b>Action H.2.1.4</b> – 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.</p>	<p>Funding Source: HOME Program and CDBG Program</p> <p>Responsible Agency: Housing Division and Neighborhood Services Division</p> <p>Time Frame: Ongoing.</p>	<p>Throughout the previous Housing Element period, the City’s Rental Housing Inspection program has continued to strongly encourage rental housing property owners and managers to make necessary health and safety improvements, focusing on properties with the highest calls for service. The City has also been formulating ordinances that would include services of a community prosecutor and other fee-based site review to continue to bolster that encouragement.</p> <p>The City proactively inspects all apartment complexes every three years and rental properties of 1-8 units every seven years to ensure health and safety standards are met. Rental properties must repair any deficiencies, or they are ultimately not allowed to operate as rental properties.</p>	<p>Modify. Combine with H.2.3.1.</p>
<p><b>Action H.2.1.5</b> – Continue to implement the Crime Prevention Through Environmental Design (CPTED) standards through the design review process.</p>	<p>Funding Source: General Fund</p> <p>Responsible Agency: Planning and Building Departments</p> <p>Time Frame: Implemented as part of the project processing and review of individual development applications.</p>	<p>The Planning Department has continuously used CPTED standards as part of the design review process for new entitlements and has applied these safety design standards to numerous use permits and design review applications at both staff-level review and projects that went before the City Council for approval.</p> <p>Additionally, the City continues to consult with the City’s police department for further CPTED</p>	<p>Continue</p>



## APPENDIX B – REVIEW OF THE 2013-2021 HOUSING ELEMENT PROGRAMS

Action	Timeline	Implementation Status	Action
<p><b>Action H.2.2.1</b> – Continue to identify and implement opportunities on Folsom Boulevard for revitalization that will improve the Folsom Boulevard corridor, especially targeting the following:</p> <ul style="list-style-type: none"> <li>Underutilized, blighted, and/or vacant shopping centers on Folsom Boulevard to increase mixed use and reuse in that corridor.</li> </ul>	<p>Funding Source: General Fund Responsible Agency: Housing Division, Neighborhood Services Division, and Economic Development Department Time Frame: Mixed-use and revitalization opportunities are currently being developed through the Folsom Boulevard Specific Plan.</p>	<p>and other safety standards.</p> <p>The City continuously worked with both property owners and developers along Folsom Blvd. to identify development opportunities. The City has encouraged private owners to make frontage and landscape improvements along the boulevard. In 2013, the City partnered with Portland State University to develop an infill program to encourage use of underused sites in this corridor. Additionally, one multifamily affordable housing project was approved on Folsom Blvd.</p> <p>Other actions the city is taking or has taken are as follows:</p> <ul style="list-style-type: none"> <li>invested \$35 million to repave, add sidewalks, and beautify Folsom Blvd.</li> <li>acquired substandard buildings and properties and demolished blight on at least three sites.</li> <li>working on the Civic Center project on an approximately 10-acre site that will include over \$100 million in investment and will hopefully catalyze further development along the Boulevard.</li> <li>funding a shopping cart removal service at a high level to ensure shopping carts are removed within hours.</li> <li>funding a Homeless Outreach Navigator and created a Homeless Outreach Team within the Police Department to specifically address homeless issues on Folsom Blvd.</li> <li>working with other government agency partners, such as the Los Rios Community College and Sacramento Metro Fire to aid in the development of sites they own on Folsom Blvd.</li> </ul>	<p>Continue</p>
<p><b>Action H.2.3.1</b> – Continue implementing the Housing Stock Conservation Fee which is an annual fee collected on business licenses for multi-family properties. This program supports general code enforcement aimed at ensuring code compliance and general housing habitability. Additional code enforcement activities include targeted inspections by the Neighborhood Services Division to enforce higher standards for building maintenance, parking requirements, and landscaping.</p>	<p>Funding Source: CDBG Funds, General Fund Responsible Agency: Housing Division and Neighborhood Services Division Time Frame: Annually</p>	<p>The City is continuing to collect the Housing Stock Conservation Fee on business licenses.</p>	<p>Modify. Combine with H.2.1.4</p>
<p><b>Action H.2.4.1</b> – The City will continue to undertake the following programs and activities during the planning period of the Housing Element. The Housing Division and Neighborhood Services Division 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</p>	<p>Funding: Local Housing Trust Fund, CDBG Responsible Agency: Housing Division and Neighborhood Services Division</p>	<p>The City has developed an affordable housing monitoring plan, and since 2018 has provided monitoring to City-funded affordable housing programs. To date, no units have converted to market rate.</p>	<p>Modify</p>

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Action	Timeline	Implementation Status	Action
<p>become available.</p> <ul style="list-style-type: none"> <li>• Monitor owners of at-risk projects on an ongoing annual basis, in coordination with other public and private entities to determine their interest in selling, prepaying, terminating, or continuing participation in a subsidy program.</li> <li>• 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).</li> <li>• 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.</li> <li>• Ensure projects are monitored to see if they are subject to other State or local requirements regarding the provision of assistance to displaced tenants.</li> <li>• 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.</li> <li>• 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. Annually contact property owners, gauge interest, and identify nonprofit partners and pursue funding and preservation strategy on a project basis.</li> <li>• 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).</li> <li>• Use available financial resources to restructure federally assisted preservation projects, where feasible, in order to preserve and/or extend affordability.</li> <li>• 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.</li> </ul>	<p>Time Frame: Annually</p>	<p>The City continues to monitor and update its information regarding at-risk and other affordable housing units. The City continues to meet with nonprofit developers and other stakeholders and look for funding to maintain existing and at-risk affordable units and develop new affordable housing.</p> <p>Specifically, the City provided grant funding that, along with 4 percent tax credits, helped resyndicate the La Loma apartments, preserving 34 units.</p>	

## APPENDIX B – REVIEW OF THE 2013-2021 HOUSING ELEMENT PROGRAMS

Action	Timeline	Implementation Status	Action
<p><b>Action H.2.4.2</b> – 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.</p>	<p>Funding Source: General Fund, Local Housing Trust Fund and other subsidies as available Responsible Agency: Housing Division Time Frame: Ongoing</p>	<p>Throughout the Housing Element period, the City has continuously worked with both for-profit and non-profit developers to identify potential rehabilitation projects. City staff continually reviews the market for multi-family properties for sale that could be converted. Several properties have been identified but due to the high cost of such a project and policy direction to use the City’s limited existing resources on higher priorities, this was not pursued. Once a project is identified City staff will reach out to nonprofit and for-profit partners to analyze the opportunity and discuss further steps. The City has coordinated with Mercy Housing, Mutual Housing, Bridge Housing Urban Housing Communities, CalCHA, and others on this effort.</p>	Continue
<p><b>Action H.3.1.1</b> – Continue to review other local jurisdictions’ programs that spread a range of housing types throughout the jurisdiction.</p>	<p>Funding Source: General Fund Responsible Agency: Housing Division Time Frame: Ongoing</p>	<p>The City has encouraged best practices by maintaining ongoing contact with other jurisdictions’ housing programs and creating a matrix of information about other jurisdictions’ programs. The City does this periodically to review other jurisdictions current practices and does not plan to continue this as a formal program.</p>	Delete.
<p><b>Action H.3.1.2</b> - The City has identified sites B-1, B-2, L-1, L-2, and L-3, in the Land Inventory (see Tables A-18, A-19, and A-20 in the Appendix) as appropriate to meet a portion of the City’s RHNA. These sites are mixed use sites and 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>Funding Source: General Fund Responsible Agency: Planning Department Time Frame: Annually monitor the CUP process to ensure it doesn’t pose a constraint to any of the sites listed above.</p>	<p>These sites are located throughout the City, including Villages of Zinfandel and the Mather Special Plan Area. Discussion with applicants is ongoing and occurs when applicants approach the City. The Limited-Use Permit was eliminated from the entitlement process in June 2017. The City will update the codes to comply with the 2019 state laws.</p>	Modify
<p><b>Action H.3.2.1</b> – Research feasibility of converting existing multi-family rental housing to senior housing facilities, such as a congregate care or assisted living facility.</p>	<p>Funding Source: General Fund Responsible Agency: Planning Department, Housing Division, Building Department, and Sacramento Metro Fire District Time Frame: Evaluate the feasibility of converting units as sites are identified and funding becomes available.</p>	<p>The City did not have an opportunity to identify a conversion facility during this period. However, a new retirement congregate care facility was approved in 2019 and The Ranch Special Planning Area includes an active adult neighborhood.</p>	Continue
<p><b>Action H.3.3.1</b> – Provide accessibility in housing for persons with physical and developmental disabilities by implementing state and federal requirements by undertaking the following actions:</p> <ul style="list-style-type: none"> <li>Review regulations and procedures for City-funded or City-operated housing programs to ensure that housing needs for persons with physical and developmental disabilities are addressed. The City will continue to encourage and support housing for persons with physical and developmental disabilities, which will include assessing the need for elevator access, continued review of zoning standards, and implementation of the City’s reasonable accommodation program.</li> </ul>	<p>Funding Source: General Fund Responsible Agency: Planning Department, Building Department, and Housing Division Time Frame: Ongoing. Provide accessibility in housing for persons with disabilities as projects are processed through the Planning</p>	<p>The City has sponsored two supportive housing projects that are targeting groups that have a high percentage disabled population: seniors and homeless veterans. Phases 1 and 3 of the Mather Veterans Village (MVV), provide permanent supportive housing and have assisted approximately 130 people. Phase 2 is a transitional housing program, and is serving approximately 24</p>	Modify

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Action	Timeline	Implementation Status	Action
	Department.	people. Phases 1 and 3 will assist 10 additional people annually for the next 50 years, and Phase 2 will assist approximately 1,200 people over the next 50 years.	
<p><b>Action H.3.3.2</b> – Provide incentives for the development of single-room occupancy (SRO) and supportive housing units for identified special needs groups. Incentives may include fee 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 high density residential (HDR) zones. To ensure development standards do not constrain the development of SROs, the City will evaluate adopting development standards which may include:</p> <ul style="list-style-type: none"> <li>• 24-hour on-site management</li> <li>• Room limitation to single occupancy, with allowance for overnight guests</li> <li>• Requirements for monthly tenancies</li> <li>• Units must be 250–300 square feet in size and include kitchen or bathroom</li> <li>• Parking ratio of one space per unit or less, and bicycle rack storage of one rack per 5 units</li> </ul> <p>The Planning Department and Housing Division will review development standards to see if they act as a constraint as SRO applications are submitted.</p>	<p>Funding Source: General Fund, Local Housing Trust Fund, CDBG</p> <p>Responsible Agency: Housing Division and Planning Department</p> <p>Time Frame: Implemented as part of project processing and review of individual development applications</p>	<p>The City has not seen market interest in developing SRO type housing except for student housing. The City did not receive any SRO applications or inquiries during this period beyond the student housing application which is a 420-unit SRO dormitory on an infill property within the City’s central business district. .</p>	Continue
<p><b>Action H.3.3.3</b> – 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 in the Office/Industrial/Mixed Use (OIMU) and the Light Industrial Business Park (LIBP) zones. The City will permit and continue to allow transitional and supportive housing in all residential zones subject to the same restrictions that apply to other residential uses of the same type in the same zone. The City will establish managerial standards for homeless facilities that will include the following: maximum number of beds;</p> <ul style="list-style-type: none"> <li>• Off-street parking based upon demonstrated need;</li> <li>• Size and location of on-site waiting and intake areas;</li> <li>• Provision of on-site management;</li> <li>• Proximity to other shelters;</li> <li>• Length of stay;</li> <li>• Lighting; and</li> <li>• Security during hours when the shelter is open</li> </ul>	<p>Funding Source: General Fund, State Emergency Shelter Program, HUD, other specialized funding</p> <p>Responsible Agency: Housing Division</p> <p>Time Frame: Participate in regional coordination on an annual basis. Develop managerial standards for homeless facilities within one year of adoption of the Housing Element.</p>	<p>The City participates in the Continuum of Care through Sacramento County. Transitional housing facilities receive special consideration during the entitlement process, including parking reductions and density bonuses. All transitional facilities are required to have a management plan. The City is the physical location of the Mather Community Campus. Sacramento County and Volunteers of America operate four separate programs at this location, including a transitional housing program, a veteran’s transitional housing program, and a transitional age youth housing and services center.</p>	Modify
<p><b>Action H.3.4.1</b> – The City will continue implementation of its Fair Housing Plan that works to affirmatively further fair housing. The Plan is part of a new fair housing effort that the City began in fiscal year 2012-2013, and includes:</p> <ul style="list-style-type: none"> <li>• Production, marketing, and distribution of fair housing materials, and marketing in non-English languages</li> <li>• Fair housing case intake, and routing of fair housing complaints through the City’s Fair Housing Representative</li> <li>• Routing of potential fair housing cases to the appropriate entities, including Sacramento Self-Help Housing, HUD, California Department of Fair Employment and Housing, Legal Services of Northern California, and the California Department of Consumer Affairs, etc.</li> </ul>	<p>Funding Source: General Fund, CDBG funds</p> <p>Responsible Agency: Housing Division</p> <p>Time Frame: Ongoing</p>	<p>The City has taken a regional approach by partnering with neighboring jurisdictions and organizations, such as Project Sentinel, Sacramento Self-help Housing, the Sacramento Housing and Redevelopment Agency, and the Rental Housing Association. Through these partnerships, the City has been able to attain scale and leverage funding for robust Fair Housing enforcement.</p>	Modify

## APPENDIX B – REVIEW OF THE 2013-2021 HOUSING ELEMENT PROGRAMS

Action	Timeline	Implementation Status	Action
<ul style="list-style-type: none"> <li>Strategic implementation of activities and programs intended to address the impediments to fair housing identified in the City’s Analysis of Impediments to Fair Housing (AI) completed in 2010.</li> </ul>			
<p><b>Action H.3.4.2</b> – 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.</p>	<p>Funding Source: General Fund Responsible Agency: Planning Department Time Frame: Ongoing</p>	<p>The City has continuously worked to accommodate individuals that require reasonable accommodations consistent with the provision of the zoning code. During the previous Housing Element period, there were no formal reasonable application submittals. This program will be updated to ensure compliance with State Law.</p>	<p>Modify and combine with Action H3.3.1</p>
<p><b>Action H.4.1.1</b> – Partner with SMUD and PG&amp;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.</p>	<p>Funding Source: General Fund Responsible Agency: Planning and Building Departments Time Frame: Ongoing</p>	<p>The Planning Department and Building Department have continuously coordinated efforts to encourage energy efficiency in design. In 2018, the City and Mercy Housing successfully implemented Sacramento Municipal Utility District’s (SMUD’s) virtual net-metering program on Mather Veterans Village Phase 1 and has planned to extend the program to Phases 2 and 3. The City has also partnered with Grid Alternatives.</p>	<p>Continue</p>
<p><b>Action H.5.1.1</b> – Consider creating a local housing foundation/trust that may be funded by for profit and non-profit partners as well as major employers as well as funding from potential in-lieu fees and land grants from new developments.</p>	<p>Funding Source: General Fund Responsible Agency: Economic Development Department Time Frame: Determine viability of creating a local housing trust fund by end of fiscal year 2014.</p>	<p>In 2019, the City established a trust that is funded through the Housing Trust Development Impact Fees. The Affordable Housing Plans include an in-lieu fee for each market rate housing unit, land dedication, and land purchase options.</p>	<p>Modify</p>
<p><b>Action H.5.2.1</b> – Pursue available and appropriate state and federal funding sources to support efforts to meet new construction needs of extremely low-, 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. 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.</p>	<p>Funding Source: Economic Development Initiations Grant (EDI) CDBG, HOME, CalHome, BEGIN, Multi-Family Housing program, California Housing Finance Agency, HELP Program, HUD Program Section 221(d), Section 202 (elderly), Section 811 (persons with disabilities), Federal Home Loan Bank, Tax Exempt Bonds, Low-Income Housing Tax Credits (state and federal), and Housing Tax Increment Funds, Workforce Housing Reward Program Funds Responsible Agency: Housing Division Time Frame: Ongoing. The City will apply for all of the above loans and grants as Notices of Funding Available (NOFAs) are released from HCD.</p>	<p>The City has continuously submitted applications for grants and other affordable housing funding, including:</p> <ul style="list-style-type: none"> <li>HOME</li> <li>CalHOME</li> <li>UrbanLift</li> <li>Infill grant</li> <li>Affordable Housing Sustainable Communities</li> <li>Tax Credits</li> </ul> <p>Over the past planning period, the City has been awarded funds from TCAC, IIG, VHHP, CA LHTF, and DOF CBTH programs for the Mather Veterans Village Phases 1,2, and 3 projects. These projects included 100 units of permanent supportive housing and 48 units of transitional housing.</p> <p>The City has also received a CalHome grant for single-family home rehabilitation loans. 12 single-</p>	<p>Modify</p>

## APPENDIX B – REVIEW OF THE 2013-2021 HOUSING ELEMENT PROGRAMS

Action	Timeline	Implementation Status	Action
<p><b>Action H.5.2.2</b> – Work with financial institutions serving Rancho Cordova to solicit interest in providing financing for extremely low-, 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 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.</p>	<p>Funding Source: CDBG, HOME and other funds (as funding becomes available to the City)</p> <p>Responsible Agency: Housing Division</p> <p>Time Frame: Meet with financial institutions serving Rancho Cordova regularly to determine what funding is available for lower-income households.</p>	<p>family home rehabilitations were completed.</p> <p>The City contacts financial institutions operating within the City to learn more about local CRA programs and discuss any issues or obstacles for using CRA funds in Rancho Cordova. City sponsored partners, such as the Cordova Community Council, also directly reach out to financial institutions for program sponsorships and grant funding. A number of banks already operate in the City, providing very low-cost down payment programs and mortgages to low- and moderate-income households.</p>	Continue
<p><b>Action H.5.3.1</b> – 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"> <li>• Financial assistance (based on availability of housing funds)</li> <li>• Expedited development review</li> <li>• Streamlined processing</li> <li>• Density bonuses</li> </ul> <p>Given equal quality of design, priority will be given to projects containing units affordable to extremely low and very low-income households.</p>	<p>Funding Source: General Fund</p> <p>Responsible Agency: Housing Division and Planning Department</p> <p>Time Frame: Offer incentives as projects are processed through the Planning Department.</p>	<p>The City has continuously worked to encourage development of affordable housing projects as funds and resources become available.</p>	Continue
<p><b>Action H.5.4.1</b> – The City will continue to explore the option of updating the existing Housing Trust Development Impact Fee (fee for non-residential development that funds the Local Housing Trust Fund) 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"> <li>• An updated nexus study addressing the extremely low-, very low- and low-income housing needs generated by non-residential development, including the cost to provide a variety of lower-income housing types;</li> <li>• A fee structure based on defined types of non-residential development that are consistent with uses identified in the Zoning Code;</li> <li>• A fee component to cover administrative costs;</li> <li>• An annual inflationary adjustment;</li> <li>• Exempt uses; and</li> <li>• 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.</li> </ul>	<p>Funding Source: General Fund</p> <p>Responsible Agency: Housing Division</p> <p>Time Frame: Determine the viability of updating the Housing Trust Development Impact Fee by end of fiscal year 2016. Annually review fee to determine if additional updates are necessary to reflect changes in real estate market.</p>	<p>The City assessed the opportunity to update the Housing Trust Development Impact Fee but did not update the fee. It was determined that the current impact fee meets the desires of the City. As of January 2021, there is approximately \$250,000 in the trust fund.</p>	Remove.





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