

CITY OF FOLSOM

HOUSING ELEMENT



Part I - Policy Document

Part II - Background Report

HCD Review Draft

June 4, 2013

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City of Folsom Housing Element

HCD Review Draft Policy Document

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City of Folsom Housing Element

POLICY DOCUMENT

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3 HOUSING

3.1 Introduction

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term general plan for the physical development of the city or county. The housing element is one of the seven mandated elements of the local general plan. State law requires that local governments address the existing and projected housing needs of all economic segments of the community through their housing elements. The law acknowledges that, in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, housing development. As a result, housing policy in the state rests largely upon the effective implementation of local general plans and, in particular, local housing elements.

The purposes of the housing element are to identify the community's housing needs, to state the community's goals and objectives with regard to housing production, rehabilitation, and conservation to meet those needs, and to define the policies and programs that the community will implement to achieve the stated goals and objectives.

State law requires cities and counties to address the needs of all income groups in their housing elements. The official definition of these needs is provided by the Sacramento Area Council of Governments (SACOG) for each city and county within its geographic jurisdiction. Beyond these income-based housing needs, the housing element must also address special needs groups such as persons with disabilities and homeless persons.

The Housing Element consists of two documents: Background Report and Policy Document. The Background Report is designed to meet housing element requirements and to provide the background information and analysis to support the goals, policies, programs and quantified objectives in the Housing Element Policy Document.

This Housing Element Policy Document includes eight goal statements. Under each goal statement, the element sets out policies that amplify the goal statement. Implementation programs are listed at the end of each sub-section and describe

briefly the proposed action, the City agencies or departments with primary responsibility for carrying out the program, and the time frame for accomplishing the program. Several of the implementation programs also have quantified objectives listed.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Element Policy Document:

- **Goal:** Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.
- **Policy:** Specific statement guiding action and implying clear commitment.
- **Implementation Program:** An action, procedure, program, or technique that carries out policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated timeframe for its accomplishment. The timeframe indicates the calendar year in which the activity is scheduled to be completed. These timeframes are estimates, and not mandatory deadlines, except as expressly legal by law. They provide general guidelines and may be adjusted based on City staffing and budgetary considerations.
- **Quantified Objective:** The number of housing units that the City expects to be constructed, conserved, or rehabilitated or the number of households the City expects will be assisted through Housing Element programs and based on anticipated market conditions during the eight-year timeframe of the Housing Element (October 31, 2012, to October 31, 2021).

The City will continue to review the policies and programs of the Policy Document during annual reviews and may revise the policies and programs if determined that they act as a constraint on housing.

In this document, the term “affordable housing” means housing affordable to extremely low-, very low-, low-, and moderate-income households.

3.2 Goals and Policies

GOAL H-1: ADEQUATE LAND SUPPLY FOR HOUSING

GOAL H-1	To provide an adequate supply of suitable sites for the development of a range of housing types to meet the housing needs of all segments of the population. <i>(New Goal)</i>
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Policies

- Policy H-1.1** The City shall ensure that sufficient land is designated and zoned in a range of residential densities to accommodate the City’s regional share of housing. *(Source: 2009 Housing Element, Policy 18.1)*
- Policy H-1.2** The City shall endeavor to designate future sites for higher-density housing near transit stops, commercial services, and schools, where appropriate and feasible. *(Source: 2009 Housing Element, Policy 18.5)*
- Policy H-1.3** The City shall encourage home builders to develop their projects on multi-family-designated land at the high end of the applicable density range. *(Source: 2009 Housing Element, Policy 18.4)*
- Policy H-1.4** The City shall support the development of second units on single-family parcels. *(Source: 2009 Housing Element, Policy 18.7)*
- Policy H-1.5** The City shall use the planned development permit process to allow and encourage the development of small and irregular shaped parcels for residential development. *(Source: New Policy)*
- Policy H-1.6** The City shall ensure that new residential development pays its fair share in financing public facilities and services and pursues financial assistance techniques to reduce the cost impact on the production of affordable housing. *(Source: New Policy)*
- Policy H-1.7** The City shall encourage the consolidation of small residential lots into larger lots to accommodate higher-density development. *(Source: New Policy)*

Policy H-1.8 The City shall strive to create additional opportunities for mixed-use and transit-oriented development. *(Source: New Policy)*

GOAL H-2: REMOVING BARRIERS TO THE PRODUCTION OF HOUSING

GOAL H-2

To minimize governmental constraints on the development of housing for households of all income levels. *(New Goal)*

Policies

Policy H-2.1 The City shall continually strive to shorten permit processing and review times to the greatest extent possible by allowing concurrent processing. *(Source: 2009 Housing Element, Policy 18.9)*

Policy H-2.2 The City shall strive to ensure that its current development impact fee structure does not unnecessarily constrain production of residential development. *(Source: 2009 Housing Element, Policy 18.10)*

Policy H-2.3 The City shall continue to provide fee deferrals of City-controlled residential impact fees to developers of affordable housing consistent with the provisions of Chapter 16.60 of the Folsom Municipal Code. *(Source: 2009 Housing Element, Policy 19.8)*

Policy H-2.4 The City shall endeavor through its development and design standards and decision making to provide consistent and predictable policy direction for residential project applicants. *(Source: 2009 Housing Element, Policy 18.8)*

Policy H-2.5 The City shall ensure that its site plan and design review procedures maintain community design values without adversely impacting affordable housing projects, reducing the density of multi-family projects, or substantially increasing the development costs for affordable housing projects. *(Source: 2009 Housing Element, Policy 19.5)*

Policy H-2.6 The City shall continue to provide greater flexibility in site design and development standards for multifamily housing by applying the planned development permit process. *(Source: New Policy)*

Policy H-2.7 The City shall educate the community on the needs, the realities, and the benefits of affordable and high-density housing. *(Source: New Policy)*

GOAL H-3: FACILITATING AFFORDABLE HOUSING**GOAL H-3**

To facilitate affordable housing opportunities to serve the needs of people who live and work in the community. *(New Goal)*

Policies

- Policy H-3.1** The City shall encourage residential projects affordable to a mix of household incomes and disperse affordable housing projects throughout the city to achieve a balance of housing in all neighborhoods and communities. *(Source: New Policy)*
- Policy H-3.2** The City shall continue to use Federal and State subsidies, as well as inclusionary housing in-lieu fees, affordable housing impact fees on non-residential development, and other fees collected into the Housing Trust Fund in a cost-efficient manner to meet the needs of lower-income households, including extremely low income households. *(Source: New Policy)*
- Policy H-3.3** The City shall continue to make density bonuses available to affordable and senior housing projects, consistent with State law and Chapter 17.102 of the Folsom Municipal Code. *(Source: 2009 Housing Element, Policy 19.3, reworded)*
- Policy H-3.4** Where appropriate, the City shall use development agreements to assist housing developers in complying with City affordable housing goals. *(Source: 2009 Housing Element, Policy 19.7)*
- Policy H-3.5** The City shall make incentives available to property owners with existing development agreements to encourage the development of affordable housing. *(Source: 2009 Housing Element, Policy 19.9)*
- Policy H-3.6** The City shall support SHRA efforts to maintain at least the existing level of HUD Housing Choice Vouchers assistance available to extremely low-, very low-, and low-income residents of the City of Folsom. *(Source: 2009 Housing Element, Policy 19.10)*

GOAL H-4: NEIGHBORHOOD PRESERVATION AND HOUSING REHABILITATION

GOAL H-4

To encourage the conservation and maintenance of the existing housing stock, neighborhoods, and historic homes in Folsom.
(Source: 2009 Housing Element, Goal 20, reworded)

Policies

- Policy H-4.1** The City shall encourage private reinvestment in older residential neighborhoods and private rehabilitation of existing housing. *(Source: New Policy)*
- Policy H-4.2** The City shall seek, through code enforcement, the private rehabilitation of substandard dwelling units and provide financial assistance when available to owners of dwelling units occupied by low-income households. In applying this policy, the City shall seek to avoid the displacement of low-income households. *(Source: 2009 Housing Element, Policy 20.4)*
- Policy H-4.3** The City shall encourage the preservation of residential buildings with historic or architectural value. *(Source: 2009 Housing Element, Policy 24.1)*
- Policy H-4.4** The City shall assign housing rehabilitation and maintenance efforts higher priority in the use of Community Development Block Grant (CDBG) funds or other housing funds for the purpose of rehabilitating the City's existing housing stock. *(Source: New Policy)*
- Policy H-4.5** The City shall continue to inspect and identify code violations pertaining to residential buildings and take enforcement actions wherever necessary to protect the health, safety, and welfare of the occupants. *(Source: 2009 Housing Element, Policy 20.1)*
- Policy H-4.6** The City shall seek State and Federal assistance for housing rehabilitation for low-income households. Rental housing that is repaired with government assistance shall remain affordable to low-income households for at least 20 years or until such time that governmental assistance is repaid. *(Source: 2009 Housing Element, Policy 20.2)*
- Policy H-4.7** The City shall take appropriate actions allowed by law to ensure the abatement or demolition of substandard housing that is not economically feasible to be repaired and represents a health and safety threat. *(Source: 2009 Housing Element, Policy 20.3)*

- Policy H-4.8** The City shall periodically survey housing conditions to maintain a current database on housing repair needs. *(Source: 2009 Housing Element, Policy 20.5)*
- Policy H-4.9** The City shall allow non-conforming dwelling units to be rehabilitated as long as the rehabilitated dwelling unit meets the Zoning Code requirements for non-conforming structures with no expansion or increase in the non-conformity. *(Source: 2009 Housing Element, Policy 20.6)*
- Policy H-4.10** The City shall require at least two years notice prior to the conversion of any deed-restricted affordable rental units to market rate in any of the following circumstances:
- The units were constructed with the aid of government funding; and/or
 - The project was granted a density bonus.

Such notice will be given, at a minimum, to the California Department of Housing and Community Development (HCD) and the residents of at-risk units. *(Source: 2009 Housing Element, Policy 20.8)*

GOAL H-5: HOUSING OPPORTUNITIES FOR SPECIAL NEEDS GROUPS

GOAL H-5	To provide a range of housing services for Folsom residents with special needs, including seniors, persons with disabilities, single parents, large families, the homeless, and residents with extremely low incomes. <i>(Source: 2009 Housing Element, Goal 21)</i>
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Policies

- Policy H-5.1** The City shall strive to ensure adequate and affordable housing for seniors. *(Source: New Policy)*
- Policy H-5.2** The City shall encourage housing for seniors and persons with disabilities to be located near public transportation, shopping, medical, and other essential services and facilities. *(Source: New Policy)*
- Policy H-5.3** The City shall encourage community service and support activities that increase the ability of seniors to remain in their homes. *(Source: New Policy)*

- Policy H-5.4** The City shall encourage private efforts to remove physical barriers and improve accessibility for housing units and residential neighborhoods to meet the needs of persons with disabilities. *(Source: New Policy)*
- Policy H-5.5** The City shall continue to implement a reasonable accommodation process to address, on a case-by-case basis, the retrofitting of existing housing to make it accessible to persons with disabilities. *(Source: New Policy)*
- Policy H-5.6** The City shall work with private organizations and other public agencies to coordinate regional efforts to address homelessness. *(Source: 2009 Housing Element, Policy 21.3, reworded)*
- Policy H-5.7** The City shall continue to provide zoning to accommodate future need for facilities to serve City residents in need of emergency shelter. *(Source: 2009 Housing Element, Policy 21.1)*
- Policy H-5.8** The City shall support programs that address long-term solutions to homelessness, including work skills assessment, job training/ placement, permanent housing, and supportive services, as funds are made available from local, State and Federal sources. *(Source: New Policy)*
- Policy H-5.9** The City shall encourage the development of three- and four-bedroom units in multi-family rental housing to encourage the provision of adequate rental housing for large families (except for senior housing projects). *(Source: 2009 Housing Element, Policy 18.6, reworded)*
- Policy H-5.10** The City shall encourage developers to include spaces in proposed buildings or sites on which child care facilities could be developed or leased by a child care operator. *(Source: 2009 Housing Element, Policy 21.2)*
- Policy H-5.11** The City shall assist extremely low-income households through the use of Housing Choice Vouchers (HCV). *(Source: New Policy to reflect existing housing program)*

GOAL H-6: EQUAL OPPORTUNITY AND FAIR HOUSING

GOAL H-6

To ensure equal housing opportunities for all Folsom residents regardless race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, disability, or source of income. *(Source: 2009 Housing Element, Goal 22, reworded)*

Policies

- Policy H-6.1** The City shall discourage discrimination in the sale, rental, or financing of housing based on race, color, ancestry, religion, national origin, sex, sexual orientation, age, disability/medical condition, familial status, marital status, or source of income. *(Source: New Policy)*
- Policy H-6.2** The City shall assist in the enforcement of fair housing laws by providing information and referrals to organizations that can receive and investigate fair housing allegations, monitor compliance with fair housing laws, and refer possible violations to enforcing agencies. *(Source: 2009 Housing Element, Policy 22.1, reworded)*

GOAL H-7: RESIDENTIAL ENERGY CONSERVATION AND SUSTAINABLE DEVELOPMENT

GOAL H-7

To reduce green house gas emissions and promote energy conservation in residential development. *(Source: New Policy)*

Policies

- Policy H-7.1** The City shall continue to implement State energy-efficiency standards to new residential development projects. *(Source: 2009 Housing Element, Policy 23.1)*
- Policy H-7.2** The City shall provide weatherization assistance and incentives to upgrade energy-inefficient appliances to low-income households as funds are made available from private and public funding sources. *(Source: 2009 Housing Element, Policy 23.3)*
- Policy H-7.3** The City shall support SMUD and PG&E programs to promote energy conservation. *(Source: New Policy)*
- Policy H-7.4** The City shall promote an increase in the energy efficiency of new and existing housing beyond minimum state requirements. *(Source: 2009 Housing Element, Policy 23.5)*

Policy H-7.5 The City shall encourage the increased use of renewable energy. *(Source: 2009 Housing Element, Policy 23.6)*

Policy H-7.6 The City shall encourage “smart growth” that accommodates higher-density residential uses near transit, bicycle-, and pedestrian-friendly areas of the city that encourage and facilitate the conservation of resources by reducing the need for automobile use. *(Source: New Policy)*

GOAL H-8: ADMINISTRATION AND IMPLEMENTATION

GOAL H-8	To ensure that Housing Element programs are implemented on a timely basis and progress of each program is monitored and evaluated annually. <i>(Source: New Goal)</i>
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Policies

Policy H-8.1 The City shall work to improve the implementation of Housing Element programs. *(Source: New Policy)*

Policy H-8.2 The City shall periodically monitor affordability levels in the city and changes in housing sales prices and rental rates. *(Source: New Policy)*

3.3 Implementation Programs and Quantified Objectives

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
GOAL H-1: ADEQUATE LAND SUPPLY FOR HOUSING			
H-1.A. Adequate Sites Monitoring			
The City shall annually update its vacant land inventory, including an updated inventory of potential infill sites (smaller vacant and underutilized parcels). The City shall also conduct an annual review of the composition of the housing stock, the types of dwellings units under construction or expected to be under construction during the following year, and the anticipated mix, based on development proposals approved or under review by the City, of the housing to be developed during the remainder of the period covered by the Housing Element. <i>(Source: 2009 Housing Element, Program 18a)</i>	Staff Time	Community Development Department	Annually
H-1.B. Encourage Appropriate Sites for Affordable Housing			
To assist the development of housing for lower income households on larger sites (e.g., more than 10 acres), the City shall encourage land divisions, lot line adjustments, and/or specific plans resulting in parcel sizes that enable affordable housing development. The City shall encourage property owners and affordable housing developers to target and market the availability of sites with the best potential for development. <i>(Source: New Program)</i>	Staff Time	Community Development Department	Ongoing

¹ Staff time to implement Housing Element programs is funded through a combination of the General Fund, Housing Trust Fund, and General Plan Update Fund. This includes the potential use of consultants in lieu of staff time.

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-1.C. Residential Mobilehome Zone</p> <p>The City shall amend the boundaries of the Residential Mobilehome (RMH) zones to be consistent with areas designated as Single-Family High Density/Mobile Home Park (SFHD) in the General Plan Land Use Diagram. Additionally, the City shall amend the language in the Zoning Code to remove references to the “Trailer and Trailer Parks” Zone. <i>(Source: 2009 Housing Element, Program 18f)</i></p>	Staff Time	Community Development Department	Within two years of adoption of the 2035 General Plan
GOAL H-2: REMOVING CONSTRAINTS TO THE PRODUCTION OF HOUSING			
<p>H-2.A. Development Impact and Permit Fees</p> <p>The City shall undertake a review of its development impact and permit fees related to multi-family development, second units, and other affordable housing to reconfirm the relationship between required services and fees paid. As part of this study, the City shall review the financial needs of affordable housing projects, determine whether or not City fees can be reduced to facilitate affordable housing development, and identify options for the City to offset the foregone revenues from other sources. <i>(Source: 2009 Housing Element, Program 19g)</i></p>	Staff Time	Community Development Department; Public Works Department; Fire Department	Within three years of adoption of the Housing Element
<p>H-2.B. Economic Development Treatment Capacity Bank</p> <p>The City shall continue to make use of the Economic Development Treatment Capacity Bank (EDTCB) established by the Sacramento Regional County Sanitation District (SRCSD), which allocates excess wastewater treatment capacity connection fee credits among jurisdictions in the district to reduce the costs for SRCSD sewer connection fees. The City shall reserve a portion of the credits for housing projects affordable to low-, very low-, and extremely low-income households. <i>(Source: New Program based on an existing City program)</i></p>	Staff Time	Community Development Department	Ongoing

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-2.C. Development Standards</p> <p>The City shall review and revise, as appropriate, its infrastructure and other development standards to ensure that they allow for a full variety of housing types, and do not unfairly burden residential developers while maintaining appropriate fire, health, and safety standards. <i>(Source: 2009 Housing Element, Program 18g)</i></p>	Staff Time	Community Development Department; Public Works Department; Fire Department	Within two years of adoption of the Housing Element
<p>H-2.D. Review and Update Guidelines for Multifamily Housing</p> <p>Following adoption of the 2035 General Plan, the City shall review and update the Design Guidelines for Multifamily Development to ensure consistency between the policies in the General Plan and development standards in the Municipal Code and those in the Design Guidelines. Additionally, the City shall create a single document that consolidates all of the development and design standards for multi-family housing. <i>(Source: 2009 Housing Element, Program 18h, reworded to include 2035 General Plan)</i></p>	Staff Time	Community Development Department	Within two years of adoption of the 2035 General Plan
<p>H-2.E. Monitor Inclusionary Housing Ordinance</p> <p>The City shall monitor the impact of the Inclusionary Housing Ordinance on the feasibility of market-rate housing, its ability to assist in the development of affordable units, and whether or not the program acts as a constraint on the development of all housing types. The City shall meet with local housing developers to discuss the impacts of the inclusionary housing ordinance and the effectiveness in providing for affordable housing units. As necessary, the City shall update its findings to the City Council in conjunction with the annual report to HCD (see Program H-8.C). The City may revise, amend, or repeal the Ordinance if it finds the Inclusionary Housing Ordinance is a constraint on all housing types or is not meeting its desired objectives (see Program H-3.E). <i>(Source: New Program)</i></p>	Staff Time	Community Development Department	At least bi-annually, starting 2014/15

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-2.F. Educate the Community About Affordable Housing The City shall conduct an educational campaign to educate the community about the needs, realities and benefits of affordable housing, and provide outreach to attract and support non-profit affordable housing developers in the city. The City shall prepare educational materials and participate in workshops on the issue of affordable housing. The City shall encourage participation by non-profit and for-profit affordable housing developers and local housing advocates. The City shall publicize events to neighborhood groups, community organizations, and other civic groups. <i>(Source: New Program, based on stakeholder input)</i></p>	Staff Time	Community Development Department	FY 2014/15, and ongoing
<p>H-2.G. Exemptions of Transit Priority Projects from Environmental Review The City shall implement the provisions of SB 375 streamlining the CEQA process for Transit Priority Projects and projects which conform to the Sustainable Communities Strategy and meet specific criteria set forth in SB 375. <i>(Source: New Program)</i></p>	Staff Time	Community Development Department	FY 2013/14 and ongoing
GOAL H-3: FACILITATING AFFORDABLE HOUSING			
<p>H-3.A. Local Funding for Affordable Housing Development As available, the City shall allocate funds from the Housing Trust Fund toward the development of affordable housing units for low-, very low-, and extremely low-income households. The City shall also encourage qualified housing developers to pursue new construction and acquisition/rehabilitation of affordable housing in the city. <i>(Source: New Program)</i></p>	Housing Trust Fund	Community Development Department	Ongoing
<p>H-3.B. City Grant for Very Low Income Project The City shall make a grant(s) available until May 1, 2018, in the total amount of \$15,000, to a developer or developers for the production of multi-family rental units affordable to very low-income households in Folsom and deed restricted for a period not less than 30 years. <i>(Source: New Program)</i></p>	Housing Trust Fund	Community Development Department	FY 2014/15, Until May 1, of 2018

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-3.C. Non-Residential Affordable Housing Impact Fee Study The City shall gradually phase-in an inflationary adjustment from the current Housing Trust Fund Fee to \$1.35 per gross square foot, effective January 1, 2014, and then to \$1.50 per gross square foot, effective January 1, 2015. The funds generated by the increase shall be used for the development of affordable multifamily rental housing. <i>(Source: New Program)</i></p>	Housing Trust Fund	Community Development Department	FY 2014/15
<p>H-3.D. Act as Successor Agency for Redevelopment Agency The City shall act as the Successor Agency and carry out the responsibilities and obligations of the former redevelopment agency until July 2016 when all oversight boards within the county will be replaced by one consolidated oversight board. <i>(Source: New Program)</i></p>	Staff Time	Successor Agency Oversight Board	Until July 2016
<p>H-3.E. Inclusionary Housing Ordinance The City shall continue to implement the Inclusionary Housing Ordinance, but may revise, amend, or repeal the Ordinance based on the ongoing monitoring program (see Program H-2.E). <i>(Source: New Program)</i></p>	Staff Time	Community Development Department	Ongoing
<p>H-3.F. Tax-Exempt Bond Financing The City shall continue to petition for the authority to issue tax-exempt bonds for affordable housing by lobbying the legislature to pass legislation (such as AB 981) to allow the City to designate the use of, and commit, indebtedness obligation proceeds that were issued for affordable housing projects prior to June 28, 2011. <i>(Source: New Program)</i></p>	Staff Time	Community Development Department	Ongoing

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-3.G. Participate in Sacramento County CDBG Program</p> <p>The City shall continue to coordinate with the Sacramento Housing and Redevelopment Agency (SHRA) to receive Community Development Block Grant (CDBG) to support housing rehabilitation programs. The City shall consider participating in other programs through SHRA. The City shall consider contracting with SHRA, or another entity, for technical assistance in carrying out certain functions, such as monitoring the number of affordable units that have been produced and will be produced in the City. <i>(Source: 2009 Housing Element, Program 19f, reworded)</i></p>	Staff Time	Community Development Department	Ongoing
<p>H-3.H. Housing Choice Vouchers</p> <p>The City shall continue to participate in the Housing Choice Voucher Program, administered by the Sacramento Housing and Redevelopment Agency (SHRA), with a goal of providing rental assistance to lower-income residents. The City shall work with SHRA to maintain, or if possible increase, the current number of vouchers for Folsom residents. <i>(Source: New Program to reflect an existing housing program)</i></p>	Housing Choice Voucher Program	Community Development Department	Ongoing
<p>H-3.I. Mortgage Credit Certificate Program</p> <p>The City shall continue to participate in the Mortgage Credit Certificate Program, administered by the Sacramento Housing and Redevelopment Agency (SHRA), to assist low-income first-time homebuyers purchase a home, subject to availability of Program funds. The City shall publicize the program on the City website and prepare written materials. <i>(Source: New Program to reflect an existing housing program)</i></p>	Mortgage Credit Certificate Program	Community Development Department	Ongoing

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-3.J. Additional State, Federal, and Regional Funding</p> <p>The City shall work to secure additional funding from State, Federal, and regional sources that can be used to help increase the supply of affordable housing in Folsom. Such programs may include, but are not limited to:</p> <ul style="list-style-type: none"> • The Transit Oriented Development (TOD) Loan Fund, currently (2013) being developed by the Sacramento Housing and Redevelopment Agency; • The HOME program that has local funds distributed by the Sacramento Housing and Redevelopment Agency (SHRA); and • The state Multifamily Housing Program (MHP), sponsored by the Department of Housing and Community Development (HCD). <p>Additionally, the City shall lobby to seek legislative changes to make State and Federal affordable housing programs more effective and support a state permanent funding source for affordable housing. (Source: 2009 Housing Element, Program 19k, reworded)</p>	Various State and Federal Funding Programs (TBD)	Community Development Department	Ongoing
<p>H-3.K. Housing Program Workshops</p> <p>The City shall participate in annual workshop(s) with for-profit and non-profit housing developers, local and regional funding agencies, and other organizations interested in affordable housing to review currently available programs, including housing rehabilitation programs, Seniors Helping Seniors, and the First Time Homebuyer Program. The City shall advertise the workshops by mailing fliers, sending emails, and phone calls to local housing stakeholders. (Source: 2009 Housing Element, Program 19l)</p>	Staff Time	Community Development Department	Annually

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
GOAL H-4: NEIGHBORHOOD PRESERVATION AND HOUSING REHABILITATION			
<p>H-4.A. Rehabilitation of Substandard Units The City shall apply annually, or as frequently as is needed based on housing rehabilitation demand, for funding under the Community Development Block Grant Program the California Housing Rehabilitation Program, and other State and Federal funding programs. In addition, the City shall provide information to, and assist owners of, rental properties in applying for funding under available state and federal housing rehabilitation funding programs. <i>(Source: 2009 Housing Element, Program 20a)</i></p>	CDBG	Community Development Department	Ongoing
<p>H-4.B. Mobile Home Rehabilitation Program The City shall continue to assist low-income mobile home owners with mobile home repairs by providing grants to fund health, safety, and emergency repairs of mobile homes, subject to availability of grant funds. <i>(Source: New Program to reflect an existing housing program)</i></p>	CDBG	Community Development Department	Ongoing
<p>H-4.C. Mobile Home Repair and Replacement Loan Forgiveness Program The City shall continue to provide forgiveness on Community Development Block Grant (CDBG) loans for improvements to manufactured housing units experiencing economic hardship, as defined by, and subject to, HUD guidelines. <i>(Source: New Program to reflect an existing housing program)</i></p>	Staff Time	Community Development Department	Ongoing
<p>H-4.D. Housing Conditions Database The City shall maintain current information on the condition of dwelling units by preparing and periodically updating a housing conditions database. The City shall develop a standard survey instrument (e.g., windshield survey). Additionally, the City shall consider expanding the survey area outside the current limits of the Historic District Area. <i>(Source: 2009 Housing Element, Program 20b)</i></p>	CDBG	Community Development Department	June 2015 and every 5 years thereafter

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-4.E. Monitoring Assisted Housing Developments The City shall continue to monitor the affordability status of all publicly-assisted housing developments in Folsom to ensure that qualifying moderate- or lower-income households occupy assisted units. <i>(Source: 2009 Housing Element, Program 20e)</i></p>	Staff Time	Community Development Department	Ongoing
<p>H-4.F. Preservation of Historic Residences The City shall preserve historically and architecturally significant buildings by undertaking the following actions:</p> <ol style="list-style-type: none"> 1. Evaluate the potential impact of proposed development projects or rehabilitation activities on historic properties; 2. Continue to designate certain areas as historic districts and consider adopting guidelines for historic structures; and 3. Exempt property owners from specific historic preservation requirements, to the extent that it has the authority to do so, if such requirements would conflict with access for persons with disabilities, energy conservation, seismic safety retrofitting, or if the strict application of requirements would impose an unreasonable hardship on the property owner. <i>(Source: 2009 Housing Element, Program 24a)</i> 	Staff Time	Community Development Department	Ongoing
<p>H-4.G. Code Enforcement The City shall continue to encourage the rehabilitation of substandard residential properties by homeowners and landlords, using the Code Enforcement program when necessary, to improve overall housing quality and conditions in the city. <i>(Source: New Program to reflect existing housing program)</i></p>	Staff Time	Community Development Department	Ongoing
GOAL H-5: HOUSING OPPORTUNITIES FOR SPECIAL NEEDS GROUPS			
<p>H-5.A. Fee Reductions for Senior Housing The City shall coordinate with the Folsom Cordova Unified School District to explore reductions in school impact fees for senior housing. <i>(Source: New Program)</i></p>	Staff Time	Community Development Department	Ongoing

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-5.B. Seniors Helping Seniors Program The City shall continue to provide financial assistance for minor home repairs to low-income seniors through the Seniors Helping Seniors Program, subject to availability of Program funds. The City shall send a qualified senior tradesman to perform minor repairs, free of charge, to qualifying senior homeowners. <i>(Source: New Program to reflect an existing housing program)</i></p>	CDBG/ Housing Trust Fund	Community Development Department	Ongoing
<p>H-5.C. Emergency Shelter Facility Development The City shall continue to provide encourage and provide technical assistance to local organizations and community groups to help develop emergency shelter facilities in Folsom. The City shall facilitate the public outreach necessary to help in the removal of any neighborhood barriers for any applications for an emergency shelter. <i>(Source: 2009 Housing Element, Program 21c and Program 21d, combined)</i></p>	Staff Time	Community Development Department	Ongoing
<p>H-5.D. Child Care Services to Assist Single Parents with Children The City shall review its Zoning Code to ensure that City requirements do not overly restrict the location of child care services. <i>(Source: 2009 Housing Element, Program 21g)</i></p>	Staff Time	Community Development Department	FY 2014/15
<p>H-5.E. Public Information for Reasonable Accommodation. The City shall continue to make information available in written form and on the City’s website on reasonable accommodation for persons with disabilities. The City shall continue to designate an ADA Coordinator and contract with an outside consultant to provide information and research if necessary. <i>(Source: 2009 Housing Element, Program 21i)</i></p>	Staff Time	Community Development Department	Ongoing

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
GOAL H-6: EQUAL OPPORTUNITY AND FAIR HOUSING			
H-6.A. Fair Housing Program			
<p>The City shall continue to make information regarding State and Federal fair housing requirements available at a designated office in City Hall. In addition, the City shall make copies of the information available for the public on the City's website and at the Folsom Public Library. The City will also assist individuals with complaints in contacting either the Code Enforcement Division or one of the following appropriate agencies to file a complaint:</p> <ul style="list-style-type: none"> • Sacramento Housing and Redevelopment Agency; • State of California's Landlord/Tenant Dispute line or Mobile home Park Ombudsman; • Sacramento Regional Human Rights/Fair Housing Commission; • Sacramento County Health Department; and • California Department of Fair Housing and Employment. <p><i>(Source: 2009 Housing Element, Program 22a)</i></p>	Staff Time	Community Development Department	Ongoing
GOAL H-7: RESIDENTIAL ENERGY CONSERVATION AND SUSTAINABLE DEVELOPMENT			
H-7.A. Energy Conservation Assistance			
<p>The City shall continue to include weatherization and energy conservation as eligible activities under CDBG programs that it administers. In addition, the City shall seek new resources to assist homeowners increase energy efficiency (e.g., upgrading older ductwork, HVAC systems, windows, and insulation). The City shall provide information and refer eligible property owners to other available programs, such as those available through PG&E and SMUD. <i>(Source: 2009 Housing Element, Program 23a)</i></p>	CDBG, Staff Time	Community Development Department	Ongoing

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-7.B. Public Education on Energy Efficiency The City shall prepare and distribute handouts to the public and post information on the City’s website on ways to improve energy efficiency in existing homes and in new construction. <i>(Source: New Program)</i></p>	Staff Time	Community Development Department	FY 2014/15
<p>H-7.C. Study Feasibility of a Local Assessment District. The City shall conduct a study on the feasibility of creating a local assessment district or other financing mechanism to fund voluntary actions by homeowners (and owners of commercial/mixed-use properties) during new construction or retrofit to undertake energy efficiency measures, install solar rooftop panels, install “cool” roofs, and take other measures to reduce greenhouse gas emissions. <i>(Source: New Program)</i></p>	Staff Time	Community Development Department/ Finance Department	FY 2014/15
<p>H-7.D. Facilitate Transit-Oriented Development The City shall identify opportunities for transit-oriented development (TOD) in the city, consider Zoning Code amendments to facilitate mixed-use and high-density residential TOD opportunities, and explore funding opportunities. <i>(Source: New Program)</i></p>	Staff Time	Community Development Department	FY 2015/16
GOAL H-8: ADMINISTRATION AND IMPLEMENTATION			
<p>H-8.A. Affordability Monitoring The City shall explore the possibility of documenting the sales price and rental rates for all residential units within the city for the purpose of evaluating potential assistance for affordable housing. <i>(Source: 2009 Housing Element, Program 18b, reworded)</i></p>	Staff Time	Community Development Department	Annually

Implementation Program	Potential Funding ¹	Who is Responsible	Timeframe
<p>H-8.B. Housing Program Staff</p> <p>The City shall continue to designate staff responsibilities to coordinate housing-related programs and policy initiatives in the City and act as the centralized information/referral source for residents requiring housing assistance. The City shall strive to ensure that adequate resources are available to continue improving housing program coordination. The designated staff person shall be responsible for the annual monitoring of housing programs and producing the Housing Element Annual Progress Report to the California Department of Housing and Community Development (HCD), as well as the Housing Trust Fund Annual Report. <i>(Source: 2009 Housing Element, Program 19a and 19b, combined)</i></p>	Staff Time	Community Development Department	Ongoing
<p>H-8.C. Annual Implementation Reporting</p> <p>The City shall review and report annually to the City Council and to the Department of Housing and Community Development (HCD) on the implementation of Housing Element programs and the City's effectiveness in meeting the programs' objectives. <i>(Source: New Program)</i></p>	Staff Time	Community Development Department	Annually

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3.4 Quantified Objectives

One of the requirements of State law (California Government Code Section 65583[b]) is that the Housing Element contain quantified objectives for the maintenance, preservation, improvement, and development of housing. The quantified objectives set a target goal for Folsom to achieve based on needs, resources, and constraints. State law recognizes that the total housing needs identified by a community may exceed available resources and the community's ability to satisfy this need. Under these circumstances, the quantified objectives need not be, and are not intended to be, identical to the total housing needs.

The City has two sets of numerical housing goals; the City's share of the SACOG Regional Housing Needs Assessment (regional share goals) and the Quantified Objectives for Affordable Housing Production. The total regional share goal for the City is to provide adequate land resources to accommodate 4,633 new housing units, 2,072 of which are for low- and very low-income households. To determine the adequacy of land for very low- and low-income households, the City must demonstrate the availability of land zoned for 30 units per acre or greater. The analysis of adequacy of available land resources is described in Section 3.3, Resource Inventory, of the Housing Element Background Report.

This total housing need is greater than the City has available resources to facilitate. In the past, the City relied heavily on Redevelopment Set-Aside funds to subsidize affordable housing development. When the State of California abolished redevelopment agencies through AB1x 26, the primary subsidy for affordable housing throughout California was also eliminated by State legislation. This action by the State, and the effect of the significant economic downturn on general City revenues, has left the City with limited and very constrained resources to meet affordable housing needs. Therefore, the City's quantified objectives, shown below, are lower than the Regional Housing Needs Assessment.

The quantified objectives shown in Table 1 represent targets. They are estimates based on past experience, anticipated funding levels, and anticipated housing market conditions. The quantified objectives are not designed to be minimum requirements. The quantified objectives are based largely upon implementation programs that have measurable outcomes. However, the Housing Element contains several policies and implementation programs that reduce barriers and create opportunities for affordable housing. These policies and programs are essential to meeting the City's housing needs, but are more qualitative and difficult to quantify.

Table 3-2: Summary of Quantified Objectives for Affordable Housing, 2014-2023					
Activity	Extremely Low-Income Units	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Total Affordable Units
New Construction⁽¹⁾					
Rental	1	100	385	650	1,136
For Sale	0	0	0	700	700
Assistance⁽²⁾					
Rental Assistance	50	0	0	0	50
Homebuyer Assistance	0	0	32	0	32
Rehabilitation⁽³⁾					
Other Owner-Occupied ⁽⁴⁾	30	10	12	0	52
Renter Occupied	0	0	0	0	0
Preservation/Conservation					
“At-Risk” Units ⁽⁵⁾	0	0	0	0	0
Mobile Homes ⁽⁶⁾	150	150	50	0	350
Total	231	260	479	1,350	2,320

Notes:

- (1) Estimated units generated by the market based on local (e.g., Housing Trust Fund), State, Federal, and regional funds to assist affordable housing production by private developers; inclusionary housing obligations dependent on anticipated market rate housing development; and other programs (e.g., PD permit, second unit ordinance) to remove barriers and facilitate the development of affordable housing.
- (2) Estimated based on participation in the Housing Choice Vouchers program and Mortgage Credit Certificate Program administered by the Sacramento Housing and Redevelopment Agency (SHRA).
- (3) Estimated units rehabilitated by funding provided through the Community Development Block Grant Program and other available State and Federal housing rehabilitation programs.
- (4) Estimated based on an assumed ten grants per year through the Mobile Home Rehabilitation Program.
- (5) There are no at-risk units identified during the Housing Element planning period.
- (6) Based on past trends and available funding for the Seniors Helping Seniors Program, which continues to successfully preserve mobile homes as an important source of affordable housing in the city.

Source: *City of Folsom and Mintier Harnish, 2013.*

City of Folsom Housing Element

HCD Review Draft Background Report

June 4, 2013

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Housing Element Credits

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HOUSING

3.1 Introduction

State Housing Element Law (Government Code Section 65580 (*et seq.*)) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community. This Housing Element Background Report provides current (to the end of ~~2007~~2012) information on household characteristics, housing needs, housing supply, land inventory for new development, housing programs, constraints, and incentives for new housing development in the city of Folsom. It also evaluates progress made since the last Housing Element was adopted in ~~2002~~2009. ~~Where available, population and housing projections are provided as well.~~

The Background Report of the Housing Element identifies the nature and extent of the city's housing needs, which in turn provides the basis for the City's response to those needs in the Policy Document. The Background Report also presents information on the community's setting in order to provide a better understanding of its housing needs.

The City of Folsom last updated its Housing Element in ~~2002~~2009. The Element served a 7½-year planning period from January 1, ~~2000~~2006 to June 30, ~~2007~~2013. The City previously adopted ~~a~~1992 Housing Elements in 1992 and 2002 before the ~~2002-2009~~ document.

The current (~~2009~~2013) Housing Element is a comprehensive update of the ~~2003~~2009 Housing Element. The ~~7½~~8.83-year planning period is for January 1, ~~2006~~2013 to ~~June 30, 2013~~October 31, 2021.

Upon its adoption, this Element will become part of the City of Folsom General Plan. The adoption of this Housing Element may necessitate revisions of some of the other City of Folsom General Plan Elements to maintain internal consistency with those Elements as mandated by State law.

OVERVIEW OF STATE REQUIREMENTS

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term general plan for the physical development of their city or county. The housing element is one of the seven mandated elements of the general plan. State law requires local government plans to address the existing and projected housing needs of all economic segments of the community through their housing elements. The law acknowledges that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, housing development. As a result, housing policy in the state rests largely upon the effective implementation of local general plans, local housing elements in particular.

The purpose of the housing element is to identify the community's housing needs, to state the community's goals and objectives with regard to housing production, rehabilitation, and conservation to meet those needs, and to define the policies and programs that the community will implement to achieve the stated goals and objectives.

State law requires cities and counties to address the needs of all income groups in their housing elements. The official definition of these needs is provided by the California Department of Housing and Community Development (HCD) for each city and county within its geographic jurisdiction. Beyond these income-based housing needs, the housing element must also address special needs groups such as persons with disabilities and homeless persons.

As required by State Housing Element Law (Government Code Section 65583(a)) the assessment and inventory for this Element includes the following:

- Analysis of population and employment trends and projections, and a quantification of the locality's existing and projected housing needs for all income levels. This analysis of existing and projected needs includes the City of Folsom's share of the regional housing need.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay; housing characteristics, including overcrowding; and housing stock condition.
- An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment; and an analysis of the relationship of zoning, public facilities, and services to these sites.
- The identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit.
- Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income

levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Analysis of local efforts to remove governmental constraints.

- Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- Analysis of any special housing needs for the elderly; persons with disabilities, including developmental disabilities; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter.
- Analysis of opportunities for residential energy conservation.
- Analysis of “at-risk” assisted housing developments that are eligible to change from low-income housing uses during the next 10 years.

The Housing Element Background Report identifies the nature and extent of the city’s housing needs, which in turn provides the basis for the City’s response to those needs in the Housing Element Policy Document. In addition to identifying housing needs, the Background Report also presents information on the setting in which the needs occur, which provides a better understanding of the community and facilitates planning for housing.

The following is a summary of the major sections of the Housing Element Background Report:

- 3.1 Introduction
- 3.2 Housing Needs Assessment
- 3.3 Resource Inventory
- 3.4 Potential Housing Constraints
- 3.5 Evaluation

The Background Report satisfies State requirements and provides the foundation for the goals, policies, implementation programs, and quantified objectives. The Background Report sections draw on a broad range of informational sources. Information on population, housing stock, and economics comes primarily from the 2000-2010 U.S. Census, 2006-2010 American Community Survey, the California Department of Finance (DOF), the Sacramento Area Council of Governments (SACOG), and City of Folsom records. Information on available sites and services for housing comes from numerous public agencies. Information on constraints on housing production and past and current housing efforts in the City of Folsom comes from City staff, other public agencies, and a number of private sources.

GENERAL PLAN AND HOUSING ELEMENT CONSISTENCY

Upon adoption, this Housing Element will become part of the ~~1988~~ City's General Plan. The City is currently (2013) working on a comprehensive update of its General Plan. While the Housing Element will be adopted before the General Plan Update is completed, the Housing Element will be included as part of the General Plan and will maintain internal consistency as required by State Law. ~~To maintain internal consistency among the elements of the General Plan, as required by State Law, the adoption of this Housing Element may necessitate revisions of some of the elements of the General Plan.~~

GENERAL PLAN AND HOUSING ELEMENT DIFFERENCES

The housing element is one of seven State-mandated elements that every general plan must contain. Although the housing element must follow all the requirements of the general plan, the housing element has several State-mandated requirements that distinguish it from other general plan elements. Whereas the State allows local government the ability to decide when to update their general plan, State law sets the schedule for periodic update (~~five~~eight-year timeframe) of the housing element. Local governments are also required to submit draft and adopted housing elements to HCD for State law compliance review. This review ensures that the housing element meets the various State mandates. When the City satisfies these requirements, the State will “certify” that the element is legally adequate. Failing to comply with State law could result in potentially serious consequences such as reduced access to infrastructure, transportation, and housing funding and vulnerability to lawsuits.

PUBLIC PARTICIPATION

As part of the Housing Element update process, the City implemented the State's public participation requirements in Housing Element Law, set forth in Government Code Section 65583(c)(7), that jurisdictions “...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element.”

City staff and Consultants held a community/stakeholder workshop and featured the Housing Element in a larger 2035 General Plan workshop to solicit input from individuals and organizations in the community, including local residents, both non-profit and for-profit housing developers, and social service providers. The following is an outline of the City's public outreach program. The City also used the General Plan Town Hall Forum, an online community forum, to solicit additional input on housing issues and potential solutions.

March 19, 2013 Community/Stakeholder Housing Element Workshop

On March 19, 2013, the City of Folsom conducted a community/stakeholder workshop at the Folsom Public Library. To advertize the workshop, the City sent an email notice to about 40 local agencies, community organizations, and stakeholders in the city. At the workshop City staff and the Housing Element Consultant presented a brief overview of the Housing Element Update and facilitated an interactive discussion to solicit ideas from participants about the most critical housing issues facing Folsom residents and new ways the City and community might address these issues. Three representatives of affordable and senior housing attended the workshop. One additional stakeholder showed up as the meeting was wrapping up, and was provided a hard copy of the presentation. The workshop presentation was also posted on the City's General Plan website. The following is a summary of the issues and ideas discussed at the workshop. The issues and potential solutions were identified by workshop participants and do not necessarily represent the opinions of City of Folsom staff. The input provided at the workshop was used to shape the Housing Element policies and programs. Appendix C contains a summary of the comments gathered at the community/stakeholder workshop.

April 2, 2013 Housing Element Station at the 2035 General Plan Workshop

The City of Folsom included a station at the larger 2035 General Plan Workshop with a poster explaining the Housing Element Update process and a comment box for collecting input on the Housing Element. The workshop was widely advertised and attended by over 60 participants. Appendix C contains a summary of the comments gathered at the General Plan workshop.

April-June 2013 Folsom 2035 Town Hall Forum Housing Needs Topic

The City of Folsom posted a question about housing needs on the online Folsom 2035 Town Hall Forum to solicit input from the community on the unmet housing needs in the city and what the City can do to help provide for those needs. Appendix C contains a summary of the comments gathered on the Town Hall Forum.

May 15, 2013: Planning Commission Workshop

The Consultants made a presentation to the Planning Commission and general public giving them an overview of the update process and discussing major policies and programs. The Planning Commission approved sending the Draft Housing Element to the City Council.

May 28, 2013: City Council Study Session

The Consultants presented an overview of the Housing Element Update process and major policies and programs to the City Council. The City Council authorized submission of the Draft Housing Element to HCD for the 60-day review.

3.2 Housing Needs Assessment

Under State housing element requirements, housing needs are defined in three categories: existing needs, needs of special groups within the community, and projected needs over the next five-year housing element planning period. Projected housing needs are the total additional housing units required to adequately house a jurisdiction's projected population over the housing element planning period in units that are affordable, in standard condition, and not overcrowded. These needs, therefore, include those of the existing population, as well as the needs of the additional population projected to reside in the jurisdiction.

This section begins with a description of housing and demographic characteristics of the city of Folsom. The section then discusses the existing housing needs of Folsom based on housing and demographic characteristics. The section also discusses the housing needs of "special" population groups as defined in State law. Finally, the section discusses the city's future housing needs based on the regional "fair share" allocation in the Regional Housing Needs Allocation (RHNA) prepared by the Sacramento Area Council of Governments (SACOG).

HOUSING STOCK AND DEMOGRAPHIC PROFILE

The purpose of this section is to establish "baseline" population, employment, and housing characteristics for the city of Folsom. The main sources of the information in this section are the [2002 City of Folsom Housing Element, 1990 U.S. Census, the 2000 and 2010 U.S. Census, 2006-2010 American Community Survey](#), the California Department of Finance (DOF), and the Sacramento Area Council of Governments (SACOG). Other sources of information include the following: the California Employment Development Department (EDD); the U.S. Department of Housing and Urban Development (HUD); and local economic data (e.g., home sales prices, rents, wages, etc.).

Data for Folsom is presented wherever possible for comparison alongside comparable data for Sacramento County and California. This facilitates an understanding of the city's characteristics by illustrating how the city is similar to, or differs from, the county and state in various aspects related to demographic, employment, and housing characteristics and needs.

Demographic and Employment Characteristics and Trends

Population Growth and Change

Table 3-1 shows the long-term historic population trends for the city of Folsom. Since the 1950s, Folsom has been a rapidly growing city. Since 1950, the city experienced its largest average annual growth rates (AAGR) from 1950 to 1960 (8.8 percent) and from [1990-1980 to 2000-1990](#) (10.5 percent). [However, in the last two decades the average annual growth rates have been decreasing \(5.7 percent in 2000 and 3.4 percent in 2010\). It should be noted that the boundaries](#)

~~of incorporated cities are not constant and population change over time in a given place reflects not only population growth, but a change in the area of an incorporated city.~~

Year	Population	Change	AAGR
1950	1,690	-	-
1960	3,925	2,235	8.8%
1970	5,810	1,885	4.0%
1980	11,003	5,193	6.6%
1990	29,802	18,799	10.5%
2000	51,884	22,082	5.7%
2010	72,203	20,319	3.4%

~~* It should be noted that the boundaries of incorporated cities are not constant and population change over time in a given place reflects not only population growth, but a change in the area of an incorporated city.~~

Source: DOF, Table 2a Historical Census Populations of California State, Counties, Cities, Places, and Towns; 2010 Census.

Table 3-2 compares Folsom with Sacramento County and California for total population, number of households, population in households, population in group quarters, and average household size (for the population in households) in 2000 and ~~2007~~2010. It also shows the AAGR from 2000 to ~~2007~~2010 for these figures.

As shown in the table, the AAGR for population in Folsom between April 1, 2000, and ~~January-April 1, 2007-2010~~, was ~~4.73.4~~ percent. At this rate, the population of Folsom grew by over ~~36-39~~ percent in the ~~nearly seventeen~~-year period from a population of 51,884 in 2000 to ~~70,835~~ 72,203 in ~~2007~~2010. Folsom's population growth rate was more than twice the rate of growth experienced by Sacramento County for this time period and over three times that of California (~~2.1.5~~ percent and ~~1.61.0~~ percent, respectively).

A household is defined as a person or group of persons living in a housing unit, as opposed to persons living in group quarters, such as Folsom Prison (figures for households and group quarters are shown separately in Table 3-2). Folsom's household growth rate of ~~5.43.8~~ percent was higher than its population growth rate from 2000 to ~~2007~~2010.

Average household size is determined by the number of people living in households divided by the number of occupied housing units in a given area. In Folsom, the 2000 average household size was 2.61 persons, slightly lower than the county average of 2.64 persons and the statewide average of 2.87 persons. According to the ~~2007 DOF estimates~~2010 Census, average household size in

Folsom remained the same in ~~2007~~2010, while the average household sizes in the county and state increased slightly.

According to the U.S. Census ~~and California DOF~~, the total group quarters population in the city ~~decreased slightly from 6,944 in 2000 to 6,852~~ ~~was 6,960~~ in ~~2007~~2010. The group quarters population consists mainly of the Folsom Prison population and residents of other group quarter facilities such as nursing care facilities. Data from the California Department of Corrections and Rehabilitation shows that the population at Folsom Prison and California State Prison (CSP Sacramento, located adjacent to the Folsom Prison, has ~~increased~~ ~~decreased~~ slightly from ~~6,523~~6,913 inmates ~~in on March 2002~~March 31, 2000 to 7,2846,666 inmates ~~in on March 2008~~ 31, 2010. ~~The estimated number of inmates in 2008 exceeds this approximately 300 inmates below the 2007 DOF estimate~~2010 Census count of the group quarters population by approximately 400.

	City of Folsom			Sacramento County			California		
	2000	2010	AAGR (2000-2010)	2000	2010	AAGR (2000-2010)	2000	2010	AAGR (2000-2010)
Population	51,884	72,203	3.4%	1,223,499	1,418,788	1.5%	33,871,648	37,253,956	1.0%
Households	17,196	24,951	3.8%	453,602	513,945	1.3%	11,502,870	12,577,498	0.9%
Household Population	44,940	65,243	3.8%	1,198,004	1,395,001	1.5%	33,051,894	36,434,140	1.0%
Group Quarters Population	6,944	6,960	0.0%	25,495	23,787	-0.7%	819,754	819,816	0.0%
Persons Per Household	2.61	2.61	-	2.64	2.71	-	2.87	2.90	-

Sources: 2000 and 2010 U.S. Census.

Annual Population and Household Growth: 2000 to ~~2007~~2012

Table 3-3 shows the DOF-estimated population and occupied housing units (equivalent to the number of households) for Folsom for each year from 2000 to ~~2007~~2012. As shown in the table, annual population and household growth rates ~~generally slowed each year~~ between 2000 and 2007, ~~and then increased in 2008 and again in 2010~~. ~~Growth rates slowed in 2011, reaching the lowest point since 2000, before increasing slightly in 2012.~~

Year	Population			Households		
	Number	Change	Percent Change from Previous Year	Number	Change	Percent Change from Previous Year
2000	51,884	–	–	17,968	–	–
2001	56,823	4,939	12.9%	19,690	1,722	13.0%
2002	59,206	2,383	4.2%	20,556	866	4.4%
2003	62,389	3,183	5.4%	21,870	1,314	6.4%
2004	64,285	1,896	3.0%	22,649	779	3.6%
2005	66,242	1,957	3.0%	23,390	741	3.3%
2006	67,762	1,520	2.3%	24,191	801	3.4%
2007	68,925	1,163	1.7%	24,832	641	2.6%
2008	70,597	1,672	2.4%	25,483	651	2.6%
2009	71,051	454	0.6%	25,657	174	0.7%
2010	72,203	1,152	1.3%	26,109	452	1.4%
2011	72,393	190	0.3%	26,226	117	0.4%
2012	72,725	332	0.5%	26,336	110	0.4%

Note: AAGR for 2000-2001 and 2010-2011 calculated for .75-year period (April 1, 2000 to Jan. 1, 2001; April 1, 2010 to January 1, 2011). AAGR for 2009-2010 calculated for a 1.25-year period (January 1, 2009 to April 1, 2010).

Source: DOF, City/County Population and Housing Estimates, January 1, 2010 and January 1, 2012 (Table E-5).

Age

The distribution of Folsom's population by age categories in ~~1990-2000~~ and ~~2000-2010~~ is shown in Table 3-4. As shown in the table, the share of persons ~~under 4,~~ ~~20-34~~ ~~25-34,~~ and ~~65-74~~ ~~35-44~~ years of age declined from ~~1990-2000~~ to ~~2000-2010~~, while all other age groups had an increase in their share of the overall population. ~~Most notably, the number of school age children (5-14) more than doubled from 7,104 to 14,677.~~ Compared to Sacramento County, Folsom's younger age groups (under ~~25~~ ~~34~~) and older age groups (over 54) made up a smaller proportion of the overall population. ~~Residents 55 and older also made up a smaller proportion of Folsom's population compared to Sacramento County.~~ Residents between the ages of ~~25-35~~ and 54 made up a much larger percentage of the population in Folsom (32 percent) than in Sacramento County (28 percent). The median age in Folsom was ~~35.9~~ 37.6 in ~~2000~~ 2010. This was slightly older than the county's median age of ~~33.8~~ 34.8.

Table 3-4: Age Characteristics, 2000 and 2010

Age Group	Folsom				Sacramento County			
	2000		2010		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0 to 4	3,591	6.9%	4,431	6.1%	88,922	7.3%	101,063	7.1%
5 to 14	7,104	13.7%	14,677	20.3%	194,344	15.9%	298,995	21.1%
15 to 19	2,809	5.4%	4,305	6.0%	87,895	7.2%	105,680	7.4%
20 to 24	2,476	4.8%	3,932	5.4%	82,218	6.7%	101,908	7.2%
25 to 34	8,935	17.2%	10,163	14.1%	179,839	14.7%	206,646	14.6%
35 to 44	11,306	21.8%	12,859	17.8%	199,003	16.3%	190,835	13.5%
45 to 54	7,566	14.6%	11,972	16.6%	160,742	13.1%	200,536	14.1%
55 to 64	3,528	6.8%	7,386	10.2%	94,661	7.7%	155,637	11.0%
65 to 74	2,276	4.4%	3,669	5.1%	71,092	5.8%	83,295	5.9%
75 and over	2,293	4.4%	3,240	4.5%	64,783	5.3%	75,256	5.3%
Total	51,884	100.0%	72,203	100.0%	1,223,499	100.0%	1,418,788	100.0%

Note: These figures include Folsom Prison population figures.

Source: 2000 and 2010 U.S. Census.

Race and Ethnicity

Table 3-5 summarizes U.S. Census data related to the race and ethnicity of residents of Folsom, Sacramento County, and California in ~~2000~~2010. As shown in the table, ~~77.966.5~~ percent of Folsom’s population in ~~2000~~2010 was white. Compared to the county and state, Folsom’s population is less diverse. It should be noted that the racial and ethnic characteristics of the Folsom Prison population affect the statistics for the city as a whole since the Prison has a more racially and ethnically diverse population.

Racial/Ethnic Category	Folsom		Sacramento County		California	
	Number	Percent	Number	Percent	Number	Percent
White (non-Hispanic)	48,009	66.5%	687,166	48.4%	14,956,253	40.1%
Black	4,080	5.7%	139,949	9.9%	2,163,804	5.8%
American Indian and Alaska Native	289	0.4%	7,875	0.6%	162,250	0.4%
Asian	8,917	12.3%	198,944	14.0%	4,775,070	12.8%
Native Hawaiian and Other Pacific Islander	156	0.2%	13,099	0.9%	128,577	0.3%
Other ¹	3,457	4.8%	96,929	6.8%	1,729,797	4.6%
Hispanic (of any race)	7,295	10.1%	274,826	19.4%	13,167,031	35.3%
Total	72,203	100.0%	1,418,788	100.0%	37,253,956	100.0%

Notes: These figures include Folsom Prison population figures.

¹Includes "other" racial category and "two or more races"

Source: 2010 U.S. Census.

Table 3-5-B shows the city's population in ~~2000~~ 2010 by race and/or ethnicity, excluding persons in correctional facilities; therefore, the populations in Folsom Prison and CSP Sacramento are not counted. The data in the table suggests that, when the group quarters population is excluded, Folsom is less racially and ethnically diverse than shown above in Table 3-5.

Race/Ethnicity	Number	Percent
White (non-Hispanic)	46,693	71.4%
Black	925	1.4%
American Indian and Alaska Native	220	0.3%
Asian	8,806	13.5%
Native Hawaiian and Other Pacific Islander	153	0.2%
Other ¹	3,065	4.7%
Hispanic or Latino Ethnicity (of any race)	5,574	8.5%
Total	65,436	100.0%

Notes: ¹Includes "other" racial category and "two or more races"

Source: 2010 U.S. Census.

Household Composition

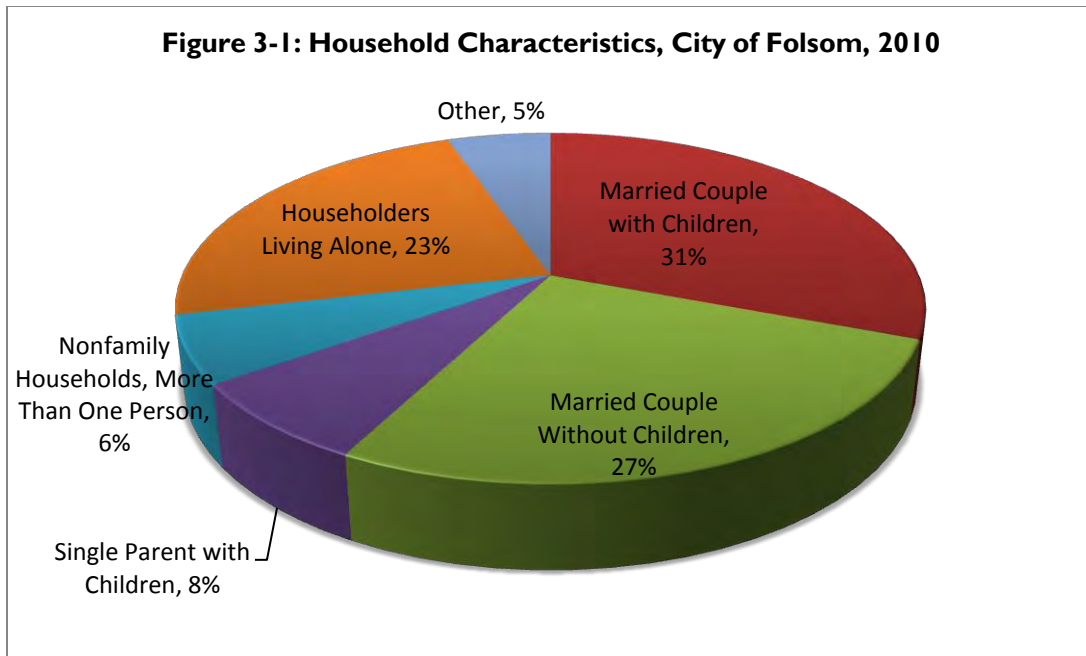
The U.S. Census divides households into two different categories, depending on their composition. Family households are those consisting of two or more related persons living together. Non-family households include persons who live alone or in groups composed of unrelated individuals.

As shown in Table 3-6, Folsom had a larger proportion of family households compared to Sacramento County and California. In ~~1990~~2000, ~~74.9~~72.8 percent of Folsom households were family households compared to ~~66.6~~65.6 percent in the county and ~~68.8~~68.9 percent in the state. From ~~1990-2000~~ to ~~2000~~2010, the number of families in Folsom ~~nearly doubled~~increased from ~~6,562~~12,527 families in ~~1990-2000~~ to ~~12,527~~17,600 families in ~~2000~~2010. While the number of families increased in Folsom, the proportion of family households decreased slightly to ~~72.8~~70.5 percent of all households in ~~2000~~2010.

Table 3-6: Family and Non-Family Households, 2000 and 2010						
	Folsom		Sacramento County		California	
	Number	Percent	Number	Percent	Number	Percent
2000						
Family Households	12,527	72.8%	297,596	65.6%	7,920,049	68.9%
Non-Family Households	4,669	27.2%	156,006	34.4%	3,582,821	31.1%
Total Households	17,196	100.0%	453,602	100.0%	11,502,870	100.0%
2010						
Family Households	17,600	70.5%	338,982	66.0%	8,642,473	68.7%
Non-Family Households	7,351	29.5%	174,963	34.0%	3,935,025	31.3%
Total Households	24,951	100.0%	513,945	100.0%	12,577,498	100.0%

Source: 2000 and 2010 U.S. Census.

As shown in Figure 3-1, ~~32.8~~30.8 percent of Folsom households were married with children in ~~2000~~2010, and ~~7.8~~7.5 percent were single parent households. Married couples without children made up ~~28.9~~27.0 percent of all households in Folsom, and householders living alone made up ~~21.8~~23.2 percent.



Source: 2010 U.S. Census.

The increase in the number of families in Folsom is reflected in the increasing school enrollment figures shown in [Figure 2-Table 3-7](#). From [2000-2001](#) to [2007-2010](#), the enrollment of students in the Folsom-Cordova Unified School District increased by over [15-42.4](#) percent [from 16,277 students during the 2000/2001 school year to 18,793 students during the 2006/2007 school year](#). [However, the percent change from the previous year has generally decreased since 2008](#). Over this time period, the school district added [four-three](#) new elementary schools [and one new high school within Folsom](#).

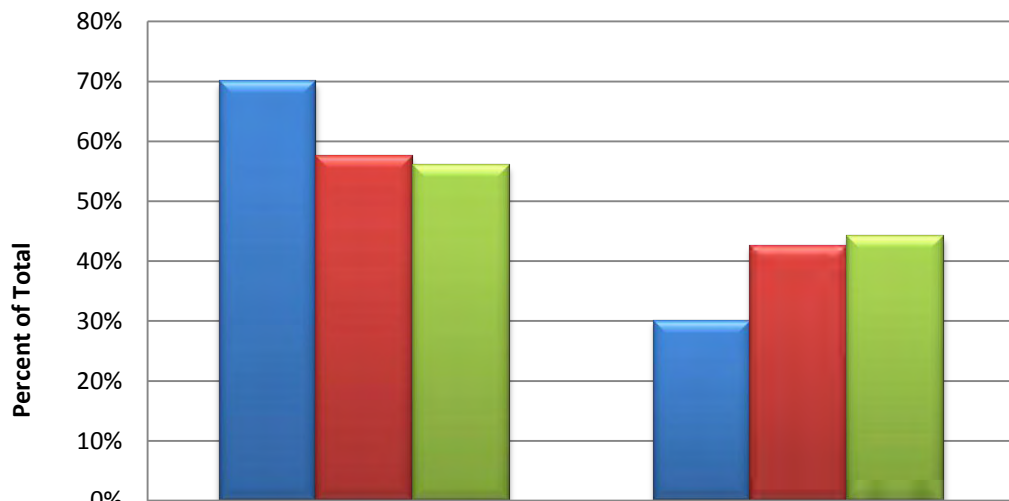
Year	Percent Change from Previous Year	Percent Change Since 2001
2001-02	8.2%	8.2%
2002-03	4.1%	12.6%
2003-04	5.5%	18.8%
2004-05	4.3%	23.9%
2005-06	3.0%	27.7%
2007-08	3.3%	31.9%
2008-09	3.3%	36.2%
2009-10	2.2%	39.3%
2010-11	2.2%	42.4%

Source: FCUSD, 2010.

Tenure

Folsom is known as a family-oriented community and has a high rate of homeownership. As shown in Figure 3-23, Folsom had a homeownership rate of 76.369.9 percent in 20002010, compared to 58.257.5 percent in Sacramento County and 56.955.9 percent statewide. However, these homeownership rates all increased-decreased from 1990-2000 rates: 74.076.3 percent in Folsom, 56.658.2 percent in Sacramento County, and 55.656.9 percent statewide. Homeownership rates in Folsom decreased most significantly, by more than 6 percent.

Figure 3-2: Owner-Occupied and Renter-Occupied Housing Units, City of Folsom, 2010



	Owner Occupied	Renter Occupied
Folsom	69.9%	30.1%
Sacramento County	57.5%	42.5%
California	55.9%	44.1%

Source: 2010 U.S. Census.

Household Income

Table 3-87 shows the distribution of households according to their 1999-2009 incomes for Folsom, Sacramento County, and California. While 36.929.0 percent of households in California and 39.130.2 percent in Sacramento County earned less than \$35,000 in 19992009, only 19.614.8 percent of households in Folsom earned under \$35,000. On the other end of the income spectrum, 30.447.0 percent of Folsom households earned more than \$100,000 in 19992009, compared to 12.322.9 percent of households in the county and 17.327.9 percent of households in the state.

In ~~1999~~2009, Folsom's median household income of ~~\$73,175~~ \$94,462 was higher than that of Sacramento County by almost ~~\$30,000~~ \$40,000, and higher than California by more than ~~\$25,000~~ \$35,000.

Table 3-8: Household Income Distribution, 2010

Income Group	Folsom		Sacramento County		California	
	Households	Percent	Households	Percent	Households	Percent
Under \$15,000	996	4.4%	52,507	10.3%	1,289,728	10.4%
\$15,000-\$24,999	1,163	5.1%	49,482	9.7%	1,173,282	9.5%
\$25,000-\$34,999	1,197	5.3%	52,103	10.2%	1,133,156	9.1%
\$35,000-\$49,999	2,239	9.9%	70,539	13.9%	1,568,638	12.7%
\$50,000-\$74,999	3,241	14.3%	98,642	19.4%	2,183,946	17.6%
\$75,000-\$99,999	3,173	14.0%	69,015	13.6%	1,586,032	12.8%
\$100,000-\$149,000	5,399	23.8%	71,957	14.2%	1,861,933	15.0%
\$150,000 or more	5,251	23.2%	44,254	8.7%	1,596,137	12.9%
Total Households	22,659	100.0%	508,499	100.0%	12,392,852	100.0%
Median Household Income	\$94,462	-	\$56,439	-	\$60,883	-

Source: 2006-2010 American Community Survey 5-year Estimates.

Employment Growth: ~~1990 to 2000~~ 2000 to 2010

Table 3-98 shows employment by major sector/industry in Folsom and Sacramento County in ~~1990-2000~~ and ~~1999~~2010. The number of employed persons 16 years of age and older in Folsom grew from approximately 23,465 in 2000 to 30,535 in 2010. The educational services, health care, and social assistance industry employed the highest number of Folsom residents (4,755) in 2010; however, the percentage of jobs in this industry actually declined from 16.3 to 15.6 percent from 2000 to 2010. The greatest increase in employment was in professional, scientific, management, administrative, and waste management services, which increased by 59.3 percent from 2000 to 2010. Other major industries in Folsom include finance, insurance real estate, rental, and leasing (12.5 percent); manufacturing (11.5 percent); public administration (11.1 percent); and retail trade (9 percent). These industry employment estimates are by place of work, not by place of residence, so they indicate the number of jobs within a given jurisdiction. These figures do not include business owners, the self-employed, unpaid family workers, or private household workers. If someone holds more than one job, they may be counted more than once.

The number of jobs in Folsom grew from approximately 11,670 in 1990 to 21,237 in 1999. This represents an AAGR of 6.9 percent from 1990 to 1999, more than 3.5 times the 1.9 percent AAGR in Sacramento County over the same time period. The industry sectors with the highest AAGRs from 1990 to 1999 in

~~Folsom were Manufacturing (11.1 percent), Education (7.3 percent), and Retail (7.0 percent):~~

~~The Employment Development Department (EDD) estimates the total labor force of cities and counties in California; however, the EDD does not break down employment by industry.~~

~~The number of jobs that the EDD reports for Civilian Employment differs from the number of jobs reported for Total Industry Employment (also known as Wage and Salary Employment). Civilian Labor Force counts the number of working people by where they live. This includes business owners, the self-employed, unpaid family workers, private household workers, and wage and salary workers. A person with more than one job is only counted once.~~

~~Based on EDD estimates, the number of employed persons in Folsom was 27,700 in 2006. This represents an AAGR of 5.1 percent from 2000 to 2006.~~

Since 1984, the Intel Corporation has played a major role in the employment of Folsom residents, as well as residents from surrounding communities in the Sacramento region. Intel is the largest private industry employer in Folsom. As of ~~early 2008~~2011, the company employed approximately ~~6,800~~6,700 employees at its Folsom branch. ~~however, throughout 2006, Intel has been growing and has almost as many employees now as it did in early 2008 before hundreds of employees were laid off as part of a global restructuring of the company.~~ ~~The future size of Intel's workforce in Folsom remains uncertain.~~ Intel has influenced much of Folsom's technology growth that has attracted businesses from afar. Today Folsom includes many high-tech firms ranging from small companies to large international corporations. The city boasts a growing technology employment cluster that includes over 15 companies in the Technology Integrator, Clean Technology, Technology, and Medical Technology sectors.

Industry	Folsom				Sacramento County			
	2000		2010		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Civilian employed population 16 years and over	23,465	100.0%	30,535	100.0%	545,925	100.0%	625,894	100.0%
Agriculture, forestry, fishing and hunting, and mining:	271	1.2%	34	0.1%	3,890	0.7%	3,771	0.6%
<i>Agriculture, forestry, fishing and hunting</i>	251	1.1%	34	0.1%	3,689	0.7%	3,365	0.5%
<i>Mining, quarrying, and oil and gas extraction</i>	20	0.1%	0	0.0%	201	0.0%	406	0.1%
Construction	1,335	5.7%	1,800	5.9%	37,223	6.8%	46,938	7.5%
Manufacturing	3,157	13.5%	3,513	11.5%	39,115	7.2%	36,492	5.8%
Wholesale trade	896	3.8%	690	2.3%	18,741	3.4%	18,389	2.9%
Retail trade	2,477	10.6%	2,756	9.0%	62,702	11.5%	69,779	11.1%
Transportation and warehousing, and utilities:	814	3.5%	1,110	3.6%	25,280	4.6%	30,330	4.8%
<i>Transportation and warehousing</i>	528	2.3%	733	2.4%	20,852	3.8%	24,130	3.9%
<i>Utilities</i>	286	1.2%	377	1.2%	4,428	0.8%	6,200	1.0%
Information	727	3.1%	695	2.3%	20,910	3.8%	15,996	2.6%
Finance and insurance, and real estate and rental and leasing:	2,487	10.6%	3,820	12.5%	46,715	8.6%	49,506	7.9%
<i>Finance and insurance</i>	1,882	8.0%	3,041	10.0%	34,619	6.3%	34,660	5.5%
<i>Real estate and rental and leasing</i>	605	2.6%	779	2.6%	12,096	2.2%	14,846	2.4%
Professional, scientific, and management, and administrative and waste management services:	2,805	12.0%	4,467	14.6%	56,352	10.3%	72,752	11.6%
<i>Professional, scientific, and technical services</i>	2,171	9.3%	3,229	10.6%	33,025	6.0%	40,359	6.4%
<i>Management of companies and enterprises</i>	7	0.0%	108	0.4%	85	0.0%	547	0.1%
<i>Administrative and support and waste management services</i>	627	2.7%	1,130	3.7%	23,242	4.3%	31,846	5.1%
Educational services, and health care and social assistance:	3,833	16.3%	4,755	15.6%	100,629	18.4%	128,735	20.6%
<i>Educational services</i>	1,842	7.8%	1,766	5.8%	41,677	7.6%	48,593	7.8%
<i>Health care and social assistance</i>	1,991	8.5%	2,989	9.8%	58,952	10.8%	80,142	12.8%
Arts, entertainment, and recreation, and accommodation and food services:	1,192	5.1%	2,144	7.0%	38,835	7.1%	52,713	8.4%
<i>Arts, entertainment, and recreation</i>	274	1.2%	611	2.0%	8,373	1.5%	12,295	2.0%
<i>Accommodation and food services</i>	918	3.9%	1,533	5.0%	30,462	5.6%	40,418	6.5%
Other services, except public administration	907	3.9%	1,348	4.4%	28,273	5.2%	30,891	4.9%
Public administration	2,564	10.9%	3,403	11.1%	67,260	12.3%	69,602	11.1%

Source: U.S. Census 2000 and 2006-2010 American Community Survey 5-year Estimates.

Population, Employment, and Housing Projections

The Sacramento Area Council of Governments (SACOG) produces projections of population, employment, and housing for the cities and counties in the Sacramento region, including the city of Folsom. SACOG’s most recent projections, released in ~~2007~~2012, project household population and employment to 2035. Table 3-9-10 shows ~~interpolated~~ estimates of the projected population, number of households, and number of employed persons, and the jobs/household ratio for 2020 and 2035, with 2008 as the base year in 2013, assuming population and employment grow at a steady rate between 2007 and 2035. The population in households does not include persons living in group quarters, and therefore does not represent the city’s total population.

As shown in the table, Folsom’s household population is projected to increase from ~~63,983~~66,228 in ~~2007~~2008 to ~~69,800~~81,064 in ~~2013~~2020 and ~~97,485~~96,852 in 2035 (assuming with an AAGR of 1.51.42 percent each year from 2008~~7~~ to 2035). The number of households is projected to grow from ~~24,495~~ 24,360 in ~~2007~~2008 to ~~26,548~~30,520 in ~~2013~~2020 and ~~36,119~~ 34,004 in 2035 (assuming with an AAGR of 1.41.24 percent). With the population increasing at a faster rate than the number of households, household size is projected to increase ~~from 2.61 in 2007 to 2.63 in 2013 and 2.70 in 2035.~~

Employment growth in Folsom is projected to increase at ~~an even higher~~ lower rate than population and households. Employment is projected to increase from ~~25,378~~ 34,920 jobs in ~~2007~~2008 to ~~28,484~~ 39,607 in ~~2013~~2020 and ~~50,538~~48,255 in 2035 (assuming with a 2.41.20 percent annual growth rate). With employment projected to grow ~~faster~~ slower than households, the Folsom jobs-to-household ratios is projected to ~~increase~~ decrease from ~~1.04~~0.96 in ~~2007~~2008 to ~~1.07~~0.86 in ~~2013~~2020 before increasing slightly to ~~and 1.40~~0.94 in 2035.

	2008	2020	2035	AAGR (2008-2035)
Population in Households	66,228	81,064	96,852	1.42%
Households	24,360	30,520	34,004	1.24%
Employment	34,920	39,607	48,225	1.20%
Jobs/Household Ratio ¹	0.96	0.86	0.94	--

¹Jobs/Household Ratio was calculated by dividing employment by an average 1.5 persons per household.
Source: SACOG, 2012.

Table 3-11 provides more detailed projections for employment by the fastest growing industries from the California Employment Development Department (EDD). EDD only provides projections by Metropolitan Statistical Area. The greatest projected employment growth for the Sacramento-Arden Arcade-Roseville MSA occurs in the education services, health care, and social assistance

industry, which also has the greatest share of jobs. This sector is projected to increase by 26.2 percent (26,000 jobs) from 2008 to 2018 with an average annual growth rate of 2.4 percent. The other fastest growing industries, with an annual average growth rate ranging from 1.3 to 2.3 percent, include leisure and hospitality; administrative and support and waste management and remediation service; arts, entertainment, and recreation; professional and business services; professional, scientific, and technical services; and health care and social assistance. shows projected employment growth by sector for the city of Folsom from 1999 to 2035. The employment sectors with the highest projected growth in number of jobs are retail and office. While the number of manufacturing jobs is projected to increase over this time period (AAGR 2.3 percent), in 2035 manufacturing jobs are projected to make up a smaller proportion of total employment. Office jobs, as a share of total jobs in Folsom, are projected to dramatically increase (AAGR 4.8 percent) from 10 percent in 1999 to 22.6 percent in 2035.

Employment Industry	2008	2018	Change in Number of Jobs (2008-2018)	AAGR (2008-2018)
Education Services, Health Care, and Social Assistance	99,400	125,400	26,000	2.4%
Health Care and Social Assistance	86,500	109,000	22,500	2.3%
Professional, Scientific, and Technical Services	55,700	68,500	12,800	2.1%
Professional and Business Services	110,100	129,700	19,600	1.7%
Arts, Entertainment, and Recreation	14,200	16,400	2,200	1.5%
Administrative and Support and Waste Management and Remediation Services	45,600	52,000	6,400	1.3%
Leisure and Hospitality	85,900	97,400	11,500	1.3%

¹ Employment projections are for the Sacramento-Arden Arcade-Roseville Metropolitan Statistical Area which includes Sacramento, Placer, Yolo, and El Dorado Counties.

Source: Employment Development Department 2008-2018 Industry Employment Projections, 2009.

Potential Population Change and Job Growth Impacts on Housing Need

The employment base in Folsom is heavily dependent on ~~one major~~several major employers and subject to the fluctuations of the high-tech sector. Key employers in Folsom include Intel, Verizon, Cal-ISO, Maximus, Kikkoman, Mercy Hospital, Kaiser Permanente, and the State of California. With employment growth rates projected to be higher than population growth rates, Folsom is projected to increase its ratio of total jobs to total employed residents in the near future ~~and will continue its high jobs-to-households ratio.~~ Maintaining a balance between jobs and housing can help to alleviate traffic congestion and the associated environmental and social impacts.

~~However, as shown in Table 10 above, a large amount of Folsom's job growth during this period is projected to be in the relatively low-paying retail sector. These trends point to a possibility for an additional need for lower-income housing to meet the needs of current and future employees in Folsom. The number of higher-paying job opportunities will also increase as the new Kaiser Permanente medical center, and other non-retail employers move to Folsom.~~

Housing Characteristics and Trends

Note: the discussion of the housing stock in this subsection uses a significant amount of data from the ~~2000~~2006-2010 American Community Survey Census Summary File 3 (SF3), whereas the housing unit totals shown in other sections of this document are based primarily on ~~Summary File 1 (SF1)~~the 2010 Census. SF3. ~~The 2006-2010 American Community Survey~~ is based on a small sample of the population, whereas ~~SF1~~the 2010 Census is based on a complete count. Thus, totals from the two sources may vary.

Housing Inventory and Supply

Table 3-~~11~~12 shows comparative data on the housing stock in Folsom, Sacramento County, and California in 2000 and ~~2007~~2010. The table shows the total housing stock in each area according to the type of structures in which units are located, total occupied units, and vacancy rate.

As shown in Table 3-~~11~~12, ~~S~~single family detached housing units account for the overwhelming majority of housing in Folsom in ~~2007~~2010. At ~~70.6~~70.9 percent of the total housing units, single family detached units in Folsom make up a much larger proportion of the total than in the state overall, where only ~~57.4~~58.2 percent of all units are single family detached. With 64.3 percent single family detached units, Sacramento County has a substantially higher proportion of single family detached units than California as a whole, although less than in Folsom.

Multifamily housing with five or more units makes up the next largest segment of Folsom's housing stock, comprising approximately ~~20.5~~17.8 percent of the total in ~~2007~~2010. The number of multifamily units in this category ~~more than~~almost

doubled between 2000 and ~~2007~~2010. Although this is the second largest segment of housing in the city, Folsom still has a smaller percentage of multifamily housing (including both the “2 to 4 units” and “5 plus” categories) than Sacramento County and California.

Table 3-~~11~~12 also shows the number and percentage of occupied units and the percentage of vacant units. It is important to note that these counts include all types of vacant units, including those units held vacant for seasonal use; not all of the vacant units are actually offered for sale or for rent. Folsom is shown as having a ~~4.34.4~~ percent vacancy rate in ~~2007~~2010, ~~similar to which was much lower than~~ that of Sacramento County (~~4.47.6~~ percent) and ~~lower than the vacancy rate in~~ California (~~5.88.1~~ percent).

Table 3-12: Housing Stock by Type and Vacancy, City of Folsom, 2000 and 2010									
Year	Total Units	Single Family		Multifamily		Mobile Homes	Occupied	Vacancy Rate	
		Detached	Attached	2 to 4	5 plus				
City of Folsom									
2000	Number	17,968	13,443	635	627	2,402	861	17,196	4.3%
	Percent	100.0%	74.8%	3.5%	3.5%	13.4%	4.8%	95.7%	–
2010	Number	26,109	18,516	805	1,251	4,636	901	24,951	4.4%
	Percent	100.0%	70.9%	3.1%	4.8%	17.8%	3.5%	95.6%	–
Sacramento County									
2000	Number	474,814	297,063	32,245	36,309	93,713	15,484	453,602	4.5%
	Percent	100.0%	62.6%	6.8%	7.6%	19.7%	3.3%	95.5%	–
2010	Number	555,392	357,248	34,749	44,929	104,226	14,780	513,945	7.6%
	Percent	100.0%	64.3%	6.3%	8.1%	18.8%	2.7%	92.5%	–
California									
2000	Number	12,214,550	6,883,107	931,928	1,024,896	2,804,931	569,688	11,502,871	5.8%
	Percent	100.0%	56.4%	7.6%	8.4%	23.0%	4.7%	94.2%	–
2010	Number	13,670,304	7,959,059	966,437	1,110,623	3,076,511	557,674	12,568,167	8.1%
	Percent	100.0%	58.2%	7.1%	8.1%	22.5%	4.1%	91.9%	–

Source: California Department of Finance (DOF), Official State Population and Housing Estimates, January 1, 2012 (Table E-5).

Housing Conditions

The U.S. Census provides only limited data that can be used to infer the condition of Folsom’s housing stock. For example, the Census reports on whether housing units have complete plumbing and kitchen facilities. Since only a very small percentage of all housing units in Folsom lack complete plumbing or kitchen facilities (see Table ~~3-12~~13 below), these indicators do not reveal much about overall housing conditions.

Since housing stock age and condition are generally correlated, one Census variable that provides an indication of housing conditions is the age of a community's housing stock. As shown in Table 3-12~~13~~, the median year built for all housing units in Folsom as of the ~~2000 Census~~2006-2010 American Community Survey was ~~1991~~1994, compared to ~~1974~~1977 for Sacramento County and ~~1970~~1973 for California. Over ~~54.5~~53.3 percent of Folsom's housing stock was ten or less years old in ~~2000~~2010. Another ~~24.6~~32.0 percent of the housing stock was between 10 and 20 years old. Because over ~~80~~60 percent of the housing units in Folsom were 20 years old or less in ~~2000~~2010, Folsom's housing stock should still be in relatively good condition compared to communities with larger shares of older homes. Between 2000 and ~~2007~~2010, there was a net increase of ~~7,626,014~~ housing units in Folsom, almost all of which should still be in sound condition. However, this data shows that new construction overall has slowed since 2005.

	Folsom		Sacramento County		California	
	Housing Units	Percent	Housing Units	Percent	Housing Units	Percent
Built 2005 or later	1,687	7.0%	23,988	4.3%	453,148	3.3%
Built 2000 to 2004	5,587	23.3%	55,777	10.1%	966,431	7.1%
Built 1990 to 1999	7,661	32.0%	68,084	12.3%	1,436,836	10.6%
Built 1980 to 1989	4,869	20.3%	93,528	16.9%	2,115,180	15.6%
Built 1970 to 1979	1,952	8.1%	110,979	20.1%	2,522,733	18.6%
Built 1960 to 1969	865	3.6%	69,938	12.7%	1,901,791	14.0%
Built 1950 to 1959	743	3.1%	73,601	13.3%	1,929,414	14.2%
Built 1940 to 1949	197	0.8%	27,146	4.9%	910,656	6.7%
Built 1939 or earlier	397	1.7%	28,944	5.2%	1,316,435	9.7%
Total	23,958	100.0%	551,985	100.0%	13,552,624	100.0%
Median Year Built	1994	-	1977	-	1973	-
Units Lacking Complete Plumbing Facilities	44	0.2%	2,206	0.4%	64,427	0.5%
Units Lacking Complete Kitchen Facilities	146	0.6%	4,079	0.7%	132,424	1.0%

Source: 2006-2010 American Community Survey 5-year Estimates.

The City of Folsom has not conducted any recent housing conditions surveys. A 1986 housing conditions survey done by the City found approximately 100 dwelling units in need of rehabilitation. All of these units were located in the City's redevelopment area in the central portion of the community city developed prior to 1970. A survey conducted in 1991 found 88 dwelling units in need of repair. Of the 88 units in need of repair, 58 needed minor repairs and 30 needed moderate repairs. The decrease in the number of units in need of rehabilitation was likely due in part to the City's housing rehabilitation program, in operation

since 1988. Currently (October 2012) about 20 to 25 percent of code violations in the city are residential housing cases (30-38 per month). While these cases are generally spread throughout the city, many occur in the areas with the oldest homes. A majority of the cases are for property maintenance complaints. Only a very small percentage are in need of major repair. According to the City Code Enforcement Officer, substandard housing is a minor issue for Folsom, and According to the City of Folsom, the condition of the City's housing stock has not deteriorated since the previous analysis conducted for the 1992 Housing Element.

The City operates ~~three-two~~ housing rehabilitation programs using CDBG and Housing Trust Funds~~CDBG and redevelopment funds~~. These include the Mobile Home Rehabilitation Repair Program, ~~the Historic Home Restoration Program~~ and the Housing Substantial Rehabilitation Loan Program. These programs are described in Section II.B of this report (Inventory of Local, State, and Federal Housing and Financing Programs). The City has made ~~48 loans-eight loans and 98 grants~~ under these programs since ~~2006.2002:~~

Overcrowding

U.S. Census Bureau standards define a housing unit as overcrowded when the total number of occupants is greater than one person per room, excluding kitchens and bathrooms. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. There is some debate about whether units with larger households where seven people might occupy a home with six rooms should really be considered overcrowded. Nonetheless, units with more than 1.5 persons per room are considered severely overcrowded, and should be recognized as a significant housing problem.

Table 3-~~13-14~~ below compares housing overcrowding data for Folsom with data for Sacramento County and California. In ~~2000~~2010, ~~97.899.1~~ percent of Folsom's occupied housing units had 1.0 or fewer persons per room, meaning only ~~2.20.9~~ percent would be considered overcrowded. Of all units in Folsom, ~~1.40.7~~ percent had between 1.01 and 1.50 persons per room; ~~0.60.2~~ percent had between 1.51 and 2.0 persons per room; and ~~only 0.2 percent none~~ had more than 2.0 persons per room. These statistics show that overcrowding was less of a problem in ~~2000-2010~~ in Folsom than in Sacramento County where ~~8.54.5~~ percent of all households had more than 1.0 persons per room, and in California where ~~15.28.0~~ percent of households were considered overcrowded. Overcrowding in all of these areas has decreased since 2000.

Overcrowding is typically more of a problem in rental units than owner-occupied units. When broken out by tenure, approximately ~~73-69~~ percent of the overcrowded households in Folsom were renter households. Only ~~0.70.4~~ percent (~~9862~~) of Folsom's owner households had 1.01 or more persons per room, while approximately ~~6.62.2~~ percent (~~269140~~) of the renter households had 1.01 or more persons per room in ~~2000~~2010. In Sacramento County, ~~4.52.4~~ percent of owner households and ~~14.37.4~~ percent of renter households were overcrowded.

Statewide, overcrowding was much greater with 8.74.0 percent of owner households and 23.99.8 percent of renter households having greater than 1.0 persons per room. Based on this information, Folsom had less of a need for large housing units in ~~2000~~ 2010 than other jurisdictions.

Table 3-14: Overcrowding, 2010						
	Folsom		Sacramento County		California	
	Households	Percent	Households	Percent	Households	Percent
Owner-Occupied						
0.50 or less	12,425	75.8%	216,158	71.5%	4,721,154	66.4%
0.51 to 1.00	3,904	23.8%	78,991	26.1%	2,102,208	29.6%
1.01 to 1.50	53	0.3%	5,749	1.9%	222,257	3.1%
1.51 to 2.00	9	0.1%	1,248	0.4%	51,851	0.7%
2.01 or more	0	0.0%	283	0.1%	14,590	0.2%
Total	16,391	100.0%	302,429	100.0%	7,112,050	100.0%
Renter-Occupied						
0.50 or less	4,248	67.8%	115,116	55.9%	2,493,007	35.1%
0.51 to 1.00	1,880	30.0%	75,674	36.7%	2,089,411	29.4%
1.01 to 1.50	113	1.8%	11,322	5.5%	431,095	6.1%
1.51 to 2.00	27	0.4%	3,390	1.6%	187,251	2.6%
2.01 or more	0	0.0%	568	0.3%	80,038	1.1%
Total	6,268	67.8%	206,070	100.0%	5,280,802	100.0%
Total Occupied Housing Units						
0.50 or less	16,673	73.6%	331,274	65.1%	7,214,161	58.2%
0.51 to 1.00	5,784	25.5%	154,665	30.4%	4,191,619	33.8%
1.01 to 1.50	166	0.7%	17,071	3.4%	653,352	5.3%
1.51 to 2.00	36	0.2%	4,638	0.9%	239,102	1.9%
2.01 or more	0	0.0%	851	0.2%	94,628	0.8%
Total	22,659	100.0%	508,499	100.0%	12,392,852	100.0%

Source: 2006-2010 American Community Survey 5-year Estimates.

Household Size

Table 3-~~14~~15 shows average household size by tenure for Folsom, Sacramento County, and California in ~~2000~~2010. As shown in the table, and stated previously in the discussion of Table 3-2, Folsom's average household size in ~~2000~~2010 was 2.61 persons, slightly lower than the county average of ~~2.64~~ 2.71 persons and the state average of ~~2.87~~2.90 persons. Folsom had an average household size for renter households of ~~2.18~~2.30 persons in ~~2000~~2010, compared to ~~2.75~~2.75 persons per owner household.

Folsom had a lower proportion of large households (five or more members) than Sacramento County and California in ~~2000~~2010 (~~9.09~~8 percent compared to ~~12.1~~12.9 percent and ~~15.9~~16.1 percent respectively). Folsom also had ~~a slightly larger~~the same proportion of one- and two-person households ~~than as~~ California in ~~2000~~2010 (~~55.2~~51.4 percent ~~compared to 53.1 percent~~), and a slightly smaller proportion compared to Sacramento County (~~58.3~~57.1 percent). The overall share of small and large households has decreased in all of these areas since 2000.

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Table 3-15: Household Size by Tenure, 2010						
	Folsom		Sacramento County		California	
	Households	Percent	Households	Percent	Households	Percent
Owner Occupied						
1 Person	3,145	18.0%	68,814	23.3%	1,340,915	19.1%
2 Persons	5,829	33.4%	99,847	33.8%	2,269,063	32.3%
3 Persons	3,098	17.8%	48,785	16.5%	1,164,562	16.6%
4 Persons	3,668	21.0%	44,063	14.9%	1,129,739	16.1%
5 Persons	1,196	6.9%	20,739	7.0%	577,673	8.2%
6 Persons	367	2.1%	9,366	3.2%	273,058	3.9%
7 Persons	139	0.8%	7,868	2.7%	280,361	4.0%
Total	17,442	100.0%	295,482	100.0%	7,035,371	100.0%
Persons per Household	2.75	-	2.74	-	2.95	-
Renter Occupied						
1 Person	2,643	35.2%	68,612	31.4%	1,588,527	28.7%
2 Persons	2,183	29.1%	56,240	25.7%	1,384,739	25.0%
3 Persons	1,266	16.9%	34,689	15.9%	879,250	15.9%
4 Persons	890	11.9%	26,969	12.3%	753,712	13.6%
5 Persons	357	4.8%	16,262	7.4%	462,735	8.3%
6 Persons	111	1.5%	8,004	3.7%	234,413	4.2%
7 Persons	59	0.8%	7,657	3.5%	238,751	4.3%
Total	7,509	100.0%	218,463	100.0%	5,542,127	100.0%
Persons per Household	2.30	-	2.68	-	2.83	-
All Households						
1 Person	5,788	23.2%	137,426	26.7%	2,929,442	23.3%
2 Persons	8,012	32.1%	156,087	30.4%	3,653,802	29.1%
3 Persons	4,364	17.5%	83,474	16.2%	2,043,812	16.2%
4 Persons	4,558	18.3%	71,032	13.8%	1,883,451	15.0%
5 Persons	1,553	6.2%	37,001	7.2%	1,040,408	8.3%
6 Persons	478	1.9%	17,370	3.4%	507,471	4.0%
7 Persons	198	0.8%	15,525	3.0%	519,112	4.1%
Total	24,951	100.0%	513,945	100.0%	12,577,498	100.0%
Persons per Household	2.61	-	2.71	-	2.90	-

Source: 2010 U.S. Census

Table 3-~~15~~16 shows the number of bedrooms by housing unit by tenure in Folsom, Sacramento County, and California in ~~2000~~2010. As shown in the table, ~~71.8~~71.5 percent of occupied housing units in Folsom contained three or more bedrooms in ~~2000~~2010. This is significantly higher the percentage of units with three or more bedrooms in Sacramento County (~~55.7~~62.1 percent) and California (~~47.4~~55.0 percent). This is likely due to a combination of factors, including higher rates of homeownership and a larger percentage of newer units in Folsom. However, while the share of units with three or more bedrooms decreased slightly in Folsom from 2000 to 2010, the share of units with three or more bedrooms increased in Sacramento County and California over the same time frame.

Renter-occupied units tend to have a smaller number of bedrooms than owner-occupied units. This was the case in Folsom in ~~2000~~2010, where ~~86.4~~88.1 percent of owner-occupied units had three or more bedrooms, compared to only ~~25.2~~27.7 percent of renter-occupied units. However, the percentage of renter units in Folsom with three or more bedrooms is larger than the ~~18.4~~25.3 percent figure for California.

Based on the information regarding housing unit and household sizes, Folsom has a much lower need for large housing units than the county and state. Folsom has a smaller average household size, larger housing units, and lower overcrowding rates than the county and state.

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Table 3-16: Number of Bedrooms by Tenure, 2010						
	Folsom		Sacramento County		California	
	Housing Units	Percent	Housing Units	Percent	Housing Units	Percent
Owner Occupied						
No bedroom	9	0.1%	772	0.3%	29,450	0.4%
1 bedroom	218	1.3%	4,083	1.4%	196,639	2.8%
2 bedrooms	1,713	10.5%	45,444	15.0%	1,388,341	19.5%
3 bedrooms	6,232	38.0%	150,858	49.9%	3,222,396	45.3%
4 bedrooms	6,314	38.5%	81,951	27.1%	1,809,849	25.4%
5 or more bedrooms	1,905	11.6%	19,321	6.4%	465,375	6.5%
Total	16,391	100.0%	302,429	100.0%	7,112,050	100.0%
Renter Occupied						
No bedroom	121	1.9%	5,704	2.8%	342,212	6.5%
1 bedroom	1,901	30.3%	53,753	26.1%	1,535,827	29.1%
2 bedrooms	2,509	40.0%	82,745	40.2%	2,071,371	39.2%
3 bedrooms	1,167	18.6%	45,916	22.3%	996,943	18.9%
4 bedrooms	506	8.1%	15,178	7.4%	277,400	5.3%
5 or more bedrooms	64	1.0%	2,774	1.3%	57,049	1.1%
Total	6,268	100.0%	206,070	100.0%	5,280,802	100.0%
All Households						
No bedroom	130	0.6%	6,476	1.3%	371,662	3.0%
1 bedroom	2,119	9.4%	57,836	11.4%	1,732,466	14.0%
2 bedrooms	4,222	18.6%	128,189	25.2%	3,459,712	27.9%
3 bedrooms	7,399	32.7%	196,774	38.7%	4,219,339	34.0%
4 bedrooms	6,820	30.1%	97,129	19.1%	2,087,249	16.8%
5 or more bedrooms	1,969	8.7%	22,095	4.3%	522,424	4.2%
Total	22,659	100.0%	508,499	100.0%	12,392,852	100.0%

Source: 2006-2010 American Community Survey 5-year Estimates.

Housing Affordability

Description of Measures

There are five main approaches to measuring housing affordability commonly used by housing researchers.¹

- Share of income
- Supply-demand mismatch
- Housing wage
- Median ratios comparison
- Residual income

The **share of income approach** is the most common. It measures housing affordability in terms of the percentage of income that a household spends on its housing. Households allocating above a defined share of income on housing are classified as having a housing affordability problem. The standard threshold is 30 percent of gross income spent on gross housing costs, including utilities. Above this ratio, households are often referred to as suffering from a “housing cost burden.”²

While simple to understand and relatively easy to calculate, this approach has several drawbacks:

- It considers how much people spend on housing but not what they get in return for it in terms of neighborhood and housing quality, as well as proximity to jobs and shopping.
- Focusing exclusively on housing costs as a share of income does not take into account tradeoffs households make to lower housing costs that add to other costs, such as longer commutes,³ poor housing quality, distressed neighborhoods, or crowded conditions.
- It does not consider situations where spending large shares of income on housing is more of a choice rather than a necessity—some households choose to spend more on housing because they value it more.

¹ Categories and descriptions of each are derived from the report: *Measuring the Nation’s Rental Housing Affordability Problem*, Joint Center for Housing Studies, Harvard University (June 2005).

² A “cost burden” is defined by HUD as the fraction of a household’s total gross income spent on housing costs; in other words – the ratio between housing cost and income. However, the general term “cost burden” is often used as shorthand for a cost burden exceeding 30 percent of income. HUD defines a “moderate cost burden” as housing costs between 31 and 50 percent of reported income and a “severe cost burden” as housing costs exceeding 50 percent of reported income.

³ A Center for Housing Policy (CHP) study found that the share of total household expenditures on transportation was three times higher for households spending less than 30 percent on housing than for households with half their expenditures on housing. Other trade-offs were also evident, including reduced spending on healthcare and food among households with higher housing expenditures. “Something’s Gotta Give: Working Families and the Cost of Housing,” *New Century Housing*, Vol. 5-1, Center for Housing Policy, 2005.

Determining whether a household is spending more by choice or necessity requires subjectively defined standards of minimally acceptable housing.

- It does not capture the extent to which changes in rental affordability over time may reflect changes in the quality of housing rather than differences in the rate of increase in rents of housing of constant quality relative to the changing incomes of the households that typically occupy these constant quality units. In other words, it does not distinguish changes in housing affordability caused by changes in the price of housing from changes in its quality.

In general, while cost burdens are heavily concentrated at the bottom of the income distribution nationwide, they also appear in higher income ranges. The *Measuring the Nation's Rental Housing Affordability Problem* report states that “recent studies by the National Housing Conference show high levels of cost burdens among working families, especially in the higher cost housing markets where incomes for some essential service occupations (including teachers, nurses, police officers, and janitors) are not adequately adjusted for the local cost of living. Furthermore, trade-offs of housing and transportation costs are more acutely observed among middle-income households, who often opt to live far away from employment centers in order to find affordable housing, but end up with longer and costlier commutes as a result.”⁴

While nationally there is an increasing mismatch between the incomes of renter households in the bottom 20th percentile and the rents of housing in the bottom 20th percentile, a number of observers have also suggested that the affordable housing crisis is, at least in part, actually an income crisis.

In the **supply-demand mismatch approach**, the number of households with incomes at or below a particular level is compared with the number of rentals with rents that are affordable at 30 percent of the threshold income (with adjustments for household size and number of bedrooms). The difference between the number of households at or below the adjusted income thresholds and the number of rentals at or below the adjusted rent thresholds is considered a measure of the mismatch between the supply and demand for affordable housing. An extension of this “mismatch” approach subtracts units that are affordable but occupied by higher-income households because they are not available for occupancy by households with incomes below the threshold.

While relatively straightforward, this approach is more easily misinterpreted than measures of the share of households reporting cost burdens for the following reasons:

- It implicitly assumes that rentals affordable at 30 percent of income are considered affordable by all those who might rent them.

⁴ *Measuring the Nation's Rental Housing Affordability Problem*, Joint Center For Housing Studies, Harvard University (June 2005), p. 40.

- It implies that all the units below an income threshold are affordable to all households below those thresholds.
- As one moves up the income distribution, results are harder to interpret meaningfully (e.g., what is the meaning of a “gap” between the number of rentals “affordable” to households earning between 80 and 100 percent of area median income and the number of these households when they can, by definition, afford all the rentals below the lower threshold cutoff?)

In the **housing wage approach**, the rent of a standard, modest quality rental with either one or two bedrooms in an area is compared to the multiples of full-time minimum wage work it would take to afford (at 30 percent of income) that apartment. The rent standard commonly used is HUD’s fair market rent (FMR).⁵ As stated in the *Measuring The Nation’s Rental Housing Affordability Problem* report, this approach “provides a simple way to convey what turns out to be a consistent problem across all measured geographies—in every metro area it takes more than one full-time minimum wage job to afford a unit somewhat below the middle of the rent distribution.” The National Low Income Housing Coalition (NLIHC) produced a 2004 report that showed that in no state is minimum-wage full-time work sufficient to afford the FMR for a two-bedroom apartment.⁶

In the **median ratios comparison approach**, a ratio is formed between the rent at some point in a rent distribution and the corresponding point in an income distribution. Most commonly, the median rent in an area is compared to the median household income in the same area. In this example, the share of income that the median household would have to spend to rent a median rental is used as a measure of how unaffordable the housing stock is in a particular market to households in that market.

While this approach provides a quick summary of the housing-income situation (and may be most useful when comparing different areas to each other), its major drawback is that, like the supply-demand mismatch approach and the housing wage approach, it takes a criterion household and compares it to a criterion rent instead of comparing what individual households are actually spending for their housing.

The **residual income approach** examines the absolute amount of income left over after housing expenses, rather than the share of income allocated to housing, to identify affordability problems. This approach focuses on the proportion of households most harmed by high housing costs, and classifies households with too little income left over to meet basic needs as “shelter poor.” This approach has several shortcomings, including potentially understating the affordability problems of larger households and those with children who may face additional necessary expenses.

⁵ HUD’s FMR standard is typically the 40th percentile rent of recently rented apartments within an entire metropolitan area or of non-metropolitan areas of a state. It is estimated using a random-digit dialing survey.

⁶ *Out of Reach 2003: America’s Housing Wage Climbs*, National Low Income Housing Coalition. 2004.

When discussing housing affordability and notwithstanding the caveats discussed above, this Housing Element primarily uses the housing costs burden concept from the **share of income approach** for three reasons: 1) HCD requires a cost burden analysis; 2) it is a straightforward and easily understood measure; and 3) the data is readily available. However, we have supplemented the cost burden analysis with data regarding FMRs and local income levels.

Housing Cost Burdens

The HCD Housing Element Review Worksheet calls for an analysis of the proportion of “lower income” households “overpaying for housing.” Lower-income households are defined as those that earn 80 percent or less of the area median income. This is a share of income approach to measure housing affordability in terms of the percentage of income that a household spends on its housing.

An assessment of housing cost burdens requires that information about household size be combined with information on household income for each household individually. HUD creates a special Census tabulation for use in Consolidated Plans.⁷ The data in this section uses this Comprehensive Housing Affordability Strategy (CHAS) data from HUD’s ~~State of the Cities Data Systems (SOCDS) website~~.

A “moderate cost burden” is defined by HUD as gross housing costs between 31 and 50 percent of gross income. A “severe cost burden” is defined as gross housing costs exceeding 50 percent of gross income. For renters, gross housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Income groups are shown in the ~~SOCDS~~-CHAS tabulation based on the HUD-adjusted area median family income (HAMFI). The area median family income is based on the Sacramento Primary Metropolitan Statistical Area (PMSA), encompassing El Dorado, Placer, and Sacramento Counties. In 1974, Congress defined “low-income” and “very low-income” for HUD rental programs as incomes not exceeding 80 and 50 percent, respectively, of the area median family income, as adjusted by HUD.⁸

⁷ The Comprehensive Housing Affordability Strategy (CHAS) data file is a detailed tabulation of the ~~Decennial Census American Community Survey~~ sponsored by HUD. It includes extensive data on a variety of physical and financial housing characteristics and needs categorized by HUD-defined income limits (30, 50, and 80 percent of area median income) and HUD-specified household types. As with the ~~long form in the Decennial Census~~ ~~American Community Survey~~, CHAS indicators are estimates based on a sample of households. These “special tabulation” data are used by local governments for housing planning as part of the Consolidated Planning process and by HUD for various allocation formulas to distribute funds to localities.

⁸ Statutory adjustments now include upper and lower caps for areas with low or high ratios of housing costs to income and, for each non-metropolitan county, a lower cap equal to its state’s non-metropolitan average. Estimates of the median family income and the official income cutoffs for each metropolitan area and non-metropolitan county are based on the most recent Decennial Census results and updated each year by HUD. Each base income cutoff is assumed to apply to a

Table 3-~~16~~17 shows the ~~SOEDS-2005-2009~~ CHAS special tabulation data from the ~~2000 Census~~2005-2009 American Community Survey regarding the percentage of households with a moderate housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) by income group and tenure for Folsom, Sacramento County, and California.

~~In general, the proportion of low-income households with moderate and severe housing cost burdens in Folsom exceeded those of the county and state. This data points to the need for more affordable housing units in Folsom to meet the needs of lower-income households. The proportion of non-low-income households in Folsom with moderate and severe housing cost burdens was equal to or less than those of the county and state.~~

As shown in Table 3-~~16~~17, ~~27.6~~37.2 percent of all households in Folsom had a housing cost burden greater than 30 percent in ~~2000~~2009. This rate is less than that of Sacramento County (~~31.1~~43.3 percent) and California (~~34.5~~44.5 percent). Only ~~9.3~~12.9 percent of all households in Folsom had a housing cost burden greater than 50 percent in ~~2000~~2009 compared to ~~13.1~~18.8 percent and ~~15.2~~21.0 percent for Sacramento County and California, respectively. As would be expected, housing cost burdens were more severe for households with lower incomes. Among lower-income households (incomes less than or equal to 80 percent of the area median family income (MFI)), ~~66.1~~68.1 percent of households in Folsom had a housing cost burden greater than 30 percent in ~~2000~~2009 compared to ~~48.2~~28.1 percent of non-lower-income households. This rate of housing cost burden for lower-income households ~~is greater~~is slightly lower in Folsom than in both Sacramento County (~~58.9~~68.6 percent) and California (~~62.1~~69.0 percent).

Rates of housing cost burden were generally greater among low-income renter households than among low-income owner households. However, for non-lower-income renter households, rates of housing cost burden were lower than those of owner-occupied households. This trend was common across the city, county, and the state. In Folsom, ~~73.7~~71.5 percent of low-income renter households paid 30 percent or more of their monthly incomes for housing costs in ~~2000~~2009, compared to ~~60.7~~64.7 percent of low-income owner households. However, rates of housing cost burden greater than 50 percent for low-income households were higher for owners (45.2 percent) than renters (38.5 percent). Among non-low-income households, the percentage of owner households with excessive housing cost burdens was far higher than renter households (~~20.2~~31.8 percent compared to ~~8.1~~13.5 percent).

Table 3-~~17~~18 shows housing cost burden information for Folsom in ~~2000~~2009 by household type, tenure, and income group. The low-income household types with the largest numbers of households with a housing cost burden greater than 30 percent are elderly owners and small related renter households. Low-income,

household of four, and official cutoffs are further adjusted by household size: one person, 70 percent of base; two persons, 80 percent; three persons, 90 percent; five persons, 108 percent; six persons, 116 percent; etc.

elderly renters were the household type with the largest proportion of households overpaying for housing with ~~85.287.3~~ percent of the ~~425-550~~ households paying more than 30 percent of their income for rent. Low-income, large related owner ~~and renter~~ households and low-income, small related owner households were also disproportionately burdened with housing costs. In Folsom, ~~54-55~~ of the ~~64-70~~ low-income, large related renter households (~~84.478.6~~ percent) and 400 of the 555 low-income, small related owner households (84.1 percent) ~~and 93 of the 113 low-income, larger related owner households (82.3 percent)~~ had a moderate cost burden in ~~2000~~2009. The information in this table regarding senior and large households is addressed in more detail in the Special Needs section of this report.

Table 3-17: Housing Cost Burden by Household Income Classification, 2009									
	Folsom			Sacramento County			California		
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total
Low-Income Households (Household Income <= 80% MFI)									
Total Households	2,510	2,495	5,005	85,010	129,925	214,935	2,045,075	3,111,805	5,156,880
Number w/ cost burden > 30%	1,625	1,785	3,410	53,455	93,905	147,360	1,291,170	2,267,030	3,558,200
Percent w/ cost burden > 30%	64.7%	71.5%	68.1%	62.9%	72.3%	68.6%	63.1%	72.9%	69.0%
Number w/ cost burden > 50%	1,135	960	2,095	33,430	48,870	82,300	871,250	1,277,135	2,148,385
Percent w/ cost burden > 50%	45.2%	38.5%	41.9%	39.3%	37.6%	38.3%	42.6%	41.0%	41.7%
Non-Low-Income Households (Household Income > 80% MFI)									
Total Households	13,440	3,450	16,890	217,805	70,700	288,505	5,016,355	2,013,955	7,030,310
Number w/ cost burden > 30%	4,280	465	4,745	62,945	7,530	70,475	1,586,610	283,575	1,870,185
Percent w/ cost burden > 30%	31.8%	13.5%	28.1%	28.9%	10.7%	24.4%	31.6%	14.1%	26.6%
Number w/ cost burden > 50%	730	0	730	11,690	560	12,250	391,445	23,130	414,575
Percent w/ cost burden > 50%	5.4%	0.0%	4.3%	5.4%	0.8%	4.2%	7.8%	1.1%	5.9%
Total Households									
Total Households	15,950	5,945	21,895	302,810	200,625	503,435	7,061,430	5,125,760	12,187,190
Number w/ cost burden > 30%	5,905	2,250	8,155	116,400	101,435	217,835	2,877,780	2,550,605	5,428,385
Percent w/ cost burden > 30%	37.0%	37.8%	37.2%	38.4%	50.6%	43.3%	40.8%	49.8%	44.5%
Number w/ cost burden > 50%	1,865	960	2,825	45,120	49,430	94,550	1,262,695	1,300,265	2,562,960
Percent w/ cost burden > 50%	11.7%	16.1%	12.9%	14.9%	24.6%	18.8%	17.9%	25.4%	21.0%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) database, 2005-2009.

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Table 3-18: Housing Cost Burden By Household Type & Household Income Classification, City of Folsom, 2009

	Renters					Owners					Total Households
	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renter Households	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owner Households	
<i>Low-Income Households (Household Income <= 80% MFI)</i>											
Total Households	630	1,020	105	745	2,495	1,340	660	70	435	2,510	5,005
Number w/ cost burden > 30%	550	659	50	535	1,794	695	555	55	325	1,630	3,424
Percent w/ cost burden > 30%	87.3%	64.6%	47.6%	71.8%	71.9%	51.9%	84.1%	78.6%	74.7%	64.9%	68.4%
Number w/ cost burden > 50%	360	305	25	275	965	425	400	45	260	1,130	2,095
Percent w/ cost burden > 50%	57.1%	29.9%	23.8%	36.9%	38.7%	31.7%	60.6%	64.3%	59.8%	45.0%	41.9%
<i>Non-Low-Income Households (Household Income > 80% MFI)</i>											
Total Households	235	1,580	230	1,405	3,450	1,995	8,400	1,220	1,825	13,440	16,890
Number w/ cost burden > 30%	105	175	10	175	465	490	2,598	390	805	4,283	4,748
Percent w/ cost burden > 30%	44.7%	11.1%	4.3%	12.5%	13.5%	24.6%	30.9%	32.0%	44.1%	31.9%	28.1%
Number w/ cost burden > 50%	0	0	0	0	0	35	418	110	170	733	733
Percent w/ cost burden > 50%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	5.0%	9.0%	9.3%	5.5%	4.3%
<i>Total Households</i>											
Total Households	865	2,600	335	2,150	5,945	3,335	9,060	1,290	2,260	15,950	21,895
Number w/ cost burden > 30%	655	834	60	710	2,259	1,185	3,153	445	1,130	5,913	8,172
Percent w/ cost burden > 30%	75.7%	32.1%	17.9%	33.0%	38.0%	35.5%	34.8%	34.5%	50.0%	37.1%	37.3%
Number w/ cost burden > 50%	360	305	25	275	965	460	818	155	430	1,863	2,828
Percent w/ cost burden > 50%	41.6%	11.7%	7.5%	12.8%	16.2%	13.8%	9.0%	12.0%	19.0%	11.7%	12.9%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) database, 2005-2009.

Ability to Pay for Housing

The following section compares ~~2008-2012~~ income levels and ability to pay for housing with actual housing costs. According to the U.S. Department of Housing and Urban Development (HUD), housing is classified as “affordable” if households do not pay more than 30 percent of income for payment of rent (including utilities) or monthly homeownership costs (including mortgage payments, taxes, and insurance). Since above moderate-income households do not generally have problems locating affordable units, affordable housing is usually defined as units that are reasonably priced for low- and moderate-income households. The list below shows the definition of housing income limits as they are applied to housing units in Folsom.

- **Extremely Low-Income Unit** is one that is affordable to households whose combined income is between the floor set at the minimum Supplemental Security Income (SSI) and 30 percent of the median income for Folsom as established by HUD using the Sacramento Primary Metropolitan Statistical Area (PMSA) which consists of El Dorado, Placer, and Sacramento Counties. A household of four is considered to be very low-income in Folsom if its combined income is ~~\$21,300~~22,850 or less for the year ~~2008~~2012.
- **Very Low-Income Unit** is one that is affordable to a household whose combined income is at or lower than 50 percent of the median income as established by HUD for the Sacramento PMSA. A household of four is considered to be very low-income in Folsom if its combined income is ~~\$35,500~~38,050 or less for the year ~~2008~~2012.
- **Low-Income Unit** is one that is affordable to a household whose combined income is at or between 50 and 80 percent of the median income as established by HUD for the Sacramento PMSA. A household of four is considered to be low-income in Folsom if its combined income is ~~\$56,800~~60,900 or less for the year ~~2008~~2012.
- **Median-Income Unit** is one that is affordable to a household whose combined income is at or between 81 and 100 percent of the median income as established by HUD for the Sacramento PMSA. A household of four is considered to be median income in Folsom if its combined income is ~~\$71,000~~76,100 or less for the year ~~2008~~2012.
- **Moderate-Income Unit** is one that is affordable to a household whose combined income is at or between 81 and 120 percent of the median income as established by HUD for the Sacramento PMSA. A household of four is considered to be moderate-income in Folsom if its combined income is ~~\$85,200~~91,320 or less for the year ~~2008~~2012.
- **Above Moderate-Income Unit** is one that is affordable to a household whose combined income is above 120 percent of the median income as established by HUD for the Sacramento PMSA. A household of four is considered to be above moderate-income in Folsom if its combined income exceeds ~~\$85,200~~91,320 for the year ~~2008~~2012.

According to HUD, the median family income for a four-person household in the Sacramento PMSA was ~~\$71,000~~76,100 in ~~2008~~2012. Income limits for larger or

smaller households were higher or lower, respectively, and are calculated using a formula developed by HUD (see Table 3-~~18~~19).

Table 3-19: HUD Income Limits for the Sacramento PMSA based on Persons per Household, 2012					
Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low-Income	\$16,000	\$18,300	\$20,600	\$22,850	\$24,700
Very Low-Income	\$26,650	\$30,450	\$34,250	\$38,050	\$41,100
Low-Income	\$42,650	\$48,750	\$54,850	\$60,900	\$65,800
Median-Income	\$53,287	\$60,947	\$68,607	\$76,100	\$82,261
Moderate-Income	\$63,960	\$73,080	\$82,200	\$91,320	\$98,640

Source: California Department of Housing and Community Development, 2012
<http://www.huduser.org/portal/datasets>.

Table 3-~~19~~20 shows the ~~2008-2012~~ HUD-defined household income limits for extremely low-, very low-, low-, and moderate-income households in the Sacramento PMSA (including Folsom) by the number of persons in the household. It also shows maximum affordable monthly rents and maximum affordable purchase prices for homes. Additionally, the table shows maximum affordable monthly rents and maximum affordable purchase prices for homes. For example, a three-person household was classified as low-income (80 percent of median) with an annual income of up to ~~\$51,100~~\$54,850 in ~~2008~~2012. A household with this income could afford to pay a monthly gross rent (including utilities) of up to ~~\$1,278~~\$1,371 or could afford to purchase a house priced at or below ~~\$189,401~~\$200,023.

Table 3-20: Ability to Pay for Housing based on HUD Income Limits, Sacramento PMSA, 2012						
Extremely Low-Income Households at 30% of 2012 Median Family Income						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	2	3	4	5	6
Income Level	\$16,000	\$18,300	\$20,600	\$22,850	\$24,700	\$26,550
Max. Monthly Gross Rent ¹	\$400	\$458	\$515	\$571	\$618	\$664
Max. Purchase Price ²	\$65,649	\$75,086	\$84,523	\$93,754	\$101,345	\$108,936
Very Low-Income Households at 50% of 2012 Median Family Income						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	2	3	4	5	6
Income Level	\$26,650	\$30,450	\$34,250	\$38,050	\$41,100	\$44,150
Max. Monthly Gross Rent ¹	\$666	\$761	\$856	\$951	\$1,028	\$1,104
Max. Purchase Price ²	\$109,346	\$124,937	\$140,529	\$156,120	\$168,635	\$181,149
Low-Income Households at 80% of 2012 Median Family Income						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	2	3	4	5	6
Income Level	\$42,650	\$48,750	\$54,850	\$60,900	\$65,800	\$70,650
Max. Monthly Gross Rent ¹	\$1,066	\$1,219	\$1,371	\$1,523	\$1,645	\$1,766
Max. Purchase Price ²	\$174,994	\$200,023	\$225,051	\$249,875	\$269,980	\$289,879
Median-Income Households at 100% of 2012 Median Family Income						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	2	3	4	5	6
Income Level	\$53,287	\$60,947	\$68,607	\$76,100	\$82,261	\$88,423
Max. Monthly Gross Rent ¹	\$1,332	\$1,524	\$1,715	\$1,903	\$2,057	\$2,211
Max. Purchase Price ²	\$218,638	\$250,068	\$281,497	\$312,241	\$337,520	\$362,801
Moderate-Income Households at 120% of 2012 Median Family Income						
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Number of Persons	1	2	3	4	5	6
Income Level	\$63,960	\$73,080	\$82,200	\$91,320	\$98,640	\$105,960
Max. Monthly Gross Rent ¹	\$1,599	\$1,827	\$2,055	\$2,283	\$2,466	\$2,649
Max. Purchase Price ²	\$262,430	\$299,850	\$337,269	\$374,689	\$404,723	\$434,758

Notes: Incomes based on the Sacramento PMSA (El Dorado, Placer and Sacramento Counties); FY 2012 Median Family Income: \$76,100; HUD FY 2012 Section 8 Income Limits

¹ Assumes that 30% of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance

² Assumes 95% loan @ 4.5% annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21% of total monthly payments

Source: U.S. Department of Housing and Urban Development (HUD); and Mintier Harnish, 2012.

Table ~~3-20-21~~ shows HUD-defined fair market rent levels (FMR) for the Sacramento PMSA (including Folsom) for ~~2007-2012~~ and ~~2008-2013~~. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.⁹ HUD uses FMRs for a variety of purposes: FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program; Section 8 Rental Certificate program participants cannot rent units whose rents exceed the FMRs; and FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program.

The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard quality rental housing units in the FMR area. The basic standard for the FMR figures is the 40th percentile. However, in some areas HUD sets the level at the 50th percentile to give lower-income families who participate in the voucher program access to a broader range of housing opportunities. The FMR figures that apply to the Sacramento PMSA are set at the 50th percentile of rents in the area. In other words, half of the rents in the Sacramento PMSA are above the figures shown and half below.

Comparing the current FMR levels to Table ~~3-19-20~~, a three-person household classified as low-income (80 percent of median) with an annual income of up to ~~\$54,850~~ ~~51,100~~ could afford to pay ~~\$1,2781,371~~ monthly gross rent (including utilities). ~~2008-2012~~ Fair Market Rent for a two-bedroom unit is ~~\$9821,073~~, which is affordable to the household, assuming such a unit was available in Folsom. However, a three-person very low-income household (~~\$34,250~~~~31,950~~) could afford to pay only ~~\$799856~~, which is below the ~~2008-2012~~ FMR amount.

Since the FMR levels apply to the three-county Sacramento region, residents of communities with higher rental rates such as Folsom are likely to find that there is a limited supply of rental units at the regional FMR levels (i.e., a two-bedroom unit for ~~\$9921,073~~, with utilities included). The lack of affordability would be even worse for the very low-income household mentioned above if the household has to spend more than the FMR amount to rent a unit in Folsom.

⁹ According to HUD, “the level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). Public housing units and units less than 2 years old are excluded.”

Bedrooms in Unit	2012 FMR	2013 FMR
Studio	\$736	\$717
1 Bedroom	\$837	\$855
2 Bedrooms	\$1,021	\$1,073
3 Bedrooms	\$1,473	\$1,581
4 Bedrooms	\$1,689	\$1,900

Notes: 50th percentile of market rents for Fiscal Year 2012 and 2013 for Sacramento PMSA (El Dorado, Placer, and Sacramento Counties)

Source: U.S. Department of Housing and Urban Development (HUD), 2012, 2013.

Housing Values

Figure 3-3 shows the median sales prices for ~~resale single-family, detached~~ homes in Folsom between ~~2003-November 2002~~ and ~~2007~~July 2012. As shown in the table, ~~†~~The median sales price significantly increased between ~~2003-November 2002~~ and ~~August~~ 2005. Since 2005, the housing market slowdown ~~has~~ affected sales prices in Folsom. ~~The 2006 median sales price of \$486,000 was 1.6 percent lower than the previous year's median.~~ Between ~~2006-August 2005~~ and ~~2007~~May 2012, the median sales price ~~for resale single-family, detached homes~~ decreased by ~~approximately 4.8~~over 42 percent. ~~Prices are continuing to decline in the early part of 2008, making housing more affordable. However, †~~The median sales price of ~~\$462,500~~300,000 in May ~~2012~~2007 ~~is was~~ still out of reach for lower ~~—and moderate~~-income families, ~~but within reach for most moderate-income families~~ in the Sacramento Region. ~~Prices continued to decline until June 2012. While by July 2012 the median sales price had increased by 17 percent to \$352,000, the median sales price was still affordable to many moderate-income families in the Sacramento Region. To afford the median priced single-family home in Folsom, a household would need to earn an annual income of \$124,750. Although housing prices may continue to decline during the early part of the Housing Element planning period, the drop in prices will not likely be significant enough to make~~However, it is likely that housing prices will continue to increase during the Housing Element planning period.

Figure 3-3: Median Sales Price, City of Folsom, November 2002- July 2012



Source: Zillow.com, 2012.

Table 3-22 shows the approximate range of sales prices for various residential developments in Folsom as of ~~February 2008~~ October 2012. As shown in the table, sales prices vary widely based on the number of rooms and available amenities. While many of these new developments contain housing at prices that are out-of-reach for many buyers, ~~some of the developments offer~~ the Trails at Folsom offers a variety of housing types, including condos and attached detached single-family homes, which are ~~more~~ more affordable for moderate-income families. Additionally, the starting price for some of the three-bedroom homes at the Hideaway at Treehouse is affordable to a four-person low-income household.

Number of Bedrooms/Bathrooms	Name of Development		
	<i>Trails at the Parkway</i>	<i>Riata at Empire Ranch</i>	<i>Hideaway at Treehouse</i>
1 Bedroom/ 1 Bath	-	-	-
2 Bedrooms/ 2-2.5 Baths	-	-	-
3 Bedrooms/ 2-3 Baths	\$350,000-	\$450,950- \$465,950	\$241,500- \$319,000
4 Bedroom/ 2-3 Baths	\$379,00- \$395,000-	\$475,950	\$350,151
5 Bedroom/ 3-4 Baths	-	\$540,950- \$550,950	-
6 Bedrooms/ 4 Baths	-	\$755,950	-

Note: Prices vary depending on number of upgrades.

Source: *New Home Source, October 8, 2012.*

Table 3-23 shows approximate rents for various multifamily residential developments in Folsom as of ~~January 2008~~ October 2012. As shown, rents vary widely based on the number of bedrooms. Depending on the cost of utilities, some almost all of the one-bedroom apartments listed in Table 3-24 ~~would be affordable to a low-income, two-person household that could afford \$1,074,219 total rent (including utilities); however, the majority of the one-bedroom apartments would be just out of reach for low-income households.~~ The same would be true for a three-person low-income household renting a two-bedroom apartment. ~~The majority~~ Over half of the two-bedroom units listed in the table would be just out of reach ~~affordable to for~~ a low-income three-person household that could afford ~~\$1,210,371~~ for rent and utilities; ~~however, some of the apartments would be affordable.~~ The three-bedroom apartments are less affordable. A low-income household of four that could afford to spend ~~\$1,344,523~~ in total monthly rent would not be able to afford the majority of the three-bedroom units listed in the table. None of the rental units listed in the table would be affordable to extremely low- and very low-income households; however, nearly all of the units would be affordable to moderate-income households.

Table 3-23: Typical Rental Rates For Apartments, City of Folsom, 2012			
Name of Rental Property	1 Bedroom	2 Bedrooms	3 Bedrooms
Canyon Terrace	\$825	\$978	-
Fairmont at Willow Creek	\$875	\$1,045	\$1,225
Falls at Willow Creek	\$1,045	\$1,340	\$1,545
Folsom Ranch	\$1,089	\$1,189	-
Iron Point at Prairie Oaks	\$1,102	\$1,508	\$1,821
Lake Pointe	\$1,013	\$1,200	-
The Legends	\$1,167	\$1,313	-
Overlook at Blue Ravine	\$1,100	\$1,360	\$1,625
Pinnacle at Blue Ravine	\$1,150	\$1,410	\$1,585
Quail Chase	\$995	\$1,378	1825
Sherwood	\$1,090	\$1,320	\$1,695
Waterford Place	\$1,027	\$1,374	\$1,404
Willow Springs	\$1,240	\$1,513	\$1,820
Average	\$1,055	\$1,302	\$1,616

Note: Rental rates are approximate

Sources: Forrent.com, October 2012.

Affordable Housing by Income/Occupation

Table 3-24 is an abbreviated list of occupations and annual incomes for Folsom residents such as fire fighters and police officers, employees of the Folsom Cordova Unified School District, and minimum wage earners. A fire fighter earning a ~~\$71,192~~74,569 income could be considered ~~above~~-moderate-income depending on the household size, and could afford to purchase a home for ~~\$263,872~~305,959. A nurse earning ~~\$47,419~~54,954 could afford to pay ~~\$175,758~~225,478 for a home. With ~~the~~a median ~~sales~~ price of a ~~single-family detached~~ home in Folsom at ~~\$462,500~~352,000 in July 2012, all of the households shown on the table are priced out of the market. In general, Only households with two wage earners, such as a civil engineer and paralegal, or a firefighter and librarian, would be able to afford the median-priced home in Folsom, which is a significant factor in a family-based community.

Table 3-24: Affordable Rents and Housing Prices by Income and Occupation, Sacramento PMSA, 2012			
Category	Average Income	Affordable Rent ¹	Affordable House Price ²
General Occupations³			
Computer Software Engineer, Systems Software	\$ 99,071	\$2,477	\$406,492
Civil Engineer	\$ 98,170	\$2,454	\$402,795
Paralegals and Legal Assistants	\$54,584	\$1,365	\$223,960
Construction Laborers	\$ 41,437	\$1,036	\$170,017
Licensed Practical and Licensed Vocational Nurse (LVN)	\$54,954	\$1,374	\$225,478
Fire Fighter	\$ 74,569	\$1,864	\$305,959
Police Officer	\$ 73,089	\$1,827	\$299,887
Account Clerk	\$42,802	\$1,070	\$175,618
Librarian	\$ 57,359	\$1,434	\$235,346
Folsom Cordova Unified School District			
Preschool Teacher, Step I (Teacher Permit)	\$ 33,345	\$834	\$136,816
Teacher, Step I (Credential with Bachelors)	\$ 40,183	\$1,005	\$164,872
Teacher, with MA, Step 8	\$ 53,278	\$1,332	\$218,601
Two Wage Earners			
Civil Engineer and Paralegal/Legal Assistant	\$153,655	\$3,841	\$630,452
Firefighter and Librarian	\$131,928	\$3,298	\$541,305
Minimum Wage Earners			
Single Wage Earner	\$16,640	\$416	\$68,274
Two Wage Earners	\$33,280	\$832	\$136,549
SSI (Aged or Disabled)			
One person household with SSI only	\$8,376	\$209	\$34,367
Couple with SSI only	\$12,576	\$314	\$51,600
HUD-Defined Income Groups (based on a household of 3 persons)			
Extremely Low-Income (below 30%)	\$20,600	\$515	\$84,523
Very Low-Income (below 50%)	\$34,250	\$856	\$140,529
Low-Income (below 80%)	\$54,850	\$1,371	\$225,051
Moderate Income (below 120%)	\$82,200	\$2,055	\$337,269

Notes: ¹Assumes 30 percent of income devoted to monthly rent, including utilities

²Assumes 30 percent of income devoted to mortgage payment and takes, 95 percent loan at 4.5 percent interest rate, 30-year term

³General Occupation incomes based on the Sacramento PMSA and City of Folsom 2012 Salary Schedule, Step D.

Sources: Mintier Harnish; City of Folsom Salary Schedule, 2012; Folsom-Cordova Unified School District; California Employment Development Department, 2012; U.S. Department of Housing and Urban Development (HUD), 2012.

SPECIAL HOUSING NEEDS

Within the general population of Folsom there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss the special housing needs of six groups identified in State housing element law (Government Code, Section 65583(a)(67)): “elderly; persons with disabilities, including a developmental disability, as defined in Section 4512 of the Welfare and Institutions Code; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter.” Where possible, estimates of the population or number of households in Folsom belonging to each group are shown.

Senior Households

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors often face unique housing problems. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance. Also, many elderly homeowners do not have sufficient savings to finance the necessary repairs costs—this is a situation commonly described as “house-rich and cash-poor.”

Table 3-25 shows information on the number of seniors, the number of senior households, and senior households by housing tenure in Folsom, Sacramento County, and California in ~~2000~~2010. The share of seniors increased in Folsom, Sacramento County, and California from 2000 to 2010. Seniors represented ~~8.89.6~~ 8.89.6 percent of the population in Folsom in ~~2000~~2010 compared to ~~11.11.2~~ 11.11.2 percent of the population in Sacramento County, and ~~10.611.4~~ 10.611.4 percent in California. Because of smaller household sizes, senior household percentages are higher. Senior households represented ~~16.317.6~~ 16.317.6 percent of all households in Folsom compared to ~~18.519.2~~ 18.519.2 percent in Sacramento County and ~~19.320.4~~ 19.320.4 percent in California. Senior households have a high homeownership rate; ~~78.676.6~~ 78.676.6 percent of senior households in Folsom owned their homes in ~~2000~~2010, compared to ~~76.369.9~~ 76.369.9 percent of all households in the city. Senior households represented ~~16.819.3~~ 16.819.3 percent of all owner households in Folsom in ~~2000~~2010.

	Folsom		Sacramento County		California	
	Number	Percent	Number	Percent	Number	Percent
Population						
Total Population	72,203	100.0%	1,418,788	100.0%	37,253,956	100.0%
Number of Persons 65 years and older	6,909	9.6%	158,551	11.2%	4,246,514	11.4%
Male	2,906	42.1%	67,036	42.3%	1,847,017	43.5%
Female	4,003	57.9%	91,515	57.7%	2,399,497	56.5%
Households						
Total Households	24,951	100.0%	513,945	100.0%	12,577,498	100.0%
Owner	17,442	69.9%	295,482	57.5%	7,053,371	56.1%
Renter	7,509	30.1%	218,463	42.5%	5,542,127	44.1%
Senior Headed-Households	4,393	100.0%	98,843	100.0%	2,565,949	100.0%
Owner	3,364	76.6%	73,185	74.0%	1,871,250	72.9%
Renter	1,029	23.4%	25,658	26.0%	694,699	27.1%
Seniors as percent of all Households	-	17.6%	-	19.2%	-	20.4%
Percent of Owner households headed by a senior	-	19.3%	-	24.8%	-	26.5%
Percent of Renter households headed by a senior	-	13.7%	-	11.7%	-	12.5%

Source: 2010 U.S. Census.

While some seniors may prefer to live in single family detached homes, others desire a smaller, more affordable home with less upkeep, such as condos, townhouses, apartments, or mobile homes. In general, most senior households consist of a single elderly person living alone, or a couple. In comparison, among non-senior households, a smaller percentage of households live alone. This information suggests that housing developments for senior households should contain larger proportions of smaller housing units than projects intended for the general population.

Some seniors have the physical and financial ability to continue driving well into their retirement; however, those who cannot or chose not to drive must rely on alternative forms of transportation. This includes not only bus routes, rail lines, and ride sharing programs, but also safe, walkable neighborhoods. In order to accommodate transit access in senior housing, it must be located near transit centers, and in neighborhoods that cater to pedestrians by providing well-lit, wide, shaded sidewalks, clearly marked crosswalks, and longer walk signals at intersections.

Table 3-26 shows the housing cost burdens by age and tenure for Folsom, Sacramento County, and California based on the ~~2000 Census~~ [2006-2010 American Community Survey](#). As shown in the table, ~~31.2~~ [36.5](#) percent of all senior-owner households and ~~73.4~~ [76.1](#) percent of all senior-renter households in Folsom had a housing cost burden

greater than 30 percent in ~~2000~~2010. In general, senior households in Folsom had a relatively higher cost burden than non-senior households. The difference in housing cost burden is especially evident in renter households. While ~~27.538.9~~ percent of non-senior renter households in Folsom had a moderate cost burden, ~~73.476.1~~ percent of senior renter households paid more than 30 percent of their incomes for housing. Compared to Sacramento County and California, the percentage of senior owner households with a moderate housing cost burden in Folsom was significantly higher, though the share of households with cost burdens increased in all of these areas from 2000 to 2010. ~~41.944.8~~ percent of all senior households in Folsom had a moderate housing cost burden compared to ~~31.236.7~~ percent in the county, and ~~34.440.0~~ percent in the state.

Supplemental Security Income (SSI) is a needs-based program that pays monthly benefits to persons who are 65 or older, blind or have a disability. Seniors who have never worked, or have insufficient work credits to qualify for Social Security disability often receive SSI benefits. In fact, SSI is the only source of income for a number of low-income seniors. Recently the SSI program has undergone funding cuts, lowering the maximum monthly benefit. With the maximum monthly benefit currently (~~2007~~2012) ~~\$856698~~, SSI recipients are likely to have difficulty finding housing that fits within their budgets since they could afford to pay only ~~\$269209~~ (or 30 percent of their income) for rent. They need to find publicly assisted units with deep subsidies, such as those at Vintage Willow Creek, Mercy Village, Creek View Manor, or the Folsom Oaks Apartments; or participate in the Housing Choice Voucher (Section 8) Program (Folsom Gardens). ~~Current estimates of the number of Folsom residents receiving SSI are unavailable; however, i~~In ~~1999~~2010, there were ~~175-188~~ SSI recipients 65 years and over in Folsom. ~~It is likely that this number has either remained the same or increased since 1999 as the city's senior population increased.~~

In 1995, a consultant to the former Folsom Redevelopment Agency assessed the demand for senior care facilities in Folsom as the Agency was considering participating in the development of an assisted living facility for seniors. The report concluded that there was demand for the following senior facilities.

- 418 independent living units;
- 565 residential care units;
- 361 intermediate care beds; and
- 1,999 skilled nursing beds.

Since the 1995 study, two affordable senior housing projects have been constructed in Folsom, adding 322 new senior housing units. In 2003, USA Properties Fund, Inc. developed Vintage Willow Creek—a 184-unit housing development offering 104 one-bedroom units and 80 two-bedroom units for low- and very low-income persons of 55 years or older. Creek View Manor is the newest affordable senior housing project in Folsom. Built by Mercy Housing in 2007, Creek View Manor is a 138-unit affordable senior housing project located adjacent to Mercy Hospital in Folsom. The housing project offers cottage and apartment-style units, as well as a community center, for persons who are 55 years or older. ~~There are also plans for an additional affordable senior housing project in the city. Carefree Senior Apartments is currently~~

seeking planning entitlement to build 348 senior units, of which 57 will be affordable to low-income seniors.

Table 3-26: Housing Cost Burden by Age and Tenure, 2010									
	Folsom			Sacramento County			California		
	Total	Cost Burden Greater Than 30%		Total	Cost Burden Greater Than 30%		Total	Cost Burden Greater Than 30%	
		Number	Percent		Number	Percent		Number	Percent
<i>Owner Households</i>									
All Householders	16,391	6,494	39.6%	302,429	123,860	41.0%	7,112,050	3,062,274	43.1%
Householder 15-64 years	13,446	5,420	40.3%	231,423	103,320	44.6%	5,347,214	2,487,288	46.5%
Householder > 65 years	2,945	1,074	36.5%	71,006	20,540	28.9%	1,764,836	574,986	32.6%
<i>Renter Households</i>									
All Householders	6,268	2,731	43.6%	206,070	111,165	53.9%	5,280,802	2,768,517	52.4%
Householder 15-64 years	5,484	2,134	38.9%	183,527	97,346	53.0%	4,675,212	2,395,913	51.2%
Householder > 65 years	784	597	76.1%	22,543	13,819	61.3%	605,590	372,604	61.5%
<i>Total Households</i>									
All Householders	22,659	9,225	40.7%	508,499	235,025	46.2%	12,392,852	5,830,791	47.0%
Householder 15-64 years	18,930	7,554	39.9%	414,950	200,666	48.4%	10,022,426	4,883,201	48.7%
Householder > 65 years	3,729	1,671	44.8%	93,549	34,359	36.7%	2,370,426	947,590	40.0%

Source: 2006-2010 American Community Survey 5-year Estimates.

These new affordable senior housing projects meet some of the identified need for senior housing. Some of Folsom's low-income seniors also live at Mercy Village and Folsom Gardens, two affordable housing developments in Folsom that each have long waiting lists. In addition, the mobile home parks continue to serve as the primary source of affordable housing for Folsom seniors.

Although there are more senior homeowners than renters in Folsom, it is the renters who experience the greatest housing needs due to fixed incomes. Senior homeowners, however, do face the problem of maintaining their homes, often on fixed incomes as well. Folsom's Seniors Helping Seniors program is one way of addressing the needs of low-income senior homeowners. ~~The program is designed to assist those seniors Under this program skilled seniors assist senior homeowners whose homes need repairs, and~~ who do not have the financial resources to make ~~the necessary home~~ repairs related to health and safety. Examples of the types of repairs made include repairing ~~leaky faucets cracked sidewalks~~, installing weather-stripping, and replacing broken windows.

Persons with Disabilities, Including Developmental Disabilities

While there is limited data available on the housing needs of persons with disabilities in Folsom, data on the number of persons with disabilities and the types of these disabilities is useful in inferring housing needs. The 2008-2010 American Community Survey three-year estimates count 5,618 or 9.3 percent of the civilian non-institutionalized population age 5 or older in Folsom as having any type of disability. As shown in Table 3-27, Folsom had 7.5 percent of residents age 16 or older (2,848 persons) with a disability, which was less than Sacramento County (11.8 percent), and about the same as California (7.9 percent). Folsom had a higher share of persons with hearing (23.5 percent) and self care difficulties (29.8 percent), and a lower share of persons with vision (9.8 percent), cognitive (41.0 percent), ambulatory (45.3 percent), self-care (21.1 percent), and independent living difficulties (29.8 percent) than Sacramento County or California. Ambulatory and cognitive disabilities were the most common types of disabilities in Folsom.

Table 3-27: Disability Status & Types of Disabilities for Civilian Noninstitutionalized Population Age 18 to 64 years, 2010						
	Folsom		Sacramento County		California	
	Number	Percent	Number	Percent	Number	Percent
Total Persons	37,936	100.0%	871,830	100%	23,331,606	100%
Total Persons with a disability	2,848	7.5%	103,003	11.8%	1,843,497	7.9%
Hearing Difficulty	668	23.5%	22,146	21.5%	357,903	19.4%
Vision Difficulty	279	9.8%	18,108	17.6%	332,935	18.1%
Cognitive Difficulty	1,169	41.0%	48,911	47.5%	774,386	42.0%
Ambulatory Difficulty	1,290	45.3%	50,055	48.6%	906,779	49.2%
Self-care Difficulty	602	21.1%	17,870	17.3%	361,588	19.6%
Independent Living Difficulty	849	29.8%	36,497	35.4%	670,494	36.4%

Source: 2008-2010 American Community Survey 3-year estimates.

The 2000 Census provides the most recent detailed data for disability status by age. Detailed disability status is not available from the 2010 Census or the 2006-2010 American Community Survey. Table 3-27-28 shows information from the 2000 Census on the disability status and types of disabilities by age group for persons five years and older in Folsom, Sacramento County, and California. As shown in the table, 15.3 percent of the total population in Folsom five years and older had one or more disabilities in 2000, compared to 20 percent in Sacramento County and 19.2 percent in California.

In terms of the three age groups shown in the table, 3.4 percent of the city's population 5 to 15 years of age, 14.7 percent of the population 16 to 64 years of age, and 42.8 percent of seniors (65 years and older) had one or more disabilities in 2000. Except for the senior age group, which is equal to the county and state percentages, these percentages are lower for the city than for Sacramento County and California.

Table 3-27-28 also provides information on the exact nature of these disabilities. The total number of disabilities shown for all age groups in Folsom (12,397) exceeds the number of persons with disabilities (6,912) because a person can have more than one disability. Among school age children, the most frequent disability was mental. For persons aged 16 to 64 years, the most frequent disabilities were physical and employment disabilities. Finally, for seniors, physical and going-outside-the-home disabilities were the most frequent.

Although these figures can give a sense of the proportion of the population with different types of disabilities, a much smaller proportion of the population may actually require specially adapted housing to accommodate disabilities.

City of Folsom General Plan Update
Existing Conditions

Table 3-28: Disability Status & Types of Disabilities by Age Group, Persons Five Years & Older, 2000						
	Folsom		Sacramento County		California	
	Number	Percent	Number	Percent	Number	Percent
<i>Population 5 to 15 years</i>						
Total Persons	7,862	-	213,760	-	5,813,105	-
Total Persons with a disability	269	-	12,305	-	277,503	-
% of Persons with a disability	-	3.4%	-	5.8%	-	4.8%
Total disabilities tallied	306	100.0%	16,576	100.0%	373,407	100.0%
Sensory	33	10.8%	2,142	12.9%	51,855	13.9%
Physical	13	4.2%	2,307	13.9%	54,991	14.7%
Mental	252	82.4%	9,758	58.9%	205,676	55.1%
Self-care	8	2.6%	2,369	14.3%	60,885	16.3%
Going outside the home	n/a	n/a	n/a	n/a	n/a	n/a
Employment disability	n/a	n/a	n/a	n/a	n/a	n/a
<i>Population 16 to 64 years</i>						
Total Persons	33,091	-	775,868	-	21,570,148	-
Total Persons with a disability	4,848	-	155,963	-	4,180,265	-
% of Persons with a disability	-	14.7%	-	20.1%	-	19.4%
Total disabilities tallied	8,655	100.0%	285,074	100.0%	7,241,881	100.0%
Sensory	632	7.3%	19,268	6.8%	430,965	6.0%
Physical	1,995	23.1%	57,678	20.2%	1,183,313	16.3%
Mental	1,604	18.5%	40,706	14.3%	777,304	10.7%
Self-care	395	4.6%	16,234	5.7%	361,699	5.0%
Going outside the home	1,236	14.3%	54,191	19.0%	1,718,472	23.7%
Employment disability	2,793	32.3%	96,997	34.0%	2,770,128	38.3%
<i>Population 65 years and over</i>						
Total Persons	4,192	-	130,446	-	3,469,810	-
Total Persons with a disability	1795	-	55,880	-	1,465,593	-
% of Persons with a disability	-	42.8%	-	42.8%	-	42.2%
Total disabilities tallied	3,436	100.0%	113,846	100.0%	2,977,123	100.0%
Sensory	652	19.0%	19,377	17.0%	501,450	16.8%
Physical	1,159	33.7%	38,500	33.8%	985,115	33.1%
Mental	486	14.1%	16,005	14.1%	423,518	14.2%
Self-care	319	9.3%	13,233	11.6%	345,113	11.6%
Going outside the home	820	23.9%	26,731	23.5%	721,927	24.3%
Employment disability	n/a	n/a	n/a	n/a	n/a	n/a
<i>Total Population 5+ Years</i>						

	Folsom		Sacramento County		California	
	Number	Percent	Number	Percent	Number	Percent
Total Persons	45,145	-	1,120,074	-	30,853,063	-
Total Persons with a disability	6,912	-	224,148	-	5,923,361	-
% of Persons with a disability	-	15.3%	-	20.0%	-	19.2%
Total disabilities tallied	12,397	100.0%	415,496	100.0%	10,592,411	100.0%
Sensory	1,317	10.6%	40,787	9.8%	984,270	9.3%
Physical	3,167	25.5%	98,485	23.7%	2,223,419	21.0%
Mental	2,342	18.9%	66,469	16.0%	1,406,498	13.3%
Self-care	722	5.8%	31,836	7.7%	767,697	7.2%
Going outside the home	2,056	16.6%	80,922	19.5%	1,718,472	16.2%
Employment disability	2,793	22.5%	96,997	23.3%	2,770,128	26.2%

Notes: *Due to a design problem with the interview form of the 2000 Census, the go-outside-home disability and employment disability population estimates cannot be assumed accurate. The two estimates are likely to overestimate the actual number of persons with such disabilities. The go-outside-home disability does not apply to persons under five years old and the employment disability applies only to persons between the ages of 16 and 64.

Source: 2000 U.S. Census.

SB 812, which took effect January 2011, amended State housing element law to require an evaluation of the special housing needs of persons with developmental disabilities. A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for that individual. This includes Mental Retardation, Cerebral Palsy, Epilepsy, and Autism.

As stated previously and shown in Table 3-27, the 2008-2010 American Community Survey estimates that 1,169 Folsom residents have a cognitive difficulty, which comprises 41.0 percent of disabilities in the city. According to the California Department of Developmental Services, as of July 1, 2012, the Alta California Regional Center served 17,570 residents with developmental disabilities in the region, 11,400 (64.9 percent) of which resided in Sacramento County, (see Table 3-29), and 389 of which reside in Folsom.¹⁰ Of this total, 62 percent are ages 0-14, 21 percent are ages 15-22, 15 percent are ages 23-54, 2 percent are ages 55-64, and less than 1 percent are ages 65 or over. The Sierra Vista Developmental Center in Yuba City, which also served residents from the region, closed in 2009. Most developmentally disabled residents in the region (60.1 percent) have a type of mental retardation and many (19.4 percent) are autistic.

¹⁰ Based on residents in the 95630 zip code which currently covers all of the occupied areas of Folsom.

While about 28 percent of developmentally disabled individuals live in supported housing, 72 percent live at home. Many developmentally disabled persons are able to live and work. However, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy. Additionally, almost half (44.1 percent) of developmentally disabled individuals are under the age of 18. Because developmental disabilities exist before adulthood, the first housing issue for the developmentally disabled is the transition from living with a parent/guardian as a child to an appropriate level of independence as an adult.

Disability Type	Number	Percent
Region Total ¹	17,570	100.0%
Autism	3,402	19.4%
Epilepsy	2,303	13.1%
Cerebral Palsy	2,191	12.5%
Mental Retardation	10,554	60.1%
Other	2,307	13.1%

¹ Includes Alpine, Colusa, El Dorado, Nevada, Placer, Sacramento, Sierra, Sutter, Yolo, and Yuba Counties

Source: California Department of Developmental Service, July 1, 2012.

California Department of Rehabilitation

Another perspective on the number of persons with disabilities living in Folsom is offered by the California Disability Survey (CDS), conducted by the California Department of Rehabilitation after each Federal decade Census. The CDS estimates the disability rate among the working age population (ages 16 to 64) and takes into account mental health, physical and developmental disabilities. The CDS has two rates, the overall disability rate (12.4 percent for Sacramento County) and the more restrictive DR Severe Rate, which includes only people from this larger group that have disabilities severe enough to qualify them for Department of Rehabilitation services (8.2 percent in Sacramento County). If these percentages are applied to 2000 population estimates of the Folsom working age population (34,758), it can be assumed that the overall number of persons with disabilities is 4,310 and the number of persons with severe disabilities is 2,850.

SSI Program

The statistics for the SSI program also provide information on the number of persons with disabilities who may have housing needs because of their low incomes. In Sacramento County 85 percent (54,470) of SSI recipients were

blind or disabled. As of ~~1999~~2010, there were ~~190-76~~ SSI recipients who were receiving benefits in Folsom because they were blind or disabled. This figure does not include recipients who are 65 years and older (~~175-188~~ recipients mentioned above).

In-Home Supportive Services

In-Home Supportive Services (IHSS), administered by the Sacramento County Department of Health and Human Services, serves low-income aged, blind, or persons with disabilities who are unable to perform the activities of daily living and cannot remain safely in their own homes without help. The services provided, such as transportation, shopping, and household management enable these clients to continue to live in their own homes or apartments. According to statistics from the Community Services Planning Council, there were ~~124-262~~ Folsom residents receiving IHSS assistance in ~~2003~~October 2012.

Housing Needs

Persons with disabilities in Folsom have different housing needs depending on the nature and severity of the disability. Physically-disabled persons generally require modifications to their housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many persons with disabilities rely solely on Social Security Income, which is insufficient for market rate housing.

A growing number of architects and developers are integrating universal design principles into their buildings to increase the accessibility of the built environment. The intent of universal design is to simplify design and construction by making products, communications, and the built environment usable by as many people as possible without the need for adaptation or specialized design. Applying these principles, in addition to the regulations specified in the Americans with Disabilities Act (ADA), to new construction in the city could increase the opportunities in housing and employment for everyone. Furthermore, studies have shown the access features integrated into the design of new facilities in the early conceptual stages increase costs less than half of 1 percent in most developments.

The following are the seven principles of universal design as outlined by the Center for Universal Design:

- *Equitable Use* - The design is useful and marketable to people with diverse abilities.
- *Flexibility in Use* - The design accommodates a wide range of individual preferences and abilities.
- *Simple and Intuitive* - Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
- *Perceptible Information* - The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- *Tolerance for Error* - The design minimizes hazards and the adverse consequences of accidental or unintended action.
- *Low Physical Effort* - The design can be used efficiently and comfortably with minimum fatigue.
- *Size and Space for Approach and Use* - Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.

While there are no special affordable housing projects designed exclusively for persons with disabilities in Folsom, [in May 2011 the City adopted a Reasonable Accommodation Ordinance to facilitate equal access to housing for persons with disabilities and remove barriers for people with disabilities to live in the community.](#)

[In addition,](#) the City has adopted the [2007-2010 CALGreen Code and 2010 California Building Code](#) including Title 24 regulations dealing with accessibility for persons with disabilities. Thus, newer [multi-family](#) housing will at least meet minimum standards for disabled access. One of the key needs for persons with disabilities is assistance in retrofitting older homes.

Large Families/Households

The U.S. Department of Housing and Urban Development (HUD) defines a large household or family as one with five or more members. Large families may have specific needs that differ from other families due to income and housing stock constraints. The most critical housing need of large families is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. Multifamily rental housing units typically provide one or two bedrooms and not the three or more bedrooms that are required by large families. As a result, the large families that are unable to rent single family houses may be overcrowded in smaller units.

In general, housing for families should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child-care facilities. The City of Folsom does require passive and active open

space and recreational areas (i.e., tot lots, basketball courts) in areas designated for multifamily residential development.

Table 3-30: Large Households, 2010						
	Folsom		Sacramento County		California	
	Households	Percent	Households	Percent	Households	Percent
Owner-Occupied						
Less than 5 persons	15,740	90.2%	257,509	87.1%	5,904,279	83.9%
5+ persons	1,702	9.8%	37,973	12.9%	1,131,092	16.1%
Total	17,442	100.0%	295,482	100.0%	7,035,371	100.0%
Persons per household	2.75	-	2.74	-	2.95	-
Renter-Occupied						
Less than 5 persons	6,982	93.0%	186,510	85.4%	4,606,228	83.1%
5+ persons	527	7.0%	31,953	14.6%	935,899	16.9%
Total	7,509	100.0%	218,463	100.0%	5,542,127	100.0%
Persons per household	2.30	-	2.68	-	2.83	-
All Households						
Less than 5 persons	22,722	91.1%	444,019	86.4%	10,510,507	83.6%
5+ persons	2,229	8.9%	69,926	13.6%	2,066,991	16.4%
Total	24,951	100.0%	513,945	100.0%	12,577,498	100.0%
Persons per household	2.61	-	2.71	-	2.90	-

Source: 2010 U.S. Census.

Table 3-28-30 below shows the number and share of large households in Folsom, Sacramento County, and California in 2000-2010. As shown in the table, in 2000-2010, 8.9 percent of all households in Folsom had five or more persons. Of these large households, 1,296,170 were owner-occupied households and 239,527 were renter-occupied households. The percentage of large households in Folsom was less than the percentage of large households in both Sacramento County (12.13.6 percent), and California (15.916.4 percent).

As shown in Table 3-17-18 earlier in this report, out of all “large related households” classified as lower-income in Folsom in 2000-2009, 82.378.6 percent of the 113,700 owner households had a housing cost burden greater than 30 percent, and 51.364.3 percent had a housing cost burden greater than 50 percent. Of the 64,105 “large related” renter households classified as low-income, 84.447.6 percent had a housing cost burden greater than 30 percent, and 15.623.8 percent had a cost burden exceeding 50 percent. This compares to 60.764.9 percent of all lower-income owner households and 73.71.9 percent of all lower-income renter households in Folsom with a cost burden greater than 30 percent. This data shows that low-income large households in Folsom have an excessive housing cost burden problem. However, as stated

previously, based on the information regarding housing unit size and household sizes, Folsom has a much lower need for large housing units than the county and state.

Single-Headed Households with Children

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child. As shown in Table 3-2931, there were ~~1,333~~1,822 single-headed households with children, comprising ~~7.88~~7.88 percent of total households, at the time of the ~~2000 U.S. Census~~2006-2010 American Community Survey. ~~Nearly~~More than three-quarters of these households are single-female households, which make up ~~5.66~~5.66 percent of all households in Folsom. Single male-headed households make up approximately ~~27~~23 percent of all single-headed households, and ~~2.1~~1.8 percent of all households in the city. The percentage of single-headed households, both male- and female-headed, is low compared to the county and state.

	Folsom		Sacramento County		California	
	Number	Percent	Number	Percent	Number	Percent
Total Households	22,659	100.0%	508,499	100.0%	12,392,852	100.0%
Single female households with children	1,406	6.2%	49,984	9.8%	1,062,866	8.6%
Single male households with children	416	1.8%	17,178	3.4%	405,444	3.3%
Total single-headed households with children	1,822	8.0%	67,162	13.2%	1,468,310	11.8%

Source: 2006-2010 American Community Survey.

Because they generally have only one potential wage earner, single-headed households often have more difficulties finding adequate, affordable housing than families with two adults. Also, single-headed households with small children may need to pay for childcare, which further reduces disposable income. This special needs group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important that housing for single-headed families be located near childcare facilities, schools, youth services, medical facilities, or senior services.

Farmworkers

The city of Folsom is not an agricultural community. The ~~2000 Census~~2006-2010 American Community Survey reported that ~~171~~34 individuals were employed in agricultural pursuits. However, the Census did not report

specifically on whether these individuals were seasonal laborers, farm or ranch owner-operators or “hobby” farmers. Since there are no large agricultural operations nearby that would attract a substantial seasonal farmworkers population, there is no identifiable need for farmworker housing.

Homeless Persons

It is very difficult to quantify the homeless population in a given community. Folsom may well have a limited homeless population, but the size of this population is difficult to estimate because there are a limited number of formal homeless shelters or other facilities such as daytime drop-in service centers, where homeless persons would be attracted and their numbers could be more easily counted.

The circumstances of people in need of assistance can vary widely. There is a need for many different types of shelter solutions for the homeless and those at risk of becoming homeless. Historically, many social service organizations and resources have been located in other parts of Sacramento County, particularly in the City of Sacramento.

In 2005 the Sacramento County Citizens Board on Homelessness, in conjunction with the Folsom Police Department, conducted a survey that found about 65 homeless individuals living in Folsom. The Sacramento County Continuum of Care statistics for homeless persons show 1,421 homeless individuals for Sacramento City and County in 2011. The *Sacramento County Continuum of Care Plan (2006-2016)* provides detailed information on regional services available for homeless persons and individuals. In 1998 the Sacramento County & Cities Board on Homelessness (SC&CBoH) was established to ensure a coordinated and systematic approach to the homeless problem in Sacramento County and to encourage community collaboration to address solutions. The organization’s membership includes business and neighborhood representatives, service providers, City and County employees, law enforcement representatives, elected officials, and formerly homeless individuals.

Folsom Service Providers

In 2004 Powerhouse Ministries—local faith-based organization—opened Powerhouse Transition Center—Folsom’s first transitional housing for homeless individuals. The Transition Center, which is located at the main drop-in outreach center on Wales Drive can accommodate up to 20 people at a time, offers lodging, showers, and three daily meals for women and children. Clients attend counseling and classes, and a case manager is assigned to each individual to help them transition to independent living. Powerhouse Ministries offers many other services out of their Wales Drive drop-in center, including utility assistance, rent and mortgage assistance, assistance locating affordable housing, medical services and grants for

prescriptions, drug and alcohol recovery, legal assistance, and many other social services.

Powerhouse Ministries is looking to expand their transitional housing services by moving their offices and outreach services to a new building and remodeling the Wales Drive location as a more private, transitional center. Currently, the lack of privacy at the facility only allows the Ministry to serve women and children. Powerhouse Ministries hopes that expansion of the Wales Drive facility will allow them to extend their transitional housing services to men as well as women and children, and to serve as many as 35 clients.

Nancy Atchley, founder and Executive Director of Powerhouse Ministries, ~~stated that the organization is currently serving 77 homeless individuals, not counting transient individuals. Of the 77 homeless individuals served by Powerhouse Ministries, 15 are currently living in the transitional center and 62 are currently living on the streets in Folsom—estimated that the number of homeless individuals living in Folsom has not changed much since adoption of the previous Housing Element in 2002. At that time, the number of homeless residents was estimated at around 10 to 35 individuals.~~ Atchley also stated that ~~while the number of homeless residents has remained the same, while~~ the number of people living on the streets has ~~decreased. More~~increased, more often, homeless individuals are crowding into housing, and living house-to-house. ~~One reason for this change may be the adoption of a City ordinance prohibiting camping. Atchley estimated that fewer than ten people are currently living on the streets in Folsom.~~

In February 2005, the City created the volunteer Advisory Committee on Homeless in Folsom to identify and coordinate homeless services in the city. Later that year, the City contributed \$200,000 to Powerhouse Ministries to improve its existing transitional housing. Additionally, the City committed \$1.4 million for Fiscal Year 2008/09 for Transitional Housing.

Folsom has two other volunteer and church-run emergency food distribution centers: St. Vincent de Paul and Twin Lakes Food Bank. ~~Staff at the Twin Lakes Food Bank estimates that about 45 individuals visit the food bank each month. In the winter months, they serve about 15 to 20 percent more people (52-54).~~ Staff at St. Vincent de Paul estimated that there are currently ~~(2008) 35~~about 28 homeless clients using the agency's services each month. Staff also pointed out that many of the families and individuals they see at their agencies are at-risk of homelessness because of their low incomes and the lack of affordable housing in the area.

Extremely Low-Income Households

Extremely low-income households are defined as those households with incomes under 30 percent of the county's median income. Extremely low-income households typically consist of minimum wage workers, seniors on

fixed incomes, persons with disabilities, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. In Folsom, a household of three persons with an income of ~~\$18,150~~\$20,600 in ~~2007-2012~~ would qualify as an extremely low-income household.

Table 3-~~30-32~~ below shows the number of extremely low-income households and their housing cost burden in Folsom, Sacramento County, and California in ~~2000~~2009. As shown in the table, Folsom had a lower percentage of extremely low-income households (~~4.85.5~~ percent) than Sacramento County (~~12.5-12.7~~ percent) and California (~~12.0-13.6~~ percent).

As in the county and state, Folsom had a larger percentage of extremely low-income renter households than owner households. However, in Folsom the percentage of extremely low-income renter households was ~~roughly less than~~ half that in both the state and county. There was a slightly ~~larger-smaller~~ percentage of extremely low-income households with a moderate housing cost burden (housing costs greater than 30 percent of income) in Folsom (~~76.274.6~~ percent) than in Sacramento County (80.6 percent) and the state as a whole (~~75.2-79.5~~ percent), ~~but a slightly smaller percentage than in the county (79.0 percent).~~

There was a slightly larger percentage of households with a severe housing cost burden (housing costs greater than 50 percent of income) in Folsom (~~67.269.2~~ percent) than both the county (~~63.668.9~~ percent) and the state (~~62.466.8~~ percent). This data shows that while Folsom had a much smaller share of extremely low-income renter households than the county and state in ~~2000~~2009, a slightly higher percentage of city's extremely low-income renter households ~~overpaid for rent~~ had a severe cost burden compared to the county and state.

HUD defines households with “any housing problem” as those with a housing cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities. In ~~2000~~2009, ~~the 90.5~~ percentage of extremely low-income households in Folsom (570 households) with experienced “any housing problems” (cost burden and/or incomplete plumbing or kitchen facilities). ~~(76.7percent) was slightly higher than the households with a housing cost burden (76.2%). Overcrowding and/or incomplete kitchen or plumbing facilities only affected 4 Folsom extremely low-income households.~~

Table 3-32: Housing Cost Burden of Extremely Low-Income Households, 2009

	Folsom			Sacramento County			California		
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total
Number of Extremely Low-Income Households	630	570	1,200	17,285	46,630	63,915	472,075	1,183,510	1,655,585
Percent of Total Households	3.9%	9.6%	5.5%	5.7%	23.2%	12.7%	6.7%	23.1%	13.6%
Number w/ cost burden > 30%	455	440	895	13,010	38,500	51,510	349,530	967,010	1,316,540
Percent w/ cost burden > 30%	72.2%	77.2%	74.6%	75.3%	82.6%	80.6%	74.0%	81.7%	79.5%
Number w/ cost burden > 50%	405	425	830	10,670	33,385	44,055	285,675	819,710	1,105,385
Percent w/ cost burden > 50%	64.3%	74.6%	69.2%	61.7%	71.6%	68.9%	60.5%	69.3%	66.8%
Number w/ any housing problems	570	515	1,085	15,990	44,210	60,200	431,345	1,103,675	1,535,020
Percent w/ any housing problems	90.5%	90.4%	90.4%	92.5%	94.8%	94.2%	91.4%	93.3%	92.7%

Source: HUD SOCDs, Comprehensive Housing Affordability Strategy (CHAS) Database, 2009.

Government Code Section 65583(a)(1) states:

“Local agencies shall calculate the subset of very low-income households allotted under Section 65584 that qualify as extremely low-income households. The local agency may either use available census data to calculate the percentage of very low-income households that qualify as extremely low-income households or presume that 50 percent of the very low-income households qualify as extremely low-income households. The number of extremely low-income households and very low-income households shall equal the jurisdiction's allocation of very low-income households pursuant to Section 65584.”

Based on Folsom’s ~~2006~~2013-2013-2021 regional housing needs allocation, there is a projected need for ~~536~~609 extremely low-income housing units (which assumes 50 percent of the very low-income allocation) within the city.

REGIONAL HOUSING NEEDS ALLOCATION

In ~~February 2008~~September 2012, the Sacramento Area Council of Governments (SACOG) adopted its final *Plan for Allocation of Regional Housing Needs for January 1, 2006*2013, through ~~June 30, 2013~~October 31, 2021. Required by State law, the Regional Housing Needs Allocation (RHNA) is part of a statewide statutory mandate to address housing issues that are related to future growth. The RHNA allocates to cities and counties each jurisdiction’s “fair share” of the region’s projected housing needs by household income group over the housing element planning period (~~2006-2013~~-2021).

The core of the RHNA is a series of tables that indicate for each jurisdiction the distribution of housing needs for each of four household income groups. The tables also indicate the projected new housing unit targets by income group for the ending date of the plan. These measures of units define the basic new construction that needs to be addressed by individual city and county housing elements. The allocations are intended to be used by jurisdictions when updating their housing elements as the basis for assuring that adequate sites and zoning are available to accommodate at least the number of units allocated.

As shown in Table 3-33, SACOG, in its RHNA, allocated Folsom a total of ~~3,601~~4,633 housing units for the period from January 1, ~~2006~~2013, through ~~June 30, 2013~~October 31, 2021, (a seven and a half year planning period). The allocation is equivalent to a yearly need of approximately ~~480~~525 housing units for the seven and a half year time period. Of the ~~4,633~~3,601 housing units, ~~2,649~~2,934 units are to be affordable to moderate-income households and below, including ~~1,073~~1,218 very low-income units, ~~766~~854 low-income units, and ~~819~~862 moderate-income units.

Table 3-33: Regional Housing Needs Allocation by Income, City of Folsom, January 1, 2013 to October 31, 2021

	Very Low	Low	Moderate	Above Moderate	TOTAL	Average Yearly Need ¹
RHNA	1,218	854	862	1,699	4,633	525
Percent of Total	26.3%	18.4%	18.6%	36.7%	100.0%	-

Note: ¹Based on a ~~8.33~~8 year planning period

Source: Sacramento Area Council of Governments, Regional Housing Needs Plan 2013-2021 (September 20, 2012).

3.3 Resource Inventory

This section analyzes the resources and opportunities available for the development, rehabilitation, and preservation of affordable housing in the city of Folsom. Included is an evaluation of the availability of land resources and the financial administrative resources available to support housing activities.

AVAILABILITY OF LAND AND SERVICES

The State law governing the preparation of Housing Elements emphasizes the importance of an adequate land supply by requiring that each Housing Element contain “an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites” (Government Code Section 65583(a)(3)).

This section provides an inventory of the residential projects built or planned since the start of the Housing Element planning period (January 1, ~~2006~~2013) and the vacant land that is suitable and available within the city of Folsom for residential development. It compares this inventory to the City's RHNA-assigned need for new housing. In addition to this assessment, this section considers the availability of sites to accommodate a variety of housing types suitable for households with a range of income levels and housing needs. Finally this section discusses the adequacy of public facilities, services, and infrastructure for residential development during the Housing Element planning period.

Residential Sites Inventory

The residential land inventory is required “to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction’s share of the regional housing need for all income levels” (Government Code Section 65583.2(a)). The phrase “land suitable for residential development” in Government Code Section 65583(a)(3) includes all of the following:

- Vacant sites zoned for residential use;
- Vacant sites zoned for nonresidential use that allows residential development;
- Residentially zoned sites that are capable of being developed at a higher density; and
- Sites zoned for nonresidential use that can be redeveloped for, and as necessary, rezoned for, residential use.

The inventory is required to include the following (Government Code Section 65583.2(b)):

- A listing of properties by parcel number or other unique reference;
- The size of each property listed and the general plan designation and zoning of each property;
- For non-vacant sites, a description of the existing use of each property;
- A general description of any environmental constraints to the development of housing within the jurisdiction, the documentation for which has been made available to the jurisdiction. This information need not be identified on a site-specific basis.
- A general description of existing or planned water, sewer, and other dry utilities supply, including the availability and access to distribution facilities. This information need not be identified on a site-specific basis.

- Sites identified as available for housing for above-moderate income households in areas not served by public sewer systems. This information need not be identified on a site-specific basis.
- A map that shows the location of the sites included in the inventory, such as the land use map from the jurisdiction’s general plan for reference purposes only.

Zoning for Lower-Income Housing

To identify sites that can accommodate a local government’s share of the RHNA for lower-income households, housing elements must include an analysis that demonstrates the appropriate density to encourage and facilitate the development of housing for lower-income households. The statute (Government Code Section 65583.2(c)(3)) provides two options for demonstrating appropriate densities: In order to calculate the number of units that will accommodate its share of the regional housing need for lower-income households, a jurisdiction is required to do either of the following (Government Code Section 65583.2(c)(3)):

- Provide a detailed market-based analysis demonstrating how the adopted densities accommodate this need. The analysis shall include, but is not limited to, factors such as market demand, financial feasibility, or information based on development project experience within a zone or zones that provide housing for lower-income households.
- Use the “default density standards” that are “deemed appropriate” in State law to accommodate housing for lower-income households given the type of the jurisdiction. Folsom is considered a “metropolitan jurisdiction” with a default density standard of 30 units per acre. The City of Folsom is classified as a “suburban jurisdiction” and the density standard is defined as “sites allowing at least 20 units per acre.” HCD is required to accept sites that meet-allow for zoning at this density standard as appropriate for accommodating Folsom’s share of the regional housing need for lower-income households.

While the law provides for these two options, most jurisdictions rely on the default density standard to demonstrate adequate sites because a market-based study demonstrating financial feasibility is time-consuming, expensive, and is often challenged by HCD. While HCD has clarified expectations for the market-based analysis through conversations hosted by SACOG and by providing sample analyses, there has still not been much precedence set for acceptance of this alternative to the default density standard.

When adopted into State law in 2003, the default density standard was intended to provide greater certainty in the housing element review process. The law established specific population-based criteria to define the default density standards. The default standards range from 10 units per acre in rural areas to 30 units per acre in larger metropolitan areas, as follows:

- Nonmetropolitan/rural counties: 10 units per acre;
- Cities within nonmetropolitan/rural counties: 15 units per acre;
- Suburban jurisdictions defined as cities and counties located within a Metropolitan Statistical Area (MSA) with a population of less than 2 million (unless a city has a population of greater than 100,000 in which case it would be considered metropolitan): 20 units per acre; and
- Metropolitan jurisdictions defined as cities and counties located within an MSA with a population of more than 2 million (unless a city has a population of less than 25,000 in which case it would be considered suburban): 30 units per acre.

When the City updated its Housing Element in 2009, Folsom was considered a “suburban jurisdiction” with a default density standard of 20 units per acre. However, based on the release of the 2010 Census, which showed the population for the Sacramento MSA exceeded two million, Folsom is now considered a “metropolitan jurisdiction” with a default density standard of 30 units per acre.

The City has opted to rely on the default density standard of 30 units per acre to demonstrate it has adequate sites to accommodate the lower-income share of the RHNA. This decision was made because the City has more than enough land designated Multifamily High Density (MHD), which allows up to 30 units per acre, to accommodate the lower-income RHNA during the RHNA projection period (i.e., through October 31, 2021). However, the City recognizes that 30 units per acre may not be a feasible density for affordable housing given the added costs of podium parking that would likely be required at this density.

Relying on the 30 units per acre default density standard to demonstrate adequate sites also fails to recognize that there is a significant amount of land (approximately 85 acres) designated for Multifamily Medium Density (MMD), which allows multifamily development up to 20 units per acre. A density of 20 units per acre is financially feasible for affordable housing. Two recently approved affordable projects – Granite City Apartments and Forestwood Apartments – were approved at densities close to 20 units per acre (21.2 units per acre and 22.6 units per acre, respectively). With the maximum 35 percent density bonus allowed by State law and the Folsom Municipal Code, an affordable housing development could be built at 27 units per acre on an MMD site.

Based on the MMD sites in the sites inventory, there is additional capacity above and beyond what is shown in Table 3-35, below, for 1,690 lower-income units at 20 units per acre on MMD-designated sites. The sites inventory counts these sites as available for moderate-income housing based

on the fact that they do not meet the default density standard. However, the City recognizes that the MMD-designated sites provide significant development opportunities for affordable housing. In future housing element updates the City may exercise the option to conduct a density feasibility study.

Inventory of ~~Built and Planned~~ or ~~Approved~~ Projects with an Affordable Housing Component

Since the Housing Element planning period runs from January 1, ~~2006~~2013, to ~~June 30, 2013~~October 31, 2021, Folsom’s Regional Housing Needs Allocation (RHNA) can be reduced by the number of new units ~~built~~planned or approved ~~since~~as of January 1, ~~2006~~2013.

City staff compiled an inventory of all residential projects with an affordable, multifamily, and/or higher-density housing component that ~~have been constructed, are under construction, or~~ are planned (as of January 1, 2013) “planned” (whether approved or in the planning process) and scheduled to be built by the end of the current Housing Element planning period (October 31, 2021). ~~within the current Housing Element planning period as follows:~~

- ~~Units built since the start of the current Housing Element planning period (January 1, 2006);~~
- ~~Units currently (as of January 1, 2009) under construction; or~~
- ~~Units currently (as of January 1, 2009) “planned” (whether approved or in the planning process) and scheduled to be built by the end of the current Housing Element planning period (June 30, 2013)~~

Table 3-A-1 and Figure 3-A-1 (in Appendix A) show the inventory of ~~built and~~ planned or approved projects within the city of Folsom. The effective inventory date is January 1, ~~2009~~2013, and the project status as of that date is used for inventory purposes. For each project the table shows the name of the development, location, size, number of units, number of affordable units (by very low-, low-, and moderate-income categories), affordability agreement status, project status, and additional notes. The following assumptions were used to determine income categories of units:

- Actual affordable categories when known (for projects with affordability requirements, whether inclusionary (the City enters into inclusionary housing agreements with the applicants) or other); these projects s all have deed restrictions in place to ensure affordability levels);₂
- Actual or anticipated rent levels by unit size;₂
- Actual or anticipated sales prices by unit size; and
- Second units were inventoried as moderate-income.

As shown in Table 3-~~35~~ and 3-A-1, there are a total of ~~1,399,944~~ planned and built affordable units: ~~116,17~~ very low-income, ~~177,68~~ low-income, and ~~1,006,859~~ moderate-income. There are another ~~479,160~~ planned and built above moderate-income units for a total of ~~1,878,1,104~~ built and planned units.

Inventory of Vacant Sites Available for Residential Development

In accordance with the requirements of Government Code Section 65583.2 described above, an assessment was conducted of the vacant land suitable for residential development within the city of Folsom. The data was compiled by City staff and the Consultants and mapped using a Geographic Information System (GIS). ~~The inventory includes some vacant sites that were in the discussion or pre-application stages in the City of Folsom development project approval process as of the effective date of the inventory (January 1, 2009), but were not included in the inventory of built and planned projects.~~

The following criteria were used to map vacant residential sites:

- **Location:** all parcels within the city of Folsom, including areas with development agreements.
- **Vacancy:** vacant parcels were initially selected based on the County Assessor's use codes in the parcel database. Vacancy status was verified through aerial photographs and field observation. Since the Assessor's use codes are not completely accurate for all parcels, the vacant parcel list was supplemented with additional entries from City staff. The effective date of the vacancy status for each site is January 1, ~~2009~~2013.
- **General Plan land use designations:** only parcels with the following land use designations that allow for residential development were retained in the inventory (see also Table 3-~~39~~40 (General Plan Land Use Designations)):
 - Single Family (SF)
 - Single Family High Density/Mobile Home Park (SFHD)
 - Multifamily Low Density (MLD)
 - Multifamily Medium Density (MMD)
 - Multifamily High Density (MHD)
 - Mixed Use (MU)
 - Public/Quasi-Public (PUB)
- **Zoning districts in Folsom's Municipal Code:** ~~only~~ parcels with the following zoning districts that allow for residential and mixed use development were retained in the inventory for the area north of Highway 50 (see also Table 3-41a~~0~~ (~~Residential Zoning Districts~~)):

- Residential Single Family, Large Lot District (R-1-L)
- Residential Single Family, Medium Lot District (R-1-ML)
- Residential Single Family, Small Lot District (R-1-M)
- Two-Family Residential District (R-2)
- Neighborhood Apartment District (R-3)
- Residential, Multifamily Dwelling District (R-M)
- General Apartment District (R-4)
- Mixed Use Zones (MU, MU-TCOZ, MU-EDOZ)
- Residential Mobile Home Zone (RMH)
- Zoning districts in the Folsom Plan Area Specific Plan: parcels with the following zoning districts that allow for residential and mixed use development were retained in the inventory for the area south of Highway 50 (see also Table 3-41b):
 - Specific Plan - Single Family (SP-SF)
 - Specific Plan - Single Family High Density (SP-SFHD)
 - Specific Plan - Multifamily Low Density (SP-MLD)
 - Specific Plan - Multifamily Medium Density (SP-MMD)
 - Specific Plan - Multifamily High Density (SP-MHD)
 - Specific Plan - Mixed Use (SP-MU)

Development Agreements: there are two main categories of vacant land in the inventory—land with development agreements in place and land without development agreements.

Size: all parcels, no matter the size, were included in the inventory. However, parcels were classified into two categories based on size and configuration: 1) subdivided small lots and 2) large lots. Large lots range from around 2/3 acre and larger.

- **Possible constraints:** All parcels (or portions of parcels) that met the criteria above were reviewed by City staff and the Consultants to confirm vacancy status, ownership, adequacy of public utilities and services, possible environmental constraints such as flood zones and steep slopes, and other possible constraints to development feasibility. Any constraints found are noted in the inventory.

Only one parcel, without a development agreement is located within a special X FEMA flood zone; however, no special development standards are required for development within these zones. Seven other parcels, all without development agreements, were located within the FEMA AE flood zone. New buildings constructed in this

zone must be elevated to the Base Flood Elevation contained in the FEMA FIRM maps.

The following assumptions were made in the inventory:

- **Type of sites.** All of the sites in the inventory are vacant sites zoned for residential use and meet the classification in State law (Government Code Section 65583.2(a)) as “land suitable for residential development.”
- **Relation of density to income categories.** As shown in Table 3-34, the following assumptions were used to determine the inventoried income categories according to the maximum allowed density for each site:
 - Sites with a land use designation/zoning district combination with a maximum allowable density of at least ~~20-30~~ units per acre based on the Multifamily High Density (MHD), Mixed Use (MU), Specific Plan Multifamily High Density (SP-MHD), and Specific Plan Mixed Use District (SP-MU) land use designations were inventoried as available for low- and very low-income residential development in accordance with the “default density standard” set forth in Government Code Section 65583.2(c)(3).
 - ~~• Sites with a land use designation/zoning district combination with a maximum allowable density of 17.9 units per acre were inventoried as available for low-income residential development. All of the sites in this category allow for a maximum development density of 17.9 units per acre without a density bonus based on the Multi-Family Medium Density (MMD) land use designation. As discussed under Section III(A)(9) (Density Bonus) of this document and in accordance with State law, if the sites were developed with affordable housing, the developers would be entitled to a density bonus of up to 35 percent which would change the maximum allowed density to 24.17 units per acre. This density meets the requirements of the “default density standard” set forth in Government Code Section 65583.2(c)(3).~~
 - Sites with a land use designation/zoning district combination with a maximum allowable density of 11.9 or 20 units per acre were inventoried as available for moderate-income residential development. ~~All of t~~The sites in this category allow for a maximum development density of 11.9 units per acre without a density bonus based on the Multifamily Low Density (MLD) land use designation and 20 units per acre without a density bonus based on the Multifamily Medium Density (MMD) land use designation. As discussed under Section III(A)(9) (Density Bonus) of this document and in accordance with State law, if the sites were developed with affordable housing, the developers would be entitled to a density bonus of up to 35

percent. Based on existing developments in the city of Folsom, these densities are adequate to provide for the provision of moderate-income housing.

- All other sites were inventoried as above moderate-income units

General Plan	Zoning	Density Range	Inventoried Income Level
Single Family	R-1-L, R-1-ML	3.9 units/acre	Above moderate-income
Single Family High Density/Mobile Home Park	R-1-M, R-2, R-M-H	6.9 units/acre	Above moderate-income
Multifamily Low Density	R-M, R-2	11.9 units/acre	Moderate-income
Multifamily Medium Density	R-M, R-3	20 units/acre	Moderate-income
Multifamily High Density	R-M, R-4	30.0 units/acre	Low-and very-low income
Mixed Use	MU, MU-TCOZ, MU-EDOZ, SP-MU	30.0 units/acre	Low- and very-low income
Specific Plan Single Family	SP-SF	4.0 units/acre	Above moderate-income
Specific Plan Single Family High Density	SP-SFHD	7.0 units/acre	Above moderate-income
Specific Plan Multifamily Low Density	SP-MLD	12.0 units/acre	Moderate-income
Specific Plan Multifamily Medium Density	SP-MMD	20.0 units/acre	Moderate-income
Specific Plan Multifamily High Density	SP-MHD	30.0 units/acre	Low- and very-low income
Specific Plan Mixed Use	SP-MU	30.0 units/acre	Low- and very-low income

Source: Mintier Harnish, 2012.

- **Inventoried affordable units by category.** While the maximum allowed residential density was used to determine the income categories of the inventoried sites, the inventory uses the following assumptions about realistic unit buildout capacity for the sites.
 - For large lots, ~~90~~60 percent of maximum residential buildout capacity, unless otherwise noted for specific reasons for specific parcels. The City evaluated the implementation of its current multifamily development standards and on-site improvements requirements and determined that the imposition of the setback requirements, building height requirements, parking requirements, and open space requirements listed in Section III.A (Potential Governmental Constraints) allow maximum allowed densities to be achieved.

~~There have also been recent projects that have been approved and constructed at densities at or close to the maximum allowed density in the applicable land use designation. For example, the Carefree Senior Apartments project was approved for 348 units on 11.48 acres, or 30.3 units per acre. The proposed project includes a density bonus of 61 units above the 287 base units allowed at 25 units per acre in the MHD land use designation.~~

There have been ~~are~~ several ~~other~~ recent projects that have been ~~were~~ approved or built at densities close to the existing previous maximum 25 units per acre in the MHD land use designation. The ~~Sibley Street~~ Granite City Apartments project was approved for 815 units on 3.82 acres, or 22.321.2 units per acre. The ~~Folsom Crest~~ Forestwood Apartments project was approved for ~~built~~ 55 units on 2.43 acres, or 22.6 units per acre in 2012.

- Because the R-3 zone allows a maximum of four units per lot, the City used schematic site plan diagrams that took setback, access, and parking requirements into account to develop a realistic development capacity analysis for individual parcels. These are noted in the inventory. Because of the reduced densities allowed on these sites, the City determined that the R-3 zone would allow for housing unit types appropriate for moderate-income households.
- For small, subdivided parcels, it was assumed that one single family unit would be built per parcel.
- Several of the vacant sites in the table are inventoried as having no residential development potential. The reasons for each site are provided in the “notes” column.
- **Historic District.** There are several parcels in the inventory with a Specialty Commercial (CA) land use designation and R-4 zoning. While the CA designation does not allow for residential uses, the 4 parcels are under common ownership and are located in the both the Resort and River Way subarea of the Historic District. Although the compatible zones listed under the CA designation are limited to the HD, BP and C-3 zones, the creation of the subarea was intended to be part of a Specific Plan (see Section 40.2.2 of the 1993 General Plan; the sub-areas were created after the GP was adopted). The portion of the sites within the River Way subarea have the potential for multifamily low density residential uses (which are permitted with a CUP). ~~The inventory assumes the sites being developed with a maximum density of 11.9 units per acre based on the maximum allowed density of the MLD designation.~~

~~When an earlier project was being considered on these sites, the applicant requested approval to amend the General Plan land use~~

~~designation from Specialty Commercial (CA) to Multi-Family Low Density (MLD) and a rezone to redraw the boundaries between the Resort and River Way subareas of the Historic District. Staff agreed with the request to modify the boundaries; however the project never progressed past HDC's recommendation.~~

Table 3-A-2 and Figure 3-A-1 (in Appendix 3-A) show the inventory of vacant residential sites within the city of Folsom. The effective inventory date is January 1, ~~2009~~2013, and the status of the parcel as of that date is used for inventory purposes. For each site the table shows the Assessor's Parcel Number(s) (APN), City of Folsom General Plan land use designation, zoning district, size, maximum allowable residential density based on the land use designation and zoning, number of inventoried units, inventoried unit income level (by very low-, low-, moderate-income, and above moderate-income categories), density, and additional notes.

~~For parcels with the Multi-Family Medium Density (MMD) and Multi-Family High Density (MHD) land use designations, the table also shows the maximum allowable residential density based on the City's proposal to increase the maximum allowed densities. In Program 18k in the Housing Element Policy Document, the City is committed to increasing the maximum allowed residential density of the MMD land use designation from 17.9 to 20 units per acre and the MHD land use designation from 25 to 30 units per acre.~~

As shown in Table 3-A-2, Folsom has a total inventoried capacity of ~~1,4386,744~~ affordable units (~~1,2112,755~~ very low-, ~~lower (i.e., low- and very low-)~~ and ~~2273,989~~ moderate-income) on vacant sites with residential land use designations and zoning; and an additional ~~1,3275,689~~ above-moderate-income units for a total inventoried capacity of ~~2,76512,433~~ units on vacant residential land.

Total Residential Holding Capacity vs. Projected Needs by Housing Type and Income Group

Table 3-~~352~~ below provides a summary of residential holding capacity in the city of Folsom compared to its share of the regional housing need as assigned in the RHNA. The figures for the RHNA allocation are from Table 3-~~3033~~. The figures for built and planned projects are from Table 3-A-1 (in Appendix 3-A). The figures for residential holding capacity on vacant land are from Table 3-A-2 (in Appendix 3-A).

As shown in Table 3-~~352~~, Folsom has a total residential capacity (~~4,64313,499~~) in excess of its RHNA for all units (~~3,6014,633~~), including the residential capacity to meet the RHNA for each income category. The City has a surplus capacity of 4,150 units for above moderate-income households and a surplus capacity of 3,866 units for moderate-income households. Folsom also has a surplus capacity of 850 units for lower-income households (i.e., low- and very low-). ~~However, Folsom has insufficient residential capacity to meet its~~

RHNA for low-income units. After accounting for the surplus capacity for very low-income units (354 units), Folsom has a remaining need of 235 low-income units. Folsom must redesignate/rezone approximately 9 acres of land to MHD/R-4 to meet the remaining need (see Program 18n in Policy Document). The City has identified a 9.9-acre vacant, developable parcel (APN 072-001-011) that is currently zoned C-3-PD to meet this requirement. The parcel is located at the intersection of Iron Point Road and Willard Drive and has no development constraints.

The estimated residential capacity in the inventory assumes that sites will be developed at densities less than the maximum allowed densities. At the maximum allowed density, there is capacity on vacant land for 16,783 units, including: 4,881 lower-income units, 4,911 moderate-income units, and 6,991 above moderate-income units. The estimated residential capacity assumed in the inventory and shown in Table 3-35 is a conservative estimate of buildout that reflects that the sites will likely develop at lower than the maximum density.

As described earlier, in addition to the sites identified for lower-income households in the sites inventory, there is additional capacity for 1,690 lower-income units at 20 units per acre on MMD-designated sites. These MMD sites are counted as appropriate for moderate-income households based on the default density standard.

	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
RHNA	1,218	854	862	1,699	4,633
Residential Capacity	2,922		4,728	5,849	13,499
Built and Planned Projects(see Table 3-A-1)	85		859	160	1,104
Estimated Residential Capacity on Vacant Land (see Table 3-A-2)	2,837		3,869	5,689	12,395
Surplus Capacity*	850		3,866	4,150	8,866

Note: High-density vacant residential parcels that meet the default density standard of 30 units per acre were inventoried as available for lower-income (i.e., either low- or very low-income).

*The surplus capacity is the difference between the residential capacity included in the sites inventory and the RHNA.

Source: SACOG, City of Folsom, and Mintier Harnish.

Land Available for a Variety of Housing Types

State Housing Element Law (Government Code Section 65583(c)(1) and 65583.2(c)) requires that local governments analyze the availability of sites that will “facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobile-homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.”

This section discusses the availability of sites and relevant regulations that govern the development of the types of housing listed above and also discusses sites suitable for redevelopment for residential use (as required by Government Code Section 65583(a)(3)) and second units.

Multifamily Rental Housing

Folsom’s MLD (Low Density Multifamily), MMD (Medium Density Multifamily), ~~and~~ MHD (High Density Multifamily), and MU (Mixed Use) General Plan land use designations allow multifamily housing. The MLD designation allows housing up to 11.9 units per acre; the MMD allows between 12 and ~~17.920~~ units per acre; ~~and~~ the MHD land use designation allows between 18 and ~~25-30~~ units per acre; and the MU land use designation allows between 20 and 30 units per acre (see Table 3-38). Folsom’s regulations make no distinction between rental and ownership housing.

Manufactured Housing

Manufactured housing can serve as an alternative form of affordable housing in low-density areas where the development of higher-density multifamily residential units is not allowed.

Manufactured Homes on Lots

Sections 65852.3 and 65852.4 of the California Government Code specify that a jurisdiction shall allow the installation of manufactured homes on a foundation on all “lots zoned for conventional single family residential dwellings.” Except for architectural requirements, the jurisdiction is only allowed to “subject the manufactured home and the lot on which it is placed to the same development standards to which a conventional single family residential dwelling on the same lot would be subject.” The architectural requirements are limited to roof overhang, roofing material, and siding material.

The only two exceptions that local jurisdiction are allowed to make to the manufactured home siting provisions are if: 1) there is more than 10 years difference between the date of manufacture of the manufactured home and the date of the application for the issuance of an installation permit; or 2) if

the site is listed on the National Register of Historic Places and regulated by a legislative body pursuant to Government Code Section 37361.

Folsom’s Municipal Code is consistent with State law. Manufactured homes that are placed on permanent foundations are allowed in any zoning district allowing single family homes.

Mobile Home Parks

Section ~~69852~~65852.7 of the California Government Code specifies that mobile home parks shall be a permitted use on “all land planned and zoned for residential land use.” However, local jurisdictions are allowed to require use permits for mobile home parks. Folsom’s Zoning Code allows mobile home parks in the residential mobile-home zone (RMH Zone) and requires a use permit.

The City of Folsom has a Single Family High Density/Mobile Home Park land use designation. The areas designated as Single Family High Density/Mobile Home Park in the land use diagram and the areas designated as RMH zoning designation are currently (~~2008~~2012) inconsistent and will be reconciled.

The City does not have a mobile home conversion ordinance. Table 3-3~~63~~ identifies the mobile home parks located in Folsom and the total number of spaces in each park.

Property	Year Built	Number of Spaces
Cobble Ridge	Unknown	39
Folsom Manor Mobile Estates	1969	61
Folsom Trailer Village	1974	62
Lake Park Estates	Unknown	196
Lakeside Village Mobile Park	1976	181
Pinebrook Village	Unknown	336
Total		875

Source: City of Folsom, 2013.

Housing for Farmworkers

Caretaker and employee housing (including farmworker housing) is permanent or temporary housing that is secondary or accessory to the primary use of the property. Such dwellings are used for housing a caretaker employed on the site of a nonresidential use where a caretaker is needed for security purposes, or to provide twenty-four hour care or monitoring, or where work is located at remote locations.

The provisions of Section 17020 (*et seq.*) of the California Health and Safety Code relating to employee housing and labor camps supersede any ordinance or regulations enacted by local governments. Such housing is allowed in all jurisdictions in California pursuant to the regulations set forth in Section 17020. Section 17021.5(b) states, for example:

“Any employee housing providing accommodations for six or fewer employees shall be deemed a single family structure with a residential land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone.”

Section 17021.6, concerning farmworker housing, states that:

“no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves 12 or fewer employees and is not required of any other agricultural activity in the same zone.”

As stated previously in this report, the city of Folsom is not an agricultural community. Since there are no large agricultural operations nearby that would attract a substantial permanent or seasonal farmworker population, there is no identifiable need for farmworker employee housing.

Emergency Shelters, Transitional Housing, Supportive Housing, and Other Group Living

SB 2, passed in 2007 and in effect as of January 1, 2008, amended State Housing Element law (California Government Code Sections 65582, 65583, and 65589.5) regarding shelter for homeless persons. This legislation requires local jurisdictions to strengthen provisions for addressing the housing needs of homeless persons, including the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit.

While SB2 added specific new requirements for local governments to meet in terms of planning for emergency shelter facilities, Government Code Section 65583(a)(5) also states that “transitional housing and supportive housing shall be considered a residential use of property, and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.”

~~The City of Folsom recognizes transitional housing and supportive housing as forms of “group homes”. The Zoning Code does not make any explicit~~

~~provisions for the development of group homes in the community. Since there are no provisions within the Zoning Code, the City has deferred to State law regarding this matter. In the past, the City has not received any permit applications for the development of group homes.~~

~~The City recognizes the important services provided by emergency shelters in the community, which are provided for under Chapter 17.108 of the City's Zoning Code. In May 2011 the City amended its Municipal Code to comply with State law requirements for emergency shelters and transitional and supportive housing.~~

Emergency Shelters

California Health and Safety Code Section 50801(e) defines “emergency shelters” as:

“housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.”

~~With the enactment of SB 2, Government Code Section 65583 now requires each city and county in the state to identify at least one zone where emergency shelters are permitted by right. The identified zone must have sufficient capacity to accommodate at least one emergency shelter and must be suitable (i.e., contain compatible uses) for an emergency shelter, which is considered a residential use. The law also requires permit procedures and development and management standards for emergency shelters to be objective and encourage and facilitate the development of emergency shelters. Emergency shelters must only be subject to the same development and management standards that apply to other residential or commercial uses with the identified zone, with some exceptions.~~

~~In May 2011 the City amended Chapter 17.108 (Emergency Shelters) to comply with the provisions of State law enacted by SB 2. The City amended the Code to allow emergency shelters by-right in the R-3 and R-4 zone. The City also adopted development and management standards consistent with State law. The vacant sites inventory identifies approximately 55 acres of vacant R-3 and R-4 zoned land. Most of this land is located in the downtown area of Folsom, near public transit and other services. Emergency shelters are also permitted within the city's industrial zoning districts (i.e., M-1: light industrial, M-2: general industrial, and M-L: limited manufacturing) with approval of a use permit.~~

~~Emergency shelters are subject to additional location restrictions consistent with State law. Section 17.108.030 of the Zoning Code prohibits the location of emergency shelters within ~~1,000~~300 feet of an existing emergency shelter, ~~and within 300 feet of a day care facility, and private elementary or~~~~

~~middle school, unless the day care or school facilities are operated by the same operator as the shelter.~~ Section 17.108.040 of the Zoning Code sets forth the standards that are applicable to emergency shelter facilities beyond the development standards that apply to all potential uses in the particular zoning district in which the facility would be located. Folsom’s standards for emergency shelter facilities comply with the allowances made for standards set forth under Government Code Section 65583(a)(4)(A), ~~with the exception that the City’s Zoning Code requires emergency shelters to be 1,000 feet apart.~~

Powerhouse Ministries is currently licensed and permitted to provide emergency shelter in the city. However, this service is only provided during nights in the winter when it is very cold. The City recognizes the need for additional emergency shelter facilities and encourages, through the Zoning Ordinance amendment, the development of emergency shelters.

~~The new legislation added provisions to State Housing Element Law (Section 65583(a)(4)(A)) that require local governments to identify:~~

~~“a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The identified zone or zones shall include sufficient capacity to accommodate the need for emergency shelter identified in paragraph (7), except that each local government shall identify a zone or zones that can accommodate at least one year-round emergency shelter. If the local government cannot identify a zone or zones with sufficient capacity, the local government shall include a program to amend its zoning ordinance to meet the requirements of this paragraph within one year of the adoption of the housing element. The local government may identify additional zones where emergency shelters are permitted with a conditional use permit. The local government shall also demonstrate that existing or proposed permit processing, development, and management standards are objective and encourage and facilitate the development of, or conversion to, emergency shelters.”~~

~~The provisions go on to discuss that emergency shelters “may only be subject to those development and management standards that apply to residential or commercial development within the same zone” along with a list of exceptions that may be made:~~

~~Local governments that already have one or more emergency shelters within their jurisdiction or “pursuant to a multijurisdictional agreement” that accommodates that jurisdiction’s need for emergency shelter are only required to identify a zone or zones where new emergency shelters are allowed with a conditional use permit.~~

~~Chapter 17.108 of the City’s Zoning Code describes the zoning regulations in regards to emergency shelters. The City allows emergency shelters within the~~

~~light industrial (M-1), general industrial (M-2), and limited manufacturing (M-L) zoning districts with approval of a conditional use permit. The City also allows emergency shelters by right in conjunction with religious facilities. Religious facilities are allowed outright in Residential Multifamily Dwelling Districts (R-M), General Apartment Districts (R-4), and all commercial zones, and are allowed with a conditional use permit in all other residential zones.~~

~~Because there are no zones where emergency shelters are allowed by right (without connection to a religious facility), the City is committed to amend its Zoning Ordinance to bring it into compliance with State law.~~

Transitional and Supportive Housing

Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelter to permanent housing.

California Health and Safety Code Section 50675.2(h) defines “transitional housing” and “transitional housing development” as:

“buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.”

California Health and Safety Code Section 50675.14(b)(2) defines “supportive housing” as:

“housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the tenant to retain the housing, improve his or her health status, maximize their ability to live and, when possible, to work in the community.”

As amended by AB 483 in 2011, California Health and Safety Code Section 50675.14(b)(3)(A) defines the “target population” for supportive housing as:

“persons, including persons with disabilities, and families who are “homeless,” as that term is defined by Section 11302 of Title 42 of the United States Code, or who are “homeless youth,” as that term is defined by paragraph (2) of subdivision (e) of Section 11139.3 of the Government Code.”

With the enactment of SB 2 in 2008, State law now requires cities and counties to treat transitional and supportive housing as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone. For example, if a proposed transitional housing facility is a multifamily use proposed in a multifamily zone, then the Zoning

Code should treat the transitional housing the same as other multifamily uses proposed in the zone.

To address this requirement, the City adopted definitions for “transitional housing” and “supportive housing” in the zoning code that clearly specify that transitional and supportive housing are residential uses subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone.

The definitions in the Zoning Code are as follows:

- “Transitional housing” shall mean rental housing operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six (6) months, and in no case more than two years. Transitional housing units are residential uses subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone. (Section 17.02.540)
- “Supportive housing” shall mean housing with no limit on length of stay, that is occupied by the target population and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Supportive housing units are residential uses subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone. (Section 17.02.530)

The City also revised the Zoning Code in June 2011 to allow group homes of up to six persons by right in all single family residential neighborhoods to ensure consistency with State law requirements (Ordinance No. 1144). The City also amended the Zoning Code to allow group homes of more than six persons in the R-3 and R-4 districts with a Conditional Use Permit.

The City of Folsom’s Zoning Code does not specifically identify transitional housing as an allowable use in any zoning districts. However, according to Section 5116 (“Zoning Preemption”) of the California Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children), transitional housing is considered a residential use if there are no more than six residents.

Based on this State zoning preemption, transitional housing facilities with six or fewer residents are a permitted use in all residential zones in Folsom. For transitional housing facilities that do not involve group living, location of transitional housing facilities is subject to the same land use regulations as other housing developments of similar type, size, and density. However, the Zoning Code needs to be updated to explicitly state that transitional housing

is a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone.

~~Supportive Housing~~

California Health and Safety Code Section 53260(c) defines “supportive housing” as:

“housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the tenant to retain the housing, improve his or her health status, maximize their ability to live and, when possible, to work in the community. This housing may include apartments, single-room occupancy residences, or single-family homes.”

Section 53260(d) defines the “target population” for transitional housing as:

“adults with low incomes having one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health conditions, or individuals eligible for services provided under the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may, among other populations, include families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people.”

Section 5116 (“Zoning Preemption”) of the California Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children) states:

“Pursuant to the policy stated in Section 5115, a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if such homes provide care on a 24-hour-a-day basis. Such homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwelling.”

Based on this State zoning preemption, supportive housing facilities that involve group living are a permitted use in all residential zones in Folsom. In Folsom regulations, for supportive housing facilities that do not involve group living, location of the facilities is subject to the same land use regulations as other housing developments of similar type, size, and density. However, the Zoning Ordinance needs to be updated to explicitly state that supportive housing is a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone.

Second Units

A second dwelling unit is an additional self-contained living unit, either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. Second dwelling units can be an important source of affordable housing since they can be constructed relatively cheaply and have no associated land costs. Second dwelling units can also provide supplemental income to the homeowner, allowing the elderly to remain in their homes or moderate-income families to afford houses.

To encourage establishment of second dwelling units on existing developed lots, State law requires cities and counties to either adopt an ordinance based on standards set out in the law authorizing creation of second dwelling units in residentially-zoned areas, or where no ordinance has been adopted, to allow second dwelling units on lots zoned for single family or multifamily use that contain an existing single family unit subject to ministerial approval (“by right”) if they meet standards set out by law. Local governments are precluded from totally prohibiting second dwelling units in residentially-zoned areas unless they make specific findings (Government Code, Section 65852.2).

On September 9, 2008, complying with State Law, the City adopted a Second Unit ordinance allowing construction of a second unit by right in any single family zoning district. According to the City of Folsom, there ~~have been~~were approximately 30 second units (an average of four units per year) constructed ~~since 2002~~from 2002 to 2008. The majority of these units are located in the Historic District. Since 2009, eight second units have been constructed (an average of two units per year).

Single-Room Occupancy Units

Single room occupancy (SRO) units are multi-unit housing that provide small units that typically contain a single room. Tenants of SROs typically share bathrooms, kitchens, and common activity areas. SROs provide a source of affordable housing for seniors and lower-income residents. In May 2011 the City amended the Zoning Code to allow SROs by-right in the C-2 zone and with a CUP in the C-3 zone and R-4 zone. While State Housing Element law requires an analysis of the availability of sites for single-room occupancy units, State law does not define single-room occupancy (SRO) housing. California Health and Safety Code Section 50519(a)(1) defines a “residential hotel” as:

“any building containing six or more guestrooms or efficiency units, as defined by Section 17958.1, intended or designed to be used, or which are used, rented, or hired out, to be occupied, or which are occupied, for sleeping purposes by guests, which is also the primary residence of those guests, but does not mean any building containing

~~six or more guestrooms or efficiency units, as defined by Section 17958.1, which is primarily used by transient guests who do not occupy that building as their primary residence.”~~

~~However, this definition includes include all types of hotels or motels that are primarily used for permanent housing and covers more types of units than single room occupancy hotels.~~

~~Health and Safety Code Section 37912(k) states:~~

~~“A dwelling unit shall be deemed to be used on a nontransient basis for such purpose if the term of the tenancy is one month or longer or if the tenant has resided in the unit for more than 30 days. In a residential hotel, individual dwelling units shall lack either cooking facilities or individual sanitary facilities, or both. However, for purposes of this subdivision, a residential hotel does not include dormitories, fraternity and sorority houses, hospitals, sanitariums, rest homes, or trailer parks and courts.”~~

~~The Folsom General Plan and Zoning Code do not explicitly address SROs. However, SROs fall under the definition of “hotel” in the Zoning Code as follows (Section 17.02.240):~~

~~“any building or portion thereof containing 6 or more guest rooms used or intended or designed to be used, let or hired out to be occupied or which are occupied by 6 or more guests, whether the compensation for hire be paid directly or indirectly in money, goods, wares, merchandise, labor or otherwise and includes hotels, lodging and rooming houses, dormitories, turkish baths, bachelor hotels, studio hotels, public and private clubs and any such building of any nature whatsoever so occupied, designed or intended to be so occupied, except jails, hospitals, asylums, sanitariums, orphanages, prisons, detention homes and similar buildings where human beings are housed or detained under legal restraint.”~~

~~Hotels are allowed uses in the C-2 and C-3 zones, and in the R-4 and BP zones with a use permit. Hotels are also allowed in the H-D zone, but requirements vary based on sub-area.~~

Sites Suitable for Redevelopment for Residential Use

~~Local agencies used to rely on r~~Redevelopment ~~is as~~ a tool ~~local agencies can use~~ to preserve and upgrade deteriorating areas in the community. ~~Funding can be and to~~ create ~~d for~~ affordable housing ~~through~~ development activities such as acquisition of building sites, construction of lower income housing, preservation of units affordable to lower income households at risk of converting to market rate units, and rehabilitation of older structures.

On February 1, 2012, Assembly Bill 1x26 dissolved all redevelopment agencies in the State of California. Existing redevelopment plan areas remain unchanged, while city and county successor agencies wind down the activities of the former redevelopment agencies. The successor agencies will manage redevelopment projects currently underway, make payments on enforceable obligations, and dispose of redevelopment assets and properties with the proceeds to be given to the State.

With the elimination of redevelopment agencies, property tax revenues in the redevelopment plan areas are no longer available for new or future affordable housing programs. After making the required payments on existing bonds, and other enforceable obligations, the remaining property tax revenues that exceed the amount of those obligations, if any, are allocated to taxing entities such as cities, counties, special districts, and school and community college districts. As a result, many cities and counties have lost their largest source of funding for affordable housing programs. Prior to the enactment of AB 1x 26 by the State Legislature, the City's former Redevelopment Agency lawfully bonded its housing increment in 2011 for the purpose of funding affordable housing projects. However, the California Department of Finance has repeatedly denied the City's request to use the bond proceeds for affordable housing purposes as a successor agency to the former Folsom Redevelopment Agency. The City has met and conferred with the Department of Finance on this dispute and is diligently and persistently pursuing a revised determination from the Department of Finance to use the bond proceeds for its intended purpose of funding the development of affordable housing. Additionally, pending legislation (AB 981) has proposed to remove constraints to the use of City Redevelopment bonds, including more than \$9 million in housing bonds.

Since Folsom has a fairly young housing stock and a relatively large remaining supply of vacant, developable land, it is not likely that many currently developed sites will be redeveloped for residential uses during the remainder of this Housing Element planning period; therefore, this assessment does not consider the availability of sites suitable for redevelopment for residential uses.

Adequacy of Public Facilities and Infrastructure

This section addresses the adequacy of public facilities, services, and infrastructure to accommodate planned residential growth through the end of the Housing Element planning period (~~June 30, 2013~~2021). The following information regarding the adequacy of public facilities and infrastructure is based largely on information from the ~~2005-2010~~ Urban Water Management Plan, the 2008 Water Master Plan Update, the 2011 Folsom Specific Plan Area Water Supply Assessment, and the ~~2008 Wastewater Collection System Capacity Analysis Update~~2009 Sewer System Management Plan. The City has determined that it can provide sewer and water service to all properties within City limits.

Water

There are ~~four~~ five separate water service areas in Folsom: the Ashland Area, San Juan the Nimbus Area, Folsom Service Area - East Area, and the Original City Folsom Service Area - West, and the Folsom Plan Area. One of the San Juan Water District's (SJWD) water service areas, the American River Canyon Area, is also located within the city boundaries. SJWD provides retail water service to the American River Canyon area. ~~The San Juan and Ashland Service Areas are~~ is located north of the American River. ~~The San Juan Area is served by the San Juan Water District, and encompasses primarily the American River Canyon development areas. The Ashland Service Area encompasses the remaining areas of the City located north of the River.~~ The San Juan Water District serves as the water wholesaler to this Service Area, while the City of Folsom serves as the water retailer. ~~The water supply to this Area is provided by San Juan Water District and is delivered to customers through the City's distribution system.~~ ~~The East Area~~ Folsom Service Area - East includes that area of the City located south of the American River roughly bounded by East Bidwell Street and Oak Avenue Parkway to the west and ~~Blue Ravine Road~~ Highway 50 to the south. The City is the water provider for this area as well as the remaining Folsom Service Area - West located within the City limits. The City also provides water service to the ~~Aerojet Nimbus~~ Service Area located southwest of the city limits in the unincorporated county, which consists of Aerojet properties and the proposed developments Easton Place, Glenborough at Easton, and Westborough. This area is bounded roughly by U.S. 50 to the north, Sunrise Boulevard to the west, White Rock Road to the south, and Prairie City Road to the east.

The sole source of water supply for the city is Folsom Lake. The City has a pre-1914 water right entitlement of 22,000 acre-feet annually from the American River. Through a perpetual lease with the Southern California Water Company, the City has acquired an additional 5,000 acre-feet of water annually, which is also a pre-1914 water right entitlement. In 1997, the City acquired an additional Central Valley Project water entitlement of 7,000 acre-feet annually from the United States Bureau of Reclamation through a subcontract with the Sacramento County Water Agency. The City's total water right entitlement is 34,000 acre-feet annually. In addition, the San Juan Water District is required to deliver a minimum of 700 acre-feet annually for the Ashland Service Area.

The City's water service area extends outside the city limits west along Folsom Boulevard to the Folsom South Canal (the boundary with the Southern California Water Company's Arden Cordova District), and includes all of Aerojet. Folsom has a contractual commitment to sell water to Aerojet General, Intel Corporation, Gekkeikan, and Kikkoman. Aerojet General Corporation is within the service area but outside of the current city limits.

The Folsom Plan Area is included in the Folsom Water Service Area. While the Folsom Plan Area Environmental Impact Report anticipated that water for the Folsom Plan Area would be pumped from the Freeport intake, the Folsom Specific Plan Area EIR evaluated a local water source option. The City has opted for a local water supply solution that is environmentally superior and less costly. Through conservation and the removal of leaks in the existing city water distribution lines, the city water supply now has enough capacity to serve the buildout of the Folsom Plan Area.

Folsom State Prison has its own water supply and an on-site 3.5 million gallon per day water treatment plant which receives water directly from the Folsom Reservoir.

The annual total treated water demand for the City's water service areas, as indicated in the 2005-2010 Urban Water Management Plan, is 21,95223,133 acre-feet. The projected treated water demand for General Plan build-out in 2018-2035 is 25,48537,218 acre-feet per year (City of Folsom, 2008-2010 Water Master Plan Update). The City has adequate water supply to serve projected demand through the time frame of this Housing Element (2021). There is an additional obligation to provide untreated water to the Aerojet Development of a maximum of 5600 acre-feet annually. The combination of treated and untreated water demands are not anticipated to exceed the City's current water entitlements of 34,000 acre-feet annually.

While the City has adequate water supply to meet future demand, the City of Folsom is currently (2008) evaluating water storage arrangements for emergency situations. According to the 2008 Water Master Plan Update, under General Plan build-out conditions, the City's water system will need an additional 10 million gallons of emergency water storage. The City is currently (2008) considering the recommended capital improvement program outlined in the Water Master Plan Update.

At the policy level, final entitlements for developments are not approved by the City until public services can be provided. Urban Development Policy 11.4 of the Folsom General Plan states that "It is the policy of the City of Folsom that prior to the approval of a tentative map, building permit or other development permit, properties located within the annexation area shall comply with the provisions of Sections VI (Policy on Municipal Services and Facilities) and VII (Policy for Area Facilities Plans) of this Urban Development Policy to the extent deemed applicable to the City Engineer."

Sewer

The City of Folsom Department of Public Works is responsible for the sanitary sewer system for the city of Folsom. The City collects sewage within the city limits, including Folsom Prison, for eventual treatment at the Sacramento Regional County Sanitation District (SRCSD) plant located 25 miles southwest of the city, on the Sacramento River. For the portion of the

city south of the American River, treated water is supplied through the Folsom Water Treatment Plant. The plant has a nominal capacity of 50 million gallons per day (MGD), and has been retrofitted to accommodate recycling of plant operations water. For the area north of the American River, water is diverted through the Sydney N. Peterson Water Treatment Plant (SNPWTP), where it is then pumped or conveyed by gravity to the Ashland and American River Canyon areas.

Sewage within the city is collected by two gravity trunk sewers: one serving the downtown and older developed parts of the city, and Folsom Prison; the other serving the Folsom South Assessment District. The two gravity sewer systems converge at a pump station on Folsom Boulevard. There, wastewater enters a combination 20- and 24-inch force main connected to a 30-inch gravity sewer near Alabama Street and Folsom Boulevard, south of Highway 50. A 30-inch, 10 mgd gravity sewer then ties into SRCSD's Folsom Interceptor near Hazel Avenue and Folsom Boulevard. SRCSD's regional interceptor was constructed to serve the city of Folsom and Folsom Prison. SRCSD designed the existing Folsom East Interceptor to serve the Folsom Plan Area at buildout.

The Sacramento Regional Wastewater Treatment Plant (SRWTP) has a permitted dry-weather flow design capacity of 181 mgd, which it is not expected to exceed until after 2030. The wastewater treatment plant has a plan for expanding this capacity beyond projected inflows, ensuring the wastewater from the area of Folsom, south of Highway 50, can be treated.

Around 189 acres in the northeast corner and eastern edge of the area lie within the El Dorado Irrigation District (EID), which will handle wastewater treatment for those properties. The existing EID wastewater conveyance system may need to be expanded to handle flows from this area of Folsom south of Highway 50. The El Dorado hills Water Treatment Plant expanded its dry-weather inflow capacity to 4.0 mgd in 2010 plans to complete additional improvements to increase capacity to 5.4 mgd by 2025. However, this expansion was not designed to accommodate the FPASP flows from the area south of Highway 50, so the treatment plant may need additional expansion.

Some infrastructure for the area south of Highway 50, such as sewer, will need to be connected to regional systems before local construction begins. The City is currently (2013) working on finalizing the Infrastructure Financing Plan by the end of the year, which will provide more details on the timing of infrastructure improvements. Generally, the City anticipates that infrastructure will be constructed in pace with development as needed, and will occur after approval and recording of the final subdivision maps.

INVENTORY OF LOCAL, STATE, AND FEDERAL HOUSING AND FINANCING PROGRAMS

The City of Folsom uses local, State, and Federal funds to implement its housing strategy. Because of the high cost of new construction, more than one source of public funds is often required to construct an affordable housing development. The City of Folsom does not act as a developer in the production of affordable units, but relies upon the private sector to develop new units with the assistance of these various funding sources.

City of Folsom Housing Programs

In 2012 the State of California enacted Assembly Bill 1x26, which dissolved redevelopment agencies across the state. The former Folsom Redevelopment Agency ~~is had been~~ the primary source of housing funds for the City's housing programs. Prior to AB 1x 26, California Redevelopment Law ~~requires~~ required redevelopment agencies to set aside at least 20 percent of all tax increment revenues in a housing fund to be used for affordable housing. ~~The Housing Element Settlement Agreement required the Agency to set aside 25 percent of tax increment for housing for fiscal years 2002/03 through 2006/07. During the current Housing Element planning period, the Agency plans to collect 20 percent set-aside funds.~~ These redevelopment set-aside funds ~~may be used to~~ were used to supplement CDBG funding for residential rehabilitation loans; ~~to~~ provide repair loans for owners of mobile homes; and ~~to~~ assist in the development of affordable units. ~~For example, the Agency provided \$1.45 million to Mercy Housing California for the predevelopment and construction expenses for Creekview Manor, an affordable senior apartment complex. In addition, the Agency provided over \$1.3 million in down payment assistance loans for first time homebuyers in Folsom. During the past planning period, the Redevelopment Agency funds were used to assist in the predevelopment of the Sibley Street Affordable Housing Project.~~

On February 1, 2012, Assembly Bill 1x26 dissolved all redevelopment agencies in the State of California. Existing redevelopment plan areas remain unchanged while city and county successor agencies wind down the activities of the former redevelopment agencies. The successor agencies are tasked with managing redevelopment projects currently underway, making payments on enforceable obligations, and disposing of redevelopment assets and properties with the sales proceeds to be given to the State.

With the elimination of redevelopment agencies, property tax revenues in the redevelopment plan areas are no longer available for new or future affordable housing programs. After making the required payments on existing bonds and other enforceable obligations, the remaining property tax revenues exceeding the amount of those obligations, if any, are allocated to taxing entities such as cities, counties, special districts, and school and community college districts. As a result, many cities and counties have lost their largest source of funding for affordable housing programs. Prior to the enactment of

AB 1x 26 by the State Legislature, the City’s former Redevelopment Agency lawfully bonded its housing increment in 2011 for the purpose of creating affordable housing projects. However, the California Department of Finance has repeatedly denied the City’s request to use the bond proceeds for affordable housing purposes as successor agency to the former Folsom Redevelopment Agency. The City has met and conferred with the Department of Finance on this dispute and is diligently and persistently pursuing a revised determination from the Department of Finance to use the bond proceeds for its intended purpose of funding the development of affordable housing.

Table 34 shows the Redevelopment Agency’s projected revenues for the Low and Moderate Income Housing Fund through the end of the Housing Element planning period:

Table 34 Projected Redevelopment Agency Set-Aside Funds 2008		
Year	Annual	Cumulative
2006/07	\$1,749,574	\$1,749,574
2007/08	\$1,441,649	\$3,191,223
2008/09	\$1,484,898	\$4,676,121
2009/10	\$1,529,445	\$6,205,566
2010/11	\$1,575,328	\$7,780,894
2011/12	\$1,622,588	\$9,403,482
2012/13	\$1,671,266	\$11,074,748

Source: City of Folsom Redevelopment Agency, March 2008

The Redevelopment Agency currently (March 2008) estimates the following annual commitments for use of the set-aside funds through at least Fiscal Year 2008/09:

- \$125,000 to the Seniors Helping Seniors program;
- \$250,000 to the First Time Homebuyer Down Payment Assistance program; and
- \$200,000 to the Housing Rehabilitation Loan programs.

In addition, the City estimates contributing over \$3.5 million of set-aside funds to various non-profit and for-profit housing developers and service providers to support the creation of affordable housing for lower-income residents and emergency housing for the city’s homeless residents. Table 35 shows these estimated contributions for Fiscal Year 2008/09:

Table 35 Projected Redevelopment Agency Set-Aside Funds 2008		
Project	Year	Funding

Mercy Duchow Rehabilitation	2008-09	\$1,215,000
John-Laing Homes' Valencia	2007-08	\$447,122
Transitional Housing	2008-09	\$1,400,000
Mercy Senior Housing/Creekview	2007-08	\$275,000
Housing Strategy	2007-09	\$125,000
TLCS Folsom Oaks Apartments	2008-09	\$200,000

Source: City of Folsom Redevelopment Agency, March 2008

Housing Trust Fund

In 2002, the Folsom City Council established the housing trust fund as a source of revenue for the development of very low- and low-income housing. The housing trust fund is funded by an impact fee on nonresidential development within the city. Land dedication fees and in-lieu fees collected through the inclusionary housing ordinance are also paid into the housing trust fund. The City Council's objective in creating the housing trust fund was to foster mixed-income neighborhoods and communities throughout the city. The housing trust fund is intended to be used with other sources of funding including, Federal tax credits, tax-exempt mortgage revenue bonds, community development block grants, and HOME funds. The City has granted money from the housing trust fund to Folsom Oaks Apartments, and loaned money from the housing trust fund to Granite City Apartments and Forestwood Apartments to assist in the development and production of affordable housing units in the city. The current fee is \$1.20 per square foot for commercial property. The City Council will consider inflationary adjustments to this fee to \$1.35, then \$1.50 by 2015.

Community Development Block Grant (CDBG)

The City of Folsom has an agreement to participate in the Sacramento County Community Development Block Grant (CDBG) program instead of competing for funds through the State of California's CDBG Small Cities Program. This current agreement with Sacramento County covers the period from January 1, 2006~~January 1, 2012~~ to December 31, ~~2009~~2014~~,-~~. The City of Folsom receives ~~\$200,000~~\$150,000 annually for CDBG eligible projects including infrastructure improvements and related to low- to moderate-income housing rehabilitation.

First-Time Homebuyer Down-Payment Assistance Program

~~In 2006, the City of Folsom established the First-Time Homebuyer Down Payment Assistance Program to assist low-income residents to purchase their first homes. The program provides low-interest loans at a fixed rate of 3 percent to qualifying low-income homebuyers to cover the down payment or non-recurring costs. The City funds the program with Redevelopment set-~~

~~aside and housing trust funds. To date, the City has provided assistance to 60
62 homebuyers through this program.~~

~~Mobile Home Rehabilitation-Repair Program~~

~~The City assists low-income mobile home owners with mobile home repairs through the Mobile Home Rehabilitation-Repair Program. The program, which is funded with CDBG grant monies, currently provides up to \$15,000 in low interest loans and \$5,000 in grants to fund health, safety, and emergency repairs of mobile homes. Since 2002~~6~~, the City has assisted~~provided~~ approximately eight loans and 98 grants~~45~~ to mobile home owners each year. In the past, the Mobile Home Repair Program also provided up to \$15,000 in low interest loans for major mobile home repairs; however, with the dissolution of redevelopment agencies and the elimination of redevelopment funds under AB 1x 26, the City no longer has the resources or staff to operate the loan component of the program.~~

~~Mobile Home Repair and Replacement Loan Forgiveness Program~~

~~In 2011, the City initiated the Mobile Home Repair and Replacement Loan Forgiveness Program. The program forgives Community Development Block Grant (CDBG) loans for improvements to manufactured housing units experiencing economic hardship as defined by HUD guidelines. Since the program was initiated in 2012, the City has assisted one mobile home owner under this Program.~~

~~Seniors Helping Seniors Program~~

~~The Seniors Helping Seniors Program provides assistance for minor homes repairs to low-income seniors in Folsom. The City sends a qualified the City's Senior Tradesman or a licensed contractor to perform minor repairs, free of charge, to qualifying senior homeowners. Since 2002~~2009~~, the City has responded to approximately 400 service calls per year, each year. The program is funded with Redevelopment set-aside funds~~CDBG and housing trust funds~~.~~

~~Historic Home Restoration Loan Program~~

~~The City started the Historic Home Restoration Loan Program to promote the restoration and maintenance of Folsom's Historic District. Through the program, the City uses Redevelopment set-aside funds to provide loans to owner occupants within the Historic District to repair their historic homes (built prior to 1950). The program does not set an income limit on eligibility; however, the interest rate of the loan is set according to a sliding scale based on income. The maximum loan amount is \$50,000 and the interest rate varies between 3 and 7 percent. Since 2002, the City has provided loans for the restoration of three historic homes.~~

Substantial Housing Rehabilitation Loan Program

The Substantial Housing Rehabilitation Loan Program is available to low-income homeowners or owners of rental properties in Folsom to assist in the rehabilitation of owner- and renter-occupied housing. Using In the past the City used Redevelopment set-aside funds, the City to offers loans of up to \$50,000, or \$100,000 in special cases, to help fund substantial rehabilitation projects. With the dissolution of redevelopment agencies and the elimination of redevelopment funds under AB 1x 26, the City currently only has the resources to provide grants of up to \$5,000 to fund rehabilitation projects for Folsom homeowners. The program has not been used in recent years; however, it is available for interested property owners in the future.

Sacramento County Housing Programs

First Time Homebuyer Program

The County's First Time Homebuyer Program, which is administered by the Sacramento Housing and Redevelopment Agency (SHRA), provides deferred-payment loans to low-income, first-time homebuyers in Sacramento County. The maximum loan available through the program is \$40,000, and the interest rate is fixed at 3 percent. Program participants must attend homebuyer education classes.

Mortgage Credit Certificate Program

The Sacramento Housing and Redevelopment Agency (SHRA) administers the Mortgage Credit Certificate (MCC) Program, which is available to residents in the cities and unincorporated areas of Sacramento County residents earning 115-125 percent or less of the area median income in non-target areas and 150 percent or less of the area median income in target areas. Forty (40) percent of the MCC allocations are reserved for low-income residents earning 80 percent or less of the area median income. The MCC assists first-time homebuyers by reducing the amount of Federal income tax a homebuyer pays by 20 percent of the annual mortgage interest paid. This tax reduction increases the buyer's available income, allowing them to qualify for a mortgage loan and afford monthly mortgage payments. The MCC remains in effect for the life of the mortgage loan. The maximum purchase price for an eligible home is \$429,620 in non-target areas such as Folsom and \$646,076 in target areas. Since 2007 SHRA has assisted eleven Folsom homeowners through this program.

Housing Choice Vouchers Program

The Housing Choice Voucher Program (formerly Section 8) provides assistance to help low-income residents of Sacramento County afford safe, decent, and sanitary rental housing. The Department of Housing and Urban Development (HUD) provides funds to SHRA to administer the program.

According to SHRA, as of ~~March 2008~~October 2012, ~~34-43~~ Folsom households receive rental assistance from this program. In addition, there are ~~98-25~~ Folsom households on the waiting list. The waiting list is currently (October 2012) closed.

State and Federal Housing Programs

In addition to the funding programs available through the City and County, there are several State and Federal funding programs that assist first-time homebuyers, build affordable housing, and help special needs groups, such as seniors and large households. In most cases other entities, including for-profit and non-profit developers, apply for funds or other program benefits. For example, developers apply directly to USDA for Section 515 loans, to HUD for Section 202 and Section 811 loans, or to the California Tax Credit Allocation Committee (CTCAC) for low-income housing tax credits. ~~In general, the City of Folsom relies upon the private sector to develop new affordable units.~~

~~The following are~~Table 3-37 summarizes several of the State and Federal funding programs that are available to fund affordable housing opportunities.

Table 3-37: Financial Resources for Housing, 2012

Program Name	Program Description
Federal Programs	
Community Development Block Grant (CDBG)	Provides grants for acquisition, rehabilitation, home buyer assistance, economic development, homeless assistance, and public services
HOME	Provides grants to jurisdictions on a competitive basis for acquisition, rehabilitation, home buyer assistance, and rental assistance
Home Ownership for People Everywhere (HOPE)	HOPE program provides grants to low income people to achieve homeownership. The three programs are: HOPE I—Public Housing Homeownership Program HOPE II—Homeownership of Multifamily Units Program HOPE III—Homeownership for Single-family Homes
Housing Opportunities for Persons with AIDS (HOPWA)	Funds are made available countywide for supportive social services, affordable housing development, and rental assistance to persons with HIV/AIDS.
Low Income Housing Tax Credits (LIHTC)	Provides Federal and state income tax credits to persons and corporations that invest in low-income rental housing projects.
Mortgage Credit Certificate (MCC) Program	Provides income tax credits to first-time homebuyers to buy new or existing homes.
Federal Emergency Shelter Grant Program (FESG)	Provides grants to jurisdictions to implement a broad range of activities that serve the homeless. Eligible activities include shelter construction, shelter operation, social services, and homeless prevention.
Section 8 Housing Choice Rental Voucher Program	Provides financial assistance to public housing authorities to fund rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.
Section 108 Loan Guarantee Program	Provides loan guarantees to CDBG entitlement jurisdictions for capital improvement projects that benefit low- and moderate-income persons, or aid in the prevention of slums. Maximum loan amount can be up to five times the jurisdiction's recent annual allocation. Maximum loan term is 20 years. Eligible activities include acquisition, rehabilitation, home buyer assistance, economic development, homeless assistance, and public services.
Section 202	Provides an interest-free capital advance to cover the costs of construction, rehabilitation, or acquisition of very low-income senior housing. The sponsor does not have to repay the capital advance as long as the project serves the target population for 40 years. Rental assistance funds are provided for three years, and are renewable based on the availability of funds. The program is available to private, non-profit sponsors. Public sponsors are not eligible for the program.
Section 811	Provides an interest-free capital advance to cover the costs of construction, rehabilitation, or acquisition of housing for persons with disabilities. The sponsor does not have to repay the capital advance as long as the project serves the target population for 40 years. Rental assistance funds are provided for three years, and are renewable based on the availability of funds. The program is available to private, non-profit sponsors. Public sponsors are not eligible for the program.
Shelter Plus Care Program (S+C)	Provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program.
Supportive Housing Program	Provides funding for transitional housing and supportive services for homeless persons.

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Table 3-37: Financial Resources for Housing, 2012

Program Name	Program Description
U.S. Department of Agriculture (USDA) Housing Programs (Section 514/516)	Provides below market-rate loans and grants for new construction or rehabilitation of farmworker rental housing.
State Programs	
Affordable Housing Innovation Program– Catalyst Community Grant Program	Provides grants for construction, rehabilitation, or acquisition of capital assets in designated Catalyst Communities.
Affordable Housing Innovation Program– Golden State Acquisition Level	Provides quick acquisition financing for the development or preservation of affordable housing. Loans with terms up to 5 years are provided to housing sponsors and developers through a nonprofit fund manager.
Affordable Housing Innovation Program – Local Housing Trust Fund	Provides matching grants (dollar-for-dollar) to local housing trust funds that are funded on an ongoing basis from private contributions or public sources (that are not otherwise restricted). The grants may be used to provide loans for construction of rental housing that is deed-restricted for at least 55 years to very low-income households, and for down-payment assistance to qualified first-time homebuyers.
Building Equity and Growth in Neighborhoods (BEGIN)	A homeownership program that provides grants to local governments that reduce regulatory constraints to housing. The grants are used for down-payment assistance, in the form of a low-interest loan, to low- and moderate-income first-time homebuyers.
CalHOME	Provides grants to local governments and non-profit agencies for local home buyer assistance and owner-occupied rehabilitation programs and new development projects. Funds can be used to finance the acquisition, rehabilitation, and replacement of manufactured homes.
California Self-Help Housing Program (CSHHP)	Provides grants for sponsor organizations that provide technical assistance for low- and moderate-income families to build their homes with their own labor.
Disaster Recovery Initiative (DRI) / Disaster Recovery Enhancement Fund (DREF)	Provides grants for the construction, acquisition, rehabilitation, and preservation of affordable rental and ownership housing, homeless shelters and transitional housing; public services; public facilities and infrastructure projects for the primary benefit of low- and moderate-income persons; where applicable, the development or retention of jobs for lower income workers; and forward thinking hazard mitigation planning activities.
Emergency Housing and Assistance Program Capital Development (EHAPCD)	Provides grants and loans to support emergency housing. Two types of assistance are available: 1) deferred payment loans for capital development activities; and 2) grants for facility operating costs.
Emergency Solutions Grants Program	Provides grants to fund projects that serve homeless individuals and families with supportive services, emergency shelter, and transitional housing; assist persons at risk of becoming homeless with homelessness prevention assistance; and provide permanent housing to the homeless.
Enterprise Zone Program	Provides State income tax-based credits to support the establishment, expansion and retention of businesses within designated zones.
Governor’s Homeless Initiative (GHI)	Provides deferred payment permanent loans through HCD’s Multifamily Housing Program (MHP-SH); construction, bridge and permanent loans from the California Housing Finance Agency (CalHFA); and grants for rental assistance from the Department of Mental Health (DMH) to fund new construction, rehabilitation, acquisition, and rehabilitation of permanent rental housing, and conversion of nonresidential structures to rental housing.

Table 3-37: Financial Resources for Housing, 2012

Program Name	Program Description
HOME Investment Partnerships Program (HOME)	Provides grants to municipalities that do not receive HOME funds from HUD for the rehabilitation, new construction, and acquisition and rehabilitation of single family and multifamily housing projects; first-time homebuyer mortgage assistance; owner-occupied rehabilitation; and tenant-based rental assistance programs.
Housing-Related Parks Program	Provides grants for the creation of new parks or the rehabilitation and improvement of existing parks and recreational facilities.
Infill Infrastructure Grant Program (IIG)	Provides grants to assist in the new construction and rehabilitation of infrastructure that supports higher-density affordable and mixed-income housing in locations designated as infill.
Joe Serna, Jr. Farmworker Housing Grant Program	Provides matching grants and loans for the acquisition, development, and financing of ownership and rental housing for farmworkers.
Mobile Home Park Resident Ownership Program (MPROP)	Provides loans to mobile home park resident organizations, non-profit entities, and local public agencies to finance the preservation of affordable mobile home parks by conversion to ownership control.
Multifamily Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation, and preservation of rental housing, supportive housing, and housing for homeless youth.
Office of Migrant Services (OMS)	Provides grants to local government agencies that contract with HCD to operate OMS centers located throughout the state for the construction, rehabilitation, maintenance, and operation of seasonal rental housing for migrant farmworkers.
Predevelopment Loan Program (PDLP)	Provides short-term predevelopment loans to finance the start of low-income housing projects.
State Community Development Block Grant Program (CDBG)	Provides grants to fund housing activities, public works, community facilities, public service projects, planning and evaluation studies, and economic assistance to local businesses and low-income microenterprise owners serving lower-income people in small, typically rural communities.
TOD Housing Program	Provides grants and/or loans for the development and construction of mixed-use and rental housing development projects, homeownership mortgage assistance, and infrastructure necessary for the development of housing near transit stations. (Note: applies to specific transit stations in particular cities)
<i>Private Resources</i>	
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium that provides long-term debt financing for multifamily affordable rental housing. CCRC specializes in programs for families, seniors, citizens with special needs, and mixed-use developments. Both non-profit and for-profit developers are eligible.
Federal Home Loan Bank Affordable Housing Program	Provides direct subsidies to non-profit and for-profit developers, and public agencies for the construction of affordable low-income ownership and rental projects.
Federal National Mortgage Association (Fannie Mae)	A shareholder-owned company with a Federal charter that operates in the secondary mortgage market. Fannie Mae provides a variety of mortgages for single- and multifamily housing, and has programs specifically designed for affordable housing.
Freddie Mac Home Works	A government-sponsored enterprise that provides first and second mortgages.
Savings Association Mortgage Company (SAMCO)	Statewide loan pool that provides thirty-year permanent loans for the construction and redevelopment of affordable housing projects, serving persons earning up to 120% of the median income.

Source: Compiled by Mintier Harnish, September 2012.

Assisted Housing Projects in Folsom

In addition to ongoing housing programs, there are ~~603~~651 existing affordable housing units receiving government assistance in Folsom. Folsom Gardens/Folsom Gardens Phase 2 provides ~~96~~95 units for extremely low-income families and seniors. In addition, in 1999, Mercy Housing used redevelopment funds, HOME, CDBG, and low-income tax credits to acquire and rehabilitate 81 rental units on Duchow Way for very low-income families and seniors (Mercy Village). Vintage Willow Creek and Creek View Manor ~~are the most recently constructed affordable housing projects. Together, these two projects~~ provide 322 units for very low- and low-income seniors. Folsom Oaks Apartments (2011) and Forestwood Apartments (2012) are the most recently constructed affordable housing projects in Folsom, providing 73 affordable units for very low- and low-income households. The Folsom Oaks project was developed using HUD Section 811, Multifamily Housing Program (MHP) funds, Affordable Housing Program (AHP) funds, California Housing Financing Agency (CalHFA) funds, and City housing trust funds. The Forestwood Apartments project was developed using Low Income Housing Tax Credits (LIHTC), County HOME funds, City housing trust and redevelopment funds. (see Table 3-~~363~~38).

As of ~~January 2008~~ January 1, 2013, there ~~are two~~is one affordable housing projects under construction in the pre-development stages that ~~will~~has received government assistance. The ~~Sibley Street Project~~Granite City Apartments, sponsored by ~~St. Anton Partners~~the Community Housing Opportunities Corporation, is ~~constructing~~expected to build ~~805~~ very low- and low-income units using tax credits and City housing trust funds, ~~and County HOME funds. To further assist in its development, the City has also deferred certain development impact fees for this affordable housing project~~ The Bidwell Street Project, sponsored by TLCS and Mercy Housing, plans to build 19 affordable units for very low- and low-income households using HUD Section 811, Multi-Family Housing Program (MHP) funds, Affordable Housing Program (AHP) funds, City funds, and County HOME funds (see Table 3-~~363~~7).

In addition to government assisted housing, the City has supported the creation of ~~approximately 264~~ affordable units through the City's Inclusionary Housing Ordinance. The ordinance, discussed later in the chapter, requires that ~~15-10~~ percent of new units are deed-restricted as affordable housing for a period of at least 30 years if rental units, and at least 20 years if for-sale units.

Table 3-38: Projects Receiving Government Assistance, City of Folsom, 2012							
Name of Development	Sponsor	Funding Sources	Year Built/ Rehabilitated	Expiration Date	Housing Units	Target Income Groups	Waiting List Info
Creek View Manor	Mercy Housing	Tax credits, CHFA, CDBG, Redevelopment funds, County HOME funds	2007	2062	138	Very low- and low-income seniors	n/a
Folsom Gardens I*	Mercy Housing	Section 8	1970/1997	n/a	48	Extremely low-income families and seniors	One to two years
Folsom Gardens II*	Mercy Housing	Section 8	1970/1997	n/a	4847	Extremely low-income families and seniors	One to two years
Mercy Village	Mercy Housing	Tax credits, CHFA, CDBG and Redevelopment funds, County HOME funds	1960/1999	2039/ 2055**	81	Very low-income families and seniors	One to two years
Vintage Willow Creek	USA Properties	Tax credits, CHFA, CDBG and Redevelopment funds	2003	2058	184	Very low- and low-income seniors	n/a
Sibley Street Project Granite City Apartments	Community Housing Opportunities Corporation St. Anton Partners	Tax credits, City funds, County HOME funds	Pre-development phase Under construction 2013	n/a	8580+	Very low- and low-income families	n/a
Folsom Oaks Apartments Bidwell Street Project	TLCS and Mercy Housing	HUD Section 8 I I, MHP, CHFA, County Home funds, County HOME funds, AHP, City funds	Pre-development phase 2011	n/a 2066	1918	Very low-income households	n/a
Total					603650 ±		

Notes: *The City does not have affordability agreements with Mercy Housing for Folsom Gardens. The HUD Use Agreements require that Folsom Gardens remain affordable for the "...useful life of the Project."

**7 of the 81 units were deed restricted for 40 years (until 2039). The remaining units are deed restricted until 2055.

Source: City of Folsom; Mintier Harnish, 2012.

Preserving At-Risk Units

State law requires that housing elements include an inventory of all publicly assisted multifamily rental housing projects within the local jurisdiction that are at risk of conversion to uses other than low-income residential during the ~~next ten years from the start of the housing element planning period (i.e., January 1, 2023)~~ current planning period (January 1, 2006, through June 30, 2013) and the subsequent five years (July 1, 2013, through June 30, 2018).

California Government Code Section 65863.10 requires that owners of Federally-assisted properties must provide notice of intent to convert their properties to market rate 12 months and 6 months prior to the expiration of their contract, opt-outs, or prepayment. Owners must provide notices of intent to public agencies, including HCD, the local redevelopment agency, ~~and~~ the local public housing authority, and to all impacted tenant households. The six-month notice must include specific information on the owner's plans, timetables, and reasons for termination. Under Government Code Section 65863.11, owners of Federally-assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified Entities have first right of refusal for acquiring at-risk units.

~~There are five multifamily rental housing complexes in Folsom that receive government assistance. (Two additional projects have been approved, and are currently (2008) in the pre-development phase). Units are considered "at-risk" if they will be eligible for termination of a rent subsidy contract, mortgage prepayment, or expiring use restrictions within the next ten years. Table 36 describes the assisted housing projects in Folsom.~~ As illustrated in Table 3-38, there are currently ~~(FY2008)~~ 2012 no projects at risk of conversion. The units at Folsom Gardens I and Folsom Gardens II (built in 1970 and 1973) were preserved in 1997, and the units continue to be affordable, with Section 8 assistance available for all of the units. The income limit for applicants is 30 percent of area median income. Although not required by law, the fact that the affordability of the Folsom Gardens units was preserved is especially important because this is the only rental housing in Folsom with all units targeted to extremely low-income households. Mercy Housing manages the project.

In summary, there are no affordable units in Folsom at risk of conversion to market-rate uses within the next 10 years; however, if there were units at-risk, there is a variety of Federal, State, and local programs available for the preservation of these units.

Federal Programs to Preserve At-Risk Units

For below-market properties, Section 8 preservation tools include the Mark-Up-to-Market program, which provides incentives for for-profit property owners to remain in the Section 8 program after their contracts expire. The Mark-Up-to-Budget program allows non-profit owners to increase below-market rents to acquire new property or make capital repairs while preserving existing Section 8 units. For above-market properties, Mark-to-Market provides owners with debt restructuring in exchange for renewal of Section 8 contracts for 30 years.

For Section 236 properties, Interest Reduction Payment (IRP) Retention/Decoupling enables properties to retain IRP subsidy when new or additional financing is secured.

Due to the termination of two major federal preservation programs (LIHPRHA and ELIHPA), and the limitations of existing federal tools such as Mark-to-Market, state and local actors must assume a greater role in preserving HUD-assisted properties.

Section 515 enables USDA to provide deeply subsidized loans directly to developers of rural rental housing. Loans have 30 year terms and are amortized over 50 years. The program gives first priority to individuals living in substandard housing.

A range of resources are available for preservation of Section 515 resources. Non-profit organizations can acquire Section 515 properties and assume the current mortgage or receive a new mortgage to finance acquisition and rehabilitation of the structures. Section 538 Rental Housing Loan Guarantees are available for the Section 514 and 516 loans and grants are also available for purchase and rehabilitation of Section 515 properties that are occupied by farmworkers. Section 533 provides a Housing Preservation Grant Program, which funds rehabilitation, but not acquisition.

State Programs to Preserve At-Risk Units

At the state level, the California Housing Finance Agency offers low interest loans to preserve long-term affordability for multifamily rental properties through its Preservation Acquisition Finance Program.

The Division of Financial Assistance within Housing and Community Development offers the Preservation Interim Repositioning Program (PIRP) to provide short-term acquisition loans for assisted rental units at-risk of conversion to market rate. As of September 2007, HCD had committed all available funds and was not accepting new applications.

The Division of Financial Assistance also offers Multifamily Housing Program (MHP), which provides deferred payment loans for preservation of

permanent and transitional rental housing, as well as new construction and rehabilitation.

The HOME Investment Partnerships Program provides grants to cities and counties and low-interest loans to state-certified community housing development organizations to create and preserve affordable housing for single- and multifamily projects benefitting lower-income renters or owners.

Local Programs to Preserve At-Risk Units

~~Local redevelopment agencies must set aside 20 percent of their tax increment revenues from redevelopment areas for housing needs for very low-, low-, and moderate-income households. Some of these funds can be directed towards preservation purposes, through gap financing to assist non-profits in securing an ownership share in complexes that contain at-risk units. With the elimination of the former Folsom Redevelopment Agency under AB 1x 26, the City's ability to assist in the preservation of at-risk units has been greatly diminished. The City can also intends to explore other resources and~~ pursue direct negotiations with at-risk project owners to extend affordability restriction terms whenever appropriate.

In addition, the ~~Redevelopment Agency applies for and~~City receives HOME and CDBG funds that it can could direct through grants and loans to extend affordability covenants on expiring properties. Community Housing Development Organizations (CHDOs) can apply directly to the State for HOME funds for preservation. Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. Table 3-397 lists the Qualified Entities for Sacramento County.

Table 3-39: Qualified Entities, 2011	
Organization	City
ACLC, Inc.	Stockton
Affordable Housing Foundation	San Francisco
C. Sandidge and Associates	Hercules
Christian Church Homes of Northern California, Inc.	Oakland
Community Home Builders and Associates	San Jose
Community Housing Opportunities Corporation	Davis
Eden Housing, Inc.	Hayward
Eskaton Properties, Inc.	Carmichael
Foundation for Affordable Housing, Inc.	San Jose
Housing Corporation of America	Laguna Beach
Kendra Care Incorporated	Sacramento
Nehemiah Progressive Housing Development Corp.	Sacramento
Norwood Family Housing	Sacramento
Project Go, Inc.	Rocklin
ROEM Development Corporation	Santa Clara
Rural California Housing Corp.	West Sacramento
Sacramento Mutual Housing Association	Sacramento
Sacramento Valley Organizing Community	Sacramento
Sacramento-Yolo Mutual Housing Association	Sacramento
Satellite Housing Inc.	Berkeley
Senior Housing Foundation	Clayton
Solano Affordable Housing Foundation	Fairfield
Transitional Living and Community Support	Sacramento

Source: Department of Housing and Urban Development, 2012.

ENERGY CONSERVATION OPPORTUNITIES

State housing element law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing because the more money spent on energy, the less available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and may times must choose between basic needs such as shelter, food, and energy. In addition, energy price increases ~~since 2001~~ have led to a renewed interest in energy conservation.

All new buildings in California must meet the standards contained in Title 24, Part 6, of the California Code of Regulations (Building Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations respond to California's energy crisis and need to reduce energy bills, increase energy delivery system reliability, and contribute to an improved economic condition for the state. They were established in 1978 and most recently updated in ~~2005-2010~~ (effective date of ~~October~~ January 1, 20052011). Through the building permit process, local governments enforce energy efficiency requirements. All new construction must comply with the standards in effect on the date a building-permit application is made.

Folsom is enforcing the provisions of Title 24. The code is a comprehensive and uniform regulatory code for all residential, commercial, hospital and school buildings. The standards found in Title 24 create energy savings of approximately 50 percent over residential construction practices used prior to the standards.

There is a new section within the California Building Code that now includes green building regulations, referred to as CALGreen. This is the nation's first mandatory state-wide green building code, intended to encourage more sustainable and environmentally friendly building practices, require low pollution emitting substances that can cause harm to the environment, conserve natural resources, and promote the use of energy efficient materials and equipment.

CALGreen Requirements for new buildings include:

- Reduce water consumption by 20 percent;
- Divert 50 percent of construction waste from landfills;
- Install low pollutant-emitting materials;
- Separate water meters for nonresidential buildings' indoor and outdoor water use;
- Moisture-sensing irrigation systems for larger landscape projects; and

- Mandatory inspections of energy systems (e.g., heat furnace, air conditioner and mechanical equipment) for nonresidential buildings over 10,000 square feet to ensure that all are working at their maximum capacity and according to their design efficiencies.

In accordance with the provisions of the California Subdivision Map Act, Section 16.32.090 of Folsom's Municipal Code states that the City may require a subdivider to dedicate easements to ensure that each parcel has access to sunlight for solar energy systems. The Code also states that solar access easements shall not result in reducing allowable densities or lot coverage.

Pacific Gas and Electric (PG&E) provides gas services and the Sacramento Municipal Utility District (SMUD) provides electricity services for the City of Folsom. Both utilities offer a variety of programs to increase energy conservation and reduce monthly energy costs for lower-income households.

PG&E offers the following financial and energy-related assistance programs for its low-income customers in Folsom:

- CARE (California Alternate Rates for Energy). PG&E offers this rate reduction program for low- ~~and middle~~ to middle-income households ~~of three or more people.~~ PG&E determines qualified households by a sliding income scale based on the number of household members. The CARE program provides a 20 percent discount on monthly energy bills.
- Energy Partners Energy Savings Assistance Program. PG&E's ~~Energy Partners~~ Energy Savings Assistance program offers free weatherization measures and energy-efficient appliances to qualified low- to moderate-income households. PG&E determines qualified households through the same sliding income scale used for CARE. The program includes measures such as attic insulation, weather stripping, caulking, and minor home repairs. Some customers qualify for replacement of appliances including refrigerators, air conditioners, and evaporative coolers.
- REACH (Relief for Energy Assistance through Community Help)-Plus. ~~In 2006, the California Public Utilities Commission granted PG&E \$10 million in funding to expand its REACH (Relief for Energy Assistance through Community Help) program.~~ The REACH program is sponsored by PG&E and administered through the Salvation Army. PG&E customers can enroll to give monthly donations to the REACH program. Through the REACH-Plus program, qualified low-income customers who have experienced uncontrollable or unforeseen hardships, that prohibit them from paying their utility bills may receive a one-time ~~an~~ energy assistance grant ~~credit~~ up to \$300 ~~200.~~ REACH assistance is available once per 18-month period, with exceptions for seniors and mentally- and physically-disabled persons. The Salvation Army determines

eligibility by a sliding income scale based on the number of household members. To qualify for the program, the applicant's income cannot exceed 200 percent of the Federal poverty guidelines.

- **Energy Efficiency for Multifamily Properties.** The Energy Efficiency for Multifamily Properties program is available to owners and managers of existing multifamily residential dwellings containing two or more units. The program encourages energy efficiency by providing rebates for the installation of certain energy-saving products such as high-efficiency appliances, compact fluorescent light bulbs, attic and wall insulation, and efficient heating and cooling systems.
- **Medical Baseline Allowance.** The Medical Baseline Allowance program is available to households where a California-licensed physician has certified that a full-time resident is either dependent on life-support equipment while at home; a paraplegic, hemiplegic, quadriplegic, or multiple sclerosis patient with special heating and/or cooling needs; a scleroderma patient with special heating needs; or suffering from a life-threatening illness or compromised immune system with special heating and/or cooling requirements to sustain the patient's life or prevent deterioration of the patient's medical condition. The program allows customers to get additional quantities of energy at the lowest or baseline price for residential customers.

In addition, SMUD offers reduced electricity rates for customers that qualify as low-income. The reduction is equal to approximately 30 percent of the normal rate. SMUD also offers reduced electricity rates for customers that require an electrically powered life-support device or have special heating or cooling needs due to a medical condition. The reduction is equal to approximately 30 percent of the normal rate \$15 off each monthly bill.

In addition to the local programs described above, the California Department of Community Services and Development (CSD) administers the Federally-funded Low-Income Home Energy Assistance Program (LIHEAP). This program provides two types of assistance: Home Energy Assistance and Energy Crisis Intervention. The first type of assistance is a direct payment to utility bills for qualified low-income households. The second type of assistance is available to low-income households that are in a crisis situation. CSD also offers free weatherization assistance, such as attic insulation, caulking, water heater blankets, and heating and cooling system repairs to low-income households.

3.4 Potential Housing Constraints

State housing element law requires the City to review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels. Since local governmental actions can restrict the development and increase the cost of housing, State law requires the housing element to “address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing” (Government Code Section 65583(c)(3)). The housing element must also analyze potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities.

POTENTIAL GOVERNMENTAL CONSTRAINTS

Local governments have little or no influence upon the national economy or the Federal monetary policies that influence it. Yet these two factors have some of the most significant impacts on the overall cost of housing. The local housing market, however, can be encouraged and assisted locally. Part of the housing element’s purpose is to require local governments to evaluate their past performance in this regard. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that protect public health and safety without unduly adding to the cost of housing production.

It is in the public interest for the government to regulate development to protect the general welfare of the community. At the same time, government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers.

The City of Folsom’s primary policies and regulations that affect residential development and housing affordability include land use controls, development processing procedures and fees, development impact fees, on- and off-site improvement requirements, and building and housing codes and enforcement. This section discusses these standards and assesses whether any serve as a constraint to housing development.

Land Use Controls – General Plan Land Use Designations and Zoning

By definition, local land use controls constrain housing development by restricting housing to certain sections of the city and by restricting the number of housing units that can be built on a given parcel of land. The City of Folsom General Plan establishes land use designations for all land within

the city limits. These land use designations specify the type of development that the City will permit. The General Plan land use designations include ~~five~~ six designations that permit a range of residential development types (see Table 3-~~38~~40) up to densities of ~~25-30~~ units per acre: Single Family (SF), Single Family High Density/Mobile Home Park (SFHD), Multifamily Low Density (MLD), Multifamily Medium Density (MMD), ~~and~~ Multifamily High Density (MHD), and Mixed Use (MU).

~~Prior to 2002, residential densities for each General Plan land use category were based upon a range of densities, with the lower number in each range allowed by right, and units in excess of the lower number were permitted at the discretion of the Planning Commission and City Council. Following adoption of the 2002 Housing Element, the City amended the General Plan Land Use Element to allow the maximum allowed density by right, rather than at the discretion of the Planning Commission and City Council. This amendment removed barriers to achieving higher residential densities that are often needed to develop affordable housing.~~

The 2009 Housing Element included a program to increase the maximum densities in the MMD and MHD designations. To enhance development potential for multifamily housing, assist in meeting the RHNA for the previous planning period, and implement Program 18j of the 2009 Housing Element, the City raised maximum densities from 17.9 units per acre to 20 units per acre in the MMD designation and from 25 units per acre to 30 units per acre in the MHD designation.

On April 26, 2012, the City adopted Ordinance No. 1158 amending the Municipal Code to add Chapter 17.23 pertaining to Mixed Use District zoning regulations. The Ordinance provides for three mixed use overlay zones to be located near transit routes: the General Mixed Use Overlay Zone (MU), the Mixed Use Town Center Overlay Zone (MU-TCOZ), and the Mixed Use Entertainment District Overlay Zone (MU-EDOZ). The mixed use overlay zones allow retail, dining, personal service, professional office, and residential uses, including live/work studios. The minimum lot size is a half-acre with no setback or lot coverage requirements (except a three foot setback for accessory structures) and allows buildings up to four stories or 50 feet (15 feet for accessory structures). The minimum allowed densities in the mixed use zones are 12 units per acre in MU and 20 units per acre in MU-TCOZ and MU-EDOZ. The maximum allowed densities in all of the mixed use overlay zones is 30 units per acre plus a density bonus.

Table 3-~~39~~41 lists and describes the ~~15~~eight residential ~~and three mixed use~~ zoning districts in Folsom's Municipal Zoning Code. Similar to zoning ordinances in other jurisdictions, the Folsom ~~Zoning~~Municipal Code does not explicitly state the permitted maximum residential density for ~~any given~~ most zoning districts, but instead specifies minimum lot areas. In the case of the R-1-L, R-1-ML, and R-1-M districts, only one primary single family

dwelling is allowed per lot (second units are permitted). The R-2 district allows two primary units per lot.

In 2011 the City adopted Ordinance 1144 to repeal the ~~While, as shown in Table 39, the~~ R-M zone requirements for a use permit to develop at a higher density than 3,500 sq. ft. of lot area per unit (12.45 units/acre), ~~this has not represented a constraint to the development of higher density housing on land zoned R-M.~~

The requirements for planned development are set forth in Chapter 17.38 (P.D., Planned Development District) of the Zoning Code. The PD district is a “combining district” that is intended to be combined with a “base” underlying zoning district. All of the uses in the underlying zone are allowed with a PD overlay. The PD district allows for greater flexibility in site design and may permit variances in height, setback, lot area and coverage, parking, and other provisions in the regulations of the underlying zone. However, changes to the allowed density or use of the property require a general plan amendment and/or rezoning of the property.

Any multifamily project is required to obtain a planned development permit ~~in is~~ accordance with the requirements of Chapter 17.38 of Zoning Code regardless of whether it is located in a PD combining district. However, most of the land that is zoned R-M also has a PD overlay and would require a planned development permit anyway.

Bidwell Street Folsom Oaks Apartments and Carefree Apartments are two examples of ~~recently~~ approved multifamily projects located in the R-M PD district. The R-M zoning did not constrain the desired density for these projects, nor did it constrain the feasibility of developing affordable units. The Bidwell Street Folsom Oaks Apartment project was approved by the City Council in May 2007 for 19 total units (all proposed as very low-income) and a gross project density of 15.2 units per acre. Folsom Oaks Apartments opened in 2011. The Carefree Apartments project was approved by the Planning Commission in December 2007 for 348 total units ~~(with 57 required low-income inclusionary units)~~ and a gross project density of 30.3 units per acre. The project was granted a planned development permit extension in 2010 and an additional extension in 2012 for two years to allow the developer more time to secure financing in hopes that the residential market improves.

City of Folsom General Plan Update
Existing Conditions

Table 3-40: General Plan Land Use Designations, City of Folsom, 2012				
LU Designation	Code	Description	Maximum Residential Density ¹	Consistent Zoning Districts
Single Family	SF	Single family detached homes at low to medium densities	3.9 units/acre	R-1-L, R-1-ML
Single Family High Density/Mobile Home Park	SFHD	Single family homes at high densities. Half-plexes, mobile home parks, and attached homes may be included	6.9 units/acre	R-1-M, R-2, RMH
Multifamily Low Density	MLD	Low density multifamily developments	11.9 units/acre	R-M, R-2
Multifamily Medium Density	MMD	Multifamily medium density	17-20 units/acre.	R-M, R-3
Multifamily High Density	MHD	High density multifamily	25-30 units/acre	R-M, R-4
Mixed Use	MU	Visitor serving uses, retail and office commercial uses, public and quasi/public uses, and residential uses including live/work studios.	30 units/acre	MU, MU-TCOZ, MU-EDOZ, SP-MU
Specialty Commercial	CA	Specialty Commercial areas (i.e., the historic business district on Sutter Street) mainly serve a purpose not fulfilled by the other commercial designations.	n/a	C-3, HD, BP
Community Commercial	CC	Community Commercial areas provide goods and services for large neighborhood areas.	n/a	C-1, C-2
Central Commercial District	CCD	The Central Commercial District provides a location for businesses with a city-wide market, provides a focus for cultural and entertainment activities, and provides a city financial center.	n/a	C-2
General Commercial	GC	n/a	n/a	C-2, C-3
Regional Commercial	RCC	Regional Commercial areas are primarily highway-oriented retail commercial areas and are designed mainly for customers from outside the city of Folsom but also including Folsom residents.	n/a	C-3, CH
Neighborhood Commercial	NC	Neighborhood Commercial areas provide goods and services that meets the daily needs of nearby customers.	n/a	C-1
Industrial/Office Park	IND	Industrial/Office Park includes areas for warehousing/storage facilities and industrial parks.	n/a	M-1, M-2, ML, MF, BP
Open Space	OS	Areas designated for open space.	n/a	OSC, A-1-A
Parks/Recreation	P	Areas designated for parks.	n/a	OSC, A-1-A
Public/Quasi-Public	PUB	Areas designated for governmental services, education, cultural, recreational, and religious needs.	n/a	various
School	S	Areas designated for elementary schools.	n/a	-

Source: City of Folsom General Plan.

As shown in Table 3-3941a, the R-3 zone allows up to a 4-unit structure per lot. This has the implication that lot splits may be required to develop larger parcels at higher densities. Also, setback, access, and parking requirements can reduce the actual realistic development density below the maximum density listed in the table depending on the lot size. The City does not view these issues as a constraint to the development of affordable housing since relatively high housing densities are still achievable and developers can apply for a Planned Development Overlay if higher project densities are desired.

City of Folsom General Plan Update
Existing Conditions

Table 3-41a: Residential and Mixed Use Zoning Districts, City of Folsom, 2012				
Zoning Designation	Code	Allowed Residential Uses	Minimum Lot Size	Maximum Density (based on Minimum Lot Size)
Residential Single Family, Large Lot District	R-1-L	Single family dwellings	14,500 sq. ft.	3.0 units/acre
Residential Single Family, Medium Lot District	R-1-ML	Single family dwellings	10,000 sq. ft.	4.4 units/acre
Residential Single Family, Small Lot District	R-1-M	Single family dwellings	6,000 sq. ft. (7,500 sq. ft. for corner lots)	7.3 units/acre (5.8 units/acre for corner lots)
Two-Family Residential District	R-2	Single family dwellings, duplexes	6,000 sq. ft. (7,500 sq. ft. for corner lots)	14.5 units/acre (11.6 units/acre for corner lots)
Neighborhood Apartment District	R-3	Single family attached dwellings, duplexes, 3- and 4-family dwellings/ apartments	6,000 sq. ft. (7,500 sq. ft. for corner lots)	29.0 units/acre (23.2 units/acre for corner lots)
Residential, Multifamily Dwelling District	R-M	Single family zero lot dwellings, duplexes, multifamily dwellings or group dwellings, apartment houses	6,000 sq. ft. (7,500 sq. ft. for corner lots), minimum lot area per dwelling unit or guestroom is 3,500 sq. ft. (1,700 sq. ft. may be allowed with a use permit)	12.4 units/acre (25.6 units/acre with use permit)
General Apartment District	R-4	Single family attached dwellings, duplexes, 3- and 4-family dwellings/ apartments	6,000 sq. ft. (7,500 sq. ft. for corner lots)	n/a
<u>General Mixed Use Overlay Zone</u>	<u>MU</u>	<u>Retail, dining, personal service, professional office, and residential uses, including live/work studios.</u>	<u>0.5 acres</u>	<u>30 units/acre</u>
<u>Mixed Use Town Center Overlay Zone</u>	<u>MU-TCOZ</u>	<u>Retail, dining, personal service, professional office, and residential uses, including live/work studios.</u>	<u>0.5 acres</u>	<u>30 units/acre</u>
<u>Mixed Use Entertainment District Overlay Zone</u>	<u>MU-EDOZ</u>	<u>Retail, dining, personal service, professional office, and residential uses, including live/work studios.</u>	<u>0.5 acres</u>	<u>30 units/acre</u>
Residential Mobile Home Zone	RMH	Mobile-homes and mobile-home parks	n/a	Maximum average of 7 mobile homes per gross acre.

Source: City of Folsom Title 17 Zoning Code.

The Folsom Plan Area Specific Plan (FPASP) includes five residential and one mixed use zoning districts for the area south of Highway 50. Table 3-41b shows the zoning districts contained in the FPASP. The City adopted zoning for this area on May 18, 2011. Consistent with the requirements of the Folsom Municipal Code, the entire Plan Area was zoned SP-Specific Plan and assigned a number to distinguish the Plan Area from all other specific plan areas in the city.

Table 3-41b: Folsom Area Specific Plan Residential and Mixed Use Zoning Districts, City of Folsom, 2012				
Zoning Designation	Code	Allowed Residential Uses	Minimum Lot Size	Maximum Density (based on Minimum Lot Size)
Specific Plan-Single Family	SP-SF	Single family detached homes	6,000 sq. ft.	1-4 units/acre
Specific Plan-Single Family High Density	SP-SFHD	Single family and two family attached and detached dwellings	4,000 sq. ft.	4-7 units/acre
Specific Plan-Multifamily Low Density	SP-MLD	Single family, two family, and multifamily dwellings	Single Family/Two Family: 3,000 sq. ft. Townhouses: 1,000 sq. ft. per dwelling unit Condominiums, Garden Apartments, Apartments: 1 acre	7-12 units/acre
Specific Plan-Multifamily Medium Density	SP-MMD	Multiple family dwellings including townhomes, apartments, and condominiums	Townhouses: 1,000 sq. ft. per dwelling unit Condominiums, Garden Apartments, Apartments: 1 acre	12-20 units/acre
Specific Plan-Multifamily High Density	SP-MHD	Multiple family dwellings including townhomes, apartments, and condominiums	0.5 acre	20-30 units/acre
Specific Plan-Mixed Use District	SP-MU	Multiple family dwellings including townhomes, condominiums, apartments, and live/work studios	0.5 acre	9-30 units/acre

Source: Folsom Area Specific Plan, 2011.

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The setback, lot coverage, and maximum height requirements for residential zones north of Highway 50 are shown below in Table 3-42 and for residential zones south of Highway 50 in Table 3-43 on the following page. The requirements are similar to those of other communities throughout the state and are not considered a constraint to the development of affordable housing. The requirements south of Highway 50 allow smaller setbacks and more lot coverage than the area north of Highway 50, providing more flexibility in development standards.

Table 3-42: Setback, Lot Coverage, and Height Requirements in Residential and Mixed Use Zones, City of Folsom – North of Highway 50, 2012

Zone	Front Setback	Minimum Side Setback	Rear Setback	Maximum Lot Coverage	Maximum Height
R-1-L	35 ft.	5ft one side, 11 ft. other side	20 percent of lot depth, 15 ft. min.	30 percent	2 stories, 35 ft.
R-1-ML	20 ft.	5ft one side, 11 ft. other side	20 percent of lot depth, 10 ft. min.	35 percent	2 1/2 stories, 35 ft.
R-1-M	20 ft.	5ft one side, 11 ft. other side	20 percent of lot depth, 10 ft. min.	35 percent	2 1/2 stories, 35 ft.
R-2	20 ft.	5ft one side, 10 ft. other side	20 percent of lot depth, 10 ft. min.	40 percent	2 1/2 stories, 35 ft.
R-3	20 ft.	5ft one side, 10 ft. other side	20 percent of lot depth, 10 ft. min.	50 percent	2 stories, 35 ft.
R-M	20 ft.	5ft one side, 11 ft. other side (except street side of corner lot: 16 ft.)	20 percent of lot depth, 10 ft. min.	60 percent	4 stories, 50 ft.
R-4	20 ft.	5ft one side, 10 ft. other side	20 percent of lot depth, 10 ft. min.	60 percent	4 stories, 50 ft.
MU, MU-TCOZ, MU-EDOZ	0 ft.	0 ft. (3 ft. accessory structures)	0 ft.	n/a	50 ft. (15 ft. accessory structure)
RMH ¹	n/a	n/a	n/a	n/a	n/a

Note: ¹Different development standards apply to the RMH (Residential Mobile Home) district

Source: City of Folsom Title 17 Zoning Code.

Table 3-43: Setback, Lot Coverage, and Height Requirements in Residential and Mixed Use Zones, City of Folsom – South of Highway 50, 2012

	SP-SF	SP-SFHD	SP-MLD			SP-MMD		SP-MHD	SP-MU
			Single Family and Two Family	Townhouses	Condominiums/ Apartments	Townhouses	Condominiums/ Apartments		
<i>Width (measured at front yard setback)</i>									
Interior Lot	60 feet	40 feet	30 feet	30 feet	n/a	30 feet	n/a	n/a	n/a
Corner Lot	75 feet	45 feet	35 feet	35 feet	n/a	35 feet	n/a	n/a	n/a
Cul-de-sac	45 feet	35 feet	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Flag Lot ¹	60 feet	40 feet	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<i>Front Yard Setbacks (measured at the back of sidewalk)</i>									
Courtyard/Porch (from foundation line)	15 feet	12.5 feet	12.5 feet	12.5 feet	30 feet ⁵	12.5 feet	20 feet ⁵	Major/Minor Arterial: 40 feet Collector/Local Street: 10 feet	0 feet ⁷
Primary Structure	15 feet ²	15 feet	15 feet	15 feet	30 feet ⁵	15 feet	20 feet ⁵	Major/Minor Arterial: 40 feet Collector/Local Street: 10 feet	0 feet ⁷
Garage	20 feet	20 feet	20 feet	20 feet	30 feet	20 feet	20 feet	20 feet ⁶	n/a
<i>Side Yard Setbacks (measured at the back of sidewalk)</i>									
Interior Side Yard	5 feet ³	5 feet ³	5 feet ¹	n/a	10 feet	n/a	10 feet	10 feet	0 feet ¹
Street Side Yard (corner lot)	15 feet	15 feet	12.5 feet	2 story: 15 feet 3 story: 20 feet	2 story: 15 feet 3 story: 20 feet	2 story: 15 feet 3 story: 20 feet	2 story: 15 feet 3 story: 20 feet	Major/Minor Arterial: 40 feet Collector/Local Street: 10 feet	0 feet
Garage Facing Side Street (corner lot)	20 feet	20 feet	20 feet	18 feet	n/a	18 feet	n/a	n/a	n/a
Second Dwelling Unit	5 feet	5 feet	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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Table 3-43: Setback, Lot Coverage, and Height Requirements in Residential and Mixed Use Zones, City of Folsom – South of Highway 50, 2012

			SP-MLD			SP-MMD		SP-MHD	SP-MU
	SP-SF	SP-SFHD	Single Family and Two Family	Townhouses	Condominiums/ Apartments	Townhouses	Condominiums/ Apartments		
Accessory Structures (interior lot lines)	5 feet	5 feet	3 feet	3 feet	5 feet	3 feet	5 feet	5 feet	3 feet
<i>Rear Yard Setbacks (measured at the back of sidewalk)</i>									
Main Building	20 feet	15 feet	10 feet	10 feet	10 feet	10 feet	10 feet	15 feet	0 feet ⁷
Second Dwelling Unit	5 feet	5 feet	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Accessory Structure	5 feet	5 feet	5 feet	5 feet	5 feet	5 feet	5 feet	5 feet	0 feet
Detached Garage	5 feet	5 feet	5 feet	5 feet	n/a	5 feet	n/a	0 feet	n/a
<i>Building Height</i>									
Main Building	35 feet	35 feet	35 feet	35 feet	50 feet	35 feet	50 feet	50 feet	50 feet
Detached Garage	18 feet	18 feet	18 feet	18 feet	18 feet	18 feet ⁶	18 feet ⁶	15 feet ⁶	15 feet
Second Dwelling Unit	18 feet	18 feet	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Accessory Building	15 feet	15 feet	15 feet	15 feet	15 feet	15 feet	15 feet	15 feet	n/a

Note: ¹ If second dwelling unit placed above detached garage, then max. height increased to 22 feet and side and rear yard setbacks for both detached garage and second unit increased to 13 feet.

² 50% frontage; 20 feet minimum remainder

³ 10 feet minimum between buildings

⁴ For zero-lot-line dwelling units: 0 feet side yard setback for one side; 10 feet side yard setback for the other side.

⁵ 0 feet within Town Center

⁶ Garage/Carports

⁷ Courtyard/Porch/Plaza: Setbacks may vary based on Design Review approval by the City. Refer to Implementation Section 13.2.4.

Source: Folsom Plan Area Specific Plan, 2011.

GROWTH CONTROLS/GROWTH MANAGEMENT

Overview

In September 1989, the City of Folsom adopted Resolution No. 2784 limiting population within the existing city limits to 69,333 (excluding its prison population), consistent with the 1988 General Plan. As described previously in this report, Folsom's 2007 household population is estimated at 63,983. SACOG projections suggest that the city's household population will be approximately 69,800 in 2013, which slightly exceeds the population cap of 69,333.

Based on data from the DOF, Folsom's total population, including inmates at the Folsom prison, is estimated at 72,590 in 2008. After subtracting the 7,284 inmates that the Department of Corrections and Rehabilitation counted at the Folsom Prison and CSP Sacramento Prison in March 2008, the non-institutionalized population in Folsom is estimated at 65,306 as of 2008. This population data suggests that Folsom is already close to reaching the population cap imposed by Resolution No. 2784, and will likely exceed the cap within the planning period of this Housing Element. In recognition of this potential constraint, the City repealed Resolution No. 2784 on May 13, 2008.

Conclusions

The City repealed Resolution No. 2784 to prevent it from limiting the City's ability to achieve its fair share of the region's housing needs.

BUILDING CODES AND ENFORCEMENT

Overview

Building codes and their enforcement influence the style, quality, size, and costs of residential development. Such codes can increase the cost of housing and impact the feasibility of rehabilitating older properties that must be upgraded to current code standards. In this manner, building codes and their enforcement can act as a constraint on the supply of housing and its affordability.

In July 2010, the California Building Standards Commission (CBSC) adopted the 2010 California Green Building Standards Code, otherwise known as "CALGreen", which became effective January 1, 2011. CALGreen is California's first green building code and a first-in-the-nation state-mandated green building code. It is formally known as the California Green Building Standards Code, Title 24, Part 11, of the California Code of Regulations. CALGreen establishes mandatory minimum green building standards and includes more stringent optional provisions known as Tier 1 and Tier 2. Cities and counties, at their discretion, may adopt Tier 1 or Tier 2 as mandatory or

adopt and enforce other standards that are more stringent than the CALGreen Code.

~~The City of Folsom has adopted the 2007 California Building Code (CBC), based on the 2006 International Building Code. Folsom has not amended the CBC requirements, nor added its own requirements. The minimum requirements of the CBC and other model codes may have added to the cost of housing over the years. However, governmental agencies at all levels as well as organizations representing building officials have decided that these requirements are necessary to achieve a minimum level of health and safety.~~

As with most jurisdictions, the City responds to code enforcement problems largely on a complaint basis. The usual process is to conduct a field investigation after a complaint has been submitted through the Code Enforcement Hotline, or some other means. If the complaint is found to be valid, the immediacy and severity of the problem is assessed. The City's philosophy is to effectively mitigate serious health or safety problems, while allowing the property owner a reasonable amount of time and flexibility to comply.

Conclusions

The City's building codes are consistent with the codes applied in other jurisdictions throughout California and do not negatively impact the construction of affordable housing. While the new green building standards add to the cost of building homes, they are mandated by State law and necessary for achieving the State's objective for reducing greenhouse gas emissions consistent with AB 32.

Design Review

Overview

Design review requirements can sometimes increase the cost of housing, particularly those that require additional costly features be provided in a multifamily housing development. The City of Folsom has an architectural review process to ensure that the appearance of new structures is compatible and harmonious with surrounding properties and community-wide themes.

In the interest of streamlining the project processing timeline, the City eliminated the Architectural Review Commission on September 23, 2008, and depending on the level of the project entitlement, projects are now reviewed at a staff level or by the Planning Commission. Staff is the final authority for the following types of projects, ~~unless they are located in a planned development overlay zone:~~ commercial development less than 1,000 square feet, custom single family homes, multifamily projects with containing no more than two or more units, and master residential building plans, and proposed project design guidelines and standards. For projects located in a

planned development overlay zone, Planning Commission is the final authority. Projects within the historic district ~~will be~~ reviewed by the Historic District Commission.

New multifamily residential developments in Folsom must adhere to the specific development standards and design guidelines described in the City's Design Guidelines for Multifamily Development. The Design Guidelines for Multifamily Development contain site planning principles, architectural design elements, and landscaping principles—many of which are also described in detail in the Folsom Municipal Code and General Plan. The design guidelines are intended to provide clear direction and design criteria. The guidelines are also intended to supplement development standards in the Municipal Code and General Plan, and are not a comprehensive source for development standards.

Conclusions

The streamlined design review requirements are not considered a constraint on the production of housing in Folsom. The review ensures that new development is compatible with surrounding neighborhoods and is consistent with design standards of similar project types. ~~The City may consider further amending the design requirements to allow more flexibility for affordable housing projects through the Planned Development permit process.~~

Processing and Permit Procedures

Overview

Similar to other jurisdictions, the City has specific procedures it requires developers to follow for processing development entitlements and building permits. Although the permit approval process must conform to the Permit Streamlining Act (Government Code Section 65920 (*et seq.*)), housing proposed in the city is subject to one or more of the following review processes: environmental review, zoning, subdivision review, design review, architectural review, and building permit approval. As discussed above, to expedite processing times the City proactively eliminated the Architectural Review Commission (City Council action during its September 23, 2008 meeting). Architectural review ~~will is~~ now ~~be~~ performed at either the staff level or the Planning Commission level, which ~~could potentially~~ reduces the development processing time by up to four weeks or more and reduces associated development costs. Figure 3-4-5 shows the typical permit procedures for all types of projects ~~have been modified~~.

Policy 8.9 of the General Plan requires a Planned Development Permit for the development of any multifamily housing, including affordable multifamily housing. The Planned Development Permit process is recognized in the General Plan, and is a design review process that does not address the use of the property. In other words, uses allowed by right under its corresponding

zone cannot be denied through a PD process. Chapter 17.38 (Planned Development District) of the Folsom Municipal Code states that, “[t]he proposed development project must be designed to provide open space, circulation, off-street parking and other conditions in such a way as to form a harmonious, integrated project...” The public hearings required with the planned development permit are beneficial in that they allow for the greatest level of public participation in the review of a project. In February 2002, the City amended the General Plan and Municipal Code language to clarify that, for affordable housing projects, the planned development permit shall be limited to the site plan and design review only, and the process shall not be used as a method of adversely impacting development of an affordable housing project.

The PD permit process is designed to encourage creative and efficient uses of land and to create a greater variety of product types. The City uses the PD permit process to allow flexible development standards that more accurately respond to the project site, the needs of the developer, and the needs of future residents of the proposed development. Most jurisdictions would require a developer to get a variance in order to change development standards. The City finds it faster and more cost effective to use the PD process.

On a recent affordable housing project, the City, through the PD process, allowed reduced rear yard setbacks and parking. The City did not charge for the rezone entitlement to rezone the project to provide for the Planned Development overlay zone. That action assisted the applicant by: 1) avoiding a costly variance request which is an entitlement that requires set legal findings; and 2) providing a means to design the project that best fit the site even though it did not meet the underlying zoning regulations.

The PD permit process has resulted in a significant number of new affordable small-lot, single family homes. For example, the City recently used the PD permit process to modify development standards on four projects that will provide single family, small-lot units affordable to families with moderate incomes (see Table 3-A-1 for a list of these projects). The Islands subdivision applicant used the PD permit process to reduce the required front yard setback from 20 feet to 10 and even five feet in some cases, and to reduce the minimum lot area from 6,000 to as little as 1,700 square feet. Similarly the Addison Place subdivision applicant used the PD permit process to reduce the front and rear yard setback from 20 feet to 12 feet, reduce the minimum lot area from 6,000 to 2,701 square feet, and increase the maximum lot coverage from 35 to 55 percent.

While ~~the significant amount of flexibility designed into the PD permitting structure process could be seen as an additional constraint on the production of housing, in reality the PD process greatly facilitates the housing development process. In 2010, the City reviewed the PD process and determined that it does not pose any impediment to development of multifamily housing. Instead the City found that the process helps provide~~

~~flexibility for multifamily housing projects. The City will monitor the impacts of the PD process to ensure that it does not constrain the production of housing.~~

For most discretionary approvals, such as tentative subdivision maps, an average timeline from submission of a complete application to consideration by the Planning Commission is ~~eight to ten~~ 12 weeks. An additional three weeks is then required for consideration by the City Council. Once a tentative subdivision map is approved, the plan check turn-around timeline is ~~a maximum of approximately 18-20~~ working days for the first plan check and 10 working days for all subsequent plan checks. This same timeline applies to the building permit/construction drawing process. In an effort to further streamline the process, the City allows PD permits ~~are to be~~ processed in conjunction with other entitlements, and if processed alone, are issued by the Planning Commission.

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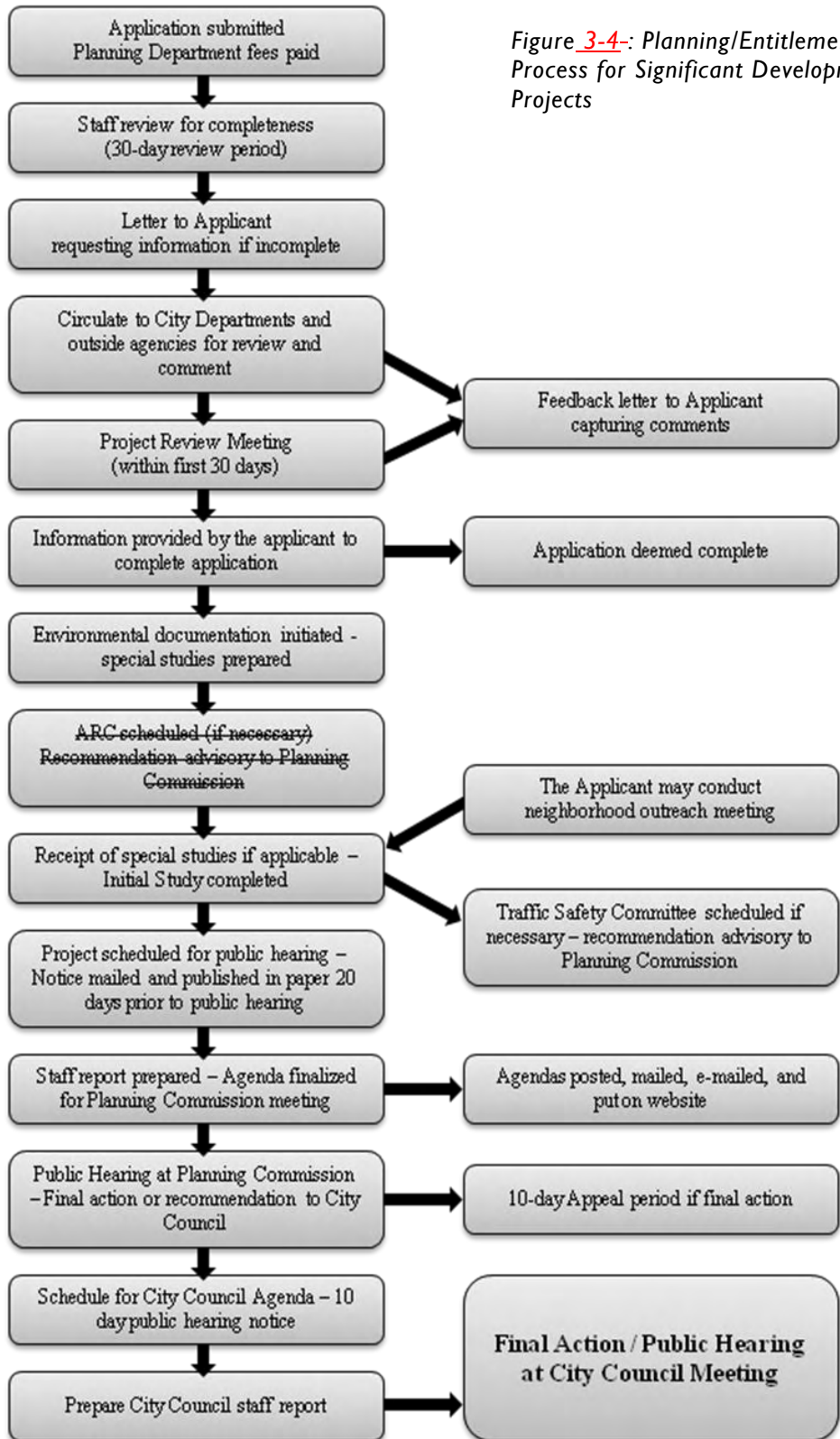


Figure 3-4: Planning/Entitlement Process for Significant Development Projects

Source: City of Folsom Community Development Department, 2009

Conclusion

Processing and permit procedures may do not constitute a development constraint in Folsom. The City could consider amending the Zoning Code to reflect a policy of streamlining the permit process for affordable housing projects as an incentive for the development of affordable housing. The City has made several efforts to streamline the approval process and provide flexibility for development standards. After reviewing the PD process the City determined that it provides a significant amount of flexibility for developing and creating multifamily housing projects. The City will monitor the impacts of the PD process to ensure that it does not constrain the production of housing.

Development Fees and Other Exactions

Overview

Building permit fees are determined based on the valuation of the home. Currently (~~2008~~2012), the City calculates valuation at \$95.90 per square foot of livable space (\$107.41 for a custom home) and \$46.~~40~~20 per square foot of garage space. Additional fees apply for fire sprinklers required in all new residential homes (\$2.60 per square foot) and for decks, porches, and other structures (\$33.20 per square foot). A typical 1,200 square foot single family home with a 400 square foot garage and a 30 square foot deck would be valued at \$137,676~~\$33,560~~. The building permit fee, which is based on a sliding scale, would cost \$1,108~~\$1,084~~ for this typical single family home. Including other typical fees for a single family home, including plan check, permit, and other various fees, would bump up the cost to \$1,341.50.

Table 3-~~41~~44 below shows development impact fees for a typical single family and multifamily unit. While most of the fees are based on the type of unit, the County Regional Sanitation fee also charges separate fees based on the type of development (i.e., new development, infill). ~~†~~The development impact fees for a typical 1,200 square foot single family home in a new development would be \$33,582~~\$36,825~~. The development impact fees for the same home in an infill development would be \$32,175. For a multifamily project in a new development, the typical development impact fees would be \$27,451~~\$27,279~~ per unit, based on an 800 square foot unit; therefore, a 20-unit multifamily development would pay approximately \$400,000~~\$50,000~~ in development impact fees. For the same multifamily project in an infill development, the development impact fees would be \$23,791 per unit or approximately \$475,000 for a 20-unit development.

In December 2012, the City of Folsom worked with the City of Citrus Heights to complete a development impact fee comparison for the Sacramento area. The study focused on five jurisdictions in the region: Citrus Heights, Folsom, Rocklin, Roseville, and Sacramento County. The City's fees for single family homes were higher than three of the other four jurisdictions (only Rocklin

had higher fees). The City's fees for multifamily homes were in the middle of the range: Roseville and Rocklin had higher fees; Citrus Heights and Sacramento had lower fees. for the City of Folsom are somewhat higher than development fees for the City of Sacramento, but lower than similar suburban communities such as the City of Elk Grove, the City of Rocklin and the City of Roseville. Fees in Folsom are generally comparable to other jurisdictions in the region.

Table 3-44: Development Impact Fees, City of Folsom, Effective July 1, 2012

Development Impact Fees	Single Family Unit	Multifamily Unit
Drainage	\$933	\$933
Park Construction Capital Impact	\$2,910	\$2,496
General Park Equipment	\$84	\$84
Transportation Improvement Fee	\$7,347	\$5,143
County Measure A Transportation Mitigation	\$1,040	\$728
Light Rail Fee	\$651	\$448
Water Connection	\$3,472	\$2,415
Water Impact	\$831	\$447
School Impact Fees ¹	\$7,536	\$5,024
Sewer Fees (New Development Area)	\$7,952	\$5,991
County Regional Sanitation (New Development/Infill)	\$7,450/\$2,800	\$5,588/\$2,100
Sewer Connection Fees	\$965	\$755
General Capital	\$1,435	\$1,435
Fire Capital	\$977	\$944
Police Capital	\$540	\$612
Solid Waste Capital	\$326	N/A
Transportation Management	\$35	\$25
Humbug/Willow Creek Mitigation	\$248	\$157
School Admin Fee	\$45	\$45
Total (New Development/Infill)	\$36,825/\$32,175	\$27,279/\$23,791

Notes: Single family fees based on a 1,200 square foot (living area) single family, single-story detached entry level home with three bedrooms, two full baths, and an attached two-car garage (400 square feet). Permit Inspection Fee and Plan Check Fee not included. Multifamily fee based on 800 square foot unit.

¹ \$6.28 per square foot.

Sources: City of Folsom; County of Sacramento; Sacramento Regional Sanitation District; Folsom Cordova Unified School District, October, 2012.

Certain residential projects that require General Plan amendments, zoning code changes, or other planning-related functions require fees in addition to those listed above. Some of these costs are summarized in Table 3-4245.

Fee Type	Fee
General Plan Amendment	\$3,706 (less than 5 acres) \$7,411 (more than 5 acres)
Rezoning	\$2,540 (less than 5 acres) \$5,073 (more than 5 acres)
Tentative Subdivision Map Review	\$5,838 plus \$30 per lot
Site Design Review	\$254
Site Design Review (Planning Commission)	\$ 4,053
Architectural Review – (SFD)	\$ 54
Architectural Review (MFD)	\$ 1,869
Conditional Use Permit	\$4,773
Minor Conditional Use Permit Application Fee	\$2,500
Major Conditional Use Permit Application Fee	\$5,029

Source: City of Folsom, 2012.

The City offers deferrals of the development fees to developers of affordable housing. In addition, certain administrative processing fees may be waived for qualified projects. These helpful tools are described in Chapter 16.60 of the City's Municipal Code.

On July 26, 2012, the City of Folsom adopted Ordinance No. 1165, which allows deferral of some or all of the City's development impact fees imposed on new residential projects with subdivision maps of 10 lots/units on a case-by-case basis without incurring interest, until the date of the final inspection or at the close of escrow on the affected parcel, whichever first occurs, but in no event later than 12 months from the date of issuance of the building permit. This Ordinance re-enacts Chapter 16.80 of the Municipal Code, which was created by Ordinance No.1108 in April 2008, but expired on December 1, 2009. Furthermore, in April 2008 the City adopted Ordinance No. 1108 to allow deferral of several types of development fees for residential development and mixed residential and commercial projects. The ordinance was adopted to address the declining economic condition in the residential development market and to mitigate the burden on developers associated with the financing and carrying costs of City fees. The eligibility criteria for deferral of impact fees are subject to the review and approval of the Community Development Department with concurrence of the City Manager. The City also offers the two-for-one studio fee rate program, which charges only one set of impact fees for every two studio units developed.

Additionally, the City makes use of the Economic Development Treatment Capacity Bank (EDTCB) established by the Sacramento Regional County Sanitation District (SRCSD). The program allocates excess wastewater treatment capacity connection fee credits among jurisdictions in the district. The City of Folsom distributes about 27 percent (192) of these credits to

affordable housing projects for low-, very low-, or extremely low-income households. The ESDs reduce the costs for SRCSD sewer connection fees in new and infill development areas.

Conclusions

The City's development and planning fees are not a constraint on the production of housing. Development fees in Folsom are comparable to, if not slightly lower than, other communities in the area. The City has reduced its fees and offers deferrals of development fees for affordable housing and waivers of certain administrative processing fees.

On/Off Site Improvement Requirements

Overview

The City has residential development requirements for landscaping, street lighting, fences and walls, solar energy use, and parking. The City adopted these standards to ensure that minimum levels of design and construction quality are maintained and adequate levels of street and facility improvements are provided. While the City's development standards are similar to those in other jurisdictions, there may be some standards that exceed the level necessary to ensure adequate circulation and parking, drainage, environmental protection, and protection from visual nuisances. The City's standards are summarized below. The standards included in this summary are those with the greatest which typically have a potential to affect housing costs, but are necessary to provide a minimum level of design and construction quality in the city's neighborhoods.

Fences and Walls: Materials should be a textured solid surface compatible with the architecture of the building. Property owner(s) should be responsible for maintenance of perimeter fences and walls.

Landscaping: Street trees (minimum 15 gallon size) are required. One or two trees per lot frontage should be used in residential areas. Existing significant trees should be preserved.

Residential Streets: All major/primary driveway aisles shall be a continuous width of 27 feet to allow Fire Department and other emergency vehicular access (Folsom Municipal Code, Chapter 17.57). Emergency vehicle access roads shall have a continuous width of at least 24 feet in subdivisions comprised of Group R-3 occupancies, and not less than 20 feet in all other developments (Folsom Municipal Code, Chapter 8.36). Street width reductions may be considered on private streets where adequate access for emergency vehicles and off-street parking can be shown. Greenbelts or landscaped setbacks maintained by homeowners associations are encouraged.

To the extent feasible, Folsom allows modifications of development standards for affordable housing units. Modifications include, but are not limited to, alternative road widths, reduced parking requirements, modified minimum lot size and lot coverage, and modified locational requirements for duplexes and accessory dwellings. ~~There may be opportunity to write more flexibility into some of the city's development standards.~~

Parking

Since off-street parking often requires large amounts of land, parking requirements are one of the development standards that can most negatively impact the development of affordable housing. Off-street parking requirements increase the cost of development, limiting the funds available for providing housing. Most municipalities have adopted parking standards that exceed the actual parking needs of the population.

Folsom's off-street parking standards for residential uses north of Highway 50 are summarized in Table 3-4346.

Residential Use	Parking Requirements
Single family dwelling	2 spaces per unit
Two-family dwelling	2 spaces per unit
Residential condominiums, townhouses, and planned developments with private streets	3 spaces per unit (one of which shall be used as guest parking)
Multiple-family structures and complexes	1.5 spaces per unit (Municipal Code)
1 bedroom	1.5 spaces/unit (From Design Guidelines for Multifamily Development)
2 bedroom	1.75 spaces/unit (From Design Guidelines for Multifamily Development)
3 bedroom	2 spaces/unit (From Design Guidelines for Multifamily Development)
Guest Parking	1 space/5 units (From Design Guidelines for Multifamily Development)
Residential care homes	1 space/3 persons receiving care, in addition to the spaces required for the residence
Mobile homes in mobile home parks	2 spaces per unit, and 1 guest parking space for each 4 mobile-home spaces

Source: Folsom Municipal Code, Chapter 17.57 Parking Requirements City of Folsom, Design Guidelines for Multifamily Development.

Folsom’s parking standards for residential uses south of Highway 50 are summarized in Table 3-47.

Residential Use	Parking Requirements
Single family dwelling	2 covered spaces per unit
Two-family dwelling	2 covered spaces per unit
Residential condominiums, townhouses, and apartments	1 Bedroom or less: 1 covered and .5 uncovered guest spaces per unit 2 Bedrooms or more: 2 covered and .5 uncovered guest spaces per unit
Second Dwelling Unit	1 off-street space per unit (FMC 17.105)
Home Occupations	Off-street parking required for each commercial vehicle associated with the home occupation, where up to 3 are allowed (FMC 17.61)
Live/Work Studios	1 uncovered space per unit

Source: Folsom Plan Area Specific Plan, 2011.

The parking standards contained in the Zoning Code differ from the standards in the Design Guidelines for Multifamily Development. The Design Guidelines establish more specific parking standards for multifamily housing.

The City grants parking standard reductions to developers of affordable and senior housing on a case-by-case basis. For senior residential projects, the City has allowed for a reduction in parking requirements (to one space per unit) where it was shown that the development would have a reduced demand for parking ~~would be reduced~~.

Conclusions

There are inconsistencies in the parking standards for multifamily residential development. Additionally, there may be opportunities to reduce existing parking standards to encourage the development affordable housing. While the City strives to provide flexibility in parking ~~reductions requirements~~ for affordable and senior housing projects on a case-by-case basis, there are no specific standards for such a reduction in the Zoning Code.

Open Space and Park Requirements

Overview

Open space and park requirements can decrease the affordability of housing by decreasing the amount of land available on a proposed site for constructing units. Folsom follows the State Quimby Act requirements (Government Code

Section 664477 et. Seq.) for park land dedications in new subdivisions. The City requires new subdivisions to dedicate land and/or pay an in-lieu fee to fund the development of neighborhood and community parks. The land dedication is calculated based on the General Plan requirement of five acres per 1,000 persons. If land is not available for dedication, the developer must pay a fee in lieu of land dedication. The fee is based upon the fair market value of the amount of land that would otherwise be required for dedication.

In addition to the park land dedication and in-lieu fee required of new subdivisions, new development must pay a park improvement fee. Currently (~~October 2012~~~~January 2008~~), the park fee is ~~\$2,7562,810~~ per single family residential unit, ~~\$2,3642,496~~ per multifamily residential unit, and ~~\$0.33~~~~\$0.349~~ per square foot of commercial or industrial space. The Folsom Plan Area Specific Plan (FPASP) for the area south of Highway 50 proposes to satisfy the park requirement through land dedication and will pay a park improvement fee.

The City requires residential development to provide a minimum 30 percent open space, exclusive of roadways and parking lots. To achieve the open space requirements, they City may allow developers to group the homes at smaller lots sizes ~~thatn~~ would otherwise be permitted; however, the project must not exceed the maximum density permitted by the General Plan and Density Bonus ordinance. Open space and parks are considered beneficial to a well-balanced affordable housing development. Recognizing that open space requirements can add to the cost of a project, the City allows flexibility in the open space requirement for housing projects that provide very low- and low-income units.

Conclusions

The park dedication requirement, the park improvement fees, and the open space requirements do not represent excessive constraints on residential development. These requirements do not impede the City's ability to meet its overall share of the region's housing needs.

Density Bonus

Overview

A density bonus is the allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. ~~On January 1, 2005, SB 1818 revised California's density bonus statutes by reducing the number of affordable units that a developer must provide in order to receive a density bonus. The bill also increased the maximum density bonus to 35 percent.~~ The ~~new~~ minimum affordability requirements to qualify for a density bonus are as follows:

- The project is eligible for a 20 percent density bonus if at least 5 percent of the units are affordable to very low-income households, or 10 percent of the units are affordable to low-income households; and
- The project is eligible to receive a 5 percent density bonus if 10 percent of for-purchase units are affordable to moderate-income households.

~~The law also established a sliding scale, which determines the~~ A project can receive additional density that a project can receive based on a sliding scale. A developer can receive the maximum density bonus of 35 percent when the project provides either 11 percent very low-income units, 20 percent low-income units, or 40 percent moderate-income units. ~~In 2005, SB 435 was passed. This legislation served to clarify California's density bonus law by explaining that a project can only receive one density bonus.~~

~~Prior to SB 1818 and SB 435, jurisdictions were required to grant one incentive, such as financial assistance or development standard reductions, to developers of affordable housing. The new laws~~ Density bonus law requires ~~that~~ cities and counties to grant more a certain number of incentives depending on the percentage of affordable units developed. Incentives include reductions in zoning standards, reductions in development standards, reductions in design requirements, and other reductions in costs for developers. Projects that satisfy the minimum affordable criteria for a density bonus are entitled to one incentive from the local government. Depending on the amount of affordable housing provided, the number of incentives can increase to a maximum of three incentives from the local government. If a project uses less than 50 percent of the permitted density bonus, the local government must provide an additional incentive.

Additionally, the new law provides density bonuses to projects that donate land for residential use. The donated land must satisfy all of the following requirements:

- The land must have general plan and zoning designations which allow the construction of very low-income affordable units as a minimum of 10 percent of the units in the residential development;
- The land must be a minimum of one acre in size or large enough to allow development of at least 40 units; and
- The land must be served by public facilities and infrastructure.

~~SB 1818~~ Density bonus law also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. The developer may request these parking standards even if they do not request the density bonus. The ~~new~~ parking standards are summarized in Table 3-~~44~~48. These numbers are the total number of parking spaces including guest parking and handicapped parking.

Number of Bedrooms	Number of On-Site Parking Spaces
0 to 1 bedroom	1
2 to 3 bedrooms	2
4 or more bedrooms	2 ½

Source: Goldfarb & Lipman, LLC, SB 1818 Q & A

Section 17.102 of Folsom’s Municipal Code is consistent with State law requirements related to density bonuses. ~~The City offers a 20 percent density bonus to developers that provide either 1) at least 10 percent of units for low-income households, or 2) at least 5 percent of units for very low-income households. The City also offers a 5 percent density bonus to developers of a condominium project or planned unit development with at least 10 percent of units reserved as affordable to moderate-income households. The developer can decide to increase the percentage of affordable units to receive a maximum 35 percent density bonus. Additionally, the City offers affordable housing developers up to three density bonus incentives as required by State law. The City also offers density bonuses to projects that donate land for affordable housing and offers parking ratio reductions.~~

~~The City’s General Plan has not been updated to reflect the most recent changes in State housing law regarding density bonuses. While the Folsom Municipal Code is consistent with State law regarding density bonuses, the City’s General Plan needs to be revised to reflect the most recent changes to State housing law.~~

Conclusions

The City offers a density bonus to affordable housing developers as mandated by State law. The density bonus acts as an incentive to the production of affordable housing units.

Inclusionary Housing

Overview

In 2002, the City of Folsom passed an Inclusionary Housing Ordinance (codified in Chapter 17.104 of the Folsom Municipal Code), requiring all development projects consisting of 10 or more units to provide 10 percent of the units as affordable to very low-income households and 5 percent as affordable to low-income households. ~~Condominium conversion projects consisting of ten or more units must provide inclusionary housing equal to 10 percent of the total units—4 percent very low-income units, 4 percent low-income units, and 2 percent moderate-income units. Since 2002, the City’s Inclusionary Housing Ordinance has aided in the creation of 264 affordable~~

~~housing units; 72 of the units are affordable to very low-income households, 176 are affordable to low-income households, and 16 units are affordable to moderate-income households. From 2002 to 2004, the production of market-rate housing during this period of time was robust, peaking with 720 single family residential units in 2002. In 2006 housing production for single family units dropped to 162 units and reached a low of 3594 units in 2010. As the housing market declined, prices of homes decreased from an average sales price of about \$500,000 at the peak of the market in 2006 to the current (July 2012) median single family sales price of about \$350,000.~~

The Inclusionary Housing Ordinance has been one strategy to ensure that affordable housing is built in Folsom; however, the City recognizes that ~~the an~~ inclusionary housing ordinance can act as a constraint to the production of market rate housing ~~for lower density residential projects~~. Market-rate housing must be constructed in order to get any inclusionary units. In the challenging economic environment facing the home-building industry, the cost of producing affordable housing makes some proposed housing developments infeasible, resulting in no new affordable or market-rate housing units being proposed or constructed. In fact, as of 2012, as a result of the local, regional, and national economic downturn, zero affordable units have been built by market-rate developers since 2008 under the City's Inclusionary Housing Ordinance. The 80-unit affordable rental apartment project on Sibley Street currently (2012) under construction ~~is was~~ made possible only after the City made a sizable financial contribution towards the project.

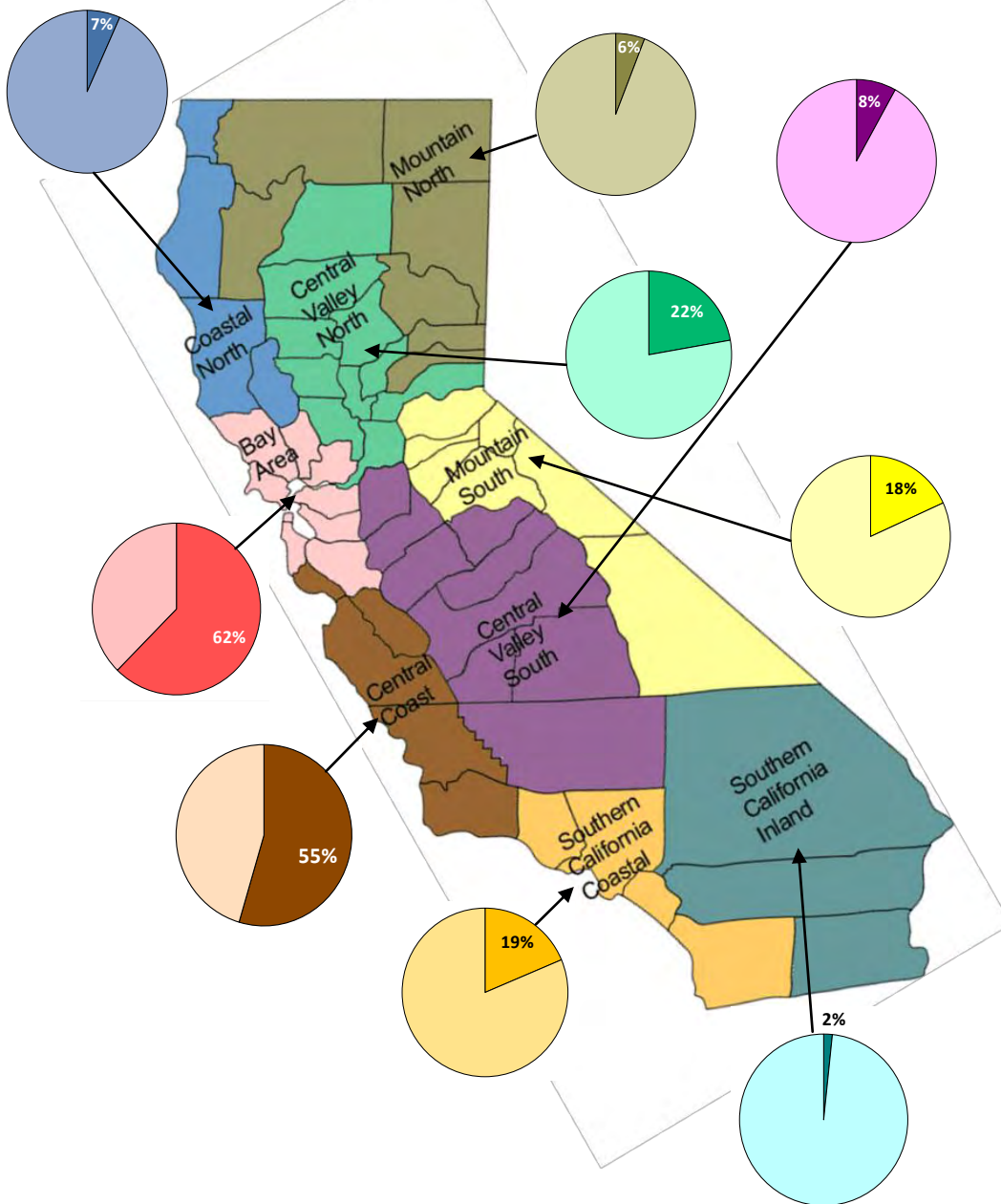
When the City adopted ~~the its previous~~ Housing Element in 2009, the City committed (through Program 19i) to reviewing the Inclusionary Ordinance and considering other affordable housing strategies to secure a greater number of affordable units that are economically responsive to the housing market. In implementing Program 19i, the City conducted a study in 2011 of inclusionary housing programs for jurisdictions in California¹¹. Based on this research, the City concluded that 143 other jurisdictions in California, or 27 percent of cities and counties in California, have an inclusionary housing program, either adopted as an ordinance or as a policy in the housing element, and 73 percent of jurisdictions do not have an inclusionary program. The highest percentage of inclusionary housing programs is found in the Bay Area, where 62 percent of jurisdictions have inclusionary programs. In the Central Coast, 61 percent of jurisdictions have some form of an inclusionary housing program. The Central Valley North region, where Folsom is located, has the third highest percentage of inclusionary housing programs at 24 percent.

¹¹ The City conducted the study using the California Coalition for Rural Housing Inclusionary Housing Database, which includes copies of inclusionary programs for all jurisdictions in California. Because the database was created in 2009, the City verified that each requirement was up-to-date and tracked any changes in the programs that occurred between 2009 and 2011.

Of the 143 other jurisdictions with inclusionary housing ordinances, 124 ordinances (86 percent) include an in-lieu fee option allowing developers to pay a fee in place of constructing affordable housing. Only two jurisdictions, Elk Grove and San Juan Capistrano, have an affordable housing fee in place of an inclusionary program. Between 2009 and 2011, 10 jurisdictions revised their programs to include less stringent requirements. The most common changes were to add or expand an in-lieu fee option or add a hardship waiver (i.e., Berkeley, Escalon, Fremont, Poway, San Carlos, Santa Monica, and Windsor). Only eight inclusionary housing programs (6 percent) require development of affordable units without offering any construction alternatives (i.e., Gilroy, Goleta, Monterey, Rio Vista, Santa Clara, Sonoma, Tracy, and Ventura).

The percentage requirements for inclusionary housing programs vary. Generally, inclusionary housing programs require that 5 to 35 percent of new residential units are affordable to very low-, low-, and/or moderate-income households. Most requirements fall between 10 and 20 percent and include a higher requirement for moderate- and low-income units and a lower requirement for very low-income units. For example, the City of Concord and the City of Walnut Creek, both in Contra Costa County, require either 10 percent low- or 6 percent very low-income units. Several cities and counties use the former California Redevelopment Law, which ~~requires~~ required that development in redevelopment areas include nine percent of housing affordable to low-income households and six percent of housing affordable to very-low income households, as a basis for their inclusionary housing programs.

Figure 3-5: Percentage of Inclusionary Housing Programs by Region, California, 2011



Source: California Coalition for Rural Housing 2009; California Department of Finance 2011; California State Association of Counties 2011.

In 2013 the City of Folsom revised the Inclusionary Housing Ordinance to implement Program 19i of the 2009 Housing Element and address housing constraints (Ordinance 1177). The City reduced the percentage affordable requirements to 3 percent of units affordable to very low-income households and 7 percent of units affordable to low-income households. The City also established an in-lieu fee option where the fee does not exceed 1 percent of the sales price of a market-rate home or 0.5 percent of the estimated sales price of the least expensive home anticipated for a proposed subdivision where only the lots are sold. The in-lieu fee may be deferred upon application by the developer and based on approval by the City. After 12 months, the in-lieu fee will be adjusted based on the lowest-priced unit or lot remaining.

As another alternative to providing on-site affordable housing, the inclusionary ordinance also still allows developers to meet the inclusionary requirements through other means such as a land dedication, off-site construction, conversion of market rate units, and construction of second units. For example, in 2004 the developer of Fieldstone Meadows, a single family development located off East Bidwell Street between Blue Ravine Road and Oak Avenue, met the inclusionary requirements by converting 13 market rate units at Natoma Arms to 9 very low- and 4 low-income units. In addition, in 2003 the developer of the Enclaves at California Hills met the inclusionary requirement by paying a land dedication fee.

Since the City adopted its Housing Element in 2009, the case of Palmer/Sixth Street Properties, L.P. vs. City of Los Angeles, 175 Cal. App 4th 1396 (2009), held that the City of Los Angeles Inclusionary Housing Ordinance and its in-lieu fee provision was invalid for rental properties under the Costa Hawkins Act. Since that time there have been no contrary court decisions to Palmer, and there have been no legislative changes to alter the holding of Palmer. In light of this court case, Folsom's previous Inclusionary Housing Ordinance (2002) was legally suspect and susceptible to challenge if the City has had a rental housing project come forward that is was subject to the current previous Inclusionary Housing Ordinance requirements. The City would presently have been in a position of enforcing a legally suspect ordinance or not applying the ordinance. The 2013 Inclusionary Housing Ordinance amendment complies with Palmer by requiring and ensuring the continued production of affordable rental housing units if public funding assistance is provided to the developer, or if the developer voluntarily enters into an affordable housing agreement with the City. The Inclusionary Housing Ordinance amendment also complies with Palmer by permitting the subsequent rental of the inclusionary units once the initial residency requirement is satisfied, but only to tenants at the same income level as the original purchaser when the unit was initially purchased (without setting or limiting the amount of the rent). The City updated the 2009 Housing Element to incorporate the 2013 Inclusionary Housing Ordinance amendment, which HCD found to be in compliance. Accordingly, the City's Inclusionary Housing Ordinance must be revised to address and account for the Palmer decision. The other result from the Palmer decision is that the

~~Inclusionary Housing Ordinance falls entirely on single-family ownership units, and the City's experience with deed-restricted affordable ownership units has been poor. Over the past few years, the City has found that deed restricting low-income, single-family residences has been problematic since the market-rate units are available within the same price range as the affordable units. The City has had to release two single-family, deed restricted, low-income housing units from the deed restriction due to the fact that the units could not be sold in the marketplace with the deed restriction and deed restricted price, which was equal to or below comparable market-rate units.~~

In reviewing the Inclusionary Ordinance, the City met with local housing developers to discuss the constraints that the ~~current inclusionary previous requirements~~ 2002 Inclusionary Housing Ordinance posed on development during the slow period of recovery in the housing market. The City regularly received feedback that the 15 percent inclusionary requirement (5 percent low- and 10 percent very low-income units) of the 2002 Inclusionary Housing Ordinance was not financially feasible and that projects could not be built with an in-lieu fee modeled at those percentages. The City's intent in these discussions was to find a percentage requirement that would be financially feasible to not act as a constraint on market rate yet still ensure affordable housing could be built given the current housing market in Folsom's ~~housing market~~. Based on these discussions and extensive research, the City concluded that a 10 percent inclusionary requirement ~~(7 percent low- and 3 percent very low-income units) may be able to be maintained so as not to constitute a constraint on market rate and affordable housing would be more feasible~~ in today's marketplace. The City also concluded that an in-lieu fee option would provide the flexibility needed to overcome the constraint that the Inclusionary Ordinance places on the housing market, ~~with the fee not to exceed 1 percent of the sales price of the lowest priced market-rate home.~~

To ensure the in-lieu fee does not become an impediment to the production of market-rate and affordable housing, the City modified the Inclusionary Housing Ordinance to cap the fee. In the current (2012) market, this equals approximately \$3,000-4,000 per unit. This range happens to correlate with other affordable housing fees in the region, such as the Elk Grove affordable housing fee of \$4,543 per single-family units and \$2,264 per multi-family unit in 2012. This encourages and allows housing production to advance while still providing the funds needed for the City to assist in the production of affordable rental housing. In light of the State's elimination of the former Folsom Redevelopment Agency, this option may appear to be an effective tool. By allowing developers to continue to build affordable ownership housing, but also building in the option to pay an in-lieu fee, which the City can use to support non-profit developers with the creation of affordable rental housing, the City will be able to ensure a better mix of housing types for lower-income residents.

~~Through the current Inclusionary Housing Ordinance, the subsidy necessary to buy down a single-family home from market rate to very-low and low-income affordability ranged from around \$100,000 to \$200,000 per house. For example, in the Natoma Valley single-family project the maximum mortgage for a deed-restricted low-income three-bedroom, two-bath single-family is \$95,000 below the market rate of a comparable single-family home. For a very low income affordable home the subsidy per unit is twice that amount. Of the 34 units in the project, two units must be affordable to low-income buyers and three units must be affordable to very low-income buyers, in accordance with the Inclusionary Housing Ordinance. This constitutes a subsidy of \$760,000 for the five required below-market-rate units. This would add \$26,207 in cost to each of the remaining 29 market-rate units. The developer has indicated that this would raise the cost of the units to a degree that financing could not be obtained for the project. This project has sat dormant over the past three years and one factor is the current Inclusionary Housing Ordinance.~~

The City finds it is able to get a better mix of units for its workforce, generally at a lower per-unit subsidy, when working with for-profit and non-profit developers who specialize in affordable housing. For example, the Sibley Street project, a 100 percent affordable family project, proposed by St. Anton Partners will provide 80 low- and very low-income affordable rental units as a 100 percent affordable housing project at a subsidy cost of approximately \$56,000 per unit. In comparison to affordable ownership housing, which requires approximately \$120,000 in subsidy per unit on average, the current subsidy per door for rental units for low- and very-low rental housing projects has ranged from \$55,000 to \$67,000. This means that the City can buy two to three times more affordable housing units focusing on the rental market as opposed to the ownership market.

With the option for market-rate housing developers to pay an in lieu fee, the City can leverage these funds to work with affordable housing developers to continue to build affordable housing projects. The City has received requests from affordable housing developers for City participation in private/public partnerships for ~~the following~~ projects affordable to low- and very-low income households family's sites: The Sibley Street Apartment site by St. Anton; a deed restricted site at Oak Avenue and Blue Ravine Road; and a site on Creekside Drive. ~~If these projects are developed, it is projected that approximately 160 affordable units would be built.~~ The City has demonstrated success in the public/private partnership rental housing model, including the most recent success of the USA Homes 55-unit rental project on Greenback Lane. The City has made financial commitments to support this project in the amount of \$3,625,000.

Conclusions

~~During better economic times, the Inclusionary Housing Ordinance has led to an increase in the number of affordable units available to Folsom residents.~~

~~However, given the struggling housing market in the past few years and in the near future due to the economic downturn at the local, regional, and national levels, the overall effect of~~ The City has a solid track record in pooling together public and private resources to construct affordable housing projects including Granite City Apartments, Forestwood Apartments, Vintage Willow Creek Senior Apartments, Creekview Manor Senior Apartments, and Folsom Oaks Apartments. While Folsom’s 2002 Inclusionary Housing Ordinance ~~has acted as a significant constraint to the production of moderate-income and market rate housing,~~ by working with local developers and conducting significant research the City drafted revisions that make the Inclusionary Housing Ordinance more feasible. The reduced percentage requirement and addition of the in-lieu fee in the 2013 amendment will lessen the constraint of the Inclusionary Housing Ordinance on the production of market-rate housing, ~~while still encouraging development and production of affordable housing in the city. The City will continue to monitor the effect of the Inclusionary Housing Ordinance.:~~ As noted by developers in the community, the Inclusionary Housing Ordinance raises the cost of the units to a degree that the development is not financially feasible. In implementing the original Program 19i (July 19, 2009 version of the Housing Element), the City reviewed the Inclusionary Housing Ordinance and identified two modifications – changing the percentage requirements and adding an in-lieu fee option – that the City believes will make the Inclusionary Housing Ordinance less of a constraint on the production of market-rate housing, while still ensuring affordable housing units are built in Folsom. The revised Program 19i reflects the City’s intention to modify the Inclusionary Housing Ordinance to remove identified constraints, prospectively as it applies to new projects, in the hope that more affordable housing would be generated.

State of California, Article 34

Overview

Article 34 of the State Constitution requires voter approval for specified “low rent” housing projects that involve certain types of public agency participation. Generally, a project is subject to Article 34 if more than 49 percent of its units will be rented to low-income persons. If a project is subject to Article 34, it will require an approval from the local electorate. This can constrain the production of affordable housing, since the process to seek ballot approval for affordable housing projects can be costly and time consuming, with no guarantee of success.

The provisions of Article 34 allow local jurisdictions to seek voter approval for “general authority” to develop low-income housing without identifying specific projects or sites. If the electorate approves general parameters for certain types of affordable housing development, the local jurisdiction will be able to move more quickly in response to housing opportunities that fall within those parameters.

Conclusions

Thus far, the City of Folsom has not built housing itself, so it has not needed Article 34 authorization. The lack of Article 34 authorization has not served as a constraint to the development of affordable housing.

Development, Maintenance, and Improvement of Housing for Persons with Disabilities

Overview

In accordance with SB 520 (Chapter 671, Statutes of 2001), the City has analyzed the potential and actual governmental constraints on the development of housing for persons with disabilities (see SB 520 Analysis Tool in Appendix B). The City ~~is in the process of~~ ~~has reviewing~~ ~~reviewed~~ its zoning laws, policies, and practices to ensure compliance with fair housing laws. The City has adopted the ~~2007-2010~~ California Building Code, including Title 24 regulations of the code concerning accessibility for persons with disabilities. ~~The City has not adopted any additional universal design elements in its building code beyond Title 24 requirements; however, the City has worked with developers to encourage such elements.~~

~~In May 2011 the City adopted a Reasonable Accommodation Ordinance into the Municipal Code (Chapter 17.116). The procedure for reasonable accommodation allows persons with disabilities or their representatives to submit an application form or a letter to the Community Development Director requesting the necessary modification. The procedure is handled ministerially at the staff level, unless the project for which the request is made requires some other discretionary approval, in which case the request is handled concurrently with the application for discretionary approval.~~

~~The City does not have a formal process for individuals with disabilities to make requests for reasonable accommodations with respect to zoning, permit processing, or building laws. Generally, persons requesting reasonable accommodation submit a letter describing their need and intended plans. The City handles these requests on a case-by-case basis.~~

~~In the previous Housing Element, the City adopted policies and programs to codify a process of reasonable accommodation for persons with disabilities. These policies and programs were not implemented during the Housing Element planning period. (See full discussion in Tables 46 and 47 in Section IV of this report.)~~

Conclusions

~~While the City allows persons with disabilities to request modifications to or exemptions from zoning, building permit procedures, and building laws, the process of requesting reasonable accommodation could be codified in the~~

Municipal Code to make the process easier for persons with disabilities. The City has adopted several amendments to the Municipal Code to facilitate the development, maintenance, accommodation, and improvement of housing for persons with disabilities.

Local Efforts to Remove Barriers

~~Since adoption of the previous Housing Element in 2002, the City has made many efforts to remove barriers to the production of housing. Efforts include the rezoning of land for higher density residential development, and amendments to the General Plan to allow residential projects to achieve higher densities. Efforts in 2008 include adopting the second unit ordinance to allow second units in residential areas outside of the Historic District by right, streamlining the design review process by eliminating the Architectural Review Commission, reviewing zoning and building procedures to ensure compliance with fair housing law, and adopting a resolution to allow deferred development impact fees for residential development. In addition, in May 2008 the City Council repealed Resolution No. 2784 which placed a population cap on the city of Folsom. The Council repealed the resolution to prevent it from limiting the City's ability to achieve its fair share of the region's housing needs.~~

The City has made significant efforts in recent years to remove barriers to meeting its housing needs. These efforts have included, but are not limited to, the following:

- **Increasing Maximum Densities.** To enhance development potential for multifamily housing, assist in meeting the RHNA for the previous planning period, and implement Program 18j of the 2009 Housing Element, the City raised maximum densities from 17.9 units per acre to 20 units per acre in the MMD designation and from 25 units per acre to 30 units per acre in the MHD designation.
- **Zoning for Emergency Shelters.** In May 2011 the City amended Chapter 17.108 (Emergency Shelters) to comply with the provisions of State law enacted by SB 2. The City amended the Code to allow emergency shelters by-right in the R-3 and R-4 zone. The City also adopted development and management standards consistent with State law. These amendments implemented Program 21b of the 2009 Housing Element.
- **Transitional and Supportive Housing.** In May 2011 the City adopted definitions for “transitional housing” and “supportive housing” in the Zoning Code that clearly specify that transitional and supportive housing are “residential subject only to those requirements and restrictions that apply to other residential uses of the same type in the same zone.” These amendments implemented Program 21e of the 2009 Housing Element.

- **Single-Room Occupancy Units.** Prior to May 2011, the City Zoning Code did not explicitly address SROs. The City amended the Code to add a definition for SRO and allow SROs by-right in the C-2 zone and with a CUP in the C-3 zone and R-4 zone. This amendment implemented Program 21e of the 2009 Housing Element.
- **Group Homes.** Prior to amending the Zoning Code in 2011, the City's Zoning Code did not define "group home," nor did it identify where they were permitted in the city. The City adopted a new definition of "group home" in the Zoning Code and amended the Code to identify group homes with six or fewer occupants as permitted uses wherever single family homes are allowed in the city. Additionally, the City amended the Zoning Code to identify group homes with more than six individuals as permitted with a CUP in the R-3 and R-4 districts, since larger group homes are more compatible with the uses allowed in these districts. These amendments implemented Program 21a of the 2009 Housing Element.
- **Definition of Family.** In May 2011 the City adopted a new definition of "family" in the Zoning Code to remove references to limitations on the number of unrelated persons living as a household. The previous definition conflicted with State law, which requires group homes of six or fewer persons to be allowed by right wherever single family homes are allowed in the city. The City amended the Zoning Code to include a new definition of family that is more inclusive and allows unrelated individuals who serve as a single housekeeping unit to live together in a single family home. This amendment implemented Program 21a of the 2009 Housing Element.
- **Mixed Use Zoning.** On April 26, 2012, the City adopted Ordinance No. 1158 amending the Municipal Code to add Chapter 17.23 pertaining to Mixed Use District zoning regulations. The Ordinance provides for three mixed use overlay zones to be located near transit routes: the General Mixed Use Overlay Zone (MU), the Mixed Use Town Center Overlay Zone (MU-TCOZ), and the Mixed Use Entertainment District Overlay Zone (MU-EDOZ). The mixed use overlay zones allow retail, dining, personal service, professional office, and residential uses, including live/work studios. The minimum lot size is a half-acre with no setback or lot coverage requirements (except a three foot setback for accessory structures) and allows buildings up to four stories or 50 feet (15 feet for accessory structures). The minimum allowed densities are 12 units per acre in MU and 20 units per acre in MU-TCOZ and MU-EDOZ and the maximum allowed density is 30 units per acre plus a density bonus in all three areas. Adoption of the Mixed Use Zoning implemented Program 18d of the 2009 Housing Element.
- **Reasonable Accommodation.** In May 2011, the City adopted a Reasonable Accommodation Ordinance (Municipal Code Chapter 17.116) to facilitate equal access to housing for persons with

disabilities and remove barriers for persons with disabilities to live in the community. Adoption of this Ordinance implemented Program 21h of the 2009 Housing Element.

- **Repeal Growth Control.** In May 2008 the City repealed a growth control measure that imposed a cap on population growth in the city and would have limited the City's ability to meet its fair share of the region's population growth.
- **Second Units.** On September 9, 2008, complying with State Law, the City adopted a Second Unit ordinance allowing construction of a second unit by right in any single family zoning district. Adoption of this Ordinance implemented Program 18c of the 2009 Housing Element.
- **R-M Lot Size Requirement.** The R-M zoning district corresponds with the Multifamily Low Density (MLD), Multifamily Medium Density (MMD), and Multifamily High Density (MHD) General Plan designations, which allow a range of densities. As previously adopted, the minimum lot area per dwelling unit in the R-M district was 3,500 square feet (12.4 units/acre), but could be decreased to 1,700 square feet (25.6 units/acre) with a conditional use permit (CUP). Since the Planned Development permit process, which is required for all multifamily housing in R-M zones, allows flexible design standards, the City did not, in practice, require this CUP process in the R-M zones. The City amended the Zoning Code to remove the CUP requirement for reducing the per unit lot size in the R-M district. This amendment implemented Program 18l of the 2009 Housing Element.
- **Eliminating Architectural Review.** In September 2008 the City eliminated the Architectural Review Committee and now reviews projects at the staff level (ministerial review), reducing the processing and review time for residential development projects. This action implemented Program 18i of the 2009 Housing Element.
- **Clarifying Density Bonus Provisions.** On July 14, 2011 the City adopted Ordinance No.1145 to repeal and reenact Chapter 17.102 of the Folsom Municipal Code concerning the housing density bonus and other developer incentives. The update included provisions consistent with State Law, including reduced parking standards for affordable housing, State-defined income groups, and the required type and percentage of affordable housing required for a development to be eligible for a density bonus.
- **Housing Trust Fund Revisions.** On May 10, 2011, the City amended the language of the Housing Trust Fund, Chapter 3.90 of the Folsom Municipal Code, to include extremely low-income households (Ordinance No. 1143).

POTENTIAL NON-GOVERNMENTAL CONSTRAINTS

The availability and cost of housing is strongly influenced by market forces over which local governments have little or no control. Nonetheless, State law requires that the housing element contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects. The primary non-governmental constraints to the development of new housing in Folsom can be broken into the following categories: availability of financing, development costs, and environmental constraints.

All resources needed to develop housing in Folsom are subject to the laws of supply and demand, meaning that these resources may not always be available at prices which make housing development attractive. Thus, cost factors are the primary non-governmental constraints upon development of housing in Folsom. This is particularly true in the case of housing for low- and moderate-income households, where basic development cost factors such as the cost of land, required site improvements, and basic construction are critical in determining the income a household must have in order to afford housing.

Availability of Financing

For credit-worthy projects, residential construction loan rates are currently (2007/2012) ~~relatively extremely~~ low. The, ~~since interest rates reflect deliberate monetary policy selected by the Federal Reserve Board, it is not possible to forecast what will happen to interest rates during the upcoming Housing Element planning period~~ ~~rates are not expected to drop from the historic lows of today (2012)~~. If interest rates rise, not only will it make new construction more costly (since construction period loans are short term and bear a higher interest rate than amortized mortgages), but it will also lower the sales price that buyers can afford to pay.

Faced with a lagging housing market and the growing risk of a recession, the Federal Reserve has been cutting interest rates since late 2007. Mortgage interest rates are currently (November 2012) at a historic low around 4.5 percent. These cuts make it easier for households to finance house purchases. However, due to the recent collapse of the “sub-prime” mortgage market, loan qualification standards are considerably stricter and the availability of financing is considerably reduced. As a note, in the calculations for the ability to pay for housing examples shown earlier in this document, a ~~seven~~4.5-percent interest rate was used to accommodate a potential increase in interest rates in the future.

Development Costs

Land Costs

Land costs are a major factor in the cost to build housing in Folsom. Current (2008-2012) market conditions make it difficult to estimate the cost of tentative map lots since the building residential development industry has slowed. Kensington Homes, a local builder, explained that there is little vacant land remaining in Folsom, and the small infill parcels that exist are being built as custom homes. The land costs are very project specific and therefore not easily generalized. According to TrendVision, the median asking prices of residential lots for sale in Folsom in April 2008-2012 ranged from \$240,000 to \$450,000 was \$110,000. According to online listings from Zillow.com and Trulia.com, the median sale price from 2009 to 2012 was \$146,500. These lots are generally larger lots being sold for custom home construction.

Site Improvement Costs

Upon securing the raw land, a residential developer would have to make certain site improvements to “finish” the lot before a home could actually be built on the property. Such improvements would include connections to existing utility systems, rough grading, construction of streets, installation of water and sewer lines, and construction of curbs, gutters, and sidewalks. Site improvement costs for a single family home in Folsom were estimated as ranging between \$2540,000 and \$5540,000 per lot.

Overall, land and site improvement costs in Folsom tend to be higher than those of the City of Sacramento, and more similar to communities in South Placer County, such as Roseville and Rocklin. Land and site improvement costs in Folsom tend to be lower than those found in communities in El Dorado County, such as El Dorado Hills.

Construction Costs

Many factors can affect the cost to build a house, including type of construction materials, site conditions, finishing details, amenities, and structure configuration. The City’s building permit fee schedule was used to calculate the estimated cost to build a new home in Folsom. The construction cost estimate assumes the following: a 1,200 square foot (living area) single family, detached entry-level home with an attached garage (400 square feet). According to estimates from local developers at Standard Pacific Homes and John Laing Homes, construction costs are approximately \$6055 to \$70 per square foot for a typical single family unit in Folsom (without upgrades or additional amenities). Therefore, total construction costs are estimated at around \$100,000 between \$88,000 and \$122,000 for the housing unit used in this example.

Total Housing Development Costs

As shown in Table 3-45, the total of all housing development costs discussed above for a typical entry-level single family home (1,200 square feet) in a new development is are \$160,000 to \$276,100 to \$175,000 to \$350,100, including land costs, site improvements, construction costs, fees and permits (as shown in Table 3-40). The total of all housing development costs for the same home in an infill development are \$271,300 to \$345,300. This figure does not include land costs, developer profit, marketing, or financing costs.

Type of Cost	Amount
Land Costs	\$110,000-\$150,000
Site Improvement Costs	\$40,000-\$50,000
Total Construction Cost	\$88,000-\$112,000
Total Development Impact Fees (New Development/Infill)	\$36,800/32,000
Building Permit Fee and Other Planning Fees*	\$1,300
Total Housing Development Costs (New Development/Infill)	\$276,100/\$271,300-\$350,100/345,300

Note: *Includes building permit and design review fees

Source: City of Folsom, 2012.

The specifications for the hypothetical house used for analysis here were chosen to define it as an entry-level family home. As noted in earlier in Table 3-22, the recent sales prices for new single family detached homes in Folsom varied from \$270,000 to \$230,000 to \$770,000 to \$755,950 in 2007 to 2012.

Environmental Constraints

The sites shown in Tables 3-A-1 and 3-A-2 all have access to infrastructure and are not constrained by topography, environmental factors, or other site specific problems that would limit planned development. The tables include specific notes on the sites/projects.

Flooding can significantly constrain development, especially when projects must be built to meet a base flood elevation. Flood regulations do not currently prevent construction within flood-prone areas, but the requirements increase the cost of construction, which could make proposed development too costly to build. Only one large vacant parcel without a development agreement (071-0020-078) is located in a special X FEMA flood zone. Zone X applies to 500-year flood areas, 100-year flood areas with average depths of less than one foot or with drainage areas less than one

square mile, and 100-year areas protected by levees. No special development standards are required for development within this zone.

Two large vacant residential parcels without a development agreement are located within an AE FEMA flood zone: APN 071-1240-001 and APN 227-0230-037. While most of APN 071-1240-001 is located within an AE FEMA flood zone, only a portion of the residential area at the eastern and southern edges of the site is located within the flood zone. Additionally, five other small, subdivided residential parcels without subdivision agreements are located partially within an AE FEMA flood zone (APN 213-028-20148, APN 227-021-1003, APN 227-020-1002, APN 227-023-002, and APN 227-023-0033).

New buildings constructed in the AE FEMA flood zone must be above the Base Flood Elevation (BFE) contained in the FEMA FIRM maps. The BFE for the above areas in Folsom range from 272 to 353 feet above sea level, therefore the first habitable floor must be above this elevation. Developers will need to raise the lowest floor, convert the lower area to non-habitable space, or build a higher foundation to elevate homes built in this area to meet the BFE for this flood zone; however, this designation does not prohibit development on these sites.

In accordance with Measure W, codified in Section 7.08 of the City Charter, the Folsom Plan Area Specific Plan was specifically designed to include 30 percent of the area south of Highway 50 as open space, which has the effect of restricting development in areas with steep slopes and preserveing wetlands, oak woodlands, habitat areas, and cultural resource areas. The passive open space areas allow for limited recreational uses, such as a trail system, while restricting future development. Additionally, wetland preserve areas will be protected by agency-approved Declaration of Restrictions. The designated open space areas also coincide with the FEMA 100-year and 200-year flood areas. As a result, there are no parcels in the area south of Highway 50 located within a flood zone.

3.5 Evaluation

HOUSING ACCOMPLISHMENTS

~~2000-2009~~ to ~~2007-2013~~ Accomplishments

The following are some of the other important steps the City has undertaken to provide greater housing opportunities during the previous Housing Element planning period:

- ~~Adoption of Housing Trust Fund~~
- ~~Adoption of an Inclusionary Housing Ordinance~~

- ~~Rezoning of land for higher-density, multi-family housing~~
- ~~General Plan amendments to allow higher-density residential development by right~~
- Adoption of a Second Dwelling Unit Ordinance;
- Revised its General Plan to clarify housing density bonus provisions;
- Revised design review procedures in the Zoning Code to provide faster development application processing to encourage affordable housing projects;
- Amended the language of the Housing Trust Fund to include extremely low-income households;
- Revised the Zoning Code to allow group homes serving special needs populations of up to six persons by right in all residential districts;
- Revised the Zoning Code to permit emergency shelter facilities in R-3 and R-4 districts;
- Revised the Zoning Code to ensure that transitional and supportive housing are residential uses subject only to those restrictions that apply to other residential uses of the same type in the same zone;
- Amended the Zoning Code to explicitly allow single room occupancy units (SROs) in certain zones; and
- Amended the Municipal Code to provide individuals with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing.
- Amended the Inclusionary Housing Ordinance to reduce the percentage affordable requirements and establish an in-lieu fee option to lessen the constraint on the production of market-rate housing, while still ensuring that affordable housing can be built.

On-Going Efforts

Demonstrating its on-going commitment to affordable housing, the City has a number of proposed projects with affordable housing components.

~~While in the past~~ the City of Folsom ~~has supported~~ homeownership through the First Time Homebuyer Down Payment Assistance Program. ~~Since the program was adopted in 2006, the City has~~ which has provided financial assistance to ~~60-70~~ low-income homeowners to purchase homes in the city ~~since 2006, the program was discontinued in 2012 as a result of the elimination of redevelopment agencies and loss of redevelopment funding due to AB 1x 26.~~ The City currently (2012) supports investment in the existing housing stock by offering grants through ~~its~~ two rehabilitation programs: the ~~Historic Home Rehabilitation Loan Program~~ Housing Rehabilitation Program and the ~~Substantial Mobile Home Rehabilitation Repair Loan Program.~~ The Mobile Home Repair Program is one of the City's

most important programs for maintaining the mobile home stock. The City has served 105 mobile homes since 2006.

The City has shown continual dedication to meeting the needs of seniors. ~~During the previous Housing Element planning period, two new~~ affordable senior housing projects ~~were have been~~ built: Vintage Willow Creek and Creekside Manor. ~~Together, these two projects added 322 new units for very low-income seniors. A third senior housing project, Carefree Senior Apartments, is planned for construction in 2008. Plans for Carefree Senior Apartments include 291 market-rate senior housing units along with 57 low-income senior units. Additionally,~~ The City has supported low-income senior homeowners through the Seniors Helping Seniors program. Since ~~2002~~2009, the City has responded to approximately 400 service calls ~~per year~~ and provided seniors with free home improvements necessary for health and safety.

The City has also shown its commitment to addressing the needs of homeless residents. In February 2005, the City created the volunteer Advisory Committee on Homeless in Folsom to identify and coordinate homeless services in the city. Later that year, the City showed greater commitment by supporting the efforts of Powerhouse Ministries—a local faith-based organization that provides emergency and supportive transitional housing to both the homeless and residents at risk of becoming homeless. The City contributed \$200,000 to improve the existing homeless shelter. Additionally, the City ~~has~~ committed \$1.4 million ~~for Fiscal Year 2008/09~~ in 2008 towards the development of Transitional Housing.

REVIEW OF EXISTING (2009) HOUSING ELEMENT

The following section reviews and evaluates the City's progress in implementing the 2009 Housing Element. It reviews the results and effectiveness of programs for the previous Housing Element planning period. Table 3-50 provides an evaluation of the 2009 Housing Element implementation programs.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
<i>Implementation Program</i>	<i>Status</i>	<i>Evaluation</i>	<i>Recommendations for Updated Housing Element</i>
<p>Program 18a – Adequate Sites Monitoring: The City shall annually update its vacant land inventory, including an updated inventory of potential infill sites (smaller vacant and underutilized parcels). The City shall also conduct an annual review of the composition of the housing stock, the types of dwellings units under construction or expected to be under construction during the following year, and the anticipated mix, based on development proposals approved or under review by the City, of the housing to be developed during the remainder of the period covered by the Housing Element.</p>	Completed/ Ongoing	<p>The City continues to update its vacant land inventory and monitor housing stock. The vacant land inventory was last updated in December 2012 as part of the 2013 Housing Element preparation. In addition, as part of amendment to the General Plan Land Use Element to increase the maximum building intensities for the MMD and MHD designations as required by Program 18j (PN 11-201), the City developed an inventory of MMD and MHD parcels that have potential for infill development.</p> <p>A previously approved PD Permit for Granite City Apartments (including 63 low-income units and 17 very low-income units, and 1 non deed-restricted unit) was approved in September 2011, and the project is currently under construction. The City is currently reviewing a new PD Permit application for a 218-unit affordable senior housing project (Serenade Senior Apartments), which was filed in November 2012. This project is slated for construction in 2014.</p>	Maintain program.

City of Folsom General Plan Update
Existing Conditions

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 18b – Affordability Monitoring: The City shall establish and implement a comprehensive annual monitoring program to document the sales price or rental rates for all new units within the City constructed in the previous year and to determine housing affordability levels. The City shall explore the possibility of documenting the sales price and rental rates for all residential units within the city for purpose of evaluating potential assistance for affordable housing.</p>	Completed. Ongoing	The City sends a questionnaire to each of the owners of affordable housing developments annually. Based on the responses to the questionnaire, the City updates its database on the sales price and rental rates for all affordable units within the City and determines housing affordable levels.	Maintain program.
<p>Program 18c – Second Units: The City shall adopt a Second Dwelling Unit Ordinance that adheres to the requirements of State law by allowing construction of second units by right in all single-family residential zones. The City shall revise its Zoning Code to include provisions that will encourage the creation of second units in single-family neighborhoods. It will provide an established process with standards by which interested residents can construct such units. The City shall also consider the feasibility of modifying parking requirements for second units to require only one uncovered off-street parking space in addition to the parking required for the primary dwelling.</p>	Completed	Complete. The City adopted a Second Dwelling Unit ordinance on October 8, 2008 (Ordinance No. 1100). The purpose of this action was to permit Second Dwelling Units in single-family residential zoning districts and on residential property consistent with State law. This action was intended to expand housing opportunities while maintaining the residential character of the area.	Delete program. Program was successfully implemented.
<p>Program 18d – Mixed-Use Overlay Zone: The City shall create a Mixed-Use Overlay Zone within one-quarter mile of transit stops to allow mixed-use development with a residential component within commercial and industrial zones.</p>	Completed	Complete. The City adopted a General Plan Mixed-Use District and amendments to the Municipal Code to adopt Mixed-Use zoning regulations on March 27, 2012 (Ordinance 1158). The City is also actively encouraging developers of property located near transit stops to include residential and/or affordable residential components in their projects.	Delete program. Program was successfully implemented.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 18e – Parking Requirements: The City shall evaluate parking needs to determine whether or not current parking standards contained in the Municipal Code and Design Guidelines for Multifamily Development are appropriate for different housing types (i.e., multi-family housing, senior housing, and affordable housing). If necessary, the City shall amend current parking standards to ensure that they are appropriate and do not unreasonably hinder the ability for a residential developer to achieve the maximum allowable density for a site. Additionally, the City shall amend the Municipal Code and/or the Design Guidelines for Multifamily Development to ensure that parking requirements are clear and consistent.</p>	Completed	<p>Complete. The City determined that the Planned Development Process provides flexibility in deviating from the parking standards set forth in the Municipal Code and Design Guidelines for Multifamily Developments.</p> <p>The City has been working with affordable housing developers to resolve any issues related to parking requirements by examining each project and adjusting parking requirements for affordable projects on a case-by-case basis. As such, the City has determined that amendments to the Municipal Code and/or Design Guidelines are not required.</p>	Delete program. The Planned Development process allows for reduced parking standards.
<p>Program 18f – Residential Mobilehome Zone: The City shall amend the boundaries of the Residential Mobilehome (RMH) zones to be consistent with areas designated as Single-Family High Density/Mobile Home Park (SFHD) in the General Plan Land Use Diagram. Additionally, the City shall amend the language in the Zoning Code to remove references to the “Trailer and Trailer Parks” Zone.</p>	In progress	<p>The City of Folsom intends to amend the boundaries of the Residential Mobilehome (RMH) zones in the General Plan Land Use Diagram as part of its General Plan Update. In addition, the City plans to amend the language in the Zoning Code to remove references to the “Trailer and Trailer Parks” Zone in or around summer 2013.</p>	Maintain program.
<p>Program 18g – Development Standards: The City shall review and revise, as appropriate, its infrastructure and other development standards to ensure that they allow for a full variety of housing types, and do not unfairly burden residential developers while maintaining appropriate fire, health, and safety standards.</p>	Completed	<p>Complete. The City has reviewed its development standards and determined that they do not unfairly burden residential developers. Flexible development standards allowed through the PD Ordinance help facilitate development for a variety of housing types.</p>	Delete program.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 18h – Consistent Guidelines for Multifamily Housing: The City shall review the Design Guidelines for Multifamily Development to ensure consistency between development standards in the Municipal Code and those in the Design Guidelines. Additionally, the City shall create a single document that consolidates all of the development and design standards for multi-family housing.</p>	In progress	The City is in the process of reviewing the Design Guidelines for Multifamily Development for consistency with the Municipal Code, and amending them if necessary.	Maintain program.
<p>Program 18i – Architectural Review: The City shall consider eliminating the Architectural Review Committee and review projects at the staff level (ministerial review), reducing the processing and review time for residential development projects</p>	Completed	Complete. The City eliminated its Architectural Review on September 23, 2008 to reduce the processing and review time for residential development projects.	Delete program. Program was successfully implemented.
<p>Program 18j – Multi-Family Housing Density Increase: The City shall amend its General Plan to increase the maximum density of the Multifamily Medium Density (MMD) land use designation from 17.9 to 20 units per acre and the Multifamily High Density (MHD) land use designation from 25 to 30 units per acre.</p>	Completed	Complete. On March 1, 2012, the City adopted amendments to the General Plan Land Use Element to increase the maximum density in MMD and MHD designations (Resolution No. 8963). The Specific Plan for the Folsom Plan Area (SOI area), which has been adopted, includes the MMD and MHD designations at 20 and 30 units per acre, respectively.	Delete program. Program was successfully implemented.
<p>Program 18k – Monitoring the Planned Development (PD) Permit Process: The City shall monitor the PD process throughout the Housing Element planning period to track the impacts of the PD process on the costs, timing, and certainty of residential development and ensure that the process does not act as a constraint on the production of multi-family housing.</p>	Completed	Complete. The City has reviewed the PD Ordinance (FMC 17.38), and determined that the Ordinance does not pose any impediment to development of multi-family housing. In fact, the process helps provide flexibility for multi-family housing projects. Flexible development standards allowed through the PD Ordinance have helped facilitate development of residential housing in the PD zones.	Delete program. The City has monitored the PD permit process and determined that it facilitates development.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
Program 18i – Amend Requirements in R-M Zone: The City shall amend the Zoning Code to remove the provision that a CUP must be secured in order to reduce minimum lot area in R-M zones.	Completed	Complete. The City amended the Zoning Code to remove the provision that requires a CUP to reduce minimum lot area in R-M zones on June 14, 2011 (Ordinance No. 1144).	Delete program. Program was successfully implemented.
Program 18m – Redesignate and Rezone: To accommodate the remaining RHNA of 235 low-income units, the City shall redesignate and rezone parcel APN 072-001-011 or another site(s) equal to approximately 9 acres, as RHD/R4. Assuming a development density of 27 units per acre (90 percent of the maximum density of 30 units per acre for MHD/R4 designation/zoning), accommodating 235 units requires 8.7 acres. The City shall follow the requirements of subdivision (h) of Section 65583.2 of the Government Code and shall ensure that owner-occupied and multi-family residential development is allowed “by right”, without a conditional use permit, planned unit development permit, or other discretionary review or approval that would constitute a “project” for the purposes of Division 13 of the Public Resources Code .	Completed	Complete. On October 26, 2010, the City rezoned APN 072-001-011 from C-3-P-D to MHD/R-4 to accommodate the City’s remaining allocation of 235 low-income units (Resolution 8746).	Delete program. Program was successfully implemented.
Program 19a – Residential Program Specialist: The City shall continue to designate a staff position Residential Program Specialist to coordinate housing-related programs and policy initiatives in the City. The City shall ensure that adequate resources are available to continue to improve housing program coordination. The housing coordinator shall be responsible for the annual monitoring of housing programs and producing the Housing Element Annual Progress Report to the California Department of Housing and Community Development (HCD).	Ongoing	Budget cuts and the elimination of RDA through ABIX 26 have forced the elimination of the Residential Program Specialist; the City remains committed to coordinating housing-related programs and policy initiatives in the City and has distributed the duties of the position among multiple staff members to continue to address housing-related issues. The City will continue to evaluate resources for continuation of this program.	Modify program to reflect staffing changes.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
Program 19b – Housing Information: The Residential Program Specialist shall continue to act as the centralized information/referral source for residents requiring housing assistance. The Specialist shall provide information about available subsidized and assisted housing in the City and about future projects through informational meetings, promotional materials, and the City website. The Specialist shall also refer residents to available SHRA programs.	Ongoing	With the elimination of significant funding available for housing under ABIX26, the City continues to examine its available resources for continuation of this program. In 2011, the City transitioned some housing duties to an Associate Planner. The City’s website includes information regarding the City’s housing programs and resources available to the public.	Maintain program.
Program 19c – Housing Advisory Committee: The Redevelopment Citizen’s Advisory Committee shall continue to advise the Redevelopment Agency Board and the City Council on affordable housing issues and help set policies for the administration of affordable units and priorities for funding.	Incomplete	In light of the elimination of the RDA through ABIX 26, the Redevelopment Citizen’s Advisory Committee is no longer an active commission.	Delete program. The Housing Advisory Committee is no longer active.
Program 19d – Updated Housing Density Bonus: The City shall revise its General Plan to include housing density bonus provisions consistent with new requirements of State law, including statewide parking standards for affordable housing.	Completed	Complete. The City revised its General Plan to include housing density bonus provisions consistent with new requirements of State law, including statewide parking standards for affordable housing, on June 14, 2011 (Ordinance No. 1145).	Delete program. Program was successfully implemented.
Program 19e – Tax-Exempt Bond Financing: Consistent with the City’s debt management policy, the City shall consider pursuing applications for the authority to issue tax-exempt bonds for affordable housing. If the City determines that it would be infeasible to issue bonds, it will consider pursuing the alternative option of mortgage credit certificates that may be issued to qualified borrowers. Mortgage credit certificates provide tax credits to borrowers, and have the equivalent effect of low-interest rate financing.	Ongoing	The City continues to be committed to and open to pursuing this policy if so requested by a home builder.	Revise program to reflect loss of the Redevelopment Agency.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 19f – Coordination with SHRA: The City shall continue to coordinate directly with SHRA to program CDBG and HOME funds for the development of affordable housing in Folsom. The City shall publicize programs, such as Mortgage Credit Certificates (MCCs), that are available through SHRA for Folsom residents. The City shall consider participating in other programs through SHRA, such as tax-exempt bonds for multifamily housing. The City shall consider contracting with SHRA, or another entity, for technical assistance in carrying out certain functions, such as monitoring the number of affordable units that have been produced and will be produced in the City.</p>	Ongoing	The City continues to maintain a close working relationship with SHRA and continues to publicize their programs, including the Mortgage Credit Certificates.	Maintain program.
<p>Program 19g– Development Impact and Permit Fee Schedule Review and Revision: The City shall undertake a review of its current development impact and permit fees related to multi-family development, second units, and other affordable housing to reconfirm the relationship between required services and fees paid. As part of this study, the City shall review the financial needs of affordable housing projects, determine whether or not City fees can be reduced to facilitate affordable housing development, and identify options for the City to offset the foregone revenues from other sources.</p>	Completed	Complete. The City has evaluated its fees relative to other jurisdictions in the region and believes its development impact and permit fees related to multi-family development, second units, and other affordable housing are among the lowest in the region and do not impede the production of housing. Furthermore, on June 26, 2012 the City adopted Ordinance 1165 relating to the deferral of impact fees for eligible new residential and commercial construction projects in order to ensure that its development fees do not pose a barrier to development.	Maintain program.
<p>Program 19h – Permit Streamlining: The City shall revise development review procedures in its Zoning Code to provide fast-track permitting to encourage affordable housing projects.</p>	Completed	Complete. The City revised development review procedures in the Zoning Code to provide fast-track permitting to encourage affordable housing projects on September 3, 2008.	Delete program. Program was successfully implemented.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 19i – Inclusionary Housing Ordinance. The City shall amend the Inclusionary Housing Ordinance to adjust the percentage affordable requirements to be 3 percent of units affordable to very low-income households and 7 percent of units affordable to low-income households. The City shall also provide additional options for developers to meet the inclusionary requirements, including but not limited to establishing an in lieu fee option.</p>	Completed	In 2010, the City conducted a review of the Inclusionary Housing Ordinance (IHO) and found that it was negatively impacting housing production. On January 25, 2011, the City Council approved Ordinance 1140 which sunsetted the City’s IHO Ordinance; however, this action of sunseting was deemed inconsistent with the HE by the Superior Court. The City appealed the court’s ruling, and concurrently adopted a focused revision to the 2009 Housing Element and a revised IHO in 2013 to address impediments of the previous IHO.	Delete program. Program was successfully implemented.
<p>Program 19j – Down Payment Assistance Loan Program: The City shall consider using the Housing Trust Fund to expand the First Time Homebuyer Down Payment Assistance Loan Program to include persons with moderate incomes.</p>	Completed	Complete. With housing prices having fallen significantly since 2006, City analysis has indicated that there is a sufficient supply of units priced affordably for moderate-income households and that this is not true for low- and very low-income households.	Delete program. The City will focus its limited resources on serving lower-income households.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 19k – Additional State and Federal Funding: The City shall work to secure additional funding from state and federal sources that can be used to help increase the supply of affordable housing in Folsom. Such programs may include, but are not limited to, the Housing Enabled by Local Partnerships Program (HELP), operated by the California Finance Agency; the Low and No Down Payment Program sponsored by the California Housing Loan Insurance Fund (CAHLIF), the HOME program that has local funds distributed by the Sacramento Housing and Redevelopment Agency (SHRA), and the state Multifamily Housing Program, sponsored by the Department of Housing and Community Development (HCD).</p>	Completed/ Ongoing	The City, particularly the Community Development Department, continues to work to secure additional funding from State and Federal sources that can be used to help increase the supply of affordable housing in the city. In 2010, the City worked to secure its HOME allocation through SHRA for calendar years 2012-2014 for the Forestwood affordable housing project. Although many of the available affordable housing funding sources are on hold because of budget challenges at the State and Federal levels, the City will continue to explore new opportunities.	Maintain program.
<p>Program 19l – Housing Program Workshops: The City shall annually conduct a workshop(s) with for-profit and non-profit housing developers, local and regional funding agencies, and other organizations interested in affordable housing to review currently available programs, including housing rehabilitation programs, Seniors Helping Seniors, and the First Time Homebuyer Program. The City shall advertise the workshops by mailing fliers, sending emails, and phone calls to local housing stakeholders.</p>	Ongoing	The City continues to partner with NeighborWorks, a non-profit that offers first time home buyer workshops at least twice a month in their Sacramento office.	Maintain program.
<p>Program 19m – Affordable Housing Evaluation Criteria: The City shall develop a set of program criteria for use in reviewing funding assistance requests for affordable housing projects.</p>	Completed	In 2010, the City commissioned a set of draft funding criteria from its consultant, Vernazza Wolfe. Staff continues to evaluate these criteria and make appropriate adjustments.	Delete program.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 19n – Redevelopment Housing Set-aside Funds. The City shall continue to utilize available Redevelopment Housing Set-aside funds to assist affordable housing production by private developers. The availability of grants and loans shall be publicized.</p>	Completed/ Ongoing (RDA Dissolved)	The elimination of the RDA through state legislation (ABIX 26) also eliminated the redevelopment set-aside funds. The City remains strongly committed to providing affordable housing and continues to seek other resources to assist affordable housing production by private developers. The former Folsom Redevelopment Agency lawfully bonded its housing increment in 2011 and the City, as successor agency, is diligently and persistently pursuing the authority from the California Department of Finance to use the bond proceeds to fund the development of affordable housing.	Delete program.
<p>Program 19o – Housing Trust Fund and Extremely Low-Income Households: The City shall amend the language of the Housing Trust Fund (Municipal Code Chapter 3.90) to include extremely low-income households and shall consider revisions to the Housing Trust Fund to allow more flexibility in funding affordable housing.</p>	Completed	Complete. The City amended the language of the Housing Trust Fund, FMC 3.90, to include extremely low-income households on May 10, 2011 (Ordinance No. 1143).	Delete program. Program was successfully implemented.
<p>Program 20a – Rehabilitation of Substandard Units: The City shall apply annually, or as frequently as is needed based on housing rehabilitation demand, for funding under the Community Development Block Grant Program, the California Housing Rehabilitation Program, and other State and Federal funding programs. In addition, the City shall provide information to, and assist owners of, rental properties in applying for funding under available state and federal housing rehabilitation funding programs.</p>	Completed/ Ongoing	The City has funding programs that assist homeowners and owners of rental housing with the rehabilitation of substandard units. In 2011, the City received no requests for rental rehabilitation funding or for assistance applying to other resources for funding.	Modify program to reflect the loss of redevelopment funds and lack of use.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
Program 20b – Housing Conditions Database: The City shall maintain current information on the condition of dwelling units by preparing and periodically updating a housing conditions database. The City shall develop a standard survey instrument (e.g., windshield survey). Additionally, the City shall consider expanding the survey area outside the current limits of the Redevelopment Area.	Completed/ Ongoing	The City conducted a windshield survey in September 2010. The City plans to continue to conduct and update its housing conditions database through a windshield survey every five years.	Maintain program.
Program 20c – Redevelopment Housing Set-Aside Plan: The City shall periodically update a plan that shows how the City plans to meet the requirements of redevelopment law concerning the percentage of newly constructed or rehabilitated units within the redevelopment area that must be affordable to low- and moderate-income households. The City will also update the section of the plan that contains the strategy for the use of the City’s tax-increment housing set-aside funds to assist low- and moderate-income households.	Completed (RDA Dissolved)	Completed (RDA dissolved). The elimination of the Redevelopment Agency under ABIX 26 also eliminated the redevelopment housing set-aside funds and its related plans. The City will continue to evaluate its options and resources to encourage developers to develop and produce affordable housing.	Delete program.
Program 20d – Adaptive Reuse: The City shall inventory sites in the Central Folsom Redevelopment Project Area for adaptive reuse for housing. Some properties in Project Area may be suitable for reuse as residential. One of the goals of the Redevelopment Plan is to invigorate the historic district by bringing additional residents to the area.	Completed	Complete. In 2010, the City applied for and awarded a grant through the Infill Streamlining Program to complete the West Liedesdorff Area Plan, which in part would plan for the reuse of an underutilized corporation yard site as mixed-use with a residential component. The passage of ABIX 26 and legal issues surrounding it, as well as elimination of RDA funding have caused uncertainty. The City will continue to look for ways to encourage the development of affordable housing.	Delete program.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
Program 20e – Monitoring Assisted Housing Developments. The City shall continue to monitor the affordability status of all publicly-assisted housing developments in Folsom to ensure that qualifying moderate- or lower-income households occupy assisted units.	Ongoing	The City continues to monitor the affordability status of all publicly-assisted housing developments in the City. The City has elected to assume housing functions, and this will be ongoing during the Housing Element term.	Maintain program.
Program 21a – Sites for Special Group Housing: The City shall revise its Zoning Code to allow group homes serving special need populations of up to six persons by right in all residential districts. The Zoning Code shall also be revised to allow group homes of more than six persons with a conditional use permit. The City will ensure that its conditional use permit procedures for group homes do not unduly constrain the development of group homes for special needs populations.	Completed	Complete. The City revised the Zoning Code to allow group homes serving special need population of up to 6 persons by right in all residential districts on June 14, 2011 (Ordinance No. 1144). The Zoning Code was also amended to allow group homes of more than 6 persons with a CUP.	Delete program. Program was successfully implemented.
Program 21b – Emergency Shelter Facility Zoning: The City shall revise the Emergency Shelter provisions in Chapter 17.108 of the Zoning Code to permit the development of emergency shelter facilities in the R-3 and R-4 districts as an allowed use (i.e., allowed by-right without a CUP or other discretionary action). As part of these Zoning Code revisions, the City shall ensure that there are sufficient opportunities to accommodate the identified need for emergency shelter facilities during the Housing Element planning period. In addition, the permit processing, development, and management standards for emergency shelters shall be revised to ensure that they are consistent with State law and that they encourage and facilitate the development of emergency shelters.	Completed	Complete. The City revised the Emergency Shelter provisions of the Zoning Code, FMC 17.108, to permit emergency shelter facilities in R-3 and R-4 districts by right and within industrial zoning districts with a conditional use permit on June 14, 2011 (Ordinance No. 1144).	Delete program. Program was successfully implemented.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 21c – Emergency Shelter Facility Development: The City shall continue to provide financial and technical assistance to local organizations and community groups to help develop emergency shelter facilities in Folsom.</p>	Ongoing	The City continues to provide financial and technical assistance to local organizations and community groups to help develop emergency shelter facilities in the city. The passage of AB1X 26 poses constraints on the potential funds available for emergency shelter development. Loss of 20% set aside funds has a significant impact to this program. The City in its capacity as the Housing Agency will continue to assist where resources are available.	Modify to reflect the loss of redevelopment.
<p>Program 21d – Emergency Shelters: The City shall facilitate the public outreach necessary to help in the removal of any neighborhood barriers for any applications required under the Zoning Code for an emergency shelter.</p>	Ongoing	When the City receives an application for an emergency shelter that meets the requirements of the Zoning Code, staff will assist with public outreach efforts necessary to gain neighborhood support.	Maintain program.
<p>Program 21e – Transitional, Supportive Housing, and SROs: The City shall revise its Zoning Code to ensure that transitional and supportive housing, single room occupancy (SRO) units, and other group living situations are accommodated in Folsom with minimal regulatory barriers. The Zoning Code will be amended to state that transitional and supportive housing are residential uses subject only to those restrictions that apply to other residential uses of the same type in the same zone. Additionally, the City shall amend the Zoning Code to define Single Room Occupancy (SRO) units and explicitly allow SROs as a residential use in certain zones.</p>	Completed	Complete. The City revised the Zoning Code to ensure that transitional and supportive housing are residential uses subject only to those restrictions that apply to other residential use of the same type in the same zone on June 14, 2011 (Ordinance No. 1144). In addition, amendment to the Zoning Code was made to explicitly allow Single Room Occupancy (SROs) in certain zones.	Delete program. Program was successfully implemented.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
Program 21f – Barrier-Free Housing: The City shall consider adopting a Universal Design Ordinance modeled after the California Department of Housing and Community Development “Model Universal Design Local Ordinance” to encourage developers to use barrier-free and/or universal design in new housing developments.	Complete/ Not implemented	The City’s Building Department considered the preparation of a Universal Design Ordinance in 2013. However, the new California Building Code will also address accessibility requirements.	Delete program.
Program 21g – Child Care Services to Assist Single Parents with Children: The City shall review its Zoning Code to ensure that City requirements do not overly restrict the location of child care services.	Completed	Complete. The City revised the Zoning Code to establish “major” and “minor” use permits to reduce the financial burden placed on small less intensive businesses (like child care centers) that require conditional use permits in certain land use zones on August 9, 2012 (Ordinance No. 1169). In addition, amendments to the Zoning Code Commercial Land Use Table were made to allow all child care facilities with six or fewer children by right in all commercial zones.	Maintain program.
Program 21h – Reasonable Accommodation. The City shall amend its Municipal Code to provide individuals with disabilities reasonable accommodation in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. The purpose of this is to provide an expedient process for individuals with disabilities to make requests for exemptions from, or modification of, the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City.	Completed	Complete. The City amended the Municipal Code to provide individuals with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing on June 14, 2011 (Ordinance No. 1147).	Delete program. Program was successfully implemented.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 21i – Public Information for Reasonable Accommodation. The City shall provide information in written form and on the City’s website on reasonable accommodation for persons with disabilities.</p>	Completed/ Ongoing	The City makes the information regarding reasonable accommodation available in written form and on the City’s website. The City has a designated ADA Coordinator and contracts with an outside consultant to provide information and research if necessary.	Delete or modify program to reflect program completion.
<p>Program 21j – Zoning and Development Procedures. The City shall review its Zoning Ordinance and other development procedures to ensure compliance with fair housing laws and ensure that these regulations do not create a hardship for persons with disabilities. The City shall amend its Zoning Ordinance and change its permit processing procedures, as needed, to facilitate accessibility for persons with disabilities.</p>	Complete	The City reviewed its Zoning Ordinance and made several amendments to ensure compliance with fair housing laws and accessibility requirements. See evaluation of Programs 21a, 21b, 21e, 21h, and 22b. The City also amended the definition of “family” to comply with fair housing law.	Delete program.
<p>Program 22a – Fair Housing Program: The City shall continue to make information regarding state and federal fair housing requirements available at a designated office in City Hall. In addition, the City shall make copies of the information available for the public on the City’s website and at the Folsom Public Library. The City will also assist individuals with complaints in contacting either the Code Enforcement Division or one of the following appropriate agencies to file a complaint:</p> <ul style="list-style-type: none"> • Sacramento Housing and Redevelopment Agency; • State of California’s Landlord/Tenant Dispute line or Mobile home Park Ombudsman; • Sacramento Regional Human Rights/Fair Housing Commission; • Sacramento County Health Department; • and California Department of Fair Housing and Employment. 	Completed/ Ongoing	The City continues to make information regarding fair housing available as well as continues to assist individuals with complaints in contacting the appropriate agency. The City has fair housing handbooks provided by the Human Rights/Fair Housing Commission available at the Building Counter. City staff refers individuals with complaints to the Human Rights/Fair Housing Commission and other appropriate agencies. SHRA uses a portion of its CDBG funding (which includes Folsom) to subsidize the Human Rights/Fair Housing Commission’s fair housing activities, including landlord/tenant mediation and complaint investigation.	Maintain program.

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Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
Program 22b – Group Homes: The City shall add provisions to its Zoning Code regarding group homes of six or fewer persons to ensure consistency with State law requirements to allow group homes in single-family residential neighborhoods. The City shall also amend the definition of “family” in the Zoning Code to include groups of six or fewer persons living together as a single housekeeping unit.	Completed	Complete. The City added provisions to the Zoning Code regarding group homes of 6 or fewer persons to ensure consistency with State law requirements to allow group homes in single-family residential neighborhoods on June 14, 2011 (Ordinance No. 1144).	Delete program. Program was successfully implemented.
Program 23a – Energy Conservation Assistance: The City shall continue to include weatherization and energy conservation as eligible activities under CDBG programs that it administers. In addition, the City shall seek new resources to assist homeowners in increasing energy efficiency (e.g., upgrading older ductwork, HVAC systems, windows, and insulation). The City shall provide information and refer eligible property owners to other available programs.	Ongoing	Weatherization improvements, including such activities as window replacement, are primarily offered and provided through the City’s Housing Trust Fund Minor Home Repair and Rehabilitation Programs and the Seniors Helping Senior Program	Maintain program.
Program 23b – Increased Energy Standards: Energy conservation standards for new residential construction, as contained in Title 24 of the California Code of Regulations, shall be periodically reviewed to identify opportunities for adopting standards which more closely respond to local conditions, especially in the area of passive design to reduce cooling. The City shall study the feasibility of providing incentives for new developments that exceed California Energy Standards (Title 24). Incentives could include expediting project permit processing, plan check fast-tracking, and reduced fees.	Completed	Complete. In support of improving energy efficiency, the City adopted code updates for the 2011 calendar year. All new projects will meet the CALGreen standards specified in the code update. The City will continue to evaluate the need to encourage higher levels of energy conservation through incentive measures.	Delete program.

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 23c – Design Guidelines: The City shall establish design guidelines to increase the opportunity for passive solar energy and future use of renewable energy sources. These guidelines should address solar use, building orientation for solar energy use and winds, orientation or provision of adequate structural support for solar collectors, the use of light-colored roofing materials, appropriate trees for landscaping, and use of cogeneration. The City shall also consider implementing an ordinance to require solar water heating systems and pool covers for new heated residential swimming pools. The City shall also consider implementing a solar access ordinance that states that no building permit shall be issued for any construction, if, when completed, it would interfere with solar access to the rooftop of any structure or to any preexisting active solar collector on nearby property. The ordinance should also encourage the use of solar easements to guarantee access. The City's pursuit of affordable housing opportunities shall have priority over the design guidelines.</p>	Completed	Complete. The CALGreen code standards that go into effect on January 1, 2014 will address some of these items pertaining to roof-mounted solar systems. The City will continue to evaluate whether there is a need for separate design guidelines to cover solar energy and landscaping.	Modify program
<p>Program 23d – Landscaping Standards: The City shall review and, if necessary, modify its landscaping standards and requirements to ensure that they adequately support the use of climate-appropriate shade trees and landscaping to provide for summer cooling, require trees in new developments to provide maximum shading, and allow for winter lighting and passive solar heating in new or renovated homes.</p>	Completed	Complete. The policies of AB 1881, which provided guidance on landscaping requirements, were incorporated as a part of the Cal Green code standards that went into effect on January 1, 2011.	Delete program

Table 3-50: Evaluation of Existing (2009) Housing Element Programs			
Implementation Program	Status	Evaluation	Recommendations for Updated Housing Element
<p>Program 24a – Preservation of Historic Residences: The City shall preserve historically and architecturally significant building by undertaking the following actions:</p> <ul style="list-style-type: none"> • Evaluate the potential impact of development or rehabilitation activities on historic properties; • Continue to designate certain areas as historic districts and consider adopting guidelines for historic structures; and • exempt property owners from specific historic preservation requirements, to the extent that it has the authority to do so, if such requirements would conflict with access for persons with disabilities, energy conservation, seismic safety retrofitting, or if the strict application of requirements would impose an unreasonable hardship on the property owner. 	Ongoing	With the establishment of the Historic District and the Historic District Commission, the City remains committed to preserving historical residences within the city. No exemptions from historic preservation requirements due to hardship were requested in 2012.	Maintain program.
<p>Program 24b – Historic Home Restoration Program: The City shall continue to provide low-interest loans to qualified homeowners for the restoration of historic owner-occupied, single-family homes located in the Historic District. The City shall advertise the Historic Home Restoration Program through brochures available at City Hall, the Library, and other public venues, and on the City website.</p>	Ongoing	The City does not have the available resources in light of the elimination of the RDA through ABIX 26 to currently fund this program. No loans were made in 2011 or 2012, and there were no additional requests for funds during this period either.	Delete program. With the loss of redevelopment the City does not have sufficient funding to continue to offer this program.

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RESIDENTIAL LAND INVENTORY

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Table 3-A-1: Planned and Approved Projects with Affordable Housing Units, City of Folsom, January 1, 2013

Name of Development	Address	Type of Units	Total Number of Units	Total Number of Affordable Units	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Agreement in Place?	Status as of Jan. 2013	Notes
Bidwell Street	809 Bidwell Street	Multi-family	19	19	19	0	0	No		Assisted housing development with 19 VL units.
Carefree Apartments	Broadstone and Cavitt Drive	Multifamily	348	348	0	570	291348	No	Orig. approved Sept. 2004; first extension approved through Sept. 2007; second extension approved through Dec. 2009; Map automatically extended by State through Nov. 2009; third extension approved through 2012; fourth extension approved through 2014.	The property has a deed restriction for 57 low-income inclusionary units. However, given the decision in the Palmer/Sixth Street Properties L.P. v. City of Los Angeles case, the deed restriction is in jeopardy. The City is therefore not counting these deed restricted units as low-income units in the inventory. Required inclusionary units: 57 L. Remaining 291. The units are inventoried as market-rate moderate-income based on anticipated rent levels.
Creekview Manor	1700 Creekside Drive	Senior Apartments	138	138	128	10	0	Yes	2007	Assisted housing development with 128 VL and 10 L units
Folsom Crest	9483 Greenback Lane	Multi-family	55	55	5	2	48	No		Required inclusionary units: 5 VL, 2 L. Remaining 48 units inventoried as market-rate moderate-income based on anticipated rent levels.
Hideaway at Treehouse	900 Outcropping Way	Condominiums	344	344	0	24	320	Yes; recorded 5/20/2006	Approved (November 2004), under construction	Required inclusionary units: 24 L. Remaining 320 units inventoried as market-rate moderate-income based on listed sales prices (based on moderate-income affordability levels of \$284,287 for a 2-bedroom unit and \$328,394 for a 3-bedroom unit (see Table 19)). 2 bed/2 bath units were listed in Summer 2008 at \$269,990 for Outlook at Treehouse (within same development as Hideaway at Treehouse) and \$294,990 for 3 bed/2.5 bath units.
Levy Road	530 Levy Road	Single family Detached	21	1	0	1	0	Yes; recorded 9/29/2006	Approved by City Council December 14, 2004 (April 2004), under construction (2012)	New single-family project. Inclusionary requirement satisfied through on-site inclusionary units: 1 L (included in inventory); and rehabilitation and conversion of market-rate units: 2 VL at 825 Sibley St; 262 Montrose Drive (not included in inventory because units are conversion, not new).
Madrone	100 Moon Circle	Condominiums	219	32	0	32	0	Yes; recorded 5/20/2006	Completed May 2006	Required inclusionary units: 32 L. Remaining 219 units inventoried as above moderate-income based on sales prices in early 2008: 1 bed/1 bath (1,009 sq. ft.): \$259,990 (based on moderate-income affordability levels

Table 3-A-1: Planned and Approved Projects with Affordable Housing Units, City of Folsom, January 1, 2013

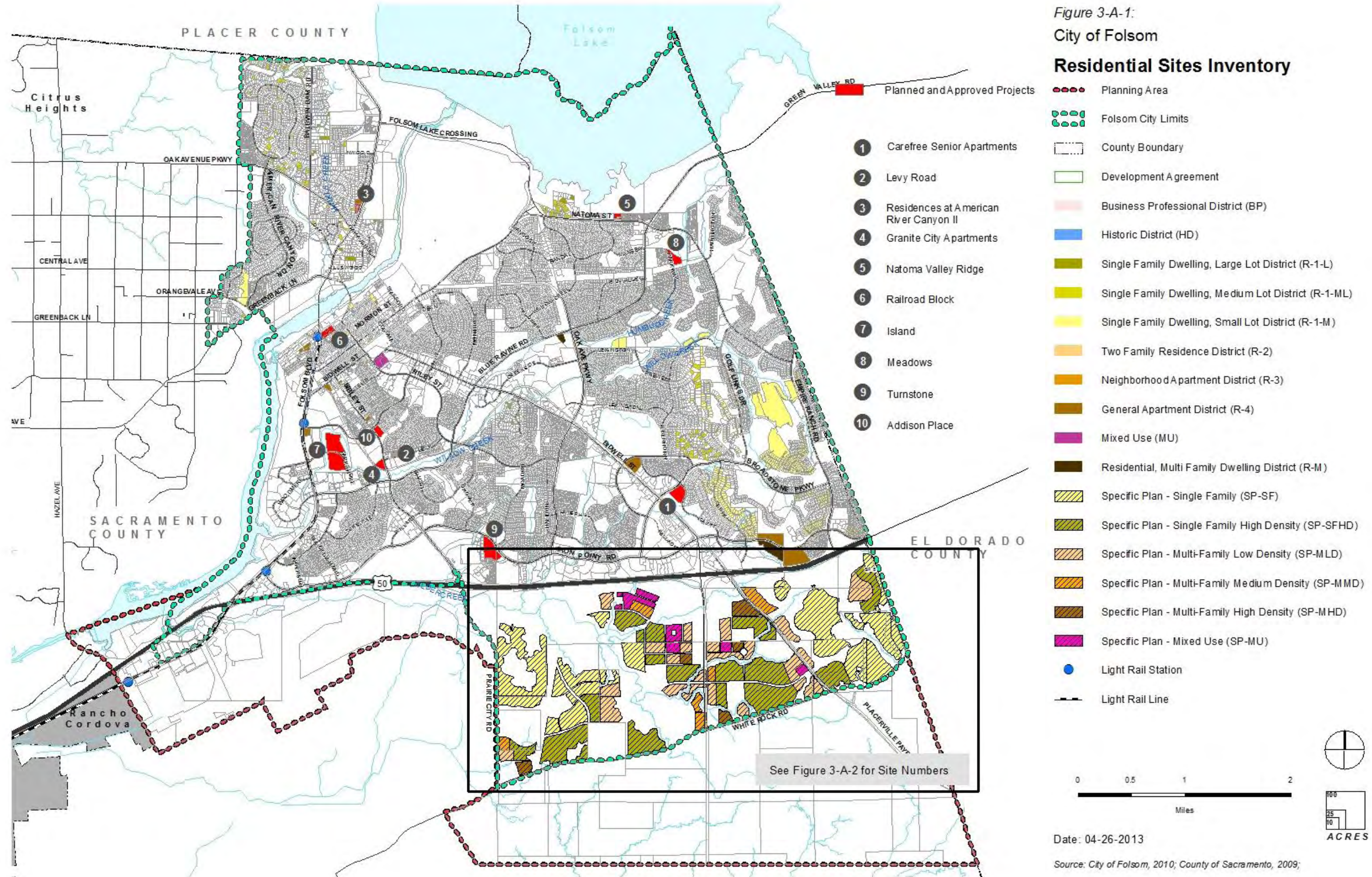
Name of Development	Address	Type of Units	Total Number of Units	Total Number of Affordable Units	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Agreement in Place?	Status as of Jan. 2013	Notes
										of \$236,844 for a 1-bedroom unit (see Table 19))
Natoma Valley Ridge	East Natoma/Green Valley Road	Single family detached	79	3	0	3	0	Yes; recorded 3/27/2006	Approved (October 2004), under went construction from Spring to Fall 2005. Phase I was foreclosed upon and Ethan Conrad Properties assumed ownership. The remaining improvements will be completed in three separate phases with a completion date of July 1, 2014.	New single family project. Inclusionary requirement satisfied through on-site inclusionary units: 3 L (included in inventory); and rehabilitation and conversion of market-rate units: 73 VL at Natoma Arms (101 Natoma) (not included in inventory because units are conversion, not new).
Railroad Block	Sutter Street/Wool Street		60	96	60	30	06	No	A resolution to sell the Historic Folsom Station/RR Block parcels to RR Block Parters LLC was approved by the oversight board on December 5, 2012. The action is still pending acceptance by the State Department of Finance. Should be completed by 2009-10	Amended and restated Dd development agreement (recorded 4/7/2011) for 6 VL and 3 L moderate units. Remaining 51 units inventoried as market-rate above-moderate.
Residences at American River Canyon II	7011 Folsom-Auburn Road	Single family Detached	10	1	10	01	0	No Yes. Recorded June 14, 2007.	Approved 4/26/05, under construction	Required inclusionary units: 1 VL second unit (accessory dwelling)
Rivage	E. Natoma	Condominiums	54	27	0	0	27	-	Under Construction	Rivage (Parkway Lot D): 54 condo units. Based on sales/listing prices in early 2008, 50% of units (27 units) inventoried as market rate moderate income: 2 bed/2 bath: \$279,999-309,000, 3 bed/2-3 bath: \$301-338,990

Table 3-A-1: Planned and Approved Projects with Affordable Housing Units, City of Folsom, January 1, 2013

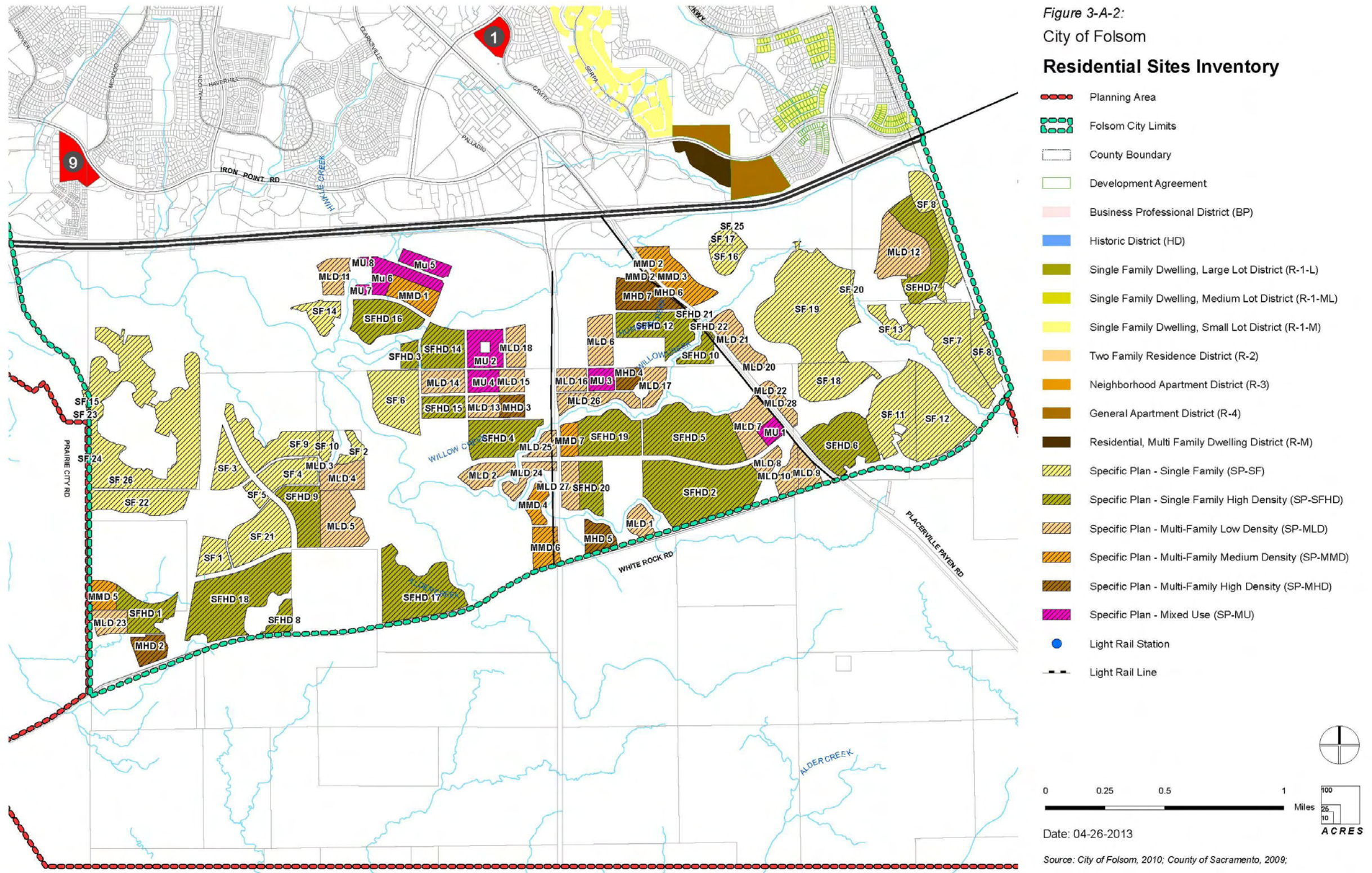
Name of Development	Address	Type of Units	Total Number of Units	Total Number of Affordable Units	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Agreement in Place?	Status as of Jan. 2013	Notes
										(based on moderate-income affordability levels of \$284,287 for a 2-bedroom unit and \$328,394 for a 3-bedroom unit (see Table 19))
Sibley Street Granite City Apartments	1150 Sibley Street Sibley/Levy	Multifamily	8185	8085	1746	6339	0	No/Yes. Recorded 9/27/2012.	Approved by PC 9/21/11. Under Construction (2013) Planned	Assisted-Low-income housing development with 46-17 VL and 39-63 L deed-restricted units. CHOC-St. Anton site.
Union Square	550 Willard Drive	Condominiums	114	114	11	6	97	Yes; recorded 11/15/2005	2007	Required inclusionary units: 11 VL, 6 L. Remaining 97 units inventoried as market-rate moderate-income based on rental rates in early 2008: 3 bed/2 bath: \$1,650
Valencia	1700 Parkway Drive North	Condominiums/Single-family Detached	209	152	0	0	152	No	Entitled, under construction	209 total units in the project: 152 attached units and 57 detached units. Required inclusionary units: 11 M. Remaining 141 attached units inventoried as market-rate moderate-income based on anticipated sales prices: the "low-end" Plan I attached units (2 bed/2 bath and 1,009 sq. ft.) start at ~\$265,000 (based on moderate-income affordability levels of \$284,287 for a 2-bedroom unit (see Table 19)). Plan II units are planned to be similarly configured with similar pricing levels.
Vizcaya	E Natomas and Green Valley	Single-family Attached	105	53	0	0	53	-	Almost complete	Based on listing prices in early 2008, 50% of units (53 units) inventoried as market-rate moderate-income. 3 house models: The Picasso, 3 bedrooms, 2.5 bath— from \$325,775; The Cezanne, 3-4 bedrooms, 2.5 bath— from \$361,000; and The Da Vinci, 4 bedrooms, 2.5 bath— from \$368,000 (based on moderate-income affordability levels of \$328,394 for a 3-bedroom unit and \$366,386 for a 4-bedroom unit (see Table 19))
multiple duplex projects	-	-	10	10	0	0	10	-	-	5 duplexes (10 total units): 3 at Outlook at Treehouse and 2 stand-alone
multiple second-unit projects	-	-	8	8	0	0	8	-	-	granny flats
Island	Parkshore Drive	Single family detached	315	315	0	0	315	No.	Approved, construction to begin summer 2013.	Based on listing prices in late 2012, the units were inventoried as market-rate moderate-income. The proposed homes range in size from 3BR/2.5BA to 4BR/2.5BA. Similar small-lot units in the Hideaway at Treehouse subdivision are selling for \$241,500 to \$319,000 for a 3BR/2.5BA and 3BR/3BA, and for \$350,151 for a 4BR/3BA (see Table 22). Based on moderate-income affordability levels of \$374,689 for a 3-bedroom unit and \$404,723 for a 4-bedroom unit (see Table 20), these units are anticipated to be affordable for moderate-income households.

Table 3-A-1: Planned and Approved Projects with Affordable Housing Units, City of Folsom, January 1, 2013

Name of Development	Address	Type of Units	Total Number of Units	Total Number of Affordable Units	Very Low-Income Units	Low-Income Units	Moderate-Income Units	Agreement in Place?	Status as of Jan. 2013	Notes
<u>Meadows</u>	<u>1700 Parkway Drive North</u>	<u>Single family detached</u>	<u>40</u>	<u>40</u>	<u>0</u>	<u>0</u>	<u>40</u>	<u>Yes, recorded November 8, 2011.</u>	<u>Approved 2013.</u>	<u>Based on listing prices in late 2012, the units were inventoried as market-rate moderate-income. The proposed homes range in size from 3BR/3BA to 4BR/3.5BA. Similar small-lot units in the Hideaway at Treehouse subdivision are selling for \$241,500 to \$319,000 for a 3BR/2.5BA and 3BR/3BA, and for \$350,151 for a 4BR/3BA (see Table 22). Based on moderate-income affordability levels of \$374,689 for a 3-bedroom unit and \$404,723 for a 4-bedroom unit (see Table 20), these units are anticipated to be affordable for moderate-income households.</u>
<u>Turnstone</u>	<u>Iron Point Road and McAdoo Drive</u>	<u>Single family detached</u>	<u>112</u>	<u>112</u>	<u>0</u>	<u>0</u>	<u>112</u>	<u>No.</u>	<u>Under construction (2013), completion expected by summer 2014.</u>	<u>Based on listing prices in late 2012, the units were inventoried as market-rate moderate-income. The proposed homes range in size from 3BR/2.5BA to 4BR/3BA. Similar small-lot units in the Hideaway at Treehouse subdivision are selling for \$241,500 to \$319,000 for a 3BR/2.5BA and 3BR/3BA, and for \$350,151 for a 4BR/3BA (see Table 22). Based on moderate-income affordability levels of \$374,689 for a 3-bedroom unit and \$404,723 for a 4-bedroom unit (see Table 20), these units are anticipated to be affordable for moderate-income households.</u>
<u>Addison Place</u>	<u>Sibley Street and Glenn Drive</u>	<u>Single family attached and detached</u>	<u>38</u>	<u>38</u>	<u>0</u>	<u>0</u>	<u>38</u>	<u>Yes, recorded January 25, 2005.</u>	<u>Approved, construction to begin spring 2013.</u>	<u>Based on listing prices in late 2012, the units were inventoried as market-rate moderate-income. The proposed homes range in size from 3BR/2.5BA to 5BR/3BA. Similar small-lot units in the Hideaway at Treehouse subdivision are selling for \$241,500 to \$319,000 for a 3BR/2.5BA and 3BR/3BA, and for \$350,151 for a 4BR/3BA (see Table 22). Based on moderate-income affordability levels of \$374,689 for a 3-bedroom unit and \$404,723 for a 4-bedroom unit (see Table 20), these units are anticipated to be affordable for moderate-income households.</u>
TOTAL			1,104,878	944,399	21617	17768	1,006859			



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Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
Vacant Land with Development Agreements									
Large Parcels									
<u>072-0270-124</u>	<u>MHD</u>	<u>R-4</u>	<u>11.52</u>	<u>30.00</u>	<u>346</u>	<u>18</u>	<u>207</u>	<u>Lower</u>	
072-1170-107	MHD	R-4 PD	20.93	30.00	628	18.0	377	Lower	Empire Ranch Specific Plan ¹
072-1170-144	SF	R-1-M	7.20	3.90	28	2.3	17	Above Mod.	
072-1170-145	SF	R-1-M	52.16	3.90	203	2.3	122	Above Mod.	
072-1170-148	SF	R-1-M	8.83	3.90	34	2.3	21	Above Mod.	
072-3040-006	SF	R-1-M	21.53	3.90	84	2.3	50	Above Mod.	
071-1410-080	SF	R-1-M	2.49	3.90	10	2.3	6	Above Mod.	
071-1410-079	SF	R-1-M	2.26	3.90	9	2.3	5	Above Mod.	
Subtotal	-	-	<u>126.92</u> <u>115.40</u>	--	<u>1,342</u> <u>996</u>	-	<u>805</u> <u>598</u>	-	
Small, subdivided parcels³									
55 parcels	SFHD	R-1-M	7.79	6.90	55	-	55	Above Mod.	
11 10 parcels	SF	R-1-ML	<u>8.98</u> <u>8.60</u>	3.90	10	-	10	Above Mod.	
475 366 parcels	SF	R-1-M	<u>112.93</u> <u>92.32</u>	3.90	366	-	366	Above Mod.	
Subtotal	-	-	<u>129.70</u> <u>108.71</u>	-	<u>431</u>	-	<u>431</u>	-	
Total	-	-	<u>235.63</u> <u>245.10</u>	--	<u>1,773</u> <u>1,427</u>	-	<u>1,236</u> <u>1,029</u>	-	
Vacant Land without Development Agreements									
Large Parcels									

City of Folsom General Plan Update
Existing Conditions

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
071-0020-078	MHD	R-4 PD	2.73	30.00	82	18.0	49	Lower	<u>Parcel in special X FEMA flood zone.</u>
072-0270-102 (portion of parcel)	MHD	R-4-PD	4.60	30.00	138	18.0	83	Lower	Tentative parcel application for subdivision for multifamily project received Feb. 2009; original 9-acre parcel is site of Church of LDS
213-0071-006	MHD	R-4 PD	1.90	30.00	57	18.0	34	Lower	
071-1240-001 (portion of parcel)	OS	R-M PD/OSC	4.03	30.00	121	18.0	73	Lower	Total parcel size: 10.14 acres; MHD designation/R-M PD zoning: 4.03 acres; OS designation/OSC zoning: 6.1 acres <u>Parcel is mostly in the AE FEMA flood zone. While most of APN 071-1240-001 is located within an AE FEMA flood zone, only a portion of the residential area at the eastern and southern edges of the site is located within the flood zone. New buildings constructed in this zone must be elevated to the Base Flood Elevation.</u>

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
071-0190-085 & 071-0190-086	<u>PMU</u>	<u>R-3MU</u>	6.88	<u>29.0430</u>	<u>200206</u>	<u>+7.412*</u>	<u>+2082</u>	Moderate ² Lower ²	*The site was rezoned from R3 to MU and redesignated from JHS to MU on August 28, 2012, allowing up to 30 units/acre. No specific development of the site is proposed. To account for the commercial uses allowed by the MU designation, the sites inventory assumes residential development at 12 units/acre on this site. The City has received inquiries from an affordable housing developer interested in partnering on a mixed-use, affordable development, FCUSD property; because of maximum 4-unit structure in the R-3 zone, used a schematic site plan diagram to assume capacity of 92 units on 23 lots (13.4 units/acre). The City has conducted negotiations with the school district to purchase the sites (including 071-0190-083 listed above). The Folsom Cordova Unified School District (FCUSD) offered the parcels to the City for sale at the appraised price (appraisal dated January 2008) and took the offer to the City Council on their closed session agenda on August 28, 2007 and again on April 22, 2008. There was no final outcome on the matter.

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Existing Conditions

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
071-0190-083	MHD	R-3	0.74	25.00/29.0 4	19/22	-	16	Moderate	*FCUSD property; because of maximum 4-unit structure in the R-3 zone, used a schematic site plan diagram to assume capacity of 16 units on 4 lots (21.6 units/acre).
071-0400-015 and 071-0181-018 (portion of parcel)	MMD	R-4	1.71 2.00	20.00	40	12.0	24	Very Low Moderate	Two adjacent parcels (071-0400-015, 1.71 ac; 071-0181-018, 0.29 ac)-
072-2270-009	MMD	R-M	13.99	20.00	280	12.0	168	Very Low Moderate	
071-0181-018 (portion of parcel)	MMD/SFH D	R-4	0.29	17.90/20.0 0	5/6	5		Very Low	Total parcel size: 0.64 acres; MMD designation: 0.29 acres; SFHD designation: 0.35 acres
070-0106-010	MLD	R-2 PD	0.65	11.90	8	7.1	5	Moderate	
071-1050-050	MLD	R-M PD	3.87	11.90	46	7.1	28	Moderate	uncompleted subdivision (Addison Place)
071-0200-007	MLD	R-4	0.99	11.90	12	7.1	7	Moderate	1109 Sibley Street, underutilized, potential for infill
071-0182-015 (portion of parcel)	MLD	R-4	0.32	11.90	4	7.1	2	Moderate	800 block of Sibley Street; only a portion of parcel vacant (total parcel size 1.88 acres)
227-0190-023	SFHD	RMH	3.79	6.90	26	23		Moderate	RMH zone: mobile home park
071-0181-018 (portion of parcel)	MMD/SFH D	R-4	0.35	6.90	2	2		Above Mod.	Total parcel size: 0.64 acres; MMD designation: 0.29 acres; SFHD designation: 0.35 acres

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
071-0050-016 (portion of parcel)	SF	R-I-M PD/ A-I-A	0.91	3.90	4	4	Above Mod.	Total parcel size: 2.21 acres; R-I-M zoning: 0.91 acres; A-I-A zoning: 1.30 acres	
071-0040-100	SF	R-I-L	0.98	3.00	3	1.8	2	Above Mod.	
071-0040-155	SF	R-I-L	1.75	3.00	5	1.8	3	Above Mod.	
071-0040-158	SF	R-I-L	1.98	3.00	6	5	Above Mod.	-	
213-0580-034	SF	R-I-L PD	2.16	3.00	6	1.8	4	Above Mod.	
227-0230-037	SF	R-I-L A	2.01	3.00	6	1.8	54	Above Mod. Portion of parcel is in the AE FEMA flood zone. New buildings constructed in this zone must be elevated to the Base Flood Elevation.	
070-0020-003 (portion of parcel)	SF/CA/OS	R-I-M/HD	0.85	3.90	0	-	0	Above Mod. inventoried for zero residential units - owned by the State; total parcel size: 1.23 acres; SF/R-I-M: 0.85 acres; CA/R-I-M: 0.12 acres; CA/HD: 0.12 acres; OS/R-I-M: 0.13 acres	
223-0050-064	SF	R-I-M PD	9.64	3.90	38	2.3	23	Above Mod.	
227-0190-032	SF	R-I-M PD	3.87	3.90	15	14	Above Mod.	-	
213-0060-021 (portion of parcel)	SF	R-I-M PD/R-I-L A APD/OSC	3.16	3.90	0	-	0	Above Mod. inventoried for zero residential units - severe slope and access constraints; R-I-M PD zoning: 2.43 acres; R-I-L-A zoning: 0.73 acres; OSC zoning: 0.81 acres	
071-0040-146	SF	R-I-ML	5.56	3.90	22	20	Above Mod.	-	

City of Folsom General Plan Update
Existing Conditions

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
213-0281-012	SF	R-I-ML <u>A</u>	0.99	3.90	4	2.3	2	Above Mod.	
227-0221-029	SF	R-I-ML	0.89	3.90	3	2.3	2	Above Mod.	
227-0470-001	SF	R-I-ML	0.85	3.90	3	2.3	2	Above Mod.	
070-0070-018	SF <u>HD</u>	R-I-M <u>PD</u>	0.81	3.90 <u>6.90</u>	3 <u>36</u>	2.3 <u>4.1</u>	2 <u>23</u>	Above Mod.	R-4 zoning, but SF designation
072-0010-062	CA	BP PD	1.45	-	-	-	-	-	CA designation doesn't allow for residential uses
070-0042-002, 070-0042-003, 070-0046-024 & 070-0046-026	CA (MLD)	R-4	2.64	11.90	31	7.1	19	Moderate	The portion of the property within the River Way subarea (2.64 acres; 1.26 acres is within the Resort Subarea) has the potential for multifamily low density residential uses (which are permitted with a CUP). The inventory assumes the site being developed with a maximum density of 11.9 units/acre based on the maximum allowed density of the MLD designation.
071-0050-047	S	R-I-M PD	4.07	-	-	-	-	-	S designation doesn't allow for residential uses
071-1240-024	P	R-I-M PD	3.02	-	-	-	-	-	P designation doesn't allow for residential uses
227-0590-020	OS	R-I-ML	0.78	-	-	-	-	-	OS designation doesn't allow for residential uses
Subtotal			72.69 92.48	- =	1,053,084 11,179	- =	591,978 591,978		
Small, subdivided parcels ³									

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
10 parcels	SF	R-I-ML	5.56	3.90	9	-	9	Above Mod.	
24 parcels	SF	R-I-M PD	3.87	3.90	23	-	23	Above Mod.	
2 parcels	SF	R-I-L	1.98	3.90	2	-	2	Above Mod.	
54 parcels	MLD	R-4	0.94 0.80	11.90	4	-	4	Moderate	5 parcels in downtown area; 2 sets of 2 of them are adjacent w/ same owner
4 parcels	MLD	R-I-ML	2.26	4.40	4	-	4	Above Mod.	
11 parcels	SF	R-I-L	4.51	3.90	11	-	11	Above Mod.	One parcel is partially located in the AE FEMA flood zone. New buildings constructed in this zone must be elevated to the Base Flood Elevation.
4 parcels	SF	R-I-L A	1.65	3.90	4	-	4	Above Mod.	Four parcels are partially located in the AE FEMA flood zone. New buildings constructed in this zone must be elevated to the Base Flood Elevation.
161 153 parcels	SF	R-I-M	65.58 62.81	3.90	153	-	153	Above Mod.	
54 parcels	SF	R-I-M PD	1.14 1.15	3.90	4	-	4	Above Mod.	
131 117 parcels	SF	R-I-ML	55.24 48.01	3.90	117	-	117	Above Mod.	
3 parcels	SF	R-I-ML PD	0.81	3.90	3	-	3	Above Mod.	
2 parcels	SF	R-4	0.77	3.90	2	-	2	Above Mod.	2 parcels in downtown area; adjacent w/ same owner; R-4 zoning, but SF designation

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Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
23 parcels	other	other	4.86	-	23	-	23	Above Mod.	<i>total land area in combo < 0.75 acres</i>
Subtotal			138.27		357		357		
Total			210.96 232.98	-	1,410,433 1,528	-	948,327		
<i>Folsom Plan Area Vacant Land⁴</i>									
<u>SF 1</u>	-	<u>SP-SF</u>	<u>11.11</u>	<u>4.0</u>	<u>44</u>	<u>3.5</u>	<u>39</u>	<u>Above Mod.</u>	
<u>SF 2</u>	-	<u>SP-SF</u>	<u>4.94</u>	<u>4.0</u>	<u>20</u>	<u>3.0</u>	<u>15</u>	<u>Above Mod.</u>	
<u>SF 3</u>	-	<u>SP-SF</u>	<u>13.72</u>	<u>4.0</u>	<u>55</u>	<u>3.5</u>	<u>48</u>	<u>Above Mod.</u>	
<u>SF 4</u>	-	<u>SP-SF</u>	<u>16.20</u>	<u>4.0</u>	<u>65</u>	<u>3.0</u>	<u>48</u>	<u>Above Mod.</u>	
<u>SF 5</u>	-	<u>SP-SF</u>	<u>3.67</u>	<u>4.0</u>	<u>15</u>	<u>3.5</u>	<u>13</u>	<u>Above Mod.</u>	
<u>SF 6</u>	-	<u>SP-SF</u>	<u>30.25</u>	<u>4.0</u>	<u>121</u>	<u>3.0</u>	<u>91</u>	<u>Above Mod.</u>	
<u>SF 7</u>	-	<u>SP-SF</u>	<u>46.34</u>	<u>4.0</u>	<u>185</u>	<u>3.0</u>	<u>139</u>	<u>Above Mod.</u>	
<u>SF 8</u>	-	<u>SP-SF</u>	<u>33.78</u>	<u>4.0</u>	<u>135</u>	<u>3.0</u>	<u>102</u>	<u>Above Mod.</u>	
<u>SF 9</u>	-	<u>SP-SF</u>	<u>28.05</u>	<u>4.0</u>	<u>112</u>	<u>3.5</u>	<u>98</u>	<u>Above Mod.</u>	
<u>SF 10</u>	-	<u>SP-SF</u>	<u>4.34</u>	<u>4.0</u>	<u>17</u>	<u>3.0</u>	<u>13</u>	<u>Above Mod.</u>	
<u>SF 11</u>	-	<u>SP-SF</u>	<u>38.62</u>	<u>4.0</u>	<u>154</u>	<u>3.0</u>	<u>116</u>	<u>Above Mod.</u>	
<u>SF 12</u>	-	<u>SP-SF</u>	<u>38.26</u>	<u>4.0</u>	<u>153</u>	<u>2.9</u>	<u>110</u>	<u>Above Mod.</u>	
<u>SF 13</u>	-	<u>SP-SF</u>	<u>7.34</u>	<u>4.0</u>	<u>29</u>	<u>2.9</u>	<u>21</u>	<u>Above Mod.</u>	
<u>SF 14</u>	-	<u>SP-SF</u>	<u>10.24</u>	<u>4.0</u>	<u>41</u>	<u>3.5</u>	<u>36</u>	<u>Above Mod.</u>	
<u>SF 15</u>	-	<u>SP-SF</u>	<u>1.36</u>	<u>4.0</u>	<u>5</u>	<u>3.7</u>	<u>5</u>	<u>Above Mod.</u>	
<u>SF 16</u>	-	<u>SP-SF</u>	<u>10.36</u>	<u>4.0</u>	<u>41</u>	<u>3.0</u>	<u>31</u>	<u>Above Mod.</u>	
<u>SF 17</u>	-	<u>SP-SF</u>	<u>3.62</u>	<u>4.0</u>	<u>14</u>	<u>2.8</u>	<u>10</u>	<u>Above Mod.</u>	

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
SF 18	-	SP-SF	26.87	4.0	107	2.9	79	Above Mod.	
SF 19	-	SP-SF	89.30	4.0	357	3.1	273	Above Mod.	
SF 20	-	SP-SF	1.25	4.0	5	3.2	4	Above Mod.	
SF 21	-	SP-SF	28.95	4.0	116	3.5	101	Above Mod.	
SF 22	-	SP-SF	23.24	4.0	93	3.5	81	Above Mod.	
SF 26	-	SP-SF	108.79	4.0	435	3.1	338	Above Mod.	
SFHD 1	-	SP-SFHD	18.05	7.0	126	6.5	118	Above Mod.	
SFHD 2	-	SP-SFHD	65.68	7.0	460	5.6	365	Above Mod.	
SFHD 3	-	SP-SFHD	5.14	7.0	36	5.4	28	Above Mod.	
SFHD 4	-	SP-SFHD	25.65	7.0	180	5.6	143	Above Mod.	
SFHD 5	-	SP-SFHD	51.32	7.0	359	5.6	285	Above Mod.	
SFHD 6	-	SP-SFHD	33.43	7.0	234	5.5	185	Above Mod.	
SFHD 7	-	SP-SFHD	31.02	7.0	217	5.5	171	Above Mod.	
SFHD 8	-	SP-SFHD	6.24	7.0	44	6.6	41	Above Mod.	
SFHD 9	-	SP-SFHD	20.85	7.0	146	6.6	137	Above Mod.	
SFHD 10 & SF HD 22	-	SP-SFHD	8.50	7.0	60	5.2	44	Above Mod.	
SFHD 12 & SFHD21	-	SP-SFHD	26.48	7.0	185	5.4	144	Above Mod.	
SFHD 14	-	SP-SFHD	19.28	7.0	135	5.5	107	Above Mod.	
SFHD 15	-	SP-SFHD	10.68	7.0	75	5.5	59	Above Mod.	
SFHD 16	-	SP-SFHD	24.38	7.0	171	5.5	134	Above Mod.	

City of Folsom General Plan Update
Existing Conditions

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
SFHD 17	-	SP-SFHD	44.78	7.0	313	5.6	249	Above Mod.	
SFHD 18	-	SP-SFHD	58.50	7.0	410	6.6	384	Above Mod.	
SFHD 19	-	SP-SFHD	28.65	7.0	201	5.5	159	Above Mod.	
SFHD 20	-	SP-SFHD	13.42	7.0	94	5.6	75	Above Mod.	
MLD 1	-	SP-MLD	7.84	12.0	94	9.1	71	Moderate	
MLD 2	-	SP-MLD	10.68	12.0	128	9.0	96	Moderate	
MLD 4	-	SP-MLD	13.05	12.0	157	9.1	119	Moderate	
MLD 5	-	SP-MLD	24.68	12.0	296	9.0	222	Moderate	
MLD 6	-	SP-MLD	13.92	12.0	167	9.1	126	Moderate	
MLD 7	-	SP-MLD	17.34	12.0	208	9.0	156	Moderate	
MLD 8	-	SP-MLD	5.25	12.0	63	9.0	47	Moderate	
MLD 9	-	SP-MLD	7.05	12.0	85	8.9	63	Moderate	
MLD 10	-	SP-MLD	8.24	12.0	99	9.0	74	Moderate	
MLD 11	-	SP-MLD	10.59	12.0	127	9.1	96	Moderate	
MLD 12	-	SP-MLD	27.94	12.0	335	9.1	253	Moderate	
MLD 13	-	SP-MLD	7.80	12.0	94	9.0	70	Moderate	
MLD 14	-	SP-MLD	10.83	12.0	130	9.0	97	Moderate	
MLD 15	-	SP-MLD	6.38	12.0	77	10.5	67	Moderate	
MLD 16	-	SP-MLD	7.59	12.0	91	9.0	68	Moderate	
MLD 17	-	SP-MLD	8.25	12.0	99	9.0	74	Moderate	
MLD 18	-	SP-MLD	8.90	12.0	107	9.1	81	Moderate	

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
MLD 20	-	SP-MLD	0.67	12.0	8	10.4	7	Moderate	
MLD 21	-	SP-MLD	15.25	12.0	183	9.1	139	Moderate	
MLD 23	-	SP-MLD	9.04	12.0	108	10.5	95	Moderate	
MLD 24	-	SP-MLD	7.91	12.0	95	9.0	71	Moderate	
MLD 25	-	SP-MLD	6.00	12.0	72	9.0	54	Moderate	
MLD 26	-	SP-MLD	11.54	12.0	138	9.0	104	Moderate	
MLD 27	-	SP-MLD	9.60	12.0	115	9.0	86	Moderate	
MLD 28	-	SP-MLD	7.15	12.0	86	11.2	80	Moderate	
MMD 1	-	SP-MMD	12.83	20.0	257	18.2	234	Moderate	
MMD 3	-	SP-MMD	22.17	20.0	443	18.3	406	Moderate	
MMD 4	-	SP-MMD	7.21	20.0	144	16.9	122	Moderate	
MMD 5	-	SP-MMD	8.56	20.0	171	18.8	161	Moderate	
MMD 6	-	SP-MMD	11.33	20.0	227	16.9	192	Moderate	
MMD 7	-	SP-MMD	6.41	20.0	128	17.0	109	Moderate	
MHD 2	-	SP-MHD	9.77	30.0	293	25.2	246	Lower	
MHD 3	-	SP-MHD	6.34	30.0	190	26.7	169	Lower	
MHD 4	-	SP-MHD	5.70	30.0	171	26.7	152	Lower	
MHD 5	-	SP-MHD	9.11	30.0	273	26.7	243	Lower	
MHD 6 & MHD 7	-	SP-MHD	20.03	30.0	601	22.0	441	Lower	
MU 1	-	SP-MU	5.26	30.0	158	11.6	61	Lower	

City of Folsom General Plan Update
Existing Conditions

Table 3-A-2: Vacant Residential Land Inventory, City of Folsom, January 1, 2013

APN Number	General Plan Land Use Designation	Zoning Designation	Acres	Maximum Allowed Residential Density	Maximum Units	Expected Density (60% of max. density unless otherwise noted)	Inventoried Units (based on expected density)	Inventoried Income Level	Notes
<u>MU 2</u>	-	<u>SP-MU</u>	<u>14.14</u>	<u>30.0</u>	<u>424</u>	<u>11.5</u>	<u>162</u>	<u>Lower</u>	
<u>MU 3</u>	-	<u>SP-MU</u>	<u>6.52</u>	<u>30.0</u>	<u>196</u>	<u>11.5</u>	<u>75</u>	<u>Lower</u>	
<u>MU 4</u>	-	<u>SP-MU</u>	<u>7.86</u>	<u>30.0</u>	<u>236</u>	<u>11.6</u>	<u>91</u>	<u>Lower</u>	
<u>MU 5</u>	-	<u>SP-MU</u>	<u>7.88</u>	<u>30.0</u>	<u>236</u>	<u>11.5</u>	<u>91</u>	<u>Lower</u>	
<u>MU 6</u>	-	<u>SP-MU</u>	<u>14.53</u>	<u>30.0</u>	<u>436</u>	<u>11.5</u>	<u>167</u>	<u>Lower</u>	
<u>MU 7</u>	-	<u>SP-MU</u>	<u>1.82</u>	<u>30.0</u>	<u>55</u>	<u>11.5</u>	<u>21</u>	<u>Lower</u>	
<u>MU 8</u>	-	<u>SP-MU</u>	<u>1.12</u>	<u>30.0</u>	<u>34</u>	<u>11.6</u>	<u>13</u>	<u>Lower</u>	
Total	-	-	<u>1,514.74</u>	-	<u>13,600</u>		<u>10,211</u>	-	
GRAND TOTAL			<u>1,961.33</u> <u>478.08</u>	-	<u>16,7832,8</u> <u>6673,065</u>	-	<u>12,3952,765</u>		
TOTAL LOWER-INCOME					<u>4,881</u>		<u>2,837</u> <u>1,211</u>		
TOTAL MODERATE-INCOME					<u>4,911</u>		<u>3,869</u> <u>227</u>		
TOTAL ABOVE MODERATE-INCOME					<u>6,991</u>		<u>1,3275,689</u>		

Note:

¹The sixth amendment (dated November 18, 2002) to the Russell Ranch Development Agreement (now referred to as Empire Ranch) included a Specific Plan amendment to redesignate 23 acres within the Empire Ranch project to Multifamily High Density. While the Development Agreement stipulates that 10 acres of the 23 acres are restricted to the construction of affordable housing (10 percent very low and 5 percent low) at no cost to the City, the remaining portion is not precluded from developing as an affordable project. The underlying zoning of the parcel included in the inventory (APN 072-1170-107) is R-4, Apartment District. As with all sites within the City, the manner of development is not dictated, but it must be consistent with the Multifamily High Density (MHD) General Plan land use designation and the R-4 zoning. There is no provision in the Specific Plan or Development

Agreement that would restrict the site from being developed at its maximum capacity allowed by the applicable General Plan land use designation and zoning (Specific Plan) district, and the City has not mandated that the development occur at less than the maximum allowable capacity. ~~Currently (2012),~~ there are no further Development Agreement provisions that apply to the site, no projects have been approved for this site, and the site is no different than any other vacant residential site that is in the inventory. The Development Agreement is still in effect until March 2014.

² The R-3 zoning designation applies to a very limited number of sites in the city. While the R-3 zoning is consistent with Public and MHD General Plan land use designations, the allowed density may not be possible without a PD overlay to relax zoning regulations. Therefore, based on the unit density yields and unit type restrictions the R-3 zoned sites are suitable for the development of moderate-income housing. Developers can apply for a Planned Development Overlay if higher project densities and site plan flexibility are desired.

³ Unit inventory based on the number of parcels rather than 60 percent of maximum density.

⁴ Unit inventory based on the parcel-level inventory included in the 2011 Folsom Plan Area Specific Plan.

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APPENDIX **B**

RESPONSES TO SB520 ANALYSIS QUESTIONS

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In accordance with SB 520 (Chapter 671, Statutes of 2001), Folsom has analyzed the potential and actual governmental constraints on the development of housing for persons with disabilities, and demonstrated the City's effort to remove such constraints.

The following shows the City's responses to the "SB 520 Analysis Tool" prepared by HCD.

SB 520 Analysis Tool

Over-arching and General

- Does the locality have any processes for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing, or building laws?

Normal City process: Yes. The City adopted a Reasonable Accommodation Ordinance.

- Describe the process for requesting a reasonable accommodation.

Persons requesting reasonable accommodation submit a letter to the Director of the Community Development Department describing ~~intent~~ the accommodation and why the requested accommodation is necessary. The Director will review the request for accommodation within 45 days and either grant, grant with modifications, or deny a request for reasonable accommodation.

- Has the locality made any efforts to remove constraints on housing for persons with disabilities, such as accommodating procedures for the approval of group homes, ADA retrofit efforts, an evaluation of the zoning code for ADA compliance or other measures that provide flexibility?

The City has a designated ADA coordinator working and coordinating on these issues. On June 14, 2011, the City revised the Zoning Code to allow group homes serving special need population of up to six persons by right in all residential districts (Ordinance No. 1144). The City also amended the Zoning Code to allow group homes of more than six persons with a CUP in industrial zones. On June 14, 2011, the City also amended the Municipal Code to provide individuals with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing (Ordinance No. 1147). The City's Building Department is also considering preparing a Universal Design Ordinance.

- Does the locality make information available about requesting a reasonable accommodation with respect to zoning, permit processing, or building laws?

Based on Chapter 11 CBCThe City makes the information regarding reasonable accommodation available in written form and on the City's website.

Zoning and Land Use

- Has the locality reviewed all of its zoning laws, policies, and practices for compliance with fair housing law?

Yes. The City ~~is currently in the process of~~has reviewing-reviewed all of its zoning laws, policies, and practices to ensure compliance with fair housing law.

- Are residential parking standards for persons with disabilities different from other parking standards? Does the locality have a policy or program for the reduction of parking requirements for special needs housing if a project proponent can demonstrate a reduced need for parking?

Parking reductions for persons with disabilities are handled on a case-by-case basis.

- Does the locality restrict the siting of group homes? How does this affect the development and cost of housing?

On June 14, 2011, the City added provisions to the Zoning Code regarding group homes of six or fewer persons to ensure consistency with State law requirements to allow group homes in single family residential neighborhoods (Ordinance No. 1144).

Group homes are allowed in Residential, Multi-Family (R-M) zones.

- What zones allow groups homes other than those residential zones covered by State law. Are group homes over six persons also allowed?

On June 14, 2011, the City revised the Zoning Code to allow group homes serving special need population of up to six persons by right in all residential districts (Ordinance No. 1144). The City also amended the Zoning Code to allow group homes of more than six persons with a CUP in industrial zones.

The Zoning Code does not make any provisions for the development of group homes in the community. Since there are no provisions within the Zoning Code, the City has deferred to State law regarding this matter. In the past, the City has not received any permit applications for the development of group homes.

Group homes are allowed in Residential, Multi-Family (R-M) zones.

- Does the locality have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families? Do the occupancy standards comply with Fair Housing Laws?

The City does not have occupancy standards that apply to unrelated adults. In May 2011 the City adopted a new definition of "family" in the Zoning Code to remove references to limitations on the number of unrelated persons living as a household. The previous definition conflicted with State law, which requires group homes of six or fewer persons to be allowed by right wherever single family homes are allowed in the city. The City amended the Zoning Code to include a new definition of family that is more inclusive and allows unrelated individuals who serve as a single housekeeping unit to live together in a single family home.

- Does the land-use element regulate the siting of special need housing in relationship to one another? Specifically, is there a minimum distance required between two (or more) special needs housing?

Emergency shelters cannot be located within ~~1,000~~300 feet of one another, as consistent with State law.

Permits and Processing

- How does the locality process a request to retrofit homes for accessibility (i.e., ramp request)?

Persons requesting reasonable accommodation submit a letter to the Director of the Community Development Department describing the accommodation and why the requested accommodation is necessary. The Director will review the request for accommodation within 45 days and either grant, grant with modifications, or deny a request for reasonable accommodation. The City's Building Department is also considering a Universal Design Ordinance for possible adoption in 2013. The City requires that applicants submit an application and plan for requests to retrofit homes for accessibility. In some instances no permits required.

- Does the locality allow group homes with fewer than six persons by right in single family zones? What permits, if any, are required?

On June 14, 2011, the City added provisions to the Zoning Code regarding group homes of six or fewer persons to ensure consistency with State law requirements to allow group homes in single family residential neighborhoods (Ordinance No. 1144).

Yes, only business licenses are required.

- Does the locality have a set of particular conditions or use restrictions for group homes with greater than 6 persons? What are they? How do they effect the development of housing for persons with disabilities?

The City amended the Zoning Code on June 14, 2011 to allow group homes of more than six persons with a CUP in industrial zones.

~~No~~

- What kind of community input does the locality allow for the approval of group homes? Is it different than from other types of residential development?

When the City receives an application for an emergency shelter that meets the requirements of the Zoning Code, staff will assist with public outreach efforts necessary to gain neighborhood support.

~~Emergency shelters require a conditional use permit unless affiliated with a church~~

- Does the locality have particular conditions for group homes that will be providing services on-site? How may these conditions affect the development or conversion of residences to meet the needs of persons with disabilities?

No

Building Codes

- Has the locality adopted the Uniform Building Code? What year? Has the locality made amendments that might diminish the ability to accommodate persons with disabilities?

The City has adopted the ~~2007~~2010 California Building Code based on the ~~2006~~2009 International Building Code.

- Has the locality adopted any universal design elements in the building code?

The City's Building Department is currently considering a Universal Design Ordinance for possible adoption in 2013.

~~No.~~

- Does the locality provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?

Yes. On June 14, 2011, the City amended the Municipal Code to provide individuals with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing (Ordinance No. 1147).

APPENDIX C

PUBLIC COMMENTS

City of Folsom General Plan Update
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Community/Stakeholder Housing Element Workshop

The City received the following comments from the community/stakeholder workshop held on March 19, 2013:

Major Housing Issues and Barriers to Affordable Housing

- It is difficult to build at higher densities (e.g., buildings with more stories), because neighbors complain about this type of development.
- In the current market prices have dropped significantly, making it more difficult to make a profit once a development is built out.
- It can be difficult to get neighbors with NIMBY attitudes to accept a project because they do not understand the State requirements, the City's obligation to meet those requirements, and the need and importance of affordable housing. Developers are not really in a place to advocate for this type of development.
- Impact fees make it difficult to develop affordable housing. Sometimes fees are higher than the cost of land.
- Landscape and lighting districts and assessment districts increase development costs.
- With fixed rents in affordable housing, it is difficult to make a profit when other costs (e.g., fees) are high.
- High land costs at transit locations may discourage an affordable housing development in these areas.
- The new in-lieu fee option in the inclusionary housing ordinance may pose a barrier to providing transit-oriented affordable housing because developers might not dedicate as much land.

Opportunities and Potential Solutions for Providing Housing

- Implement the in-lieu fee for the inclusionary housing ordinance, which balances flexibility for developers, while also ensuring that affordable housing will still be provided.
- Waive, reduce, or defer impact fees and work with developers to provide flexibility in fee requirements.
- Encourage other districts (e.g., school districts) to waive, reduce, or defer fees, especially for senior housing which has a lesser impact on services.
- Explore options for providing funding for or supporting financing of affordable housing developments.
- Continue to fast-track permits and reduce processing times
- Continue the sewer fee credit program for affordable housing.

- Continue the two for one studio fee rate program, which charges only one set of impact fees for every two studio units developed.
- Advocate increasing State funding for affordable projects.
- Advocate for Folsom to be included in the Federal Department of Housing and Urban Development (HUD) Small Difficult Development Areas (SDDA) Program, which provides a 30 percent increase in tax credits for affordable developments in SDDA areas (based on the highest ratios of incomes to housing costs, as well as blight).
 - Prior to 2009, when the methodology defined SDDA areas by comparing fair market rents and incomes for metropolitan areas, Sacramento County was considered an SDDA; however, this changed in 2009.
 - Now that the methodology will define SDDA areas by comparing small area fair market rents and incomes at the zip code level, Folsom has an opportunity to benefit from this program in 2014.
- Educate the community by targeting outreach efforts to NIMBY communities and those who have yet to join the discussion in order to better explain the State requirements, the City's obligation to meet those requirements, and the need and importance of providing affordable housing.
- Provide opportunities for transit-oriented affordable housing development. Explore new State funding programs.
 - Set aside or dedicate land for affordable housing in these areas.
 - Pursue CalTrans Community-Based Transportation Planning Grants for transit-oriented development.
- Adopt a mandatory rental housing inspection program.
 - Sacramento-Yolo Mutual Housing Association provided a copy of best practices for rental housing inspection programs to the consultant and the City.

Housing Element Station at the 2035 General Plan Workshop

The City received the following comments in the Housing Element comment box at the 2035 General Plan workshop held on April 2, 2013:

- Distribute low-income and multifamily housing across the city rather than concentrating it in one neighborhood.
- Vote against the proposed Serenade Apartment project on Natoma and Golf Links.

- Add more mixed use and transit-oriented development.
- Affordable and inclusionary housing are very important. Without real for-sale affordable housing this community will become exclusive rather than inclusive.
- Increase density near light rail, expand the service hours to alleviate traffic, and offer less parking.
- Do not allow residential builders to build homes so close together. This does not increase resale value and attracts residents that do not take care of the property.

Folsom 2035 Town Hall Forum

The City received several comments through the online Folsom 2035 Town Hall Forum. In general the comments focused on the following:

- Supporting transit-oriented development;
- Supporting housing for the local workforce;
- Opposing more housing development, especially high density and affordable housing;
- Opposing the construction of three-story apartment buildings that are incompatible with the design of surrounding homes; and
- Supporting universal design in single family homes for the elderly and disabled.

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APPENDIX **D**

GLOSSARY

City of Folsom General Plan Update
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Acre: a unit of land measure equal to 43,650 square feet.

Acreage: Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement which places resale or rental restrictions on a housing unit.

Affordable Housing: Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs.

Affordable Units: Units for which households do not pay more than 30 percent of income for payment of rent (including monthly allowance for utilities) or monthly mortgage and related expenses. Since above moderate-income households do not generally have problems in locating affordable units, affordable units are often defined as those that low- to moderate-income households can afford.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by federal, state, or local housing programs.

Assisted Housing Developments: Multifamily rental housing that receives governmental assistance under federal programs listed in subdivision (a) of §65863.10, state and local multifamily revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees. The term also includes multifamily rental units that were developed pursuant to a local inclusionary housing program or used to a quality for a density bonus pursuant to §65915.

At-Risk Housing: Multifamily rental housing that is at risk of losing its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements.

Below-Market Rate (BMR): Any housing unit specifically priced to be sold or rented to low- or moderate- income households for an amount less than the fair-market value of the unit. Both the State of California and the U.S. Department of Housing and Urban Development set standards for determining which households qualify as "low income" or "moderate income." The financing of housing at less than prevailing interest rates.

California Department of Housing and Community Development - HCD: The State Department responsible for administering State-sponsored housing

programs and for reviewing housing elements to determine compliance with State housing law.

California Environmental Quality Act (CEQA): A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an environmental impact report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project.

California Housing Finance Agency (CHFA): A State agency, established by the Housing and Home Finance Act of 1975, which is authorized to sell revenue bonds and generate funds for the development, rehabilitation, and conservation of low- and moderate-income housing.

Census: The official United States decennial enumeration of the population conducted by the federal government.

City: City with a capital "C" generally refers to City of Folsom government or administration. City with a lower case "c" generally refers to the geographical area of the city.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities, and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

Compatible: Capable of existing together without conflict or ill effects.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Consistent: Free from variation or contradiction. Programs in the General Plan are to be consistent, not contradictory or preferential. State law requires consistency between a general plan and implementation measures such as the zoning ordinance.

Contract Rent: The monthly rent agreed to, or contracted for regardless of any furnishings, utilities, or services that may be included.

Dedication, In lieu of: Cash payments that may be required of an owner or developer as a substitute for a dedication of land, usually calculated in dollars per lot, and referred to as in lieu fees or in lieu contributions.

Density: The number of dwelling units per unit of land. Density usually is expressed “per acre,” e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density, Residential: The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in units per gross acre or per net developable acre.

Density Bonus: The allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. Under Government Code Section 65915, a housing development that provides 20 percent of its units for lower income households, or ten percent of its units for very low-income households, or 50 percent of its units for seniors, is entitled to a density bonus and other concessions.

Developable Land: Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction’s costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multifamily: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: A room or group of rooms (including sleeping, eating, cooking, and sanitation facilities, but not more than one kitchen), that constitutes an independent housekeeping unit, occupied or intended for occupancy by one household on a long-term basis.

Elderly Household: As defined by HUD, elderly households are one- or two-member (family or non-family) households in which the head or spouse is age 62 or older.

Element: A division or chapter of the General Plan.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Encourage: To stimulate or foster a particular condition through direct or indirect action by the private sector or government agencies.

Enhance: To improve existing conditions by increasing the quantity or quality of beneficial uses or features.

Environmental Impact Report (EIR): A report that assesses all the environmental characteristics of an area and determines what effects or impacts will result if the area is altered or disturbed by a proposed action.

Fair Market Rent: The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposes of administering the Section 8 Existing Housing Program.

Family: (1) Two or more persons related by birth, marriage, or adoption [U.S. Bureau of the Census]. (2) An individual or a group of persons living together who constitute a bona fide Single family housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind [California].

Feasible: Capable of being accomplished in a successful manner within a reasonable period of time, taking into account economic, environmental, social, and technological factors.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs which differ from non-federally funded programs.

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation,

Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Goal: The ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

Green Building: Any building that is sited, designed, constructed, operated, and maintained for the health and well-being of the occupants, while minimizing impact on the environment.

Gross Rent: Contract rent plus the estimated average monthly cost of utilities (water, electricity, gas) and fuels (oil, kerosene, wood, etc.) To the extent that these are paid for by the renter (or paid for by a relative, welfare agency, or friend) in addition to the rent.

Group Quarters: A facility which houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels used to house the homeless).

Household: All those persons—related or unrelated—who occupy a single housing unit.

Household Income: The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate

income, and upper income based upon household size, and income, relative to the regional median income.

Households, Number of: The count of all year-round housing units occupied by one or more persons. The concept of household is important because the formation of new households generates the demand for housing. Each new household formed creates the need for one additional housing unit or requires that one existing housing unit be shared by two households. Thus, household formation can continue to take place even without an increase in population, thereby increasing the demand for housing.

Housing and Community Development, Department of (HCD): The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low- and moderate-income households.

Housing and Urban Development, U.S. Department of (HUD): A cabinet-level department of the federal government that administers housing and community development programs.

Housing Authority, Local (LHA): Local housing agency established in State law, subject to local activation and operation. Originally intended to manage certain federal subsidies, but vested with broad powers to develop and manage other forms of affordable housing.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30 percent of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is “project” or “unit” based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be “tenant based.”

Housing Unit: The place of permanent or customary abode of a person or family. A housing unit may be a Single family dwelling, a multifamily dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law. A housing unit has, at least, cooking facilities, a bathroom, and a place to sleep. It also is a dwelling that cannot be moved without substantial damage or unreasonable cost.

Impact Fee: A fee, also called a development fee, levied on the developer of a project by a city, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce.

Inclusionary Zoning: Provisions established by a public agency to require that a specific percentage of housing units in a project or development remain affordable to very low-, and low-, or moderate income households for a specified period.

Implementation Program: An action, procedures, program, or technique that carries out general plan policy. Implementation programs also specify primary responsibility for carrying out the action and a time frame for its accomplishment.

Income Category: Four categories are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Very Low (0-50 percent of County median); Low (50-80 percent of County median); Moderate (80-120 percent of County median); and Upper (over 120 percent of County median).

Infill Development: Development of vacant land (usually individual lots or left-over properties) within areas that are already largely developed.

Jobs/Housing Balance; Jobs/Housing Ratio: The availability of affordable housing for employees. The jobs/housing ratio divides the number of jobs in an area by the number of employed residents. A ratio of 1.0 indicates a balance. A ratio greater than 1.0 indicates a net in-commute; less than 1.0 indicates a net out-commute.

Large Household: A household with 5 or more members.

Lease: A contractual agreement by which an owner of real property (the lessor) gives the right of possession to another (a lessee) for a specified period of time (term) and for a specified consideration (rent).

Low-income Housing Tax Credits: Tax reductions provided by the federal and State governments for investors in housing for low-income households.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Mean: The average of a range of numbers.

Median: The mid-point in a range of numbers.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mitigate, v.: To ameliorate, alleviate, or avoid to the extent reasonably feasible.

Mixed-use: Properties on which various uses, such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A "single site" may include contiguous properties.

Mobile Home: A structure, transportable in one or more sections, built on a permanent chassis and designed for use as a Single family dwelling unit and which (1) has a minimum of 400 square feet of living space; (2) has a minimum width in excess of 102 inches; (3) is connected to all available permanent utilities; and (4) is tied down (a) to a permanent foundation on a lot either owned or leased by the homeowner or (b) is set on piers, with wheels removed and skirted, in a mobile home park.

Mortgage Revenue Bond (MRB): A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Multifamily Dwelling Unit: A building or portion thereof designed for or occupied by two or more families living independently of each other, including duplexes, triplexes, quadplexes, apartments, and condominiums.

Overcrowding: Households or occupied housing units with 1.01 or more persons per room.

Parcel: A lot in single ownership or under single control, usually considered a unit for purposes of development.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition). Jurisdictions may expand the Census definition in defining units with physical defects.

Poverty Level: As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or "poverty thresholds" varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Quantified Objective: The housing element must include quantified objectives which specify the maximum number of housing units that can be constructed, rehabilitated, and conserved by income level within a five-year time frame, based on the needs, resources, and constraints identified in the housing element (§65583 (b)). The number of units that can be conserved should include a subtotal for the number of existing assisted units subject to conversion to non-low-income households. Whenever possible, objectives should be set for each particular housing program, establishing a numerical target for the effective period of the program. Ideally, the sum of the quantified objectives will be equal to the identified housing needs. However, identified needs may exceed available resources and limitations imposed by other requirements of state planning law. Where this is the case, the quantified objectives need not equal the identified housing needs, but should establish the maximum number of units that can be constructed, rehabilitated, and conserved (including existing subsidized units subject to conversion which can be preserved for lower-income use), given the constraints.

Redevelop: To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

Regional Housing Needs Allocation: A quantification by a COG or by HCD of existing and projected housing need, by household income group, for all localities within a region.

Regional Housing Needs Plan (RHNP): The Regional Housing Needs Plan (RHNP) is based on State of California projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the AMBAG (Association of Monterey Bay Area Governments). These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

Rehabilitation: The repair, preservation, and/or improvement of substandard housing.

Residential, Multiple Family: Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

Residential, Single family: A single dwelling unit on a building site.

Rezoning: An amendment to the map and/or text of a zoning ordinance to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.

Second Unit: A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot. "Granny Flat" is one type of second unit intended for the elderly.

Section 8 Rental Assistance Program: A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low-income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30 percent of the household's adjusted gross monthly income (GMI). Section 8 includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Seniors: Persons age 65 and older.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Shall: That which is obligatory or necessary.

Should: Signifies a directive to be honored if at all feasible.

Site: A parcel of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

Small Household: Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

Special Needs Groups: Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

Subdivision: The division of a tract of land into defined lots, either improved or unimproved, which can be separately conveyed by sale or lease, and which can be altered or developed.

Subdivision Map Act: Section 66410 et seq. of the California Government Code, this act vests in local legislative bodies the regulation and control of the design and improvement of subdivisions, including the requirement for tentative and final maps.

Subsidize: To assist by payment of a sum of money or by the granting of terms or favors that reduce the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from federal and/or state income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

Substandard Housing: Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

Substandard, Suitable for Rehabilitation: Substandard units which are structurally sound and where the cost of rehabilitation is economically warranted.

Substandard, Needs Replacement: Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transient Occupancy Buildings: Buildings that have an occupancy of 30 days or fewer, such as boarding houses, hospices, hostels, and emergency shelters.

Transit Occupancy Tax: A tax imposed by a jurisdiction upon travelers to the area, collected by hotel, bed and breakfast, and condominium operators.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

Universal Design: The creation of products and environments meant to be usable by all people, to the greatest extent possible, without the need for adaptation or specialization.

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8, among others.

Vacant: Lands or buildings that are not actively used for any purpose.

Zoning: The division of a city or county by legislative regulations into areas, or zones, which specify allowable uses for real property and size restrictions for buildings within these areas; a program that implements policies of the General Plan.