

City of Galt
2021-2029 Housing Element

**BACKGROUND
REPORT**

HCD Draft | May 2021



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7 | HOUSING

7.1 INTRODUCTION

The Housing Element of the Galt General Plan is a comprehensive statement by the City of Galt about its current and future housing needs and proposed actions to facilitate the provision of housing to meet the needs of people of all income levels. The purpose of this Housing Element is to establish specific goals, policies, and objectives for providing housing, and to adopt an action plan toward this end. The element also identifies and analyzes housing needs, resources, and constraints on the City's ability to meet these needs.

The City's 2021-2029 Housing Element is based on six goals that provide direction and guidance for meeting the City's housing needs over the next eight years:

1. Promote and support the development of a range of housing types.
2. Preserve and rehabilitate housing stock in existing residential neighborhoods.
3. Meet special housing needs in Galt.
4. Promote residential energy conservation.
5. Take actions to overcome patterns of segregation, address disparities in housing needs and access to opportunity, and foster inclusive communities.
6. Reduce constraints to housing development and maintenance.

State law requires that a housing element be consistent with other general plan elements. It must also provide clear policy direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. State law (California Government Code Sections 65580–65589) mandates the contents of the housing element. By law, housing elements must contain:

- an assessment of housing needs and an inventory of resources and constraints relevant to meeting those needs;
- an assessment of fair housing needs;
- an inventory of land suitable for housing;
- an assessment of special housing needs, including the identification of zones where emergency shelters are allowed by-right;
- an assessment of “at-risk” assisted housing developments;
- an evaluation of opportunities for residential energy conservation
- the identification of quantified objectives; and

- a set of goals, policies and programs that set forth an eight-year schedule of actions that further the goals and objectives of the housing element.

The Housing Element must also identify adequate residential sites available for a variety of housing types for all income levels; provide assistance in developing adequate housing to meet the needs of low- and moderate-income households; address governmental constraints on the maintenance, improvement, and development of housing; conserve and improve the condition of the existing stock of affordable housing; and promote housing opportunities for all persons.

CHANGES IN STATE HOUSING LAW SINCE PREVIOUS UPDATE

The following items represent substantive changes to State housing law since the City's last Housing Element was adopted and certified.

Affordable Housing Streamlined Approval Process: Senate Bill 35 (2017)

SB 35 requires a streamlined, ministerial review process, or objective design standards, for qualifying multifamily, urban infill projects in jurisdictions that have failed to approve housing projects sufficient to meet their State-mandated RHNA. Among other requirements, to qualify for streamlining under SB 35, a project must incorporate one of two threshold levels of affordable housing: (1) 10 percent of the project units in jurisdictions that have not approved housing projects sufficient to meet their RHNA for above moderate-income housing or have failed to submit an annual progress report as required under state law; or (2) 50 percent of the project units in jurisdictions that have not approved housing projects sufficient to meet their RHNA for below moderate-income housing. Additionally, the Housing Element must describe the City's processing procedures related to SB 35.

The 2015 update of the City Development Code provides staff level review for all residential projects between three and five units and standards that allow City staff and the applicant of a multifamily project in the R4 (high density) zone flexibility in project design. The City will need to amend the Development Code to provide a streamlined option for SB35-qualifying projects. Program HE-F commits the City to updating the Development Code with these standards.

Additional Housing Element Sites Analysis Requirements: Assembly Bill 879 (2017) and Assembly Bill 1397 (2017)

These bills require additional analysis and justification of the sites included in the sites inventory of the City Housing Element. The Housing Element may only count non-vacant sites included in one previous housing element inventory and vacant sites included in two previous housing elements if the sites are subject to a program that allows affordable housing by right. Additionally, the bills require additional analysis of non-vacant sites and additional analysis of infrastructure capacity, and by place size restrictions on all sites. The Housing Element sites inventory (Section 7.6, subsection Summary of Analysis of Adequate Sites) has been prepared in compliance with AB 879 and AB 1397.

Affirmatively Furthering Fair Housing: Assembly Bill 686 (2017)

AB 686 requires the City to administer its housing programs and activities in a manner to affirmatively further fair housing and not take any action that is inconsistent with this obligation. The City must take actions to overcome patterns of segregation, address disparities in housing needs and access to opportunity, and foster inclusive communities. The Housing Element must include an assessment of fair housing practices, an examination of the relationship of available sites to areas of high opportunity, and actions to affirmatively further fair housing. This Housing Element includes programs addressing fair housing (Program HE-R) and AFFH (Program HE-S). Section 7.4: Affirmatively Furthering Fair Housing includes an analysis of fair housing in Galt.

No-Net-Loss Zoning: Senate Bill 166 (2017)

SB 166 amended the No-Net-Loss rule to require that the land inventory and site identification programs in the Housing Element include sufficient sites to accommodate the unmet RHNA. When a site identified in the Housing Element as available to accommodate the lower-income portion of the RHNA is actually developed for a higher income group, the City must either (1) identify, and rezone if necessary, an adequate substitute site or (2) demonstrate that the land inventory already contains an adequate substitute site. This Housing Element has been prepared in accordance with the No-Net-Loss rule and identifies sites that can accommodate 1,534 sites in addition to the City's RHNA requirement of 1,926. Section 7.6, subsection Summary of Analysis of Adequate Sites, includes a detailed discussion of the sites inventory process.

Safety Element to Address Adaptation and Resiliency: Senate Bill 1035 (2018)

SB 1035 requires the General Plan Safety Element to be reviewed and revised to include any new information on fire hazards, flood hazards, and climate adaptation and resiliency strategies with each revision of the housing element. Program HE-I of this Housing Element commits the City to updating the Safety Element within three years of certifying this Housing Element.

By Right Transitional and Permanent Supportive Housing: Assembly Bill 2162 (2018) and Assembly Bill 101 (2019)

AB 2162 requires the City to change its zoning to provide a "by right" process and expedited review for supportive housing. The bill prohibits the City from applying a conditional use permit or other discretionary review to the approval of 100 percent affordable developments that include a percentage of supportive housing units, either 25 percent or 12 units, whichever is greater. The change in the law applies to sites in zones where multifamily and mixed uses are permitted, including in nonresidential zones permitting multifamily use. The City currently permits transitional and supportive housing within all residential and mixed-use zoning districts.

Additionally, AB 101 requires that a Low Barrier Navigation Center development be a use allowed by right in mixed-use zones and nonresidential zones permitting multifamily uses if it meets specified requirements. The City does not currently comply with this requirement. Program HE-H commits the City to update the Development Code to allow low barrier navigation centers

by right in areas zoned for mixed use as well as nonresidential zones permitting multifamily uses.

Accessory Dwelling Units: Assembly Bill 2299 (2016), Senate Bill 1069 (2016), Assembly Bill 494 (2017), Senate Bill 229 (2017), Assembly Bill 68 (2019), Assembly Bill 881 (2019), Assembly Bill 587 (2019), Senate Bill 13 (2019), and Assembly Bill 671 (2019)

In recent years, multiple bills have added requirements for local governments related to Accessory Dwelling Unit (ADU) regulation. The 2016 and 2017 updates to State law included changes pertaining to the allowed size of ADUs, permitting ADUs by right in at least some areas of a jurisdiction, and parking requirements related to ADUs. More recent bills reduce the time to review and approve ADU applications to 60 days and remove lot size and replacement parking space requirements. AB 68 allows an ADU and a junior ADU to be built on a single family lot, if certain conditions are met. The State has also removed owner-occupancy requirements for ADUs, created a tiered fee structure that charges ADUs based on their size and location, and prohibits fees on units of less than 750 square feet. In addition, AB 671 requires the Housing Element to include plans to incentivize and encourage affordable ADU rentals. The City does not fully comply with recent changes to ADU laws. Program HE-E commits the City to update the Development Code as needed to comply with State law requirements for accessory dwelling units.

Density Bonus: Assembly Bill 1763 (2019) and AB 2345 (2020)

AB 1763 amended California's density bonus law to authorize significant development incentives to encourage 100 percent affordable housing projects, allowing developments with 100 percent affordable housing units to receive an 80 percent density bonus from the otherwise maximum allowable density on the site. If the project is within half a mile of a major transit stop, a city may not apply any density limit to the project. AB 2345 further amended California's density bonus law to allow residential projects with some on-site affordable housing to receive a density bonus of up to 50 percent. Specifically, a residential development is eligible for a 50 percent density bonus if 11 percent of the units are very low-income, 20 percent are low-income units, or 40 percent are moderate-income units. The affordable units must remain affordable for a minimum of 55 years. In addition to the density bonus, qualifying projects will receive four regulatory incentives or concessions, depending on how much of the development includes affordable units. Specifically:

- One incentive or concession for projects that include at least 10 percent of the total units for lower-income households, at least 5 percent for very low-income households, or at least 10 percent for persons and families of moderate-income in a common interest development.
- Two incentives or concessions for projects that include at least 17 percent of the total units for lower-income households, at least 10 percent for very low-income households, or at least 20 percent for persons and families of moderate-income in a common interest development.
- Three incentives or concessions for projects that include at least 24 percent of the total units for lower-income households, at least 15

percent for very low-income households, or at least 30 percent for persons and families of moderate-income in a common interest development.

- Four incentives or concessions for projects where one hundred percent of all units in the development, including total units and density bonus units, but exclusive of a manager's unit or units, are for lower income households, as defined by Section 50079.5 of the Health and Safety Code, except that up to 20 percent of the units in the development, including total units and density bonus units, may be for moderate-income households, as defined in Section 50053 of the Health and Safety Code. For these projects, if it is located within one-half mile of a major transit stop, the applicant also receives a height increase of up to three additional stories (33 feet).

These amendments to the Density Bonus Law further limit parking requirements for projects that qualify for a density bonus by placing maximum parking ratios varying by the types of units and percentage of affordable units offered by the development. The City does not fully comply with the requirements of AB 1763 or AB 2345. Program HE-B commits the City to amend the Development Code as necessary to comply.

Housing Crisis Act of 2019: Senate Bill 330

SB 330 enacts changes to local development policies, permitting, and processes that will be in effect through January 1, 2025. SB 330 places new criteria on the application requirements and processing times for housing developments; prevents localities from decreasing the housing capacity of any site, such as through downzoning or increasing open space requirements, if such a decrease would preclude the jurisdiction from meeting its RHNA housing targets; prevents localities from establishing non-objective standards; and requires that any proposed demolition of housing units be accompanied by a project that would replace or exceed the total number of units demolished. Additionally, any demolished units that were occupied by lower-income households must be replaced with new units affordable to households with those same income levels. The Housing Element must describe the City's processing procedures related to SB 330. Please see Section 7.4, subsection Development and Permit Processing Fees, for more information. Program HE-C commits the City to updating the Development Code to reflect the development policies, permitting, and processes required of SB 330.

Surplus Land Act Amendments: Assembly Bill 1486 and AB 1255 (2019)

AB 1486 refines the Surplus Land Act to provide clarity and further enforcement to increase the supply of affordable housing. The bill requires the City to include specific information relating to surplus lands in the Housing Element and Housing Element Annual Progress Reports, and to provide a list of sites owned by the city or county that have been sold, leased, or otherwise disposed of in the prior year. AB 1255 requires the City to create a central inventory of surplus and excess public land each year. The City is required to transmit the inventory to the Department of Housing and Community Development and to provide it to the public upon request. The City has committed to transmitting the required information to HCD each year with their annual report in Program HE-W.

Housing Information Transparency: Assembly Bill 1483 (2019)

AB 1483 requires the City to publicly share information about zoning ordinances, development standards, fees, exactions, surplus public lands, fair housing resources, and affordability requirements. The City is also required to update such information within 30 days of changes. The Housing Element will report on the City's compliance with these requirements. Program HE-DD specifically commits the City to providing updated information on a range of housing issues through their website and at City Hall.

Emergency and Transitional Housing Act of 2019: Assembly Bill 139 (2019)

AB 139 established new criteria for evaluating the needs of the homeless population. The analysis must assess the capacity to accommodate the most recent homeless point-in-time count by comparing that to the number of shelter beds available on a year-round and seasonal basis, the number of beds that go unused on an average monthly basis, and the percentage of those in emergency shelters that move to permanent housing (Section 7.3, subsection Persons Experiencing Homelessness). The bill also established new parking standards for emergency shelters. Lastly, the bill requires the Housing Element to include a review of the effectiveness of the housing element goals, policies, and related actions to meeting the jurisdiction's special housing needs (see Section 7.8: Evaluation of Past Accomplishments).

Standardization of Sites Inventory Analysis and Reporting: Senate Bill 6 (2019)

SB 6 requires the City to electronically submit the sites inventory to HCD starting in 2021. The City will submit the final sites inventory to HCD with the adopted Housing Element. Program HE-X commits the City to submitting an electronic copy of the inventory to HCD.

Evacuation Routes: Senate Bill 99 and AB 747 (2019)

Two recent bills, AB 747 and SB 99, require the General Plan Safety Element to be updated to identify evacuation routes and their capacity, safety, and viability under a range of emergency scenarios and to include information identifying residential developments in hazard areas that do not have at least two emergency evacuation routes. The bill requires these updates to occur with the 2021 Housing Element Update. Program HE-I commits the City to updating to the Safety Element as necessary for compliance with SB 99 and AB 747 during the 6th Housing Element cycle.

ELEMENT ORGANIZATION

The City of Galt Housing Element Background Report is organized into the following five sections:

- **Housing Needs Assessment** – describes the residents of the city of Galt, the housing in which they live, and the extent to which residents have difficulty in finding housing that best meets their needs.
- **Affirmatively Furthering Fair Housing** – provides an analysis of fair housing issues in the city and describes if and how the city taking meaningful actions that overcome patterns of discrimination and

segregation, and foster inclusive communities promoting access to opportunities.

- **Constraints to Housing Availability and Affordability** – analyzes potential barriers to housing development, rehabilitation, or financing; affordable housing preservation; and meeting the needs of residents with disabilities. These barriers are created by a combination of government, housing market, and environmental factors.
- **Housing Resources** – illustrates the City’s ability to accommodate additional housing development through approved projects, a vacant land inventory, and financial resources.
- **Opportunities for Energy Conservation** – discusses energy conservation options that can reduce costs to homeowner and infrastructure costs to the City, allowing more households to better afford adequate housing.

PUBLIC PARTICIPATION

State law requires cities and counties to make a “diligent effort” to achieve participation by all segments of the community in preparing a housing element (Section 65583[c][6] of the California Government Code). State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly low-income and minority households that might otherwise not participate in the process.

To meet the requirements of State law in the preparation of the Galt Housing Element, the City held a series of public meetings on various topical areas of the Housing Element, including an overview of findings from the housing needs assessment, an overview of constraints, and an overview of the site selection process. For the public meetings on the full draft Housing Element, notices were sent to lower-income developments in Galt. City staff held the following public meetings, during which time the public were invited to comment on the presentation. The following list provides the dates and topics of each public meeting:

- **December 15, 2020**, 6:00 p.m. City Council Kick-Off Meeting
- **January 14, 2021**, 6:00 p.m. Planning Commission Study Session on an Introduction to the Housing Element and Trends in Income, Population, Housing, and Employment
- **February 11, 2021**, 6:00 p.m. Planning Commission Study Session on Constraints to Housing Development
- **March 11, 2021**, 6:00 p.m. Planning Commission Study Session on the Preliminary Sites Inventory
- **April 22, 2021**, 6:00 p.m. Planning Commission Study Session on the Draft Housing Element
- **May 4, 2021**, 6:00 p.m. City Council Study Session on the Draft Housing Element
- **TBD**, Planning Commission Hearing
- **TBD**, City Council Adoption Hearing

In addition to public meetings, the Housing Element team reached out to various organizations and agencies that provide services to the special needs population of Galt, in particular farmworkers and persons or families experiencing homelessness. These included the following:

- Tara Turrentine, Sacramento County Office of Education Project REACH Liaison
- Sophie Lorch, Galt Liaison to Project REACH
- Maria Rosales, Executive Director of South County Services
- Stephan Daues, Regional Director of Housing Development for Mercy Housing
- Christina Figueroa-Cortez, Housing Discrimination Director for Project Sentinel

GENERAL PLAN CONSISTENCY

California Government Code Section 65300.5 requires that a general plan be internally consistent, meaning that no conflicts exist among the elements of the plan. Government Code section 65583(c) requires that a housing element describe how consistency has been achieved among the general plan elements. The most important aspect of consistency among general plan elements is that policies and implementation measures do not conflict but support one another to achieve the overall goals and vision of a general plan.

In preparing the 2021-2029 Housing Element, the City reviewed goals and policies in the various elements of the 2030 Galt General Plan. With the passage of SB 1035 in 2018, the City will need to update its Safety Element to include any new information on fire hazards, flood hazards, and climate adaptation and resiliency strategies. Program HE-I commits the city to updating the Safety Element. Consistency with the remaining components of the 2030 Galt General Plan has been achieved through the adoption of complementary policies in each of the elements that support the goals and policies of the other elements. Policies in other General Plan elements that affect housing are summarized below. If any policies or programs are changed in any element, the other elements will be reviewed and updated for consistency. If the Housing Element results in any inconsistencies, the City will ensure that they are resolved and corrected.

Land Use (LU) Element

Policies that relate to housing include:

- **LU-1.8 Infrastructure**
The City shall manage growth to keep pace with planned facilities and service improvements.
- **LU-2.2 Innovative Design for Planned Unit Development and Specific Plans**
Require planned unit developments and specific plans to contain innovative planning approaches that maximize the efficient use of

parcels and public infrastructure, including mixed-use development. The City shall encourage integrating mixed use development into planned units developments and specific plans. Plans shall incorporate best available practices for energy conservation, housing choice, multi-modal travel, transit-oriented development, and sustainable environmental features for storm water quality, renewable energy opportunities, and landscaping practices.

- **LU-4.6: High Density Residential Development**

The City shall designate limited areas of the city for high density residential uses, primarily including multiple-family dwellings such as apartments. The City shall consider allowing mixed use in high density residential designated areas in order to provide neighborhood serving retail development. The intent of the designation is to identify locations for desirable, high-density, and affordable residential neighborhoods and to protect them from incompatible uses.

- **LU-5.2 Infill and Reuse of Existing Neighborhoods**

The City shall encourage infill and reuse in existing neighborhoods to maintain the character and quality of the surrounding neighborhood and do not affect surrounding land uses.

- **LU-5.4: Nuisance Abatement and Safety Enforcement**

The City shall actively enforce City nuisance and safety ordinances for property and buildings that present health and safety risks. The City should actively enforce City nuisance ordinances for buildings and properties that become public eye sores or degrade the overall aesthetic quality of the neighborhood.

- **LU-5.5: Housing Rehabilitation**

The City shall focus and prioritize rehabilitation marketing and funding efforts toward older housing stock in existing neighborhoods.

The General Plan aims to create organized development, consistent with the City's ability to provide related public services. General Plan policies direct new growth to incorporate sustainable practices in efficient land use patterns, multimodal transportation options, site design, and infill development opportunities. The City also encourages the use of mixed-use development in higher density areas to locate neighborhood services near residential uses. Infill and mixed-use development should be compatible with surrounding neighborhoods to protect and strengthen the city's existing residential neighborhoods, and rehabilitation efforts should focus on older housing stock in those areas. These policies are consistent with the goals of the Housing Element to provide housing sites for households of all income levels, preserve and improve housing stock in existing residential neighborhoods, and meet special housing needs in the city.

Conservation and Open Space (COS) Element

Policies that relate to housing include:

- **COS-5.3: Infill Development Priority**

The City should promote growth within existing urban areas (infill) as a priority over urban expansion and adopt incentives for implementing infill development projects near job centers and transportation nodes within the Planning Area.

- **COS-7.4: Energy Efficient Development**

In addition to the energy regulations of Title 24, the City shall encourage the energy efficiency of new development. Possible energy efficient design techniques include provisions for solar access, building siting to maximize natural heating and cooling, and landscaping to aid passive cooling and protection from winter winds.

- **COS-7.12: Residential Rehabilitations and Improvements**

The City shall encourage the rehabilitation and improvement of existing single family homes and multifamily homes to meet or exceed minimum energy efficiency standards.

Development patterns affect greenhouse gas emissions, which have been found to contribute to global warming and regional air quality. Through infill development and energy efficiency improvements, the City seeks to reduce air pollution from motor vehicles and reduce its carbon footprint. Infill development in existing urbanized areas can contribute to shorter and/or fewer vehicle trips where residential units are located nearer to employment and retail uses. Infill development can also support diverse housing types, including single room occupancy units (SROs), multifamily units, or senior housing, providing options for varying income levels. Energy efficiency in existing and future developments reduces electricity consumption, which is primarily provided through the burning of fossil fuels. Energy efficiency improvements can have long-term economic benefits, including lower utility bills for renters or homeowners. These policies are consistent with the Housing Element goals to promote residential energy conservation and provide housing sites for households of all income levels.

Historic Resources (HRE) Element

Policies that relate to housing include:

- **HRE-1.4: Renovations**

The City shall continue to assist in financing and accomplishing renovation efforts in the Downtown area, including façade enhancements, as funding allows. For designated historic structures, renovation efforts shall conform to the current Secretary of the Interior's Standards for the Treatment of Historic Properties and Guidelines for Preserving, Rehabilitating, Restoring, and Reconstructing Historic Building.

The protection and enhancement of historic structures in the city have a cultural and aesthetic benefit for the community. Renovated historic buildings can also be a source of lower-income housing units. Qualified historic buildings in the Downtown area may be eligible to renovate under the State Historic Building Code, which can result in lower renovation costs through more lenient regulations and unique design solutions. This policy is consistent with the Housing Element goal to preserve and improve housing stock in existing residential neighborhoods.

Public Facilities and Services (PFS) Element

Policies that relate to housing include:

- **PFS-10.3: Childcare Facilities in Multifamily Housing**

The City should encourage the development of childcare facilities in multifamily housing developments, near major transportation corridors, and at employment sites.

The availability of high-quality childcare facilities is a contributing factor to the quality of life for many of Galt's residents. Supporting the development of childcare facilities within multifamily developments, near transportation corridors, or at major employment sites increases the convenience of these facilities for working families. This policy is consistent with the Housing Element goal to meet special housing needs in the city.

Community Character (CC) Element

Policies that relate to housing include:

- **CC-1.3: Existing Neighborhood Design**

The City shall encourage the conservation, maintenance, and improvement of existing neighborhoods through enforcement of building codes, programs for the rehabilitation of housing, and replacement of substandard and deteriorated infrastructure.

Maintaining the quality of neighborhoods is important to defining Galt's community character. Rehabilitation of existing housing stock also contributes to housing diversity, which provides housing options for different income groups. This policy is consistent with the Housing Element goal to preserve and improve housing stock in existing residential neighborhoods.

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7.2 MAJOR FINDINGS

Population Trends

- Galt's population increased by 2,028 residents between 2010 and 2018, or an annual average increase of 1.1 percent.
- Galt is projected to add another 3,653 residents between 2018 and 2036, or an annual average increase of 0.8 percent.
- Residents who identify as White or Other Race are part of the two largest population groups in Galt. In 2018, combined, they represented 88 percent of the population in Galt. Residents of Hispanic or Latino origin (of any race) make up 43 percent of the population in Galt.
- In Galt, there is a higher proportion of residents under 34 years of age (50 percent) and a lower proportion over 55 (24 percent) compared to the county (49 percent and 26 percent, respectively) and state (48 percent and 26 percent, respectively). This indicates that Galt has a slightly younger population than the county and the state.
- Between 2010 and 2018, the percentage of large households decreased 4 percent and the percentage of one-person households decreased 1 percent. In the same time frame, the percentage of households with two-to-four persons increased 5 percent.
- Nearly 34 percent of households countywide are nonfamily households, whereas approximately 21 percent of Galt's households are nonfamily. Of the nonfamily households in Galt, 75 percent live alone. Of those who live alone in Galt, 50 percent are 65 and over. This constitutes just under 8 percent of all households in Galt.

Income and Poverty

- Both the median household income and median family income in Galt are higher than median household and family incomes countywide. Median incomes in Galt also saw a greater increase (26 percent increase for median household income and 32 percent increase for median family income) between 2010 and 2018 than countywide median incomes (13 percent increase for median household income and 14 percent for median family income).
- In Galt, 42 percent of households were lower-income, including 13 percent at the extremely low-income level, compared to 45 percent and 15 percent in the county, respectively.
- Households that identified as Non-Hispanic White or Asian were among the more affluent in Galt, with over 50 percent of their respective race groups falling into the above moderate-income category. For households that identified as "other" or Black or African American the distribution of household income is more polarized, with more households falling in above moderate or extremely low-/very low-income categories, with few to none in the low- and moderate-income range.
- Overall, poverty rates are higher in the county (16 percent) than in Galt (12 percent).

Employment Trends

- About 20 percent of residents who commute to work were employed in Galt in 2018, indicating that the majority of Galt’s labor force is employed outside of the city.
- In 2018, approximately 20 percent of Galt residents were employed in the educational services, health care, and social assistance industry. Other common industries for Galt residents included public administration (10 percent); manufacturing (8 percent); retail trade (8 percent); construction (7 percent); arts, entertainment, recreation, accommodation, and food services (7 percent); and professional, scientific, management, administrative, and waste management services (7 percent).
- Over the next five years, the construction; educational services, health care, and social assistance; and leisure and hospitality industries are expected to grow the most, while the mining and logging industry is expected to shrink the most.

Special Needs

- Between 2010 and 2018, the number of adults over 55 years grew by 42 percent and the number of adults over 65 years grew by 37 percent. In the same time frame, the overall population grew by 9 percent, which means that the proportion of older residents in Galt is increasing.
- In 2018, there were 2,946 persons with disabilities living in Galt. Of those 61 percent were under 65 years. Approximately 16 percent of developmentally disabled individuals in Galt live in supportive housing, while 84 percent live at home with the support of a family member or guardian. Nearly half (47 percent) of developmentally disabled persons are under the age of 18.
- Of the 6,291 families in the city in 2018, 15 percent were female-headed. Of all female-headed families, 46 percent also cared after minor children. In addition, 22 percent of female-headed families with children were living below the poverty level.
- In 2018, approximately 17 percent of households were large-family households (five or more persons).
- Roughly 13 percent of Galt’s total households were extremely low-income (ELI) households. Nearly 89 percent of ELI households are faced with more than one housing problem, which can include a cost-burden greater than 30 percent of income, and/or overcrowding and/or housing without complete kitchen or plumbing facilities.
- In 2018, about 4 percent, or 471 persons, of the city’s employed workforce were employed in agriculture, forestry, fishing, and hunting occupations.
- The 2019 Homeless in Sacramento County: Point-in-Time Homeless Count for Sacramento County estimated there are 10 unsheltered persons living in Galt.

Housing Characteristics

- In 2019, 84 percent of the homes in Galt were single family detached, which is much higher than the percent of single family detached homes in the county (65 percent). The percentage of multifamily homes in Galt was 4 percent, which is much lower than the county percentage of multifamily homes (19 percent). In both Galt and the county, the percentage of single family detached homes has increased since 2000, and the percentage of multifamily homes has decreased.
- In 2018, the vacancy rate for owner-occupied housing in Galt was about 3 percent, while the vacancy rate for renter-occupied housing was about 1 percent. Both the owner-occupied and overall vacancy rates in Galt were generally above normal. Vacancy rates for renter-occupied housing, however, was generally lower than normal.
- Almost 37 percent of homeowners are between the ages of 35 and 54. However, seniors have some of the highest homeownership rates (83 and 77 percent for persons aged 55 to 64 and 65 to 74, respectively).
- In Galt, 63 percent of the housing stock have been built since 1990, which reveals that most homes in Galt are generally less than 30-years-old and are less likely to need deferred maintenance, rehabilitation, or replacement.
- In 2018, overcrowding occurred in 2.1 percent of the city's occupied housing units, compared to 1.3 percent countywide. Overcrowding occurs more often in rental housing than owner-occupied housing, suggesting that there are large families who cannot afford to purchase a home or find affordable rental housing of sufficient size.

Housing Costs and Affordability

- Market rate units are unaffordable to some very low-income households and virtually all extremely low-income households, especially for larger units, reinforcing the need for rental or homeownership assistance and affordable housing development in Galt.
- The median home price in Galt in 2019 increased 39 percent over a 4-year span from 2016 to 2019. As of 2019, home prices in Galt were more affordable than surrounding areas.
- The foreclosure rate is now (2021) only one in every 10,136 homes, a rate lower than surrounding cities, Sacramento County, and San Joaquin County. In 2021 Galt had 6 properties in foreclosure, which has decreased significantly since 2013.
- Of the 2,130 extremely low-, very low-, and low-income households in Galt in 2017, 65 percent were overpaying for housing. Extremely low-income households are most prone to overpaying, with 91 percent of renters and 87 percent of owners affected. Moderate- and above moderate-income households were also affected, though at a more modest level.

Constraints and Resources

- SACOG has determined that Galt has a housing sites need of 1,926 units for the planning period 2021-2029. Of these units, 10.5 percent should be affordable to extremely low-income households, 10.5

percent should be affordable to very low-income households, 12.6 percent to low-income households, 19.7 percent to moderate-income households, and 46.7 percent to above moderate-income households.

- The Housing Element demonstrates that the City can accommodate more than its RHNA allocation of units, including affordable to lower-income households.
- The City will have sufficient water supply and sewer capacity to support projected 2030 build-out population, which includes future housing needed to accommodate the 2021-2029 SACOG regional housing allocation for the City.
- Galt's Development Code will need to be updated to comply with recent State legislation.
- With the dissolution of the redevelopment agencies in California in 2012, many cities and counties, including Galt lost a significant source of funding for affordable housing programs. This Housing Element commits the City to continuing identifying alternative funding sources for housing programs.

7.3 HOUSING NEEDS ASSESSMENT

The American Community Survey (ACS) is one of the main sources of information for the Housing Needs Assessment. Additional data sources relied on to update this Housing Element include 2013-2017 United States Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2020 SACOG approved data package, Employment Development Department, and Department of Finance (DOF), when appropriate.

DEVELOPMENT HISTORY

The City of Galt is a rapidly growing community on the southern border of Sacramento County, approximately halfway between the cities of Sacramento and Stockton. Galt's history is closely tied to agriculture, transportation, and related industries that dominated (and to some extent, still dominate) southern Sacramento and northern San Joaquin counties. The history of Galt is rich in agriculture, and the city was once known as the agricultural center of the Sacramento Valley. Today, the area surrounding Galt still contains many active farms and agricultural operations, which have historically affected population trends in the city.

Most of the city's development has occurred in the past 40 years. This growth and change have affected the city's character and population size. In earlier decades, much of the population, its lifestyle, and employment were related to agriculture and the transportation of agricultural goods. The city's economy and character were somewhat isolated from both Sacramento and Stockton because of its location between the two cities. In the last several decades, most of the growth and development in Galt has been suburban in nature and related to growth in Sacramento and San Joaquin counties. People have come to Galt looking for affordable single family homes within reasonable commute distance to employment centers in the two counties.

As a result of these market trends, housing in Galt is characterized primarily by single family homes. There has been little residential development other than single family homes in the last decade because land and development costs are relatively low compared to other communities in Sacramento County, and most homebuilders have preferred to serve the single family home market.

POPULATION CHARACTERISTICS

Population Trends

Despite relatively fast growth in past decades, trends show that the population growth rate in Galt has slowed down since 2000, and projections to 2036 show it will continue to slow down. According to the 5th Cycle Housing Element, while Galt's population more than doubled between 1990 and 2000, the population grew by 4,175 residents between 2000 and 2010, and even fewer residents (2,028) between 2010 and 2018. Between 2000 and 2010, the average annual population growth rate (AAGR) was 2.1 percent. Between 2010 and 2018, it was 1.1 percent. Based on 2036 population projections, the AAGR between 2018 and 2036 is projected to be 0.8 percent. While the county's AAGR has historically been lower than Galt's AAGR, population projections indicate that

over the next 10-15 years, Galt's population growth rate may fall below the county's rate (Table 7.1)

**TABLE 7.1
GALT AND SACRAMENTO COUNTY POPULATION GROWTH, 2000 TO 2036**

	2000	2010	2018	2036	AAGR 2000-2010	AAGR 2010-2018	AAGR 2018-2036
City of Galt	19,472	23,647	25,675	29,328	2.1%	1.1%	0.8%
Sacramento County	1,223,499	1,418,788	1,510,023	1,879,302	1.6%	0.8%	1.4%

Source: U.S. Census, 2000; 2010 ACS 5-year estimates, Table B01003; 2018 ACS 5-year estimates, Table B01003; SACOG Modeling Projections, 2016.

Similar to historic population growth trends, the growth of households has shown a downward trend. Between 2000 and 2010, Galt households had an AAGR of 2.2 percent. Between 2010 and 2018, however, the household AAGR in Galt was 1.1 percent. The county household growth showed a similar downward trend. While household growth trended downwards over the past two decades, household sizes has trended upwards. Between 2000 and 2018, Galt's household size decreased from 3.23 to 3.22. The county showed a similar upward trend in household sizes (Table 7.2).

The decreasing rate of household formation in Galt matches the decreasing rate of population growth in the city. The increasing number of persons per household, however, potentially indicates that more people are choosing to live together to offset increasing housing costs in the city and the region.

**TABLE 7.2
GALT AND SACRAMENTO COUNTY POPULATION AND HOUSEHOLD GROWTH,
2000 TO 2018**

	2000	2010	2018	AAGR 2000- 2010	AAGR 2010- 2018
Households					
City	5,974	7,262	7,911	2.2%	1.1%
County	453,602	513,945	536,029	1.3%	0.5%
Persons per Household					
City	3.23	3.24	3.22	-	-
County	2.64	2.71	2.77	-	-

Source: U.S. Census Bureau, 2000, 2010; 2018 ACS 5-year estimates, Table S1101.

Race and Ethnicity

As shown in Table 7.3, residents who identify as White or Other Race are part of the two largest population groups in Galt. In 2018, combined, they represented 88 percent of the population in Galt. While the White population has decreased slightly statewide and countywide, it has increased by 11 percent in Galt between 2010 and 2018. Residents of Hispanic or Latino origin (of any race) make up 43 percent of the population in Galt, which is higher than Sacramento County (23 percent) or the State (39 percent). Between 2010 and 2018, Galt, Sacramento County, and California all saw slight increase in people of Hispanic or Latino origin.

The higher Hispanic/Latino presence in Galt, as compared to the county and state, can be attributed to the city’s location in an agricultural region. While the rest of the county has experienced strong residential growth, Galt has remained comparatively small and more closely connected to the agricultural activity in San Joaquin County. Additionally, historically lower housing costs have attracted lower-income households, particularly those of Hispanic origin.

**TABLE 7.3
COMPARISON OF RACE AND ETHNICITY BY CITY, COUNTY, AND STATE
POPULATION, 2010 AND 2018¹**

	City of Galt		Sacramento County		State (CA)	
	2010	2018	2010	2018	2010	2018
One Race Only	96%	95%	95%	93%	96%	95%
White	67%	78%	60%	58%	61%	60%
Black or African American	1%	2%	10%	10%	6%	6%
American Indian and Alaska Native	1%	0%	1%	1%	1%	1%
Asian/Native Hawaiian and Other Pacific Islander	3%	5%	15%	17%	13%	15%
Other race	24%	10%	8%	8%	15%	14%
Two or more races	3%	5%	5%	7%	4%	5%
Hispanic or Latino origin (of any race)	43%	43%	21%	23%	37%	39%
Non-Hispanic White	52%	47%	50%	45%	41%	38%

¹ Totals may not add up due to rounding
Source: 2010 and 2018 ACS 5-year estimates, Table DP05,

Age of Population

The city of Galt has a younger population than the county and the state. There are a higher proportion of residents under 34 years of age (50 percent) and a lower proportion over 55 (24 percent) compared to the county and state (Table 7.4). In the county and state, 49 and 48 percent of residents are under 34 respectively. 26 percent are over 55 in both the state and county. The larger percentage of minors in Galt (approximately 30 percent) is consistent with the higher percentage of families with children.

**TABLE 7.4
AGE DISTRIBUTION IN THE GALT, SACRAMENTO COUNTY, AND CALIFORNIA, 2010 AND 2018¹**

Age	City of Galt		Sacramento County		State (CA)	
	2010	2018	2010	2018	2010	2018
Under 5 years	8%	6%	7%	7%	7%	6%
5 to 19 years	27%	24%	22%	20%	22%	20%
20 to 34 years	18%	20%	22%	22%	22%	22%
35 to 54 years	29%	25%	28%	26%	28%	27%
55 to 64 years	8%	12%	10%	12%	10%	12%
65 and over	10%	12%	11%	14%	11%	14%
Median age	32.7	35.0	34.6	36.0	34.9	36.3

¹ Totals may not add up due to rounding
Source : 2010 and 2018 ACS 5-year estimates, Table DP05

Household Type and Composition

Further insight into the characteristics of the city’s population can be gained by examining household composition, such as the proportion of families with children, single adults, and single parents.

The number of large households (i.e., five persons or more) in Galt decreased about 4 percent between 2010 and 2018 (Table 7.5). In the same time period, the proportion of one-person households decreased by 1 percent, while households with two-to-four persons slightly increased by about 5 percent. Household sizes for the county follow similar trends. Although the proportion of one-person households stayed the same between 2010 and 2018, the proportion of two-to-four-person households increased by 2 percent, while the proportion of large households decreased by 1 percent. In both Galt and the county, the highest percentage of households had two people.

**TABLE 7.5
NUMBER OF PERSONS PER HOUSEHOLD IN GALT AND SACRAMENTO COUNTY,
2010-2018¹**

	City of Galt		Sacramento County	
	2010	2018	2010	2018
1 person	16%	15%	26%	26%
2 persons	26%	27%	30%	32%
3 persons	17%	21%	16%	16%
4 persons	19%	19%	14%	14%
5 persons	12%	11%	7%	7%
6 persons	5%	4%	3%	3%
7 + persons	4%	2%	3%	2%

¹ Totals may not add up due to rounding

Source: U.S. Census Bureau 2010, American Community Survey 5-year estimates, 2018, Table B25009

The U.S. Census Bureau currently (2021) defines a family household (distinct from *family* or *family group*), generally, as a household maintained by a householder who is in a family (a group of two people or more related by birth, marriage, or adoption and residing together), and includes any unrelated people who may be residing there. Table 7.6 shows that about 80 percent of households in Galt are family households. Of the family households in Galt, 47 percent are married couple households with children. The county, by contrast, has a slightly lower rate of family households and married couple households with children.

Compared to the county, Galt has a higher rate of male-headed households with children but lower rates of female-headed households with children. When considering these types of households with total number of households, however, approximately 8 percent of households in Galt are single-parent households, whereas 10 percent of households countywide are single-parent households. Single-parent households, especially those headed by a female, may have specific unmet housing needs, which are discussed in detail in the Special Housing Needs section.

Nearly 34 percent of households countywide are nonfamily households, whereas approximately 21 percent of Galt’s households are nonfamily. Of the nonfamily households in Galt, 75 percent live alone. Of those who live alone in Galt, 50 percent are 65 and over. This constitutes just under 8 percent of all

households in Galt. Countywide, by contrast, more people live alone, but only 36 percent are 65 and older, constituting slightly over 9 percent of countywide households. Senior households may have specific unmet housing needs which are discussed in detail in the Special Housing Needs section.

**TABLE 7.6
HOUSEHOLD COMPOSITION IN GALT AND SACRAMENTO COUNTY BY TYPE, 2018**

Household Type	Number of Households		Percent of Households	
	City	County	City	County
Family Households	6,291	355,363	79.5%	66.3%
Married couple family households	5,001	245,857	79.5%	69.2%
<i>With own children</i>	2,370	109,516	47.4%	44.5%
<i>No own children</i>	2,631	136,341	52.6%	55.5%
Other family households	1,290	109,506	20.5%	30.8%
<i>Male head only, with own children</i>	214	15,315	16.6%	14.0%
<i>Female head only, with own children</i>	426	39,174	33.0%	35.8%
<i>No own children</i>	650	55,017	83.4%	86.0%
Nonfamily Households	1,620	180,666	20.5%	33.7%
Living alone	1,217	140,787	75.1%	77.9%
<i>Householders 65 and over</i>	611	50,337	50.2%	35.8%
<i>Householders under 65</i>	606	90,450	49.8%	64.2%
Not living alone	403	39,879	24.9%	22.1%
Total Households	7,911	536,029	100.0%	100.0%

Source: American Community Survey 5-year estimates, 2018, Table S2501, Table B11003

INCOME CHARACTERISTICS

Income Levels

In 2018, the median household income in Galt was \$73,555, a 26 percent increase since 2010 (Table 7.7). In the same year, the median family income (MFI) was estimated at \$81,438, which increased by 32 percent since 2010. However, the median nonfamily income decreased from \$39,167 in 2010 to \$36,822 in 2018, approximately 6 percent.

Both the median household income and median family income for Galt residents were greater than median incomes reported at the county level, and saw greater increases between 2010 and 2018. The median nonfamily income for Galt, however, is lower than the county, and also saw a decrease in median income while the countywide median nonfamily income increased by 10 percent.

**TABLE 7.7
MEDIAN INCOMES IN GALT AND SACRAMENTO COUNTY, 2010 TO 2018**

	<u>City</u>			<u>County</u>		
	2010	2018	% Change	2010	2018	% Change
Median Household Income	\$58,476	\$73,555	26%	\$56,439	\$63,902	13%
Median Family Income	\$61,747	\$81,438	32%	\$66,003	\$75,565	14%
Median Nonfamily Income	\$39,167	\$36,822	-6%	\$39,013	\$42,942	10%

Source: American Community Survey 5-year estimates, 2010, 2018, Table S1901

Table 7.8 shows that between 2010 and 2018, the proportion of households with incomes of \$100,000 or more increased from 18 percent to 34 percent. Those earning less than \$25,000 remained the same at about 16 percent. Within that 16 percent, however, there was an increase in household incomes less than \$10,000, indicating that the average income in this income group (<\$25,000) has decreased since 2010.

**TABLE 7.8
HOUSEHOLD INCOME IN GALT AND SACRAMENTO COUNTY, 2010, 2018¹**

	Percent of Total Households in 2010		Percent of Total Households in 2018	
	City	County	City	County
Less than \$10,000	3%	5%	5%	6%
\$10,000 to \$24,999	13%	15%	11%	14%
\$25,000 to \$34,999	10%	10%	9%	9%
\$35,000 to \$49,999	13%	14%	10%	12%
\$50,000 to \$74,999	26%	19%	16%	18%
\$75,000 to \$99,999	17%	14%	16%	13%
\$100,000 to \$149,999	14%	14%	24%	16%
\$150,000 or more	4%	9%	10%	14%

¹ Columns may not equal 100 because of rounding

Source: American Community Survey 5-year estimates, 2010, 2018, Table S1901

Lower-income Households

Five income categories are typically used for comparative purposes of determining housing needs. The categories are based on a percentage of the county median income and adjusted for household size (Table 7.9). These categories are referred to as “extremely low-income,” “very low-income,” “low-income,” “moderate-income,” and “above moderate-income.” The median income on which the categories are based represents the mid-point at which half of the households earn more and half earn less income. In a normally distributed population (that is, one not skewed to either end of the income scale), approximately 40 percent of the population will have incomes within the extremely low-, very low- and low-income ranges, about 20 percent within the moderate-income range, and about 40 percent in the above moderate-income range. For convenience, the extremely low-, very low-, and low-income categories are referred to collectively as “lower-income.”

**TABLE 7.9
DEFINITIONS USED FOR COMPARING INCOME LEVELS**

	Income Definitions*
Extremely Low Income	Up to 30 percent of the Area Median Income
Very Low Income	31 to 50 percent of the Area Median Income
Low Income	51 to 80 percent of the Area Median Income
Moderate Income	81 to 120 percent of the Area Median Income
Above Moderate Income	121 percent of the Area Median Income and above

*Note: *Area Median Income refers to the Sacramento-Arden Arcade-Roseville Metropolitan Statistical Area Median Income, which includes Eldorado, Placer, and Sacramento Counties.*

Source: California Department of Housing and Community Development (HCD).

Table 7.10 provides the percentages of Sacramento County and Galt residents that were within the lower-income ranges from 2013-2017. Since the area median income is derived from incomes in Sacramento County, the county has a perfectly normally distributed population. According to the CHAS data prepared by the Census Bureau for the U.S. Department of Housing and Urban Development (HUD), between 2013 and 2017 Galt had a lower percentage of lower-income households as compared to the county. In Galt, 42 percent of households were lower-income, including 13 percent at the extremely low-income level, compared to 45 percent and 15 percent in the county, respectively.

**TABLE 7.10
HOUSEHOLD INCOME RANGE IN GALT AND
SACRAMENTO COUNTY BY INCOME CATEGORY, 2017 AND 2018**

Income Category	2018 Income Range ^{1*}	Galt Percent of Households ²	Sacramento County Percent of Households ²
Extremely Low Income	\$0–\$ 21,950	13%	15%
Very Low Income	\$21,943–\$ 36,550	12%	13%
Low Income	\$36,572–\$58,500	17%	17%

2018 Sacramento-Arden Arcade-Roseville Metropolitan Statistical Area Median Income: \$73,142

¹2018 HCD Income Limits

²2013-2017 CHAS Data

*Based on a four-person household

Source: HUD 2018 Income Limits, 2018; HUD CHAS Data 2013-2017.

Household income levels are generally distributed unevenly by race and ethnicity within Galt, as shown in Table 7.11. Households that identified as Non-Hispanic White or Asian were among the more affluent in Galt, with over 50 percent of their respective race groups falling into the above moderate-income category. Households that identified as “other” showed some polarization in their income, as 50 percent were very low- or extremely low-income and the other 50 percent were moderate- or above moderate-income, with 0 percent in the low-income category. Households that identified as Black or African American showed even more income polarization, as this group has one of the highest proportion of households in the extremely low-income category (23 percent) and the highest proportion of households in the above moderate-income category (77 percent). No Black or African American households fell into the middle-income categories. Households that also identified as Hispanic/Latino were relatively evenly distributed across all income categories, with the exception of households that fell into the above

moderate-income, which reported the highest percentage of households out of all the other income categories for Hispanic/Latino households (37 percent).

**TABLE 7.11
PERCENT OF HOUSEHOLDS IN GALT BY RACE/ETHNICITY AND INCOME
CATEGORY, 2017**

Income Category	Non-Hispanic White	Black or African American	Other (including multiple races)	Asian	Hispanic/Latino
Extremely Low Income	11%	23%	23%	7%	18%
Very Low Income	10%	0%	27%	15%	13%
Low Income	17%	0%	0%	13%	18%
Moderate-Income	8%	0%	10%	11%	14%
Above Moderate-Income	54%	77%	40%	55%	37%

Note : Race groups not shown on the table (e.g., American Indian/Alaska Native, Pacific Islander) reported 0 households in Galt.

Source: HUD CHAS Data 2013-2017

Poverty

The poverty level is Federally defined as the minimum income needed for subsistence living. It is an important indicator of severe financial distress, and the rate of poverty in a community (i.e., proportion of the population with poverty level incomes or less) provides important information about individuals and families in greatest financial need. The dollar threshold for poverty is adjusted each year by the Federal government for household size and composition. Table 7.12 provides poverty thresholds from 2019 for several types of households.

**TABLE 7.12
POVERTY THRESHOLDS IN GALT, 2019**

Household Type/Size	Household Income
Over 65 Years	
Single person	\$12,261
Two people	\$15,468
Under 65 Years	
Single person	\$13,300
Two people	\$17,196
All Ages	
Single person	\$13,011
Two people	\$16,521
Three people	\$20,335
Four people	\$26,172
Five people	\$31,021
Six people	\$35,129
Seven people	\$40,016
Eight people	\$44,461
Nine people or more	\$52,875

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division, Preliminary Estimate of Weighted Average Poverty Thresholds for 2019.

A comparison of the 2018 income limits and 2019 poverty thresholds shows that the extremely low-income limit only slightly higher than the poverty level of income for households with a like number of persons.

Certain groups are more prone to poverty than others and require special assistance to meet their daily needs. In most communities, female-headed households with children typically have the highest rate of poverty, and seniors typically have below-average rates of poverty compared to the population as a whole. In Galt, 22 percent of female-headed households with children were below the poverty level – the second highest poverty rate in the city for all groups (Table 7.13). This may indicate a need for assistance for single mothers. Seniors are also sensitive to poverty, even though only 10 percent were below the threshold. They are often on a fixed income, such as Social Security benefits, that does not keep pace with rising housing and medical costs. Other groups with significantly higher poverty rates in Galt included individuals of Native American origin (29 percent), the Hispanic/Latino community (14 percent), children (15 percent) and Non-Hispanic White (11 percent). Sacramento County experiences higher poverty rates in all identified sensitive groups, except for the Native American population in Galt, which has a much higher poverty rate than the county.

**TABLE 7.13
POVERTY RATES IN GALT AND SACRAMENTO COUNTY, 2018**

Group	<u>At or Above Poverty Level</u>		<u>Below Poverty Level</u>		<u>Poverty Rate</u>	
	Galt	Sacramento County	Galt	Sacramento County	Galt	Sacramento County
65 and older	2,664	178,552	310	20,591	10%	10%
Under 18	5,897	279,943	1,026	77,328	15%	22%
18–64	13,820	795,096	1,775	138,063	11%	15%
Female-headed households with children	420	30,529	116	16,511	22%	35%
Married couple families	4,666	104,850	335	11,780	7%	10%
Black	367	108,976	38	34,989	9%	24%
Asian/Pacific Islander	1,151	428,574	78	39,612	6%	8%
Hispanic/Latino	9,531	274,268	1,560	67,119	14%	20%
Native American	58	8,108	24	1,891	29%	19%
Non-Hispanic White	10,531	597,269	1,346	78,353	11%	12%
Other	3,420	173,024	523	45,116	13%	21%
Total Population¹	22,381	1,253,591	3,111	235,982	12%	16%

¹Total population is the household population only and excludes residents living in group quarters.
Source: 2018 ACS 5-year estimates, Table S1701, S1702

EMPLOYMENT TRENDS

According to the 2018 ACS 5-year estimates, the city's labor force included 11,540 persons 16 years and older, 8 percent of whom are currently unemployed (1,024 people). The data also showed that about 20 percent (2,253 people) of residents who commute to work were employed in Galt in 2018, indicating that the majority of Galt's labor force is employed outside of the city (9,287 people). In 2018, approximately 20 percent of Galt residents were employed in the educational services, health care, and social assistance industry. Other common industries for Galt residents included public administration (10 percent); manufacturing (8 percent); retail trade (8 percent); construction (7 percent); arts, entertainment, recreation, accommodation, and food services (7 percent); and professional, scientific, management, administrative, and waste management services (7 percent). Together, these industries provide over 67 percent of jobs. Many Galt residents who have administrative and professional jobs commute to Stockton or Sacramento for work, since there are few jobs for them in Galt. Table 7.14 lists employment for Galt residents by industry in 2018.

TABLE 7.14
GALT RESIDENT EMPLOYMENT BY INDUSTRY, 2018

Industry	Employees	Percent of Total
Agriculture, forestry, fishing and hunting, and mining	471	4%
Construction	903	7%
Manufacturing	1,038	8%
Wholesale trade	534	4%
Retail trade	1,051	8%
Transportation and warehousing, and utilities	776	6%
Information	157	1%
Finance, insurance, real estate, and rental and leasing	561	4%
Professional, scientific, management, administrative, and waste management services	908	7%
Educational, health, and social services	2,464	20%
Arts, entertainment, recreation, accommodation, and food services	826	7%
Other services (except public administration)	637	5%
Public administration	1,214	10%
Total Employed (16 years and over)	11,540	92%
Total Unemployed	1,024	8%
Total Labor force	12,564	100%

Source: 2014- 2018 American Community Survey 5-year estimates, Table S2403.

According to the SACOG 2020 Metropolitan Transportation Plan/Sustainable Communities Strategy (MTP/SCS) for the Sacramento Region, employment growth is expected to increase by 2,760 between 2016 and 2035. In the same time frame, housing units are expected to increase by 2,780 jobs. Assuming 2016 as the base year for these projections, the SACOG MTP/SCS projects 75,210 jobs and 39,980 housing units in Galt in the year 2035. In 2016, the jobs-housing balance (ratio between number of jobs and number of housing units in the jurisdiction) was 0.65, meaning there was less than one job per housing unit. In 2035, the jobs-housing balance ratio based on the projected number of jobs and housing units is 0.74, indicating SACOG's intention to work towards increasing the number of jobs per housing unit.

While employment projections are not available at the city level, new employment in the Sacramento, Roseville, Arden-Arcade Metropolitan Statistical Area as a whole will generally be concentrated in the government, trade, transportation, utilities, and education services (private), health care, and social assistance industries through 2026 (Employment Development Department, see Table 7.15).

**TABLE 7.15
INDUSTRY EMPLOYMENT PROJECTIONS SACRAMENTO-ARDEN ARCADE ROSEVILLE
METROPOLITAN AREA, 2016 TO 2026**

Industry	Number of Employees (2016)	Number of Employees (2026)	Percent Change (2016-2026)
Construction	54,900	67,800	23.5%
Educational Services (Private), Health Care, and Social Assistance	145,600	184,000	26.4%
Financial Activities	51,700	55,400	7.2%
Government	234,700	246,800	5.2%
Information	13,800	14,900	8.0%
Leisure and Hospitality	99,800	116,600	16.8%
Manufacturing	36,200	36,200	0.0%
Mining and Logging	400	300	-25.0%
Other Services (excludes 814-Private Household Workers)	31,700	35,600	12.3%
Professional and Business Services	128,000	143,500	12.1%
Trade, Transportation, and Utilities	152,100	165,600	8.9%

Source: Employment Development Department, 2020.

SPECIAL HOUSING NEEDS

Persons 65 and Older

Many persons 65 and older face special housing challenges related to physical and financial conditions. Often times, older adults face declining mobility and self-care capabilities that create special housing needs and challenges for them. Many older adults, even those who own their own homes, face financial challenges because of limited incomes from Social Security and other retirement benefits. Data on the incomes and housing expenses of householders 65 and older indicate that a substantial number (although by no means the majority) of these older adults may need assistance related to:

1. repair and maintenance of owned dwellings units;
2. modifications to existing homes to better meet mobility and self-care limitations;
3. financial assistance to meet rising rental housing costs for those who do not own; and
4. supportive services to meet daily needs, such as those provided at assisted care residences.

Similar to the rest of the state, the number of older adults in Galt continues to increase, emphasizing senior housing needs in the city. Persons age 65 and over represent 12 percent of Galt’s total 2018 population, an increase of 37 percent between 2010 and 2018. Table 7.16 compares the number of older adults in 2010 and 2018 and shows that the increase in adults over 55 years is occurring much faster than the increase in the total population.

**TABLE 7.16
PATTERN OF AGING IN THE GALT POPULATION, 2010 TO 2018**

	2010	2018	Percent Change
Total Population	23,647	25,675	9%
Population 55+	4,449	6,306	42%
Population 65+	2,280	3,117	37%

Source: U.S. Census Bureau 2010; 2018 ACS 5-year estimates, Table S0101

In 2018, Galt’s senior population (65 years and older) had a slightly lower poverty rate (10 percent) than the population age 18 to 64 (11 percent), and a considerably lower poverty rate than the population under age 18 (15 percent). This shows that, as a group, seniors in Galt are not adversely affected by poverty any more than other population age groups. It is not unusual for seniors to have low poverty rates, even though a large percentage may be low income, because Social Security and other retirement benefits provide a guaranteed minimum income. Rising energy and housing costs can strain this fixed income however, resulting in more seniors seeking emergency assistance.

Homeownership tenure is also important when analyzing the needs of seniors. Older adults typically have the highest rates of homeownership of any age group. The proportion of seniors living in owner-occupied housing was 79 percent in Galt in 2018. Although seniors represented only 12 percent of the population, they comprised 26 percent of all homeowners.

There is a growing need within the senior community for assisted living facilities that combine meal, medical, and daily living assistance in a residential environment. Only one residential care facility for the elderly that was licensed by the State Department of Social Services (CDSS) was identified as providing services in Galt to residents age 65 and older. Ehimas Residential Care, which has been operating in the community for many years, has the capacity to offer assisted living services in a residential home setting to 18 seniors.

The facility mentioned above is primarily an institutional care facility. Many of the seniors who might consider selling their homes are younger, active seniors who do not yet require institutional, nursing care. Because many seniors desire to “downsize” when they move, these senior housing developments will necessarily be higher density projects with on-site supportive services. An increase in this type of available housing for seniors makes it possible for them to sell their homes and remain in the community. Three developments offer independent-living apartments for seniors in Galt, with a fourth project approved for development. The Valley Oaks Senior Apartments, constructed in 1985, is located off Oak Avenue and includes 50 one- and two-bedroom single-story units. The Comfrey Senior Apartments, constructed in 2002, includes 56 cottage style one- and two-bedroom units. The Galt Place Senior Apartments, which opened in May 2011, is located in the downtown area and

includes 80 one- and two-bedroom units. In 2016, the City approved the Dry Creek Oaks senior project located adjacent to Boessow Road and directly north of the Dry Creek Golf Course, which includes 206 single family homes age restricted to 55 and above, approximately 8 acres designated for approximately 100 age restricted high density residential units and an additional 8 acres for an approximate 100 unit assisted living facility.

The number of assisted living facilities in Galt may be insufficient to meet future needs for seniors who have mobility and self-care limitations. As older residents living in Galt continue to age, their physical needs and capacities will change, and the need for daily living assistance will increase.

Persons with Disabilities

According to 2018 ACS 5-year estimates, 25,521 non-institutionalized persons live in Galt have a disability, including 532 persons with a self-care disability, 1,748 persons with an ambulatory disability, and 1,045 persons with an independent living disability (please note that individuals may have more than one disability). Persons with disabilities represent about 12 percent of the non-institutionalized Galt population as a whole.

As a result of their limitations, this group might require special housing accommodations and supportive services or other assistance. Individuals with ambulatory difficulty, self-care limitations, or independent living conditions may require special housing accommodations or financial assistance. According to the Alta California Regional Center, a quasi-public agency that coordinates programs and services for individuals with disabilities in the greater Sacramento region, such individuals can have many special needs that distinguish them from the population at large:

- Individuals with ambulatory difficulties (for instance those confined to wheelchairs) may require special accommodations or modifications to their homes to allow for continued independent living. Such modifications are often called “assisted access.”
- Individuals with self-care limitations, including mobility difficulties, may require residential environments that include in-home or on-site support services. These housing types range from group homes with limited staffing or services to more comprehensive residential care facilities. Support services can include medical therapy, daily living assistance, congregating dining, and related services.
- Individuals with developmental disabilities and other physical and mental conditions that prevent them from functioning independently may require assisted care or group home environments.
- Individuals with disabilities may require financial assistance to meet their housing needs because typically a higher percentage are lower-income than the population at large and their special housing needs are often more costly than conventional housing.

Disabled persons often require special housing features to accommodate physical limitations. Some disabled persons may experience financial difficulty in locating suitable housing because of the cost of modifications to meet their daily living needs. They may also have difficulty finding appropriate housing near places of employment. Although the California Administrative Code (Title

24) requires that all public buildings be accessible to the public through architectural standards such as ramps, large doors, and restroom modifications to enable handicap access, not all available housing units have these features. In addition, other types of physical and design modifications may be necessary to accommodate various types of disabilities.

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.

According to 2018 American Community Survey 5-year estimates, there were 2,946 persons with disabilities living in Galt. Of those, about 61 percent were under 65 years, while the remaining 39 percent were 65 years or older. Ambulatory difficulty was the most common type of disability for Galt residents, making up about 59 percent of all disabilities. Table 7.17 shows the breakdown of developmental disabilities in the city.

**TABLE 7.17
PERSONS WITH DISABILITY BY TYPE AND AGE, 2018**

Disability Type	Number	Percent
Total Persons with a Disability(ies)	2,946	100.0%
Persons with a Disability(ies) for Ages 0 to 64	1,781	60.5%
Hearing Difficulty	175	5.9%
Vision Difficulty	300	10.2%
Cognitive Difficulty	671	22.8%
Ambulatory Difficulty	942	31.9%
Self-Care Difficulty	255	8.7%
Persons with a Disability(ies) for Ages 65 and Over	1,165	39.5%
Hearing Difficulty	533	18.1%
Vision Difficulty	176	5.9%
Cognitive Difficulty	301	10.2%
Ambulatory Difficulty	806	27.4%
Self-Care Difficulty	277	9.4%
Independent Living Difficulty	479	16.3%

Source: 2018 ACS 5-year estimates, Table S1810.

According to the California Department of Developmental Services (DDS), approximately 16 percent of developmentally disabled individuals in Galt live in supportive housing, while 84 percent live at home with the support of a family member or guardian. Many developmentally disabled persons are able to live and work independently, however, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy. A segment of the disabled population, particularly low-income and retired individuals, may not be able to

pay for needed accommodations or modifications to their homes. In addition, even those able to pay for special housing accommodations may find them unavailable in the city. Nearly half (47.3 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.

DDS data shows that there are 13 adult residential care facilities currently (2021) operating in and around Galt, offering between 4 to 16 beds depending on the facility's capacity. Between all the adult residential care facilities, there are 169 beds available to adults in Galt who live with mental health care needs or who have physical or developmental disabilities and require or prefer assistance with care and supervision.

Families with Female Heads of Households

Most female-headed households are either single women over the age of 65, or single females (mothers or other female relatives) with minor children. Traditionally, these two groups have been considered special needs groups because their incomes tend to be lower, making it difficult to obtain affordable housing, or because they have specific physical needs related to housing (such as childcare or assisted living support for older adults). Single mothers, in particular, tend to have difficulty obtaining suitable, affordable housing. Such households also have a greater need for housing with convenient access to child-care facilities, public transportation, and other public facilities and services.

Of the 6,291 families in the city in 2018, 15 percent were female-headed families according to the 2018 American Community Survey 5-year estimates. Included in this category, 46 percent of all families were female-headed with minor children. In addition, 22 percent of female-headed families with children were living below the poverty level. It may be assumed that most of these households are overpaying for housing (i.e., more than 30 percent of their income), or are experiencing other unmet housing needs. As a result of poverty, female heads of households often spend more on immediate needs such as food, clothing, transportation, and medical care, than on home maintenance, which results in housing units falling into disrepair.

Large Families

Large families (usually defined as family households with five or more persons) may have difficulty securing adequate housing due to the need to find housing with a sufficient number of bedrooms (three or more) and do not always have the level of income needed to purchase or rent such housing. Overcrowding is typically defined as more than one person per room, excluding uninhabitable space such as bathrooms and hallways. Lower-income large families typically need financial assistance in Sacramento County to secure affordable housing that meets their space needs. It becomes even more difficult when large families try to find adequate rentals within their budget, because rentals typically have fewer bedrooms than ownership housing. As a result, large families tend to have higher rates of overcrowding and overpaying for housing (housing costs that exceed 30 percent of a household's income). In addition, many large families are composed of immigrants and/or minorities who may

face additional housing challenges caused by discrimination and/or limited language proficiency.

In the City of Galt, there were 1,374 households of five or more persons in 2018, about 17 percent of all households. This was significantly more than the proportion of large families countywide (12 percent). According to the 2018 American Community Survey 5-year estimate, about 18 percent of owner-occupied households and 16 percent of renter-occupied households had five or more persons. It is likely that the large family renter households have the greatest needs related to housing availability and affordability.

Extremely Low-Income Households

Households with extremely low incomes (ELI) earn 30 percent or less of the area median income. These households typically include seniors on social security, individuals with disabilities, single parents, low-wage workers, homeless individuals and families, farmworkers, and others with the lowest incomes who experience the greatest challenges in finding suitable, affordable housing. Some extremely low-income individuals and households are also homeless. ELI households often have a combination of housing challenges related to income, credit status, disability or mobility status, family size, household characteristics, supportive service needs, or a lack of affordable housing opportunities.

According to the 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data, roughly 13 percent of Galt's total households were ELI households, compared to 15 percent in the county. It is estimated that there were approximately 1,050 ELI households in 2017. Of those, 935 ELI households (89 percent) experience the lack of a kitchen or plumbing, more than one person per room (overcrowding), and/or a housing cost greater than 30 percent of their income.

Nearly 89 percent of ELI households (935 households) in Galt are faced with one or more housing problems. CHAS defines housing problems as a cost-burden greater than 30 percent of income, and/or overcrowding and/or housing without complete kitchen or plumbing facilities.

In 2017, the upper limit of the ELI income category was \$21,942 for a family of four, which is equal to a wage of \$10.54 per hour for a single-wage earner. Nearly every ELI household is expected to need aid, including housing subsidies and social services.

Farmworkers

As Galt is located within an active agricultural region covering much of southern Sacramento County and northern San Joaquin County, farmworker households searching for affordable housing will continue to affect the city's housing needs. According to the 2018 ACS 5-year estimates, 471 persons (4 percent) of the city's employed workforce ages 16 and over were employed in agriculture, forestry, fishing, and hunting occupations.

Farmworkers tend to have low incomes because of the lower paying nature of their work. The low pay also makes it difficult to save up money during the active seasons, making the four inactive months of the year even more difficult

financially. Farmworkers who are able to will often return to Mexico during this time to save money. Some, however, do not have that option, according to South County Services, which sometimes also affects their children's continuity of schooling.

Although the City has not received any reports of overcrowding in recent years, conversations with South County Services and the Galt liaison to Project TEACH (a Sacramento County Office of Education program providing homeless services), revealed that, because it is difficult to find housing affordable to families on a farmworker's wage, many families will "double up", where multiple families will live in one unit. In some cases, up to three families will share one house, with each family (including two or three children) having only a bedroom to themselves.

Grizzly Hollow, developed and operated by Mercy Housing, is the only development in Galt that offers units specifically dedicated to farmworkers. According to a Grizzly Hollow representative, they set aside 18 units for farmworkers and offer unit sizes from one to three bedrooms. The remaining units are for any low-income families who qualify. In total, Grizzly Hollow offers 54 multifamily units, including 18 detached single family homes and 18 duplex-style homes. According to South County Services, the waitlist for a farmworker-designated unit in Grizzly Hollow is approximately two years.

Persons Experiencing Homelessness

Homelessness is caused by many social and economic factors, including a breakdown of traditional social and family relationships, unemployment, affordable housing shortages, domestic violence, substance abuse, and mental illness. By definition, a homeless person lacks consistent, permanent shelter. Homeless individuals can be considered resident (those remaining in an area year-round), or transient (those who move around from area to area).

The homeless comprise a wide variety of individuals and families, including single adult males, runaway minors, women and their children escaping domestic violence, and adults over the age of 65. Emergency shelters can help to address the short-term needs of the homeless for shelter. However, they do not provide a permanent solution to homelessness or address its underlying causes. Long-term solutions that address the underlying causes of homelessness may involve medical treatment and ongoing monitoring, supportive services, education, job training, and childcare. The existence of supportive services to address the causes of homelessness do not guarantee that homelessness will be solved, since homeless individuals must voluntarily make use of such services, and the availability of services must match the local need. It is likely that homelessness will exist for the foreseeable future, therefore, despite local efforts.

The nature of the homeless population makes an exact count difficult. The homeless move around and are not always visible on the street, so it is difficult to get an accurate count of homeless persons in a community. The homeless problem in Galt is directly affected by the location of the city along the State Route 99 corridor. In 2019, California State University released the *2019 Homeless in Sacramento County: Point-in-Time Homeless Count for Sacramento County (Homeless in Sacramento)*. *Homeless in Sacramento*

estimates there are 5,570 homeless persons in the county, approximately a 19 percent increase (+878) from the 2017 count. Of the 5,570 total homeless individuals, 3,900 are unsheltered (70 percent) and 1,670 are sheltered (30 percent). According to *Homeless in Sacramento*, the 2017 homeless count was the first year Sacramento County reported more people experiencing unsheltered than sheltered homelessness (56 percent vs. 44 percent), and this trend has continued to worsen, following a larger pattern of increasing unsheltered homelessness reported all over California.

AB 139 (2019) requires housing elements to evaluate the need for emergency shelter based on most recent point-in-time count. According to *Homeless in Sacramento*, there are an estimated 10 unsheltered persons living in Galt. However, there are no emergency shelters located or operating in Galt, and as a result, there are no beds available for individuals seeking temporary shelter. The closest emergency shelters are located approximately 20 miles away. Consequently, Galt has a need for emergency shelter within the city. The Development Code currently (2021) allows emergency shelters by-right in the Public/Quasi-Public District (PQP) zone, however many of these areas are currently schools, churches, parks, and city buildings.

Although many PQP zones are already developed, there are two sites that would have adequate capacity for a small emergency shelter appropriate for Galt's relatively small unsheltered population. The first is a 1.9-acre site located near the intersection of Carillion Boulevard and Vintage Oak Avenue, directly south of The Church of Jesus Christ of Latter-day Saints. The second is a 2.6-acre site located at the intersection of Walnut Avenue and Vintage Oak Avenue. The Galt Development Code provides general development standards for construction within a PQP zone, which include 0.50 maximum lot coverage and 50-foot height limit. The setback requirements for developments on PQP parcels abutting residential areas reference the setback requirements of the residential areas in question. Development standards for an emergency shelter do not differ from any other permitted use in a PQP zone and therefore does not pose any undue constraint.

Agencies Offering Public Assistance to the Homeless

South County Services (SCS) is the primary homeless assistance organization in the City of Galt that offers health and human services to persons experiencing homelessness. There are, however, no groups that offer permanent or seasonal shelter for the homeless, and emergency housing services that can be provided by SCS are severely restricted by the terms of their funding sources. SCS offers their clients services including:

- Emergency Food
- Utility Assistance
- Gas Vouchers
- Bus Bases
- Eviction Avoidance
- Diapers or Formula
- Online Applications

- Translations (Spanish/English)
- Senior Programs
- CSFP Senior Food Box
- USDA Free Food Distribution

Families with children can also be connected to services through the County through the Project TEACH program. The Project TEACH program serves to connect families experiencing homelessness to a wide range of resources in the county. According to the Project TEACH liaison for Galt, the number of persons experiencing homelessness in Galt has actually declined in recent years since local resources are limited. For instance, there are no major shelters in the area. As a result, families are often referred to Lodi, Stockton, or Sacramento to obtain the services they need. Since commuting regularly from Galt to any of these other cities becomes difficult, families often move away from Galt to be closer to the services they need. For families that remain local, organizations such as local churches or the Kiwanis Club are sometimes able to provide certain services. In terms of housing services, however, it is difficult to keep people in the city. Moreover, considering homelessness within the context of one city, especially a small one such as Galt, limits the understanding of how homelessness impacts families in the area. According to the Project TEACH County representative, homelessness in Galt is not an isolated system, especially when the definition of homelessness is extended beyond those who are unsheltered. Based on the County Office of Education definition, homelessness can also refer to families and persons who have been evicted and are living with friends or relatives, or in a motel. Services for this population are often pieced together through various regional resources.

HOUSING CHARACTERISTICS

Housing Composition

The number of single family detached homes in Galt increased by 30 percent (adding just under 1,500 homes) between 2000 and 2010. From 2010 to 2019, the number of single family homes increased by just 6 percent (an increase of about 363 units). As of 2019, single family detached homes represent 84 percent of the city's housing stock (Table 7.18). In Galt, 84 percent of the homes are single family detached, while 65 percent of the housing stock countywide is single family detached homes (Table 7.18).

**TABLE 7.18
HOUSING ESTIMATES FOR THE CITY OF GALT, 2000, 2010, AND 2019**

Year	Housing Units										
	Total	Single					Multiple			Mobile Homes	
		Detached	%	Attached	%	2 to 4	%	5 Plus	%	Homes	%
2000	6,197	4,948	80%	198	3%	335	5%	345	6%	353	6%
2010	7,678	6,431	84%	504	7%	134	2%	253	3%	356	5%
2019	8,122	6,794	84%	504	6%	134	2%	334	4%	356	4%

Note: The 2019 estimate is from the California Department of Finance and was calculated with an independent methodology.

Source: California Department of Finance with 2000, 2010 Census Benchmarks, 2019

The slow growth of other housing options presents a challenge to lower-income households to meet their housing needs without overextending their finances. Mobile homes provide an important affordable homeownership option for lower-income households in Galt. However, from 2010 to 2019 no new mobile homes were placed in Galt.

The Department of Finance data shows that from 2010 to 2019 the city gained 81 units in buildings of five or more units (32 percent), while Sacramento County lost 4,064 units in buildings of five or more units (-4 percent) during the same period (Table 7.19).

**TABLE 7.19
HOUSING ESTIMATES FOR SACRAMENTO COUNTY, 2000, 2010, AND 2019**

Year	Housing Units										
	Total	Single					Multiple			Mobile Homes	
		Detached	%	Attached	%	2 to 4	%	5 Plus	%	Homes	%
2000	474,814	297,060	63%	32,246	7%	36,309	8%	93,714	20%	14,525	3%
2010	556,208	357,475	64%	34,483	6%	37,052	7%	111,401	20%	15,797	3%
2019	574,449	372,211	65%	34,797	6%	45,198	8%	107,337	19%	14,906	3%

Note: Estimates from the California Department of Finance are calculated with an independent methodology and are different than what the U.S. Census reports.

Source: California Department of Finance with 2000, 2010 Census Benchmarks, 2000, 2010, 2019.

**Housing Occupancy
Vacancy**

Of the 8,394 dwelling units estimated by the 2018 ACS 5-year estimate, 94 percent were occupied (Table 7.20). Similarly, 95 percent of the dwelling units countywide were occupied. Additionally, the vacancy rate for owner-occupied housing in Galt was about 3 percent, while the vacancy rate for renter-occupied housing was about 1 percent. Real estate and housing professionals consider a balanced housing market to have a vacancy rate of about 5 percent overall, with a rate of 2 percent for owner-occupied housing and 2 to 4 percent for rental housing. For 2018, both the owner-occupied and overall vacancy rates in Galt were generally above normal. Vacancy rates for renter-occupied housing, however, was generally lower than normal.

**TABLE 7.20
HOUSING OCCUPANCY FOR GALT AND SACRAMENTO COUNTY, 2018**

	Galt	Percent	Sacramento County	Percent
Occupied housing units	7,911	94%	536,029	93%
<i>Owner-occupied</i>	5,607	71%	300,082	56%
<i>Renter-occupied</i>	2,304	29%	235,947	44%
Vacant housing units	483	6%	31,191	5%
<i>For sale/sold not occupied</i>	224	3%	5,679	1%
<i>For rent/rented not occupied</i>	124	1%	12,313	2%
<i>For seasonal, recreational, or occasional use</i>	0	0%	2,310	<1%
<i>For migrant workers</i>	0	0%	63	<1%
<i>Other vacant</i>	135	2%	10,826	2%
Total housing units	8,394	100%	574,471	100%

Source: American Community Survey 5-year estimates, 2018, Table S2502, Table B25004

Tenure

According to the 2018 ACS 5-year estimate, homeownership among Galt households significantly exceeded that of households countywide. Galt had a 71 percent homeownership rate compared to 57 percent in the county.

Table 7.21 shows tenure (proportion of homeowners versus renters) among the different racial/ethnic groups as identified by the 2018 ACS 5-year estimates. Non-Hispanic White householders have the highest homeownership rate (82 percent), followed by Hispanic or Latino (34 percent). American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander homeowners have the lowest homeownership rates (0 percent).

**TABLE 7.21
TENURE BY RACE/ETHNICITY IN GALT, 2018**

Race/Ethnicity	Total Occupied Housing Units	Percent of Occupied Housing Units	Owner-occupied Units	Ownership Rate	Renter-occupied Units
One Race					
White	6,445	82%	4,514	81%	1,931
Black or African American	130	2%	114	2%	16
American Indian and Alaska Native	24	0%	24	0%	0
Asian	371	5%	346	6%	25
Native Hawaiian and Other Pacific Islander	0	0%	0	0%	0
Some other race	760	10%	508	9%	252
Two or more races	181	2%	101	2%	80
Hispanic or Latino Origin	2,687	34%	1,690	30%	997
White alone, not Hispanic or Latino	4,587	58%	3,404	61%	1,183
Total Housing Units	7,911	100%	5,607	100%	2,304

Source: 2018 American Community Survey 5-year estimates, Table S2502.

Almost 37 percent of homeowners are between the ages of 35 and 54 (Table 7.22). This coincides with the housing construction growth that began in the mid-1980s and continued through the early 2000s, before decreasing substantially during the global recession. The population grew rapidly as large numbers of young families moved to the area. Now, 40 years later those young

families have matured into Galt’s middle-aged homeowners. However, seniors have some of the highest homeownership rates (83 and 77 percent for persons age 55 to 64 and 65 to 74, respectively). Some seniors may “downsize” and move into smaller units as their housing needs change. At the same time, the homeownership rates of younger, and generally smaller, households (ages 34 and under) also declined. The ability to make these changes within Galt will depend upon the availability of smaller, affordable rental and ownership units.

TABLE 7.22
AGE OF HOMEOWNER IN GALT, 2010, 2018

Age	Owners		Ownership Rate		Renters		Rental Rate	
	2010	2018	2010	2018	2010	2018	2010	2018
Under 35 years	890	699	61%	52%	562	648	39%	48%
35 to 44 years	1,302	864	74%	63%	459	501	26%	37%
45 to 54 years	1,163	1,201	78%	72%	330	470	22%	28%
55 to 64 years	911	1,360	80%	83%	221	287	20%	17%
65 to 74 years	638	938	84%	77%	120	278	16%	23%
75 and Over	456	545	75%	82%	151	120	25%	18%

Source: American Community Survey 5-year estimates, 2010, 2018, Table S2502

Age and Condition of Housing Stock

The age and condition of the housing stock provides additional measures of housing adequacy and availability in many communities. Although age does not always correlate with housing conditions, older neighborhoods (with a majority of homes over 40 years old) are more likely than newer neighborhoods to need substantial maintenance, updating, rehabilitation, or replacement. Homes with deferred maintenance usually exhibit signs of aging, such as peeling or faded paint, cracked siding, or missing or broken shingles/shakes that suggest a need for repair or replacement of those components in the near future. Homes in need of rehabilitation require immediate repair or replacement of components in disrepair to avoid health and safety problems. Homes in need of replacement require repair or replacement of so many components that it may be more cost effective to completely reconstruct the home or demolish the home and construct a new dwelling.

Table 7.23 shows that about 26 percent of the housing units in the city have been built since 2000 and 63 percent have been built since 1990. These data reveal that homes in Galt are generally less than 30-years-old—these newer dwellings are less likely to need deferred maintenance, rehabilitation, or replacement. Based on age alone, an estimate of the housing rehabilitation and replacement need might be about 22 percent of the total housing stock. This estimate assumes that most homes 40 years old or more need repairs.

**TABLE 7.23
AGE OF HOUSING UNITS IN GALT, 2018**

Date Built	Number of Units	Percent
Built 1939 or earlier	214	3%
Built 1940 to 1949	177	2%
Built 1950 to 1959	133	2%
Built 1960 to 1969	449	5%
Built 1970 to 1979	860	10%
Built 1980 to 1989	1,297	15%
Built 1990 to 1999	3,062	37%
Built 2000 to 2009	1,951	23%
Built 2010 to 2013	65	1%
Built 2014 or later	186	2%
Total:	8,394	100%

Source: 2018 ACS 5-year estimates, Table DP04.

Housing Unit and Property Conditions

The most recent housing condition survey conducted by the City was completed in January of 1991. That survey counted 1,709 housing units in the older residential areas in Galt (nearly 100 percent count of neighborhoods developed prior to 1980). The survey showed that 358 units were in need of some level of rehabilitation to correct health and safety problems. Of the 358 units, 49 percent were in need of minor repairs, 47 percent needed moderate repair, and 3 percent were in need of substantial repair. Two percent were considered to be dilapidated (in need of replacement). Since the 1991 study, the Galt Redevelopment Agency rehabilitated 168 dwelling units under the Housing Rehabilitation Loan/Grant Program. If none of the 1,351 dwelling units found to be in sound condition in 1991 have fallen into disrepair, an estimated 182 dwelling units are in need of rehabilitation and eight dwelling units are in need of replacement. These 190 dwelling units in need of rehabilitation or replacement represent approximately 2 percent of the total housing stock. It is likely that some of the dwelling units in sound condition in 1991 have deteriorated since then and require maintenance or rehabilitation. Therefore, based on the 1991 survey and the percent of the housing stock constructed before 1970, the actual rehabilitation and replacement need is probably between 4 and 17 percent of the housing stock (300-899 units). No new updates to this study have taken place.

Code Enforcement

Code enforcement activity is sometimes used as another indicator of housing conditions. The Building Department is responsible for enforcement of the City’s Municipal Code. Code violations in Galt are handled on a complaint basis by the City’s Code Compliance Officer. According to the Code Compliance Officer, there have not been any housing-related complaints filed in the last few years.

Overcrowding

In general, overcrowding is a measure of the extent to which existing housing units adequately accommodates residents. Too many individuals living in a housing unit with inadequate space and number of rooms can result in deterioration of the quality of life within a community. The U.S. Census Bureau defines overcrowding as more than one person per room, excluding

bathrooms, hallways, porches, balconies, foyers, half-rooms, and other uninhabitable space. Extreme overcrowding is often defined as more than 1.5 persons per room. Overcrowding occurs when an individual or family cannot afford available housing with a sufficient number of bedrooms. It can also result when high housing costs prompt unrelated individuals (such as students or low-wage single adult workers) to share dwelling units that are not large enough to accommodate all of the residents effectively.

According to the 2018 ACS 5-year estimates, overcrowding was slightly more common in Galt than countywide (Table 7.24). In both the city and the county, extreme overcrowding occurs more with renters than homeowners.

**TABLE 7.24
PERSONS PER ROOM IN ALL OCCUPIED HOUSING UNITS IN GALT AND SACRAMENTO COUNTY,
2018**

Persons	City						County					
	Number			Percent			Number			Percent		
	Owner	Renter	All	Owner	Renter	All	Owner	Renter	All	Owner	Renter	All
1.00 or less	5,397	2,106	7,503	68.2%	26.6%	94.8%	292,590	217,135	509,725	54.6%	40.5%	95.1%
1.01 to 1.50	163	81	244	2.1%	1.0%	3.1%	5692	13423	19115	1.1%	2.5%	3.6%
1.51 or more	47	117	164	0.6%	1.5%	2.1%	1800	5389	7189	0.3%	1.0%	1.3%

Source: 2018 ACS 5-year estimates, Table B25014.

Affordability Trends

Ability to Pay

The following section compares 2018 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 generally do not have problems locating affordable units, affordable housing is typically 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 Galt. Income limits are derived from the 2018 ACS 1-year estimates for the Sacramento-Arden Arcade-Roseville Metropolitan Statistical Area (MSA).

- **Extremely Low-Income Unit** is one that is affordable to households with a combined income between the floor set at the minimum Supplemental Security Income (SSI) and 30 percent of the median income for Galt as established by HUD using the Sacramento-Arden Arcade-Roseville Metropolitan Statistical Area (MSA) which consists of El Dorado, Placer, Yolo, and Sacramento Counties. A household of four is considered to be extremely low-income in Galt if its combined income is \$21,950 or less for the year 2018.
- **Very Low-Income Unit** is one that is affordable to a household with a combined income between 31 and 50 percent of the median income as established by HUD for the Sacramento-Arden Arcade-Roseville MSA. A household of four is considered to be very low-income in Galt if its combined income is \$36,550 or less for the year 2018.

- **Low-Income Unit** is one that is affordable to a household with a combined income at or between 51 and 80 percent of the median income as established by HUD for the Sacramento SMSA. A household of four is considered to be low-income in Galt if its combined income is \$58,500 or less for the year 2018.
- **Median-Income Unit** is one that is affordable to a household with a combined income at or between 81 and 100 percent of the median income as established by HUD for the Sacramento SMSA. A household of four is considered to be median income in Galt if its combined income is \$73,150 or less for the year 2018.
- **Moderate-Income Unit** is one that is affordable to a household with a combined income at or between 81 and 120 percent of the median income as established by HUD for the Sacramento SMSA. A household of four is considered to be moderate-income in Galt if its combined income is \$87,750 or less for the year 2018.
- **Above Moderate-Income Unit** is one that is affordable to a household with a combined income above 120 percent of the median income as established by HUD for the Sacramento-Arden Arcade-Roseville MSA. A household of four is considered to be above moderate-income in Galt if its combined income exceeds \$87,750 for the year 2018.

Income ranges are used to determine eligibility for various housing programs and are updated annually. Table 7.25 shows the HUD-defined income limits by household size and income category for 2018. Although these income limits are not based on actual surveys of local incomes, the annual changes can show trends in estimated changes among different regions of the state. According to HUD, the estimated 2018 area median income was \$73,142 in Sacramento-Arden Arcade-Roseville MSA.

**TABLE 7.25
SACRAMENTO COUNTY INCOME LIMITS, 2018**

Household Size	Extremely Low Income (30% of Median)	Very Low Income (50% of Median)	Low Income (80% of Median)	Moderate Income (120% of Median)
1 person	\$15,350	\$25,600	\$40,950	\$61,450
2 persons	\$17,550	\$29,250	\$46,800	\$70,200
3 persons	\$19,750	\$32,900	\$52,650	\$79,000
4 persons	\$21,950	\$36,550	\$58,500	\$87,750
5 persons	\$23,700	\$39,500	\$63,200	\$94,800
6 persons	\$25,450	\$42,400	\$67,900	\$101,800
7 persons	\$27,200	\$45,350	\$72,550	\$108,850
8 persons	\$28,950	\$48,250	\$77,250	\$115,850

Source: California Housing and Community Development Department 2018.

Table 7.26 shows the 2018 HUD-defined household income limits for each income category in the Sacramento Arden Arcade-Roseville MSA (including Galt) by the number of persons in the household, 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 \$52,650 in 2018. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$1,316 or could afford to purchase a house priced at or below \$230,913.

**TABLE 7.26
ABILITY TO PAY FOR HOUSING BASED ON HUD INCOME LIMITS IN THE
SACRAMENTO- ARDEN ARCADE-ROSEVILLE MSA, 2018**

Extremely Low-Income Households at 30% of 2018 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	\$15,350	\$17,550	\$19,750	\$21,950	\$23,700	\$25,450
Max. Monthly Gross Rent ¹	\$384	\$439	\$494	\$549	\$593	\$636
Max. Purchase Price ²	\$67,322	\$76,971	\$86,620	\$96,268	\$103,944	\$111,619
Very Low-Income Households at 50% of 2018 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	\$25,600	\$29,250	\$32,900	\$36,550	\$39,500	\$42,400
Max. Monthly Gross Rent ¹	\$640	\$731	\$823	\$914	\$988	\$1,060
Max. Purchase Price ²	\$112,277	\$128,285	\$144,293	\$160,301	\$173,239	\$185,958
Low-Income Households at 80% of 2018 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	\$40,950	\$46,800	\$52,650	\$58,500	\$63,200	\$67,900
Max. Monthly Gross Rent ¹	\$1,024	\$1,170	\$1,316	\$1,463	\$1,580	\$1,698
Max. Purchase Price ²	\$179,599	\$205,256	\$230,913	\$256,570	\$277,183	\$297,796
Median-Income Households at 100% of 2018 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	\$51,200	\$58,500	\$65,850	\$73,150	\$79,000	\$84,850
Max. Monthly Gross Rent ¹	\$1,280	\$1,463	\$1,646	\$1,829	\$1,975	\$2,121
Max. Purchase Price ²	\$224,553	\$256,570	\$288,805	\$320,822	\$346,478	\$372,135
Moderate-Income Households at 120% of 2018 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	\$61,450	\$70,200	\$79,000	\$87,750	\$94,800	\$101,800
Max. Monthly Gross Rent ¹	\$1,536	\$1,755	\$1,975	\$2,194	\$2,370	\$2,545
Max. Purchase Price ²	\$269,508	\$307,883	\$346,478	\$384,854	\$415,774	\$446,475

Notes: Incomes based on the Sacramento MSA (El Dorado, Placer and Sacramento Counties); FY 2018 Median Family Income: \$73,142

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 90% loan at 4.5% annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 20% of total monthly payments

Source: U.S. Department of Housing and Urban Development (HUD) 2018; Mintier Harnish, 2021.

Fair Market Rent

Table 7.27 shows HUD-defined fair market rent levels (FMR) for the Sacramento-Arden Arcade-Roseville MSA (including Galt) for 2019. In general, the FMR for an area is the amount 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.¹ 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-Arden Arcade-Roseville MSA are set at the 40th percentile of rents in the area. In other words, 60 percent of the rents in the Sacramento HUD Metro FMR Area are above the figures shown and 40 percent are below.

For the Sacramento-Arden Arcade-Roseville MSA, HUD additionally breaks down the region by zip code and refers to the area as the Sacramento-Arden Arcade-Roseville HUD Metro FMR Area. Table 7.27 shows the FMR for both the Sacramento-Arden Arcade-Roseville MSA and zip code 95632, which includes Galt. According to Table 7.27 above, a three-person household classified as low-income with an annual income of up to \$52,650 could afford to pay \$1,316 monthly gross rent (including utilities). The 2019 Fair Market Rent for a two-bedroom unit is \$1,220 in the MSA and \$1,260 in zip code 95632, which are both affordable to the household, assuming such a unit was available in Galt. However, a three-person very low-income household (\$32,900) could afford to pay only \$823, which is below all FMRs listed in Table 7.27.

**TABLE 7.27
FAIR MARKET RENTS IN SACRAMENTO COUNTY AND ZIP CODE 95632¹,
2019**

Studio		1 Bedroom		2 Bedroom		3 Bedroom	
MSA	95632	MSA	95632	MSA	95632	MSA	95632
\$853	\$880	\$968	\$1,000	\$1,220	\$1,260	\$1,764	\$1,820

¹ Based on Sacramento-Roseville-Arden-Arcade HUD Metro FMR Area
Source: US Department of Housing and Urban Development 2019.

¹ 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.”

Housing Costs in Galt

Rental

Apartments in Galt provide an affordable option for lower-income households. Table 7.28 shows rental rates for available apartments in Galt and its surrounding cities in 2019, according to 2019 American Community Survey 5-year estimates. A comparison of rents in Galt and neighboring communities shows that rents in Galt are similar to other nearby areas. The median rental price of units listed in Galt was \$787 for a one-bedroom unit, \$1,056 for a two-bedroom unit, and \$1,425 for a three-bedroom unit. The median rent in Galt for these units is less than the HUD Fair Market Rent for Sacramento County. Of the rental rates reported by the 2019 ACS, the one-bedroom units are generally affordable to very low-income households, the two-bedroom units are affordable to very low- and low-income households, and the three-bedroom units are affordable to low-income households. These results highlight that market rate units are unaffordable to some very low-income households and virtually all extremely low-income households, especially for larger units, reinforcing the need for rental or homeownership assistance and affordable housing development in Galt.

**TABLE 7.28
RENTAL RATES FOR APARTMENTS IN GALT AND SURROUNDING CITIES,
2019**

City	Studio Median Rent	1 Bedroom Median Rent	2 Bedrooms Median Rent	3 Bedrooms Median Rent
Lodi	\$939	\$769	\$1,111	\$1,663
Galt	–	\$787	\$1,056	\$1,425
Stockton	\$854	\$927	\$1,123	\$1,456
Elk Grove	–	\$1,281	\$1,391	\$1,665
Sacramento	\$991	\$1,116	\$1,396	\$1,646

Source: 2019 ACS 1-year estimates, Table B25031.

Table 7.29 shows rental rates for mobile home park spaces, based on a survey of the four mobile home parks in Galt. Rents for a single space range from \$430-\$745. There are 380 spaces for mobile homes in the city. These rental rates are for the mobile home space only, and do not include the cost to rent or purchase a mobile home unit.

**TABLE 7.29
MOBILE HOME PARK SPACE RENTAL RATES IN GALT, 2021**

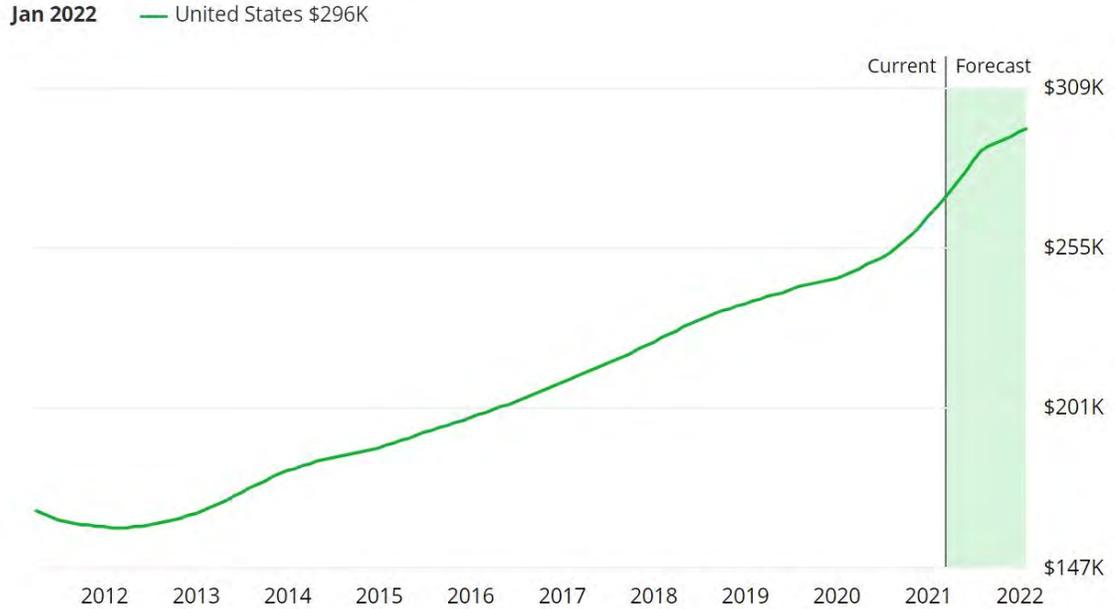
Name	Total Spaces	Average Monthly Rent
Country Villa Mobile Home Park	53	\$430
Galt Mobile Estates	136 (RV/Mobile Home)	\$702 (RV) \$745 (Mobile Home)
Heritage Senior Mobile Homes	62	\$460
Three Palms Mobile Estates	129	\$492 (+\$5 for double)

Sources: Galt Mobile Estates 2021, Three Palms Mobile Estates 2021, Country Villa Mobile Home Park 2021, Heritage Senior Mobile Homes 2021.

Single Family Homes

Figure 7.1 shows the median sales prices for homes in Galt between March 2011 and January 2021. The median sales price decreased slightly from \$167,000 in March 2011 to a low of \$161,000 in April 2012. As the housing market recovered from the 2008 recession, the median home sales price increased from \$161,000 in April 2012 to \$269,000 in January 2021 – a 67 percent increase.

FIGURE 7.1 MEDIAN SALES PRICE IN THE CITY OF GALT, MARCH 2011-JANUARY 2021



Source: Zillow.com, 2021.

Table 7.30 represents a 6-month snapshot of listing prices of single family homes that were for sale between April 2018 and September 2018. This table shows “listing prices” on Zillow.com and does not represent final sales data, but it is still useful in generally describing the local housing market at this point in time. A listing price is the advertised or “asking price” set by the seller for a home that is for sale. The sales price is the final recorded sale price agreed upon by the seller and buyer that a buyer actually pays for the home.

The median price for all homes in Galt in 2018 was \$360,000 (Table 7.30). Historically, single family homes in Galt have been unaffordable to lower-income households without significant financial assistance. In 2018, the lowest median listing price was \$288,500 for a two-bedroom house, which was only affordable to low-income households of five or moderate-income households of two or more. The median price of a three-bedroom (\$319,500) was affordable to a moderate-income household of three or more, and the median price of a four-bedroom home (\$392,500) is only affordable to moderate-income households of five or more. The overall median listing price recorded

for 2018 (\$360,000) was generally affordable to moderate-income households of four or more.

**TABLE 7.30
HOME PRICES IN GALT, 2018**

Bedrooms	Median	Average	Range
1	-	-	-
2	\$288,500	\$273,167	\$240,000 - \$400,000
3	\$319,500	\$282,100	\$174,000 - \$510,000
4	\$392,500	\$283,667	\$290,000 - \$529,000
5+	\$489,000	\$469,154	\$389,000 - \$525,000
Total	\$360,000	\$311,348	\$174,000 - \$529,000

Source: Zillow.com 2021.

Mobile homes provide a more affordable option for homebuyers in Galt. According to Zillow, the listed price for mobile homes in 2019 ranged from \$29,500 to \$140,000, depending on amenities. In addition to the cost of purchasing or renting a unit, mobile home residents need to rent a space where they can park their homes. As shown earlier in Table 7.29, this can cost between \$5,160 and \$8,940 annually. Based on these cost ranges, a mobile home in Galt is affordable to extremely low-, very low-, and low-income households. With mortgage and closing cost assistance, the number of affordable properties for extremely low-income households increases.

Home Costs in Surrounding Areas

Median home prices in Galt in 2019 were similar to surrounding cities and the county (Table 7.31). The median home price in Galt in 2018 was \$270,300, about 13 percent higher than the median price in 2017. Additionally, the median home price in 2019 (\$331,100) was about 11 percent higher than the median home price in 2018. While there is a general upward trend in home prices, the data may not accurately reflect the magnitude of the increase due to a small sample size. The median home price in Galt in 2019 increased 39 percent over a 4-year span from 2016 to 2019. However, this data still indicates that the market is recovering from the recent recession and economic conditions affecting the nation since late 2006.

**TABLE 7.31
MEDIAN HOME SALE PRICES FOR GALT AND SURROUNDING AREAS, 2017 TO 2019**

Jurisdiction	Median Price 2016	Median Price 2017	Percent Change in Median Price (2016-2017)	Median Price 2018	Median Price 2019	Percent Change in Median Price (2018-2019)
Elk Grove	\$374,300	\$403,300	7.74%	\$441,100	\$462,300	4.80%
Galt	\$239,000	\$270,300	13.10%	\$297,100	\$331,100	11.44%
Lodi	\$252,900	\$326,800	29.22%	\$341,500	\$361,100	5.74%
Stockton	\$243,700	\$282,000	15.71%	\$299,800	\$317,700	5.97%
Sacramento	\$306,900	\$335,900	9.44%	\$358,300	\$380,600	6.22%
Sacramento County	\$326,800	\$353,400	8.14%	\$376,800	\$390,200	3.56%

Source: ACS 1-year estimates, 2016-2019

Housing Foreclosures

While foreclosure rates greatly increased throughout the nation from 2006 to 2009, they have since slowed. In 2009 Galt had the highest foreclosure rate of nearby jurisdictions at one of every 77 housing units. By May 2013, the Galt foreclosure rate was comparable to other nearby jurisdictions. In April 2021, there were only six properties listed for foreclosure in Galt, just 4 percent of the reported number in 2013. In the same amount of time, the median foreclosure sales price had increased from \$185,000 to \$413,000, more than doubling. Compared to surrounding jurisdictions, Galt has one of the lowest foreclosure-to-total-units ratio, but one of the highest median foreclosure sales prices in the region (\$413,000), just under Sacramento County (\$422,200) and Elk Grove (\$489,600). Table 7.32 summarizes these findings.

**TABLE 7.32
FORECLOSURE RATES IN GALT AND SURROUNDING CITIES, APRIL 2021**

Place	Foreclosure Rate (Ratio of foreclosed homes out of total units)		Total Number of Foreclosure Properties		Median Foreclosure Sales Price	
	2013	2021	2013	2021	2013	2021
	Elk Grove	1:487	1:11,350	733	43	\$238,804
Galt	1:666	1:10,136	144	6	\$185,000	\$413,000
Lodi	1:737	-	253	10	\$147,500	\$391,000
Stockton	1:518	1:6,316	1,802	75	\$130,000	\$350,700
Sacramento	1:713	1:6,063	4,081	238	\$147,200	\$373,400
Sacramento County	1:671	1:7,505	--	404	\$173,500	\$411,100
San Joaquin County	1:571	1:6,174	--	141	\$160,000	\$422,200

*Note: Foreclosure rates are based on zip code approximations of city areas. Number of foreclosure properties and median foreclosure sales prices reflect properties within city limits.
Source: Realtytrac.com, April 2021.*

Overpayment by Lower-income Households

A standard measure of housing affordability is that average housing expenses should not exceed 30 percent of a household’s income. Those who spend more than 30 percent of their income on housing may experience difficulty affording other basic necessities and are defined as overpaying for housing. However, individual circumstances that can affect the ability to afford housing vary, including other long-term debt payments, the number of household members, and other large ongoing expenses (such as medical bills). Since it is impossible to take each household’s individual circumstances into account, the 30 percent rule provides a general measure of housing affordability for the average household.

Table 7.33 shows the number of households paying more than 30 percent of their income on housing, or “overpaying.” Of the 2,130 extremely low-, very low-, and low-income households in Galt in 2017, 65 percent were overpaying for housing. Extremely low-income households are most prone to overpaying, with 91 percent of renters and 87 percent of owners affected. Moderate- and above moderate-income households were also affected, though at a more modest level. Some households choose to overpay for various reasons, such as location, aesthetics, or other factors. Other households choose to do so because they may receive tax advantages or are investing with the knowledge that their income will increase with the result that they pay a lower percentage of their income over the long-term. In contrast, lower-income households are

often faced with paying a large percentage of their income because there is a lack of available low-cost housing options that meet their needs.

**TABLE 7.33
HOUSEHOLDS IN GALT PAYING MORE THAN 30 PERCENT OF INCOME ON HOUSING,
2017**

Income	Renters			Owners			All Households		
	Total	Cost Burden >30%	Percent	Total	Cost Burden >30%	Percent	Total	Cost Burden >30%	Percent
Extremely Low	490	445	91%	565	490	87%	1,055	940	89%
Very Low	430	400	93%	490	285	58%	920	685	74%
Low	480	125	26%	815	385	47%	1,295	505	39%
Subtotal	1400	970	69%	1,870	1160	31%	3,270	2,130	65%
Moderate and Above	840	85	10%	3,735	330	9%	4,575	4,15	9%
Total	2240	1,055	47%	5605	1,490	27%	7,845	2,545	32%

Source: HUD CHAS Data 2013-2017.

Assisted Rental Housing Eligible for Conversion

State law requires that housing elements include an inventory of all publicly assisted multifamily rental housing projects within a jurisdiction that are at risk of converting to market-rate housing during the next ten years from the start of the Housing Element planning period (i.e., May 15, 2021). As part of the analysis, an estimation of the cost of preserving versus replacing the units is to be included, as well as programs designed to preserve the affordable units.

Over the past several decades, hundreds of thousands of affordable rental housing units have been constructed in California with the assistance of Federal, State, and local funding (loans or grants) that restricted rents and occupancy of units to lower-income households for specified periods of time. Galt contains seven such assisted rental housing developments. Once the period of rent/occupancy expires, a property owner may charge market rents. Lower-income occupants are often displaced when rents rise to market levels. The Housing Element must identify any such publicly assisted rental units eligible for conversion, and include a program to address their preservation, if possible.

The inventory of assisted units includes a review of all multifamily rental units under Federal, State, and/or local programs, including HUD programs, State and local bond programs, redevelopment programs, and local in-lieu fees (inclusionary, density bonus, or direct assistance programs). The inventory also covers all units that are eligible for change to non-low-income housing units because of termination of subsidy contract, mortgage prepayment, or expiring use restrictions.

Table 7.34 shows assisted rental units in the City of Galt and their funding status. As part of the Housing Element Data Package, SACOG (2020) provided an inventory of rental units at risk of conversion. It identified units seven at low risk of conversion through the year 2029. Although these homes do not have an overlapping Federal or State subsidy that would extend beyond their expiration and convert them to market-rate housing, their current contracts expire in more than 10 years, which is beyond the end of the 6th Cycle planning period.

**TABLE 7.34
ASSISTED RENTAL UNITS AND SECTION 8 UNITS**

Assisted Rental Units							
Project Name	Address	Owner/ Contact	Total Units	Total Assisted Units	Type	Expiration Date	Subsidy
New Hope Senior Village Apartments	890 Village Run Drive	Forecast Corp.	56	56	Senior	2049	HUD Low-income Housing Tax Credit
Hudson Bay Apartments	1003 Lake Park Avenue	Eillend Development, LP Bay Development	80	79	Family	2053	HUD Low-income Housing Tax Credit
Galt Place	400 D Street	CFY Development, Inc.	81	80	Senior	2065	HUD Low-income Housing Tax Credit
Grizzly Hollow III Apartments	955 Beaver Parkway	Mercy Housing California	54	54	Family	2060	HUD Low-income Housing Tax Credit; CalHFA
Comfrey Senior Apartments	975 Lake Park Avenue	Bay Development Group LLC	56	44	Senior	2056	HUD Low-income Housing Tax Credit
Palm Gardens	701 A Street	Palm Gardens, Limited Partnership	32	32	Family	2021/ Annual Renewal	HUD HAP Contract
Empire Village	254 Palin Avenue	Empire Village Apartments Partnership Limited	54	54	Senior	2038/ Annual Renewal	HUD HAP Contract

Source: SACOG Housing Element Data Profile 2019, HUD, 2018.

The cost of conserving the assisted units is estimated to be significantly less than that required to replace the units through new construction. Conservation of assisted units generally requires subsidizing the difference between market rate and assisted rents. Since land prices and land availability are generally the limiting factors to development of low-income housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction.

A sample of multifamily properties for sale (using realtor.com) in Sacramento and San Joaquin counties in March 2021 revealed acquisition costs per unit from approximately \$82,000 to \$350,000 per dwelling unit. Most available multifamily buildings have four units or less. Larger multifamily properties are available in denser areas such as downtown Sacramento or Stockton. There were no properties with more than 22 units, however 16-to-22-unit developments ranged in price from about \$150,000 to \$222,222 per unit. Total property price for these developments ranged from \$2.4 million to \$5.7 million, excluding closing and property repair costs that may be necessary.

The estimated minimum construction cost for similar development projects (wood frame, garden-style multifamily units) ranges from \$237,600 to \$354,420 per dwelling unit (approximately \$120 to 179 per square foot according to the 2021 International Code Council Building Valuation Data); this

excludes land and improvement costs as well as permitting, developer, and impact fees. At this cost per unit, construction costs alone to replace 22 units would range from \$5.2 million to \$7.8 million. Soft costs, conventionally 8 to 12 percent of total project costs, could range between \$20,661 and \$48,330 per multifamily unit in addition to construction costs, bumping the total cost to \$5.7 to \$8.9 million for an entire multifamily development. These costs do not include development impact fees and permit costs, meaning that the cost of new construction is generally more than the cost of acquisition.

Agencies Able to Assist in Preserving At-Risk Housing

There are several organizations active in the Sacramento County region that have the managerial capacity to own, manage, and have expressed an interest in being notified of the availability of assisted rental housing. 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 7.35 lists the Qualified Entities for Sacramento County.

**TABLE 7.35
QUALIFIED ENTITIES IN SACRAMENTO COUNTY, 2019**

Organization	City
ACLIC, Inc	Stockton
Affordable Housing Foundation	San Francisco
Eskaton Properties Inc.	Carmichael
Housing Corporation of America	Laguna Beach
Norwood Family Housing	Sacramento
ROEM Development Corporation	Santa Clara
Rural California Housing Corp	West Sacramento
Sacramento Valley Organizing Community	Sacramento
Satellite Housing Inc.	Berkeley
Volunteers of America National Services	Sacramento

Source: California Housing and Community Development Department 2019.

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-Market 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.

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 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.

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7.4 AFFIRMATIVELY FURTHERING FAIR HOUSING ASSESSMENT

OVERVIEW OF AB 686

Assembly Bill 686, signed in 2018, establishes new requirements to Government Code Section 65583 that mandate local general plans to affirmatively further fair housing. Each city or county is required to take actions to overcome patterns of segregation, address disparities in housing needs and access to opportunity, and foster inclusive communities. Housing elements must now include an assessment of fair housing practices, examine the relationship of available sites to areas of high opportunity, identify and prioritize contributing factors to fair housing issues, and include actions to affirmatively further fair housing (AFFH).

A primary goal of the assessment is to ensure available sites for lower-income housing are located equitably across a region and its communities with fair access to opportunities and resources. Ensuring that sites for housing, particularly lower income units, are in high resource areas rather than concentrated in areas of high segregation and poverty requires jurisdictions to plan for housing with regards to the accessibility of various opportunities including jobs, transportation, good education, and health services.

ASSESSMENT OF FAIR HOUSING ISSUES

This section examines existing conditions and demographic patterns in Galt including integration and segregation, concentrated areas of poverty and affluence, areas of low and high opportunity, and disproportionate housing needs. It also provides and compares the analysis from a local and regional perspective, describing settlement patterns across the region, as well as local data and knowledge, and other relevant factors. This analysis is then used to identify and prioritize contributing factors that inhibit fair housing in Galt.

The information in this section is partially from the Analysis of Impediments to Fair Housing Choice (AI) report, prepared for the Sacramento Valley Fair Housing Collaborative in February 2020. The AI assessed fair housing in cities and unincorporated jurisdictions of Placer, Sacramento, and Yolo counties, including the City of Galt. Galt is a CBDG non-entitlement jurisdiction; therefore, HUD does not report data specific to Galt, and results in the AI specific to Galt are limited. Data specific to Galt has been included where available from the American Community Survey and the HCD AFFH Data and Mapping Resources Tool.

Fair Housing Enforcement and Outreach

Fair housing complaints can be used as an indicator to identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act [Government Code Section 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status,

genetic information, or any other basis prohibited by Section 51 of the Civil Code.”

Fair housing issues that may arise in any jurisdiction include but are not limited to:

- housing design that makes a dwelling unit inaccessible to an individual with a disability;
- discrimination against an individual based on race, national origin, familial status, disability, religion, sex, or other characteristic when renting or selling a housing unit; and
- disproportionate housing needs including cost burden, overcrowding, substandard housing, and risk of displacement.

The City refers discrimination complaints to the California Department of Fair Employment and Housing. The California Department of Fair Employment and Housing dual-files fair housing cases with HUD’s Region IX Office of Fair Housing and Equal Opportunity (FHEO), as part of the Fair Housing Assistance Program. HUD’s FHEO reported that 66 housing discrimination cases were filed by residents of Sacramento County in 2019. Information at the city-level is not available for Galt.

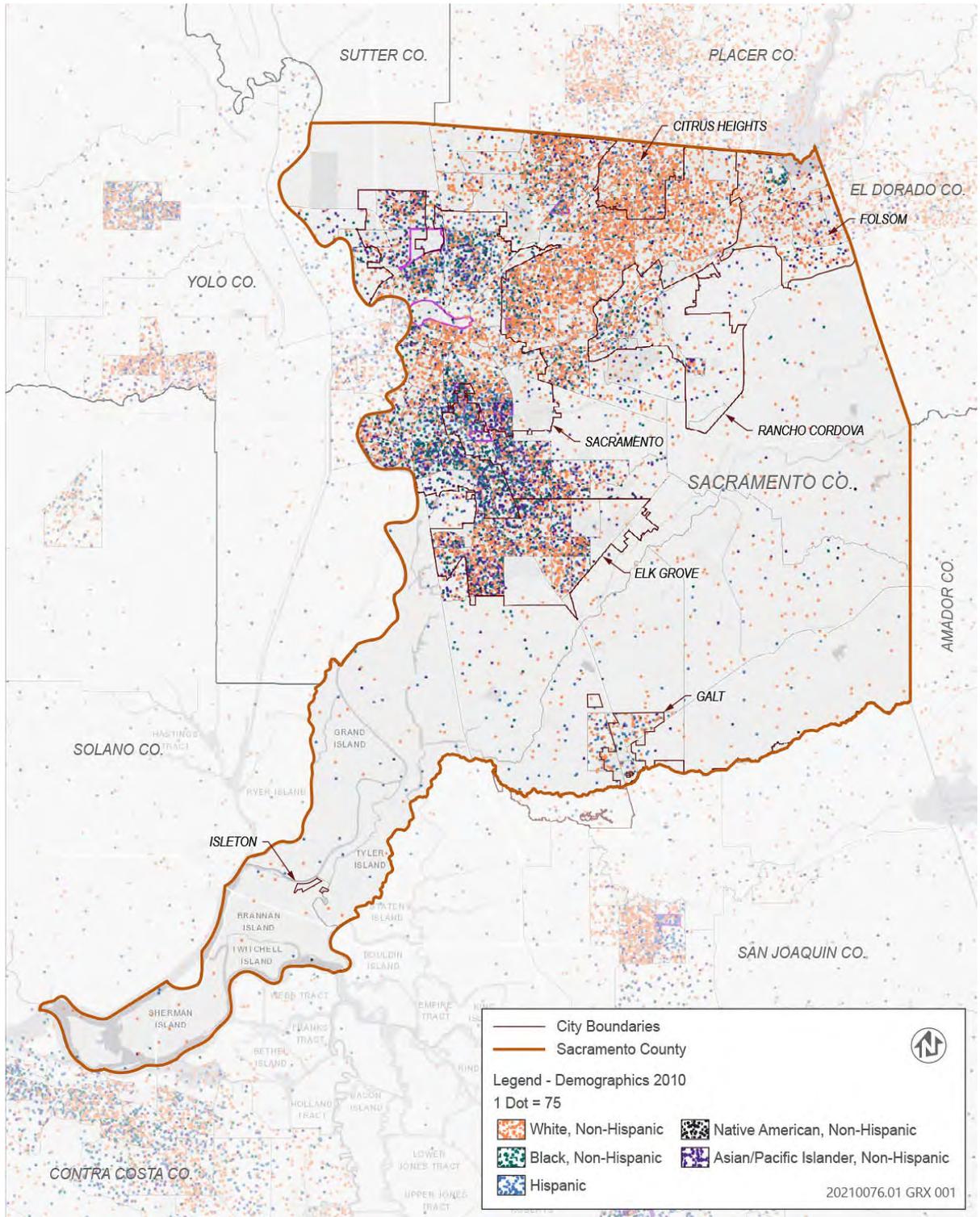
Integration and Segregation Patterns and Trends

Race and Ethnicity

The Sacramento Valley region has grown in diversity in recent decades and has higher shares of Hispanic/Latino and Asian residents than the national average. In 2017, non-Hispanic White residents made up 55.7 percent of the population within the region, compared to 73 percent in 1990. Figure 7.2 shows the racial and ethnic distribution in the Sacramento Region as of 2010. Generally, patterns of settlement indicate that the majority of the non-White and Hispanic/Latino population resides in the northern portion of the county in and around the Cities of Sacramento and Elk Grove. The population within rural, agricultural areas tends to be primarily non-Hispanic White.

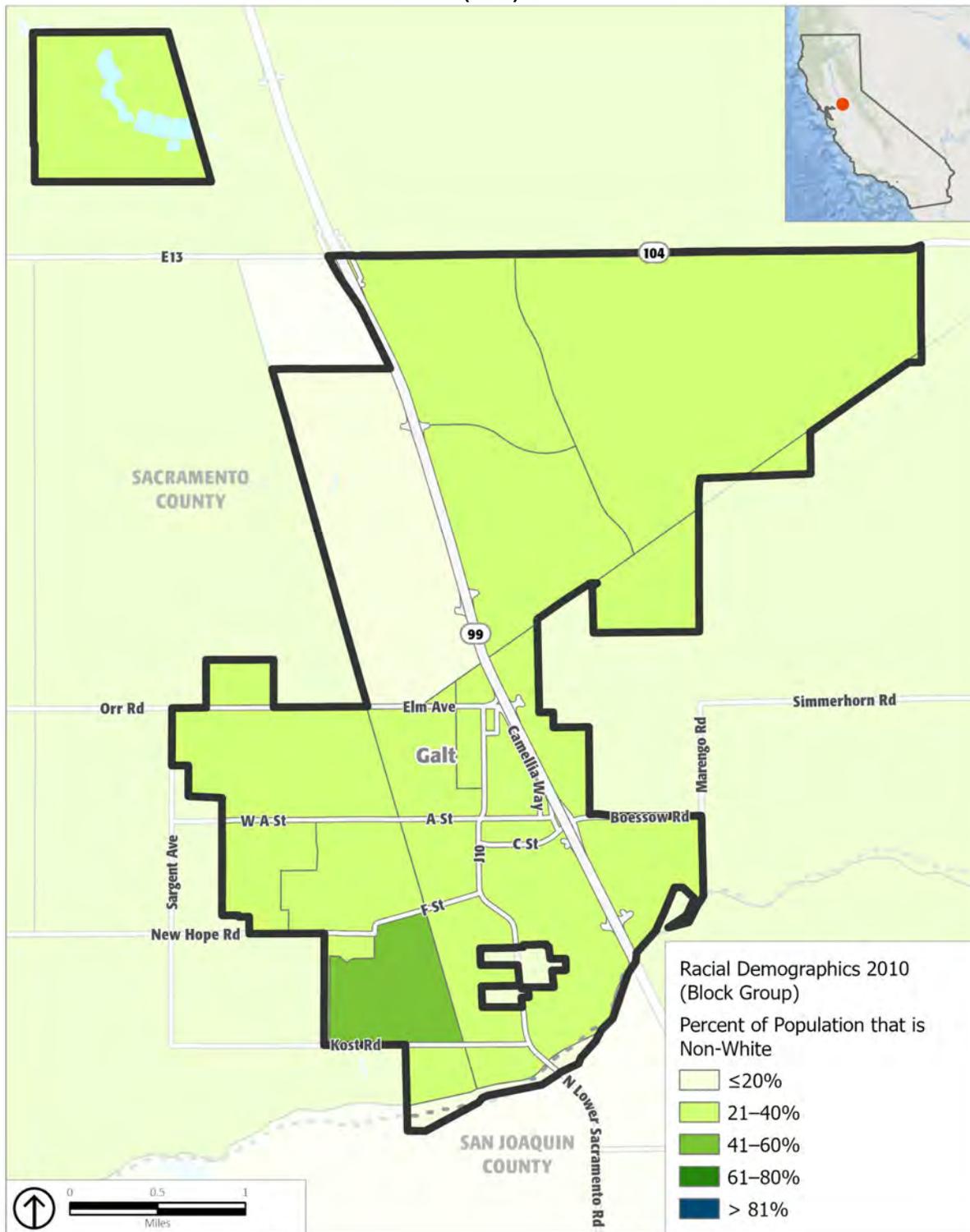
Similar to the overall regional trends, Galt has also become more diverse over the past decade. Between 2010 and 2018, the percent of the total non-White population for most of Galt’s census block groups increased from 21 to 40 percent in 2010 to 41 to 60 percent in 2018. This increase is illustrated in comparing Figures 7.3 and 7.4. Figure 7.4 shows that people of color now comprise over 61 percent of the population within many block groups in the city’s center. As previously described in Table 7.3, as of 2018, residents of Hispanic/Latino origin make up 43 percent of Galt’s population, which is higher than Sacramento County (23 percent) or the State (39 percent). In fact, as shown in Figure 7.5, there are two Hispanic/Latino majority census tracts in the southern area of the city. The Sacramento Valley AI also found a higher share of the Galt population is foreign-born (19 percent) compared to the regional average at 16 percent, and that Spanish is a commonly spoken language. The higher Hispanic/Latino presence in Galt can be partly attributed to the city’s historically lower housing costs in comparison to the rest of the Sacramento region as well as the City’s strong ties to agriculture. Conversely, Galt has a lower proportion of Asian (5 percent) and Black (2 percent) residents than the county and state overall, as was shown in Table 7.3.

FIGURE 7.2: DISTRIBUTION OF POPULATION BY RACE AND ETHNICITY, SACRAMENTO REGION, 2010



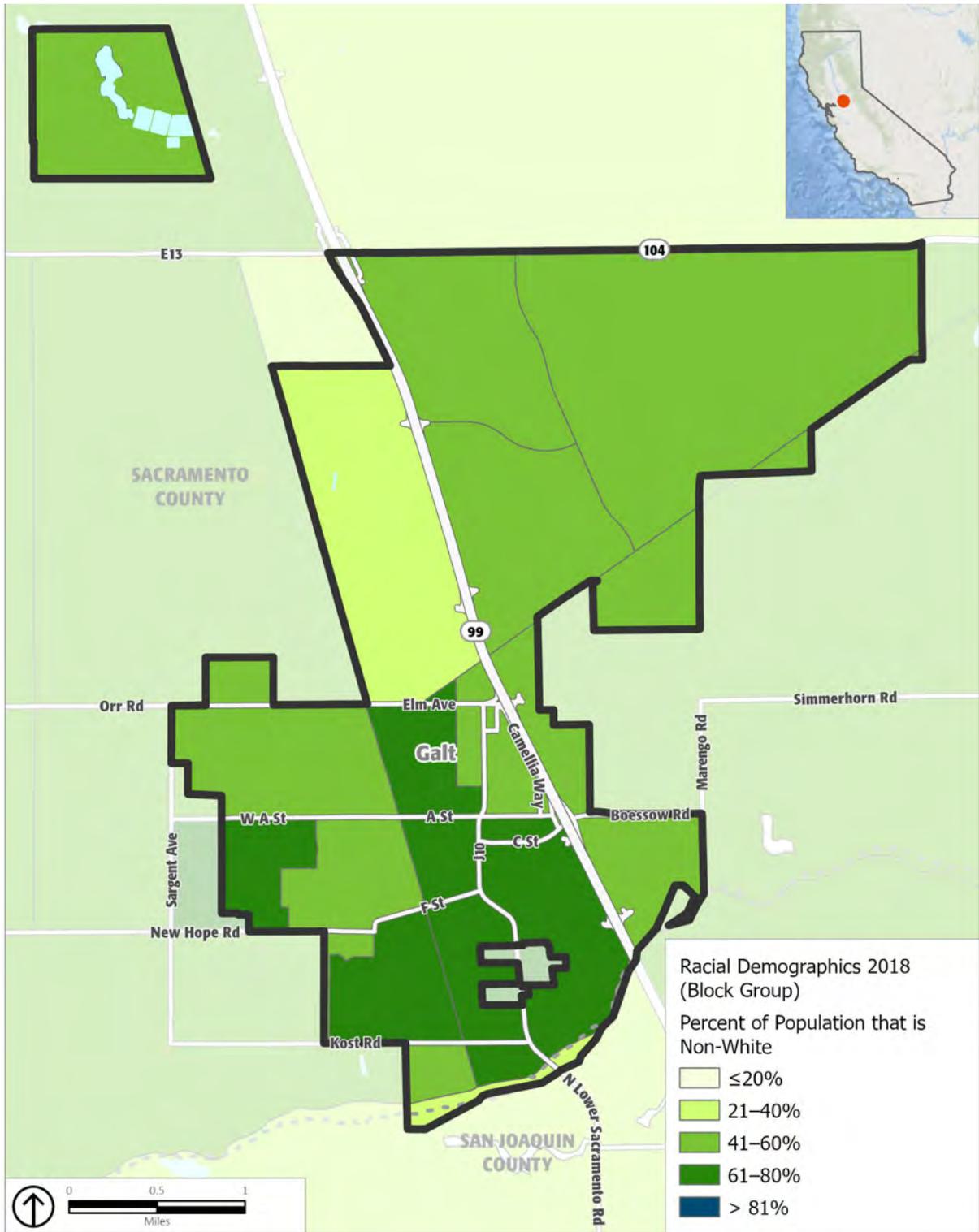
Source: HUD AFFH Mapping Tool, adapted by Ascent Environmental in 2021.

FIGURE 7.3: PERCENT OF TOTAL NON-WHITE POPULATION BY BLOCK GROUP, CITY OF GALT (2010)



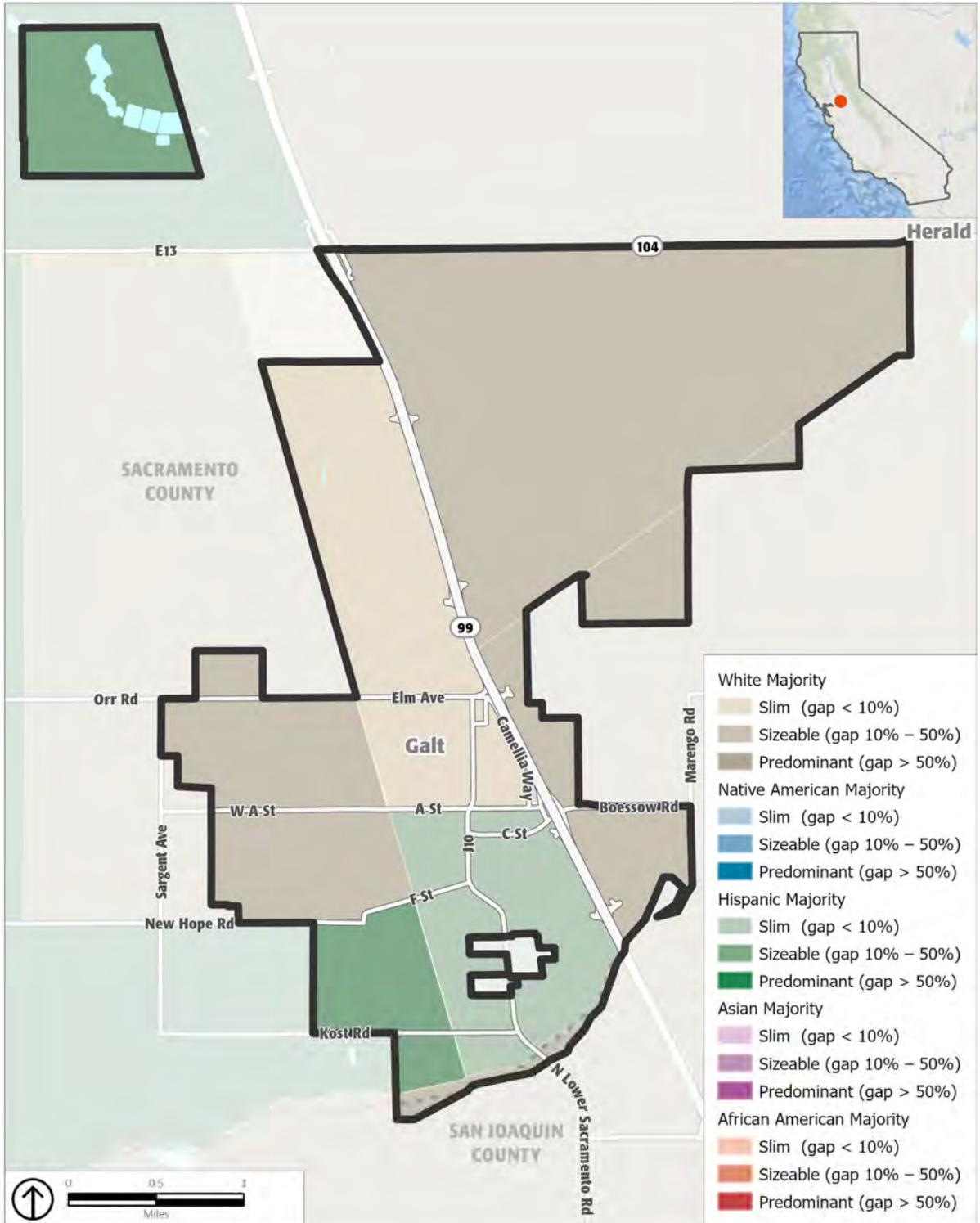
Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 2010.

FIGURE 7.4: PERCENT OF TOTAL NON-WHITE POPULATION BY BLOCK GROUP, CITY OF GALT



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 2018.

FIGURE 7.5: HISPANIC/LATINO MAJORITY TRACTS, CITY OF GALT (2018)



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 2018.

Disability

The U.S. Census Bureau defines disability as one of the following: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. As was shown in Table 7.17, 2,946 of Galt's residents had a disability in 2018. This equates to approximately 12 percent of the total non-institutionalized population in Galt, which is a higher proportion than Sacramento County (10 percent) and California (8 percent).

Figure 7.6 shows the population of persons with a disability by census tract in the city using American Community Survey data from 2015-2019. At a regional level, Galt is similar to the rest of the county in that almost all of the county's census tracts have less than 20 percent of their population living with a disability. The map reveals a slightly higher concentration of residents with disabilities in the western and eastern areas of the city as compared to the rest of the city, although the adult residential facilities are distributed relatively evenly throughout the city.

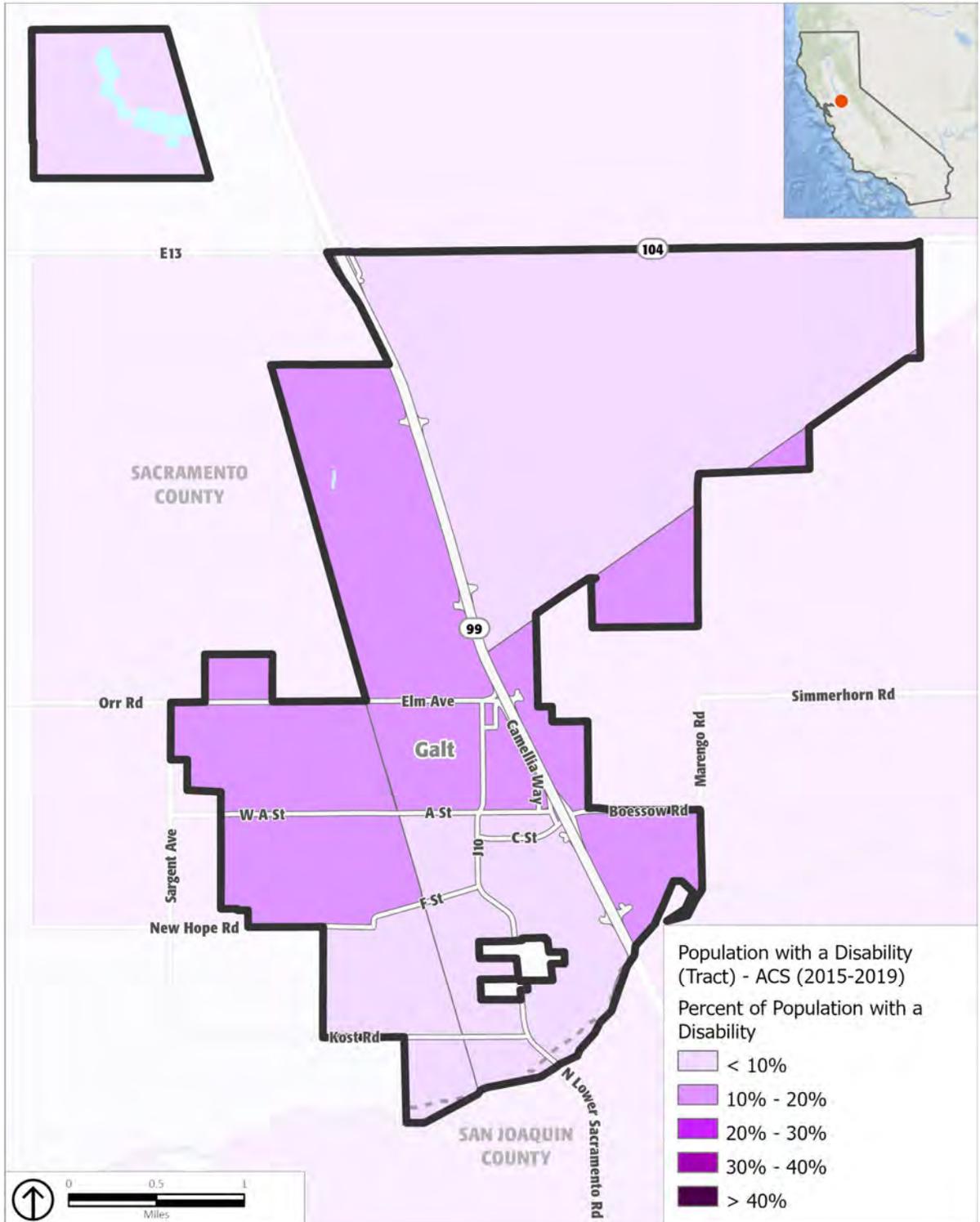
Familial Status

As shown previously in Table 7.6, according to the 2018 ACS 5-year estimates, there is a significantly larger proportion of family households in Galt (79.5 percent) than the county (66.3 percent) and the state (68.8 percent). Figure 7.7 specifically displays the percent of children in married couple households in Galt in comparison to the rest of the region. Galt census tracts are average or above average for the percent of children in married couple households.

Overall, Galt had a lower proportion of single parent households (8 percent) than the county average (10 percent). Results from the Sacramento Regional AI survey revealed that Galt also has a higher share of households with children compared to the regional average. Figure 7.8 shows the regional distribution of the percent of children in female-headed households with no spouse present. Although there is one area of the city where 20 to 40 percent of children live in single female-headed households, Galt is overall below the regional average.

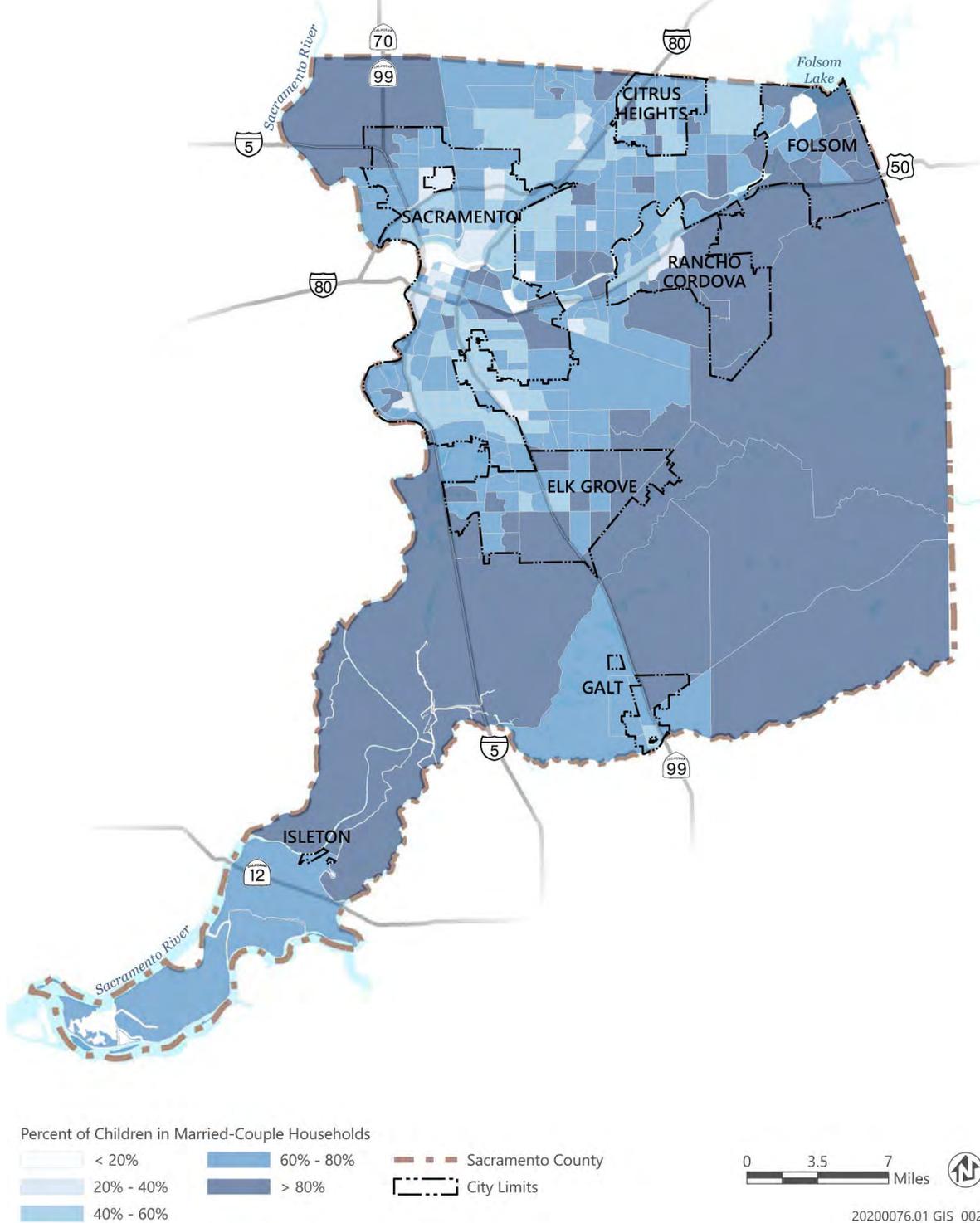
As discussed in the Special Housing Needs section, single parent households typically only have one potential wage earner and, particularly for single female-headed households, often have more difficulty finding adequate affordable housing than families with more than one source of income. Although the low proportion of single parent households does not indicate a distinct fair housing issue, this trend could be a result of the limited supply of affordable rental housing in Galt that provides access to opportunities and services for single-headed one-income households with children.

FIGURE 7.6: POPULATION WITH A DISABILITY BY CENSUS TRACT (2015-2019)



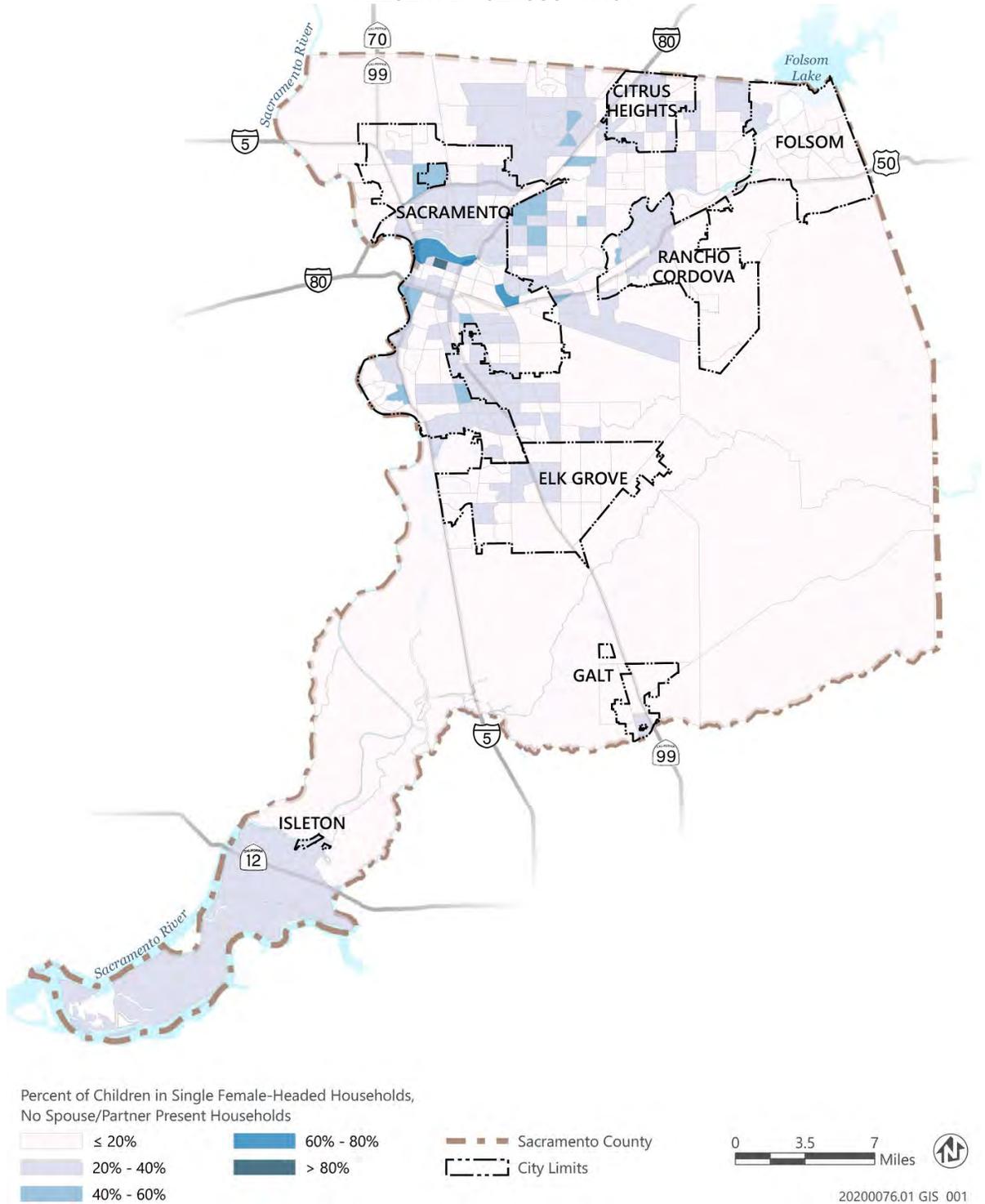
Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 5 Year estimates 2015-2019.

FIGURE 7.7: PERCENT OF CHILDREN IN MARRIED-COUPLE HOUSEHOLDS BY CENSUS TRACT



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 5 Year estimates 2015-2019.

FIGURE 7.8: PERCENT OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS, NO SPOUSE/PARTNER PRESENT BY CENSUS TRACT



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 5 Year estimates 2015-2019.

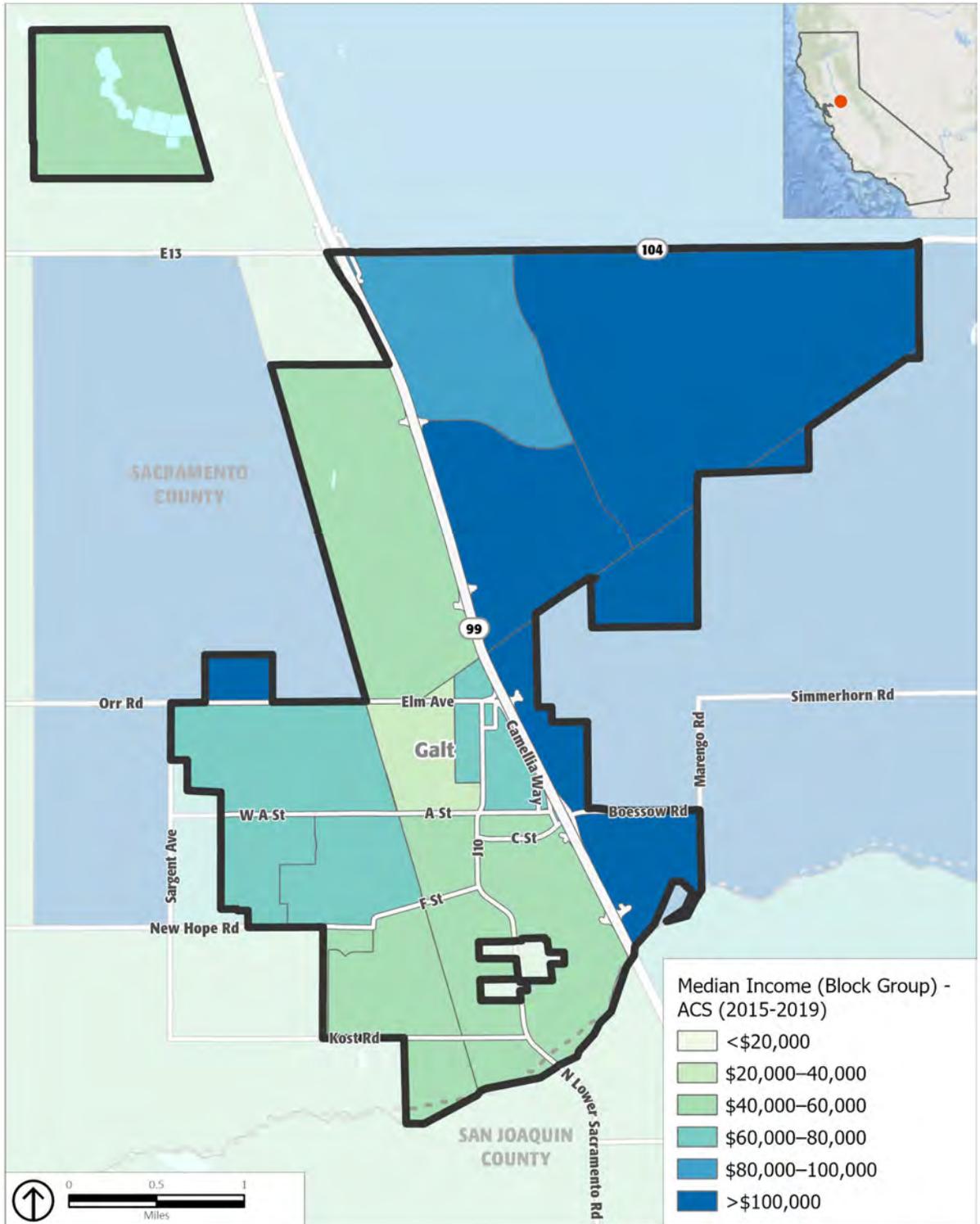
Income

In 2018, Galt had a higher median household income (\$73,555) than the county (\$63,902). The median family income in Galt (\$81,438) was also higher than that of the county (\$75,565) and significantly higher than the median income for nonfamily households (\$36,822). About 34 percent of Galt households earned more than \$100,000 in 2018 and 16 percent earned less than \$25,000 compared to 30 and 20 percent in the county.

Figure 7.9 below shows the geographic distribution of households by median household income by block groups in Galt. The map shows that households with the highest incomes in the area live northwest of the city limits. However, this block group only covers a small portion of the city's residential area on the north side of Orr Road between Sargent Avenue and McFarland Street, and is mainly representative of households that live just outside the city. Within city limits, households in the northeast portion of the city earn the highest incomes. The southern half of the city earns the second highest incomes, and households that reside between Highway 99 and the railroad tracks earn the lowest incomes in the city. However, the block group that lies between Highway 99 and the railroad tracks includes mostly of industrial areas, and only allows residential uses in the southern portion of the block group, close to the downtown area.

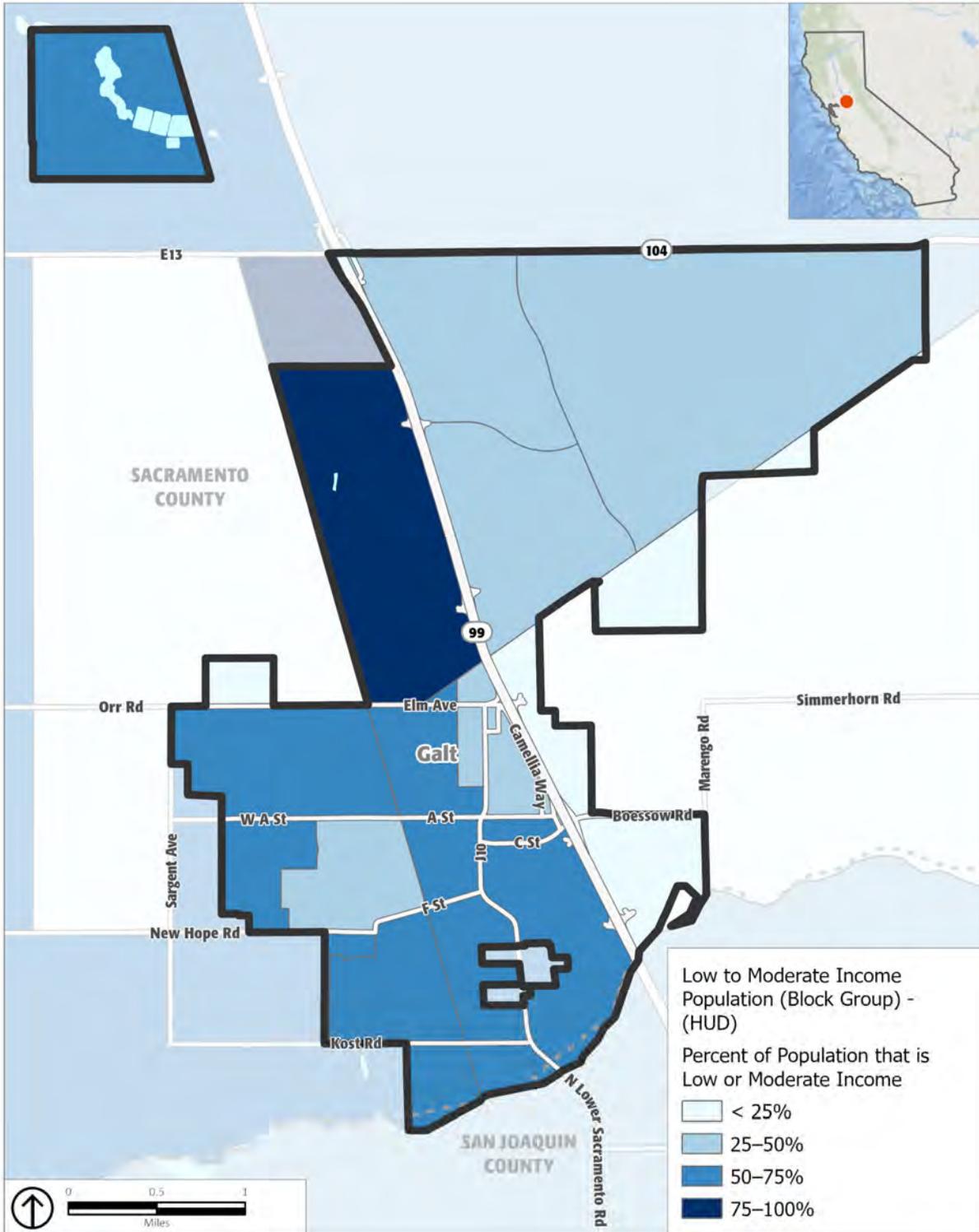
Figure 7.10 mirrors the income trends shown in Figure 7.9 and illustrates that low-to-moderate-income households are most prevalent (75 to 100 percent of households) in between Highway 99 and the railroad tracks. In the southern portion of the city, 50 to 75 percent of households are low-to-moderate-income households. West of Highway 99, under 50 percent of households are in the low-to-moderate income category.

FIGURE 7.9: MEDIAN INCOME BY BLOCK GROUP



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 5 Year estimates 2015-2019.

FIGURE 7.10: PERCENT LOW TO MODERATE INCOME POPULATION BY BLOCK GROUP



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 5 Year estimates 2015-2019.

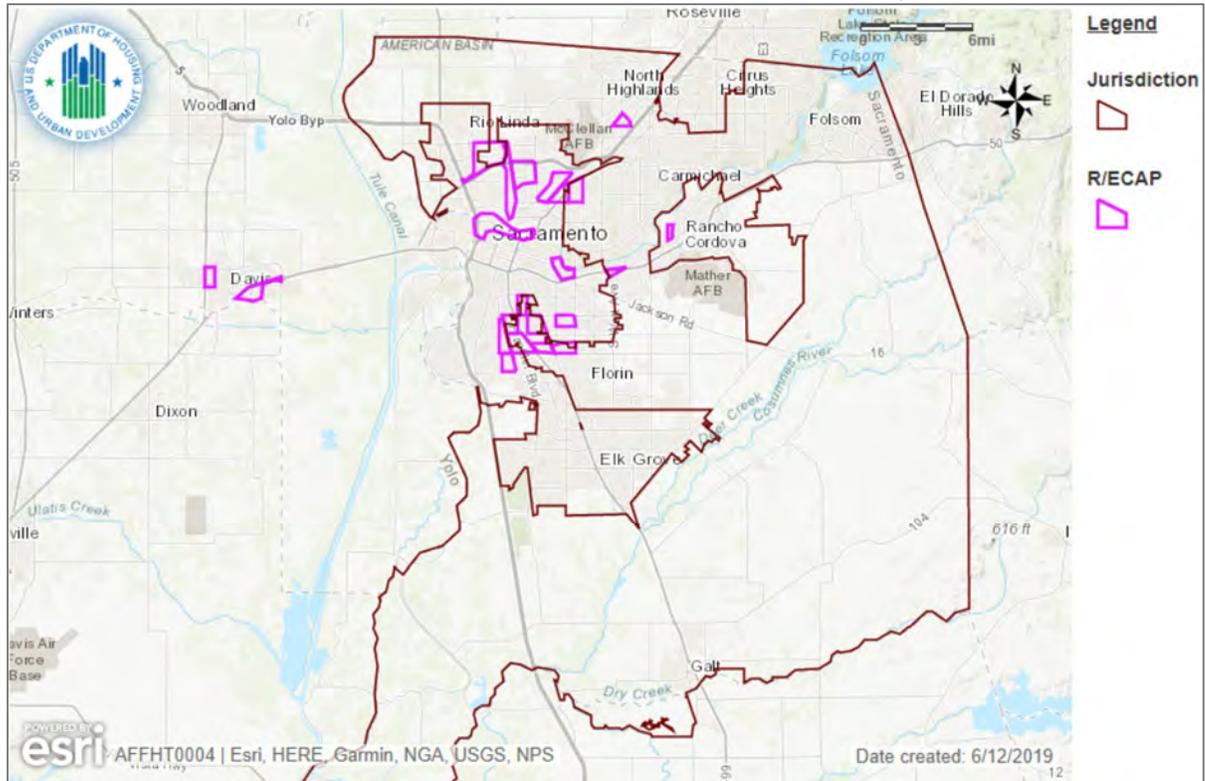
Racially and Ethnically Concentrated Areas of Poverty
Racially/Ethnically Concentrated Areas of Poverty

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods in which there are both racial concentrations and high poverty rates. HUD defines R/ECAPs as census tracts with:

- a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- a non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average poverty rate for the county, whichever is lower.

As shown in Figure 7.11, HUD identifies 22 R/ECAPs in the Sacramento Valley region. The majority of these areas are located in the cities of Sacramento, Rancho Cordova, and Davis. No R/ECAPs were identified within the City of Galt.

FIGURE 7.11: R/ECAPS IN THE SACRAMENTO REGION, 2010



Source: HUD Data Exchange AFFH Map Tool and Root Policy Research

Racially/Ethnically Concentrated Areas of Affluence

Racially or Ethnically Concentrated Areas of Affluence (RCAAs) are neighborhoods in which there are both racial concentrations of White residents and high household income rates. According to *The Declining Significance of Race: Blacks and Changing American Institutions* by William Wilson (1980), RCAAs can be defined as census tracts where 1) 80 percent or more of the population is non-Hispanic White and 2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016). Using data from the 2015-2019 American Community Survey, there are no census tracts in Galt that meet the RCAA criteria.

Access to Opportunity

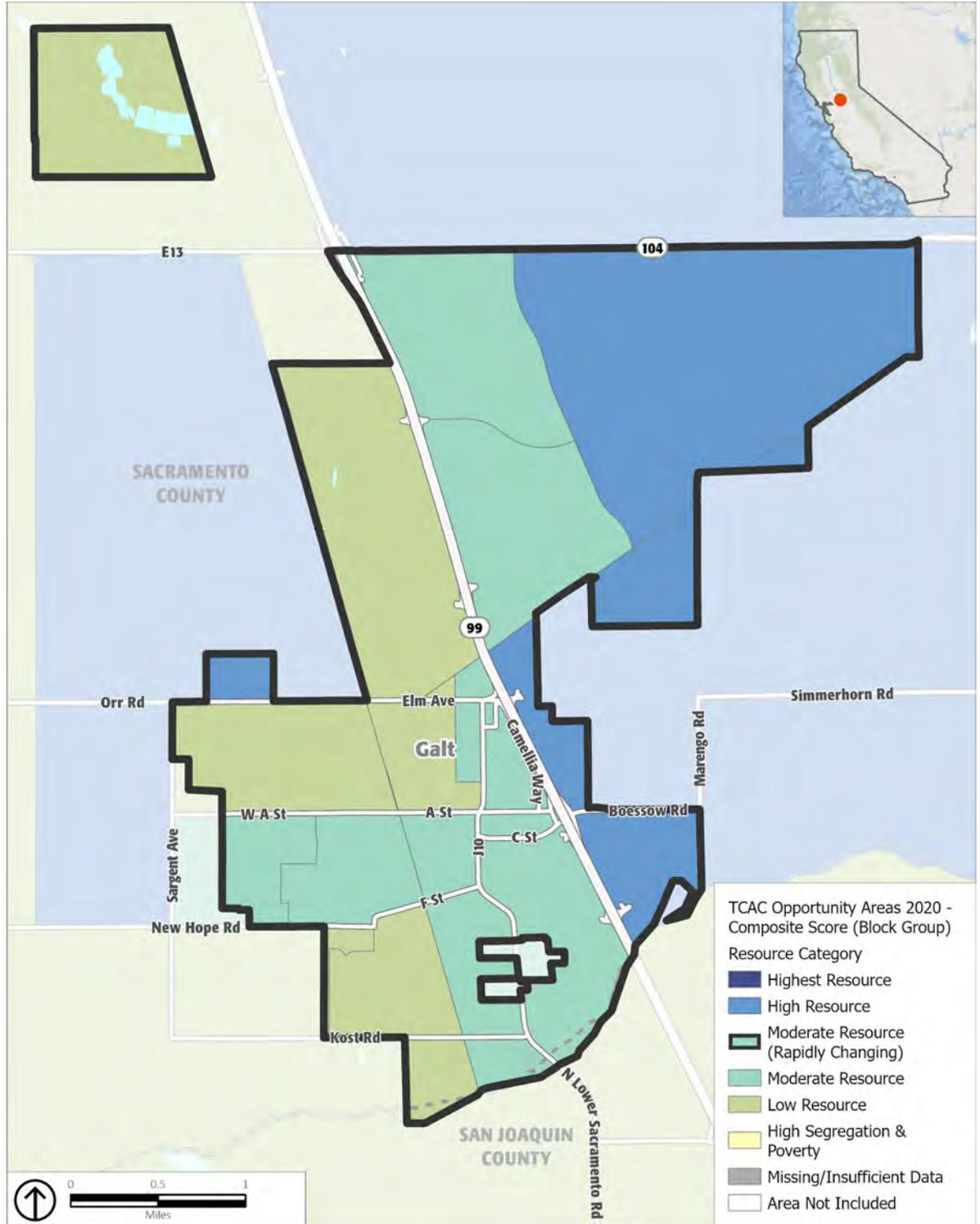
Across the nation, affordable housing has been disproportionately developed in minority neighborhoods with high poverty rates, thereby reinforcing the concentration of poverty and racial segregation in low opportunity and low resource areas. Several agencies have developed “opportunity indices” to assess and measure geographic access to opportunities, including HUD; the University of California at Davis, Center for Regional Change; and HCD in coordination with the California Tax Credit Allocation Committee (TCAC). For the purpose of this assessment, the opportunity index prepared by HCD and TCAC is used to analyze access to opportunity in Galt.

HCD/TCAC Opportunity Areas

HCD and TCAC prepare opportunity maps to determine areas with the highest and lowest resources. The TCAC/HCD Opportunity Maps are intended to display the areas, according to research, that offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health. The primary function of TCAC is to oversee the Low Income Housing Tax Credit (LIHTC) Program, which provides funding to developers of affordable rental housing. The opportunity maps play a critical role in shaping the future distribution of affordable housing in areas with the highest opportunity.

As shown in Figure 7.12, most census tracts in Galt are considered low or moderate resource areas by TCAC’s composite score for economic, educational, and environmental opportunities. The census tract northwest of the city, and which covers the residential area on the north side of Orr Road between Sargent Avenue and McFarland Street, is considered high resource. There are no census tracts in Galt or within the city’s sphere of influence that received the highest resource designation. Based on these assessments, access to opportunity is similar throughout the entire city with no significant disparities. However, when assessed from a regional perspective, disparities in access to opportunity exist. Many areas near Galt, particularly Elk Grove and nearby unincorporated Sacramento County, have a significantly greater proportion of high resource areas.

FIGURE 7.12: HCD/TCAC OPPORTUNITY AREAS IN GALT BY CENSUS TRACT – COMPOSITE SCORE



Source: HCD AFFH Data Resources and Mapping Tool, TCAC and HCD Opportunity Areas 2021.

Opportunity Areas by Indicator

HUD also provides several “opportunity indices” to assess and measure access to opportunity in a variety of areas, including education, poverty, transportation, and employment. Census tracts in Galt scored average or below average compared to the rest of the Sacramento Valley region on HUD opportunity indices related to poverty, school proficiency, and labor market engagement. Opportunities related to job proximity, transit trips, and low-cost transportation in Galt were significantly fewer than the Sacramento Valley region as a whole. In fact, as shown in Figure 7.13, the entire city received the lowest possible score for HUD’s jobs proximity index, which means Galt residents have very low accessibility to jobs in the Sacramento metropolitan area. There is no clear pattern of disparity associated with race or ethnicity across the city.

Figure 7.14 and Figure 7.15 show the city’s score as it relates to access to economic and educational opportunity. For both indicators, the city ranks relatively low with the lowest scores in the educational index indicating less positive educational outcomes.

Both the HUD and HCD/TCAC indices demonstrate that Galt has more areas of lower opportunity and lower resources than the region overall. Therefore, access to opportunity is a major impediment for affirmatively furthering fair housing in the city.

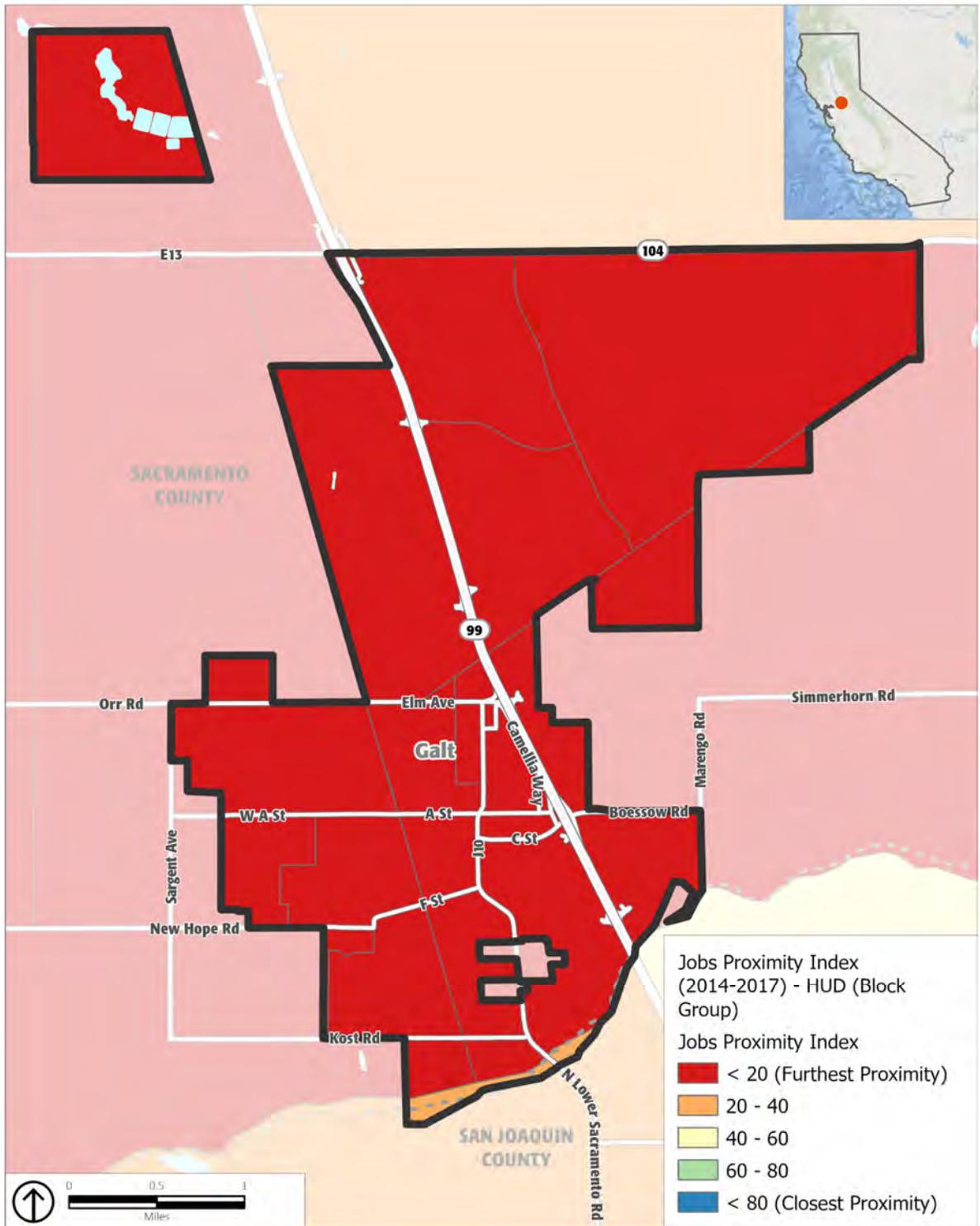
Location of Affordable Housing

The geographic distribution of publicly supported housing is an important factor in examining fair housing choice and segregation by income and race/ethnicity. The map below, Figure 7.16, shows information provided by HUD on the location of publicly supported affordable housing in and around Galt relative to areas where residents of different races and ethnicities live. The icons represent different types of publicly supported housing:

- Blue icons indicate housing that is owned and operated by a public housing authority. None are identified in Galt.
- Orange icons represent affordable rental housing that offers Housing Choice Vouchers/Section 8 subsidies. Two are identified in Galt.
- Purple icons represent Low Income Housing Tax Credit developments. Five are identified in Galt.
- Green icons show other types of publicly supported rental housing. None are identified in Galt.

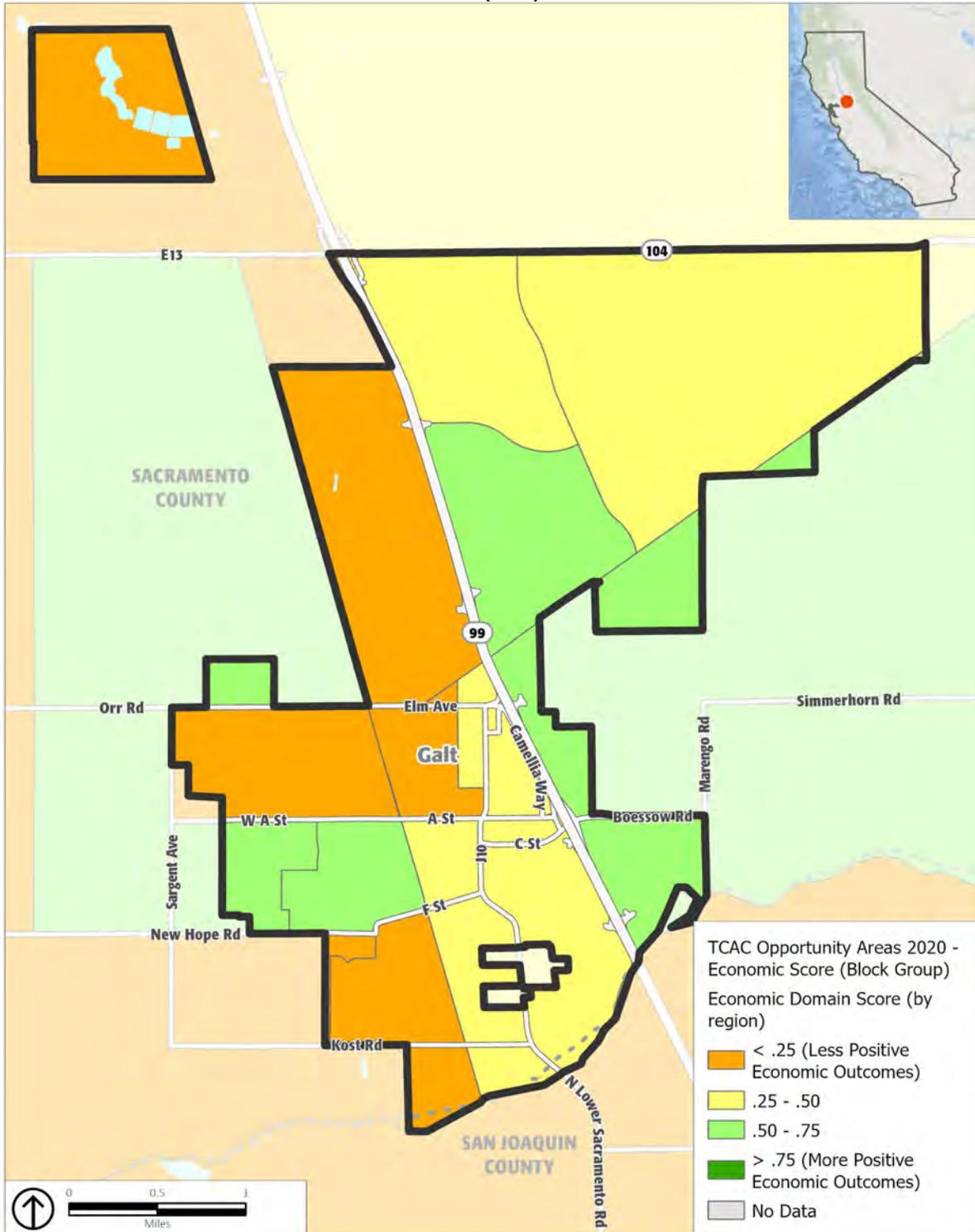
There are seven publicly supporting housing developments in Galt which, in total, provide 399 affordable housing units. Publicly supported affordable housing in Galt is generally concentrated in two areas. One cluster is located along S Lincoln Way and F Street in the city’s center near amenities and bus lines that connect to downtown Sacramento and other job centers. The second cluster is located along Carillion Blvd and Walnut Ave in the city’s northeastern area, which is an area of higher median income but fewer amenities and services. Although there are no publicly supported affordable housing developments in the pipeline, there are 337 planned and approved high-density units slated for development within the 6th Cycle planning period (see Table 7.44).

FIGURE 7.13: JOBS PROXIMITY INDEX IN GALT BY BLOCK GROUP (2014-2017)



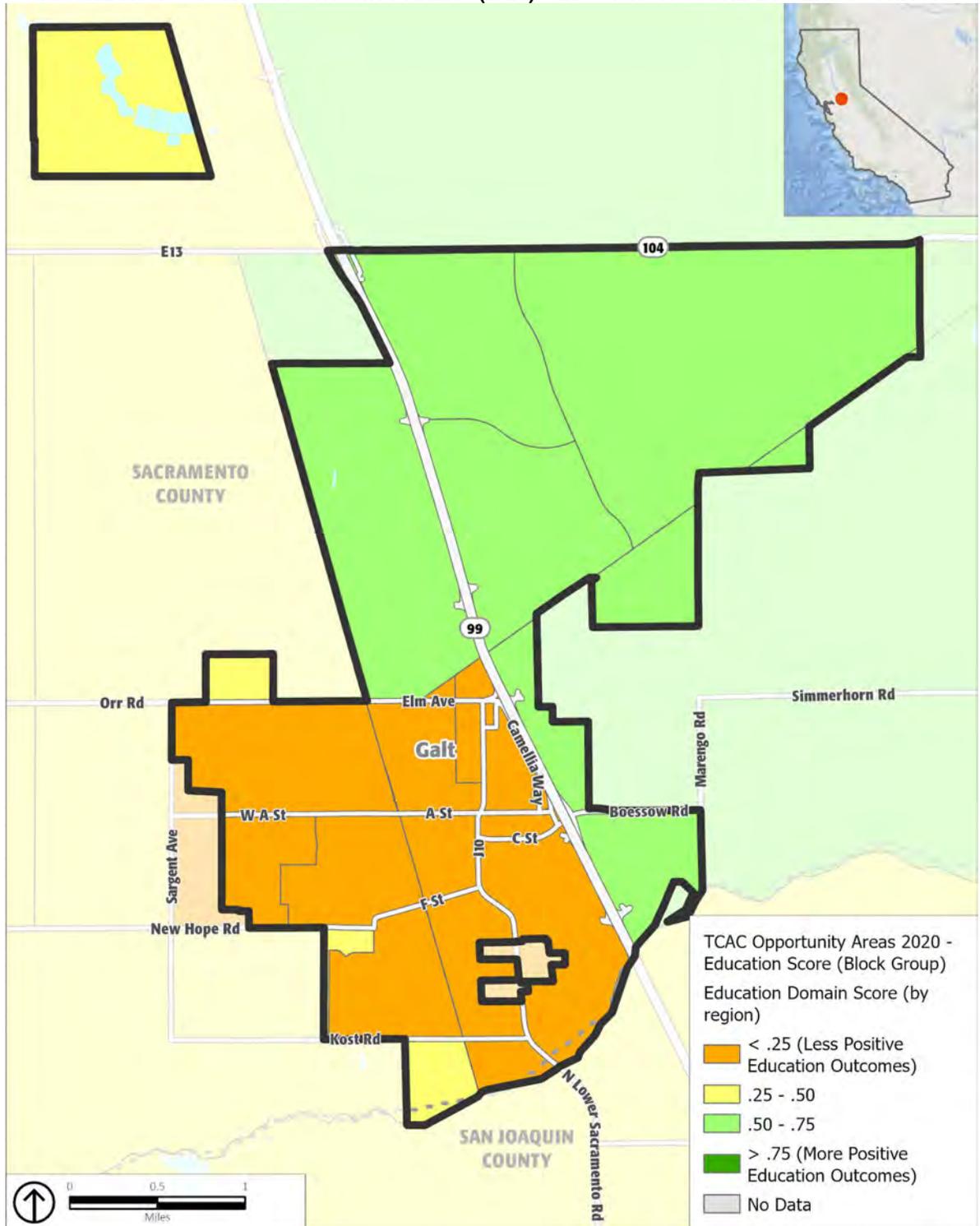
Source: HCD AFFH Data Resources and Mapping Tool, HUD AFFH Mapping Tool.

FIGURE 7.14: TCAC OPPORTUNITY AREAS (2021) – ECONOMIC SCORE BY CENSUS TRACT



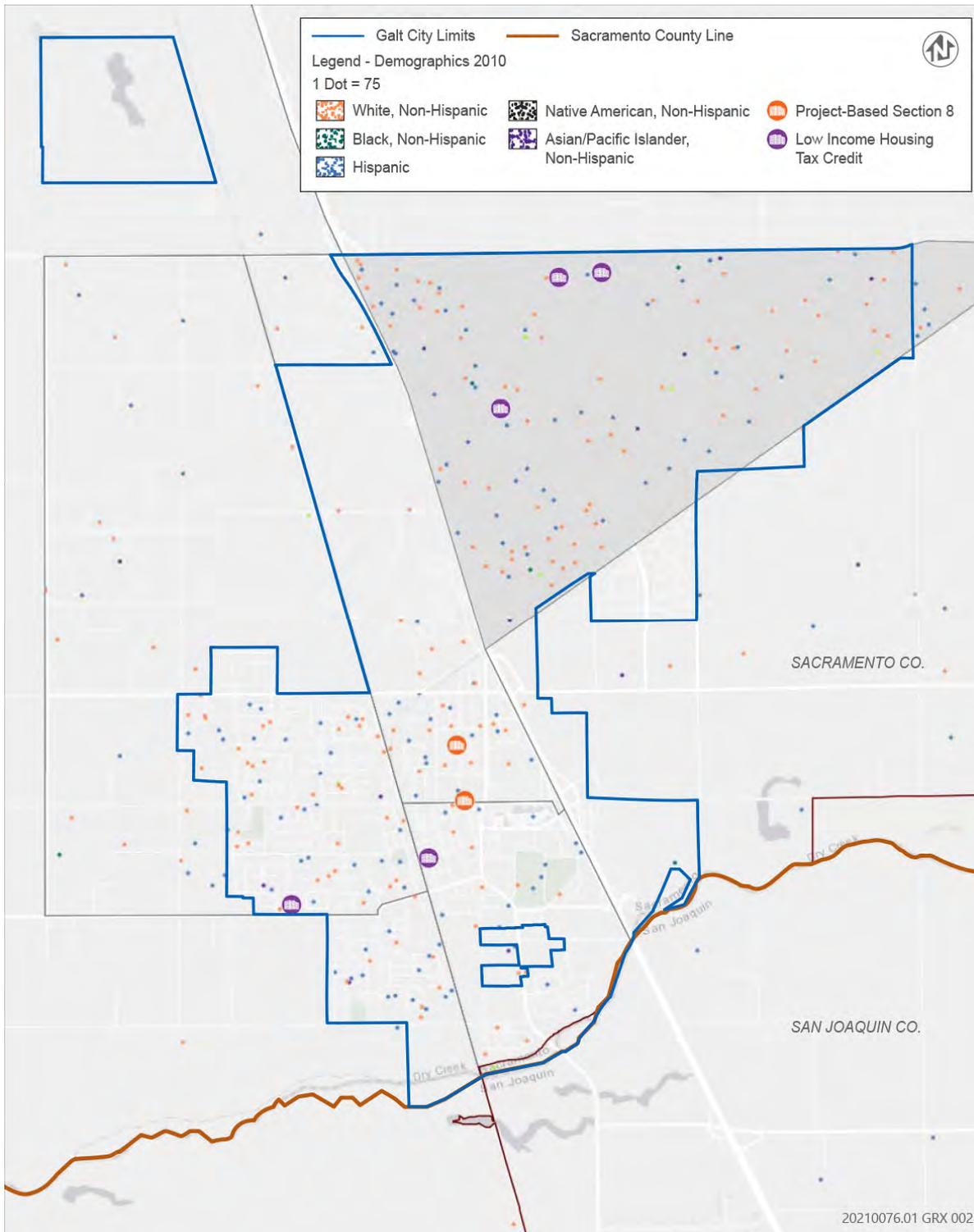
Source: HCD AFFH Data Resources and Mapping Tool.

FIGURE 7.15: TCAC OPPORTUNITY AREAS (2021) – EDUCATION SCORE BY CENSUS TRACT



Source: HCD AFFH Data Resources and Mapping Tool.

FIGURE 7.16: LOCATION OF PUBLICLY SUPPORTED AFFORDABLE HOUSING IN GALT, 2020



Source: HUD AFFH Mapping Tool. Adapted by Ascent in 2021.

Disproportionate Housing Needs

Disproportionate housing needs show how access to the housing market differs for members of different classes. Oftentimes households living in poverty and communities of color face disproportionately high housing problems compared to the population as a whole. Housing problems may include housing cost burden, overcrowding, or substandard housing.

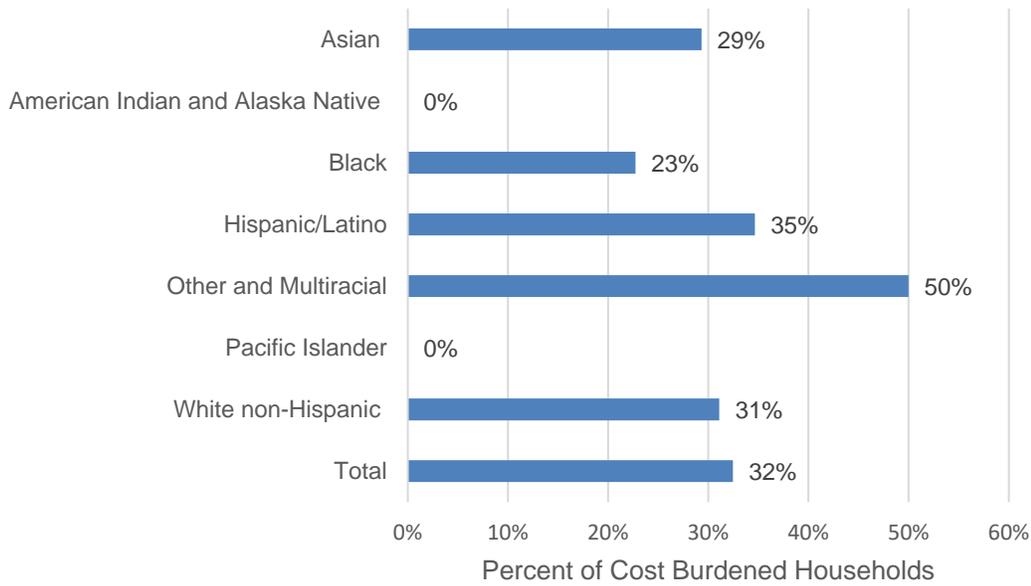
The Sacramento Valley Fair Housing Collaborative conducted a regional survey to assess housing problems for the Sacramento Valley AI. The study surveyed 3,388 residents from across the region and, specifically, 11 respondents indicated they were residents of Galt. The survey results showed that overall, 44 percent of households in the region experience any of four housing problems: cost burden greater than 30 percent, more than one person per room, incomplete kitchen facilities, and/incomplete plumbing facilities. The survey also found Black (58 percent) and Hispanic (56 percent) households in the region have the highest rates of experiencing any of the four housing problems. White, non-Hispanic (39 percent) households are the least likely to experience housing problems across the region and in each jurisdiction.

Overpayment

As previously described, overpayment or cost-burdened is defined as households paying more than 30 percent of their gross income on housing related expenses, including rent or mortgage payments and utilities. As shown in Table 7.33, 32 percent of all households in Galt were overpaying for housing in 2017. This was lower than the population of households overpaying in Sacramento County (37.3 percent) and California (40 percent). However, cost burdens were significantly more severe for lower-income households in Galt. About 65 percent of lower-income households were burdened by housing costs, compared to just 9 percent of moderate and above moderate-income households. The rate of cost-burdened lower-income households was slightly lower than in the county (68.9 percent) and the state (69.3 percent).

Figure 7.17 illustrates cost burdens across racial and ethnic identities in 2017. Most racial categories fared similarly compared to the city's overall cost burdened rate of 32 percent. Notably, however, about half of all households who identify as other race or multiracial were overpaying for housing in 2017. Although other race and multiracial households represent only 1.9 percent of all households in Galt, they have a much higher rate of overpayment.

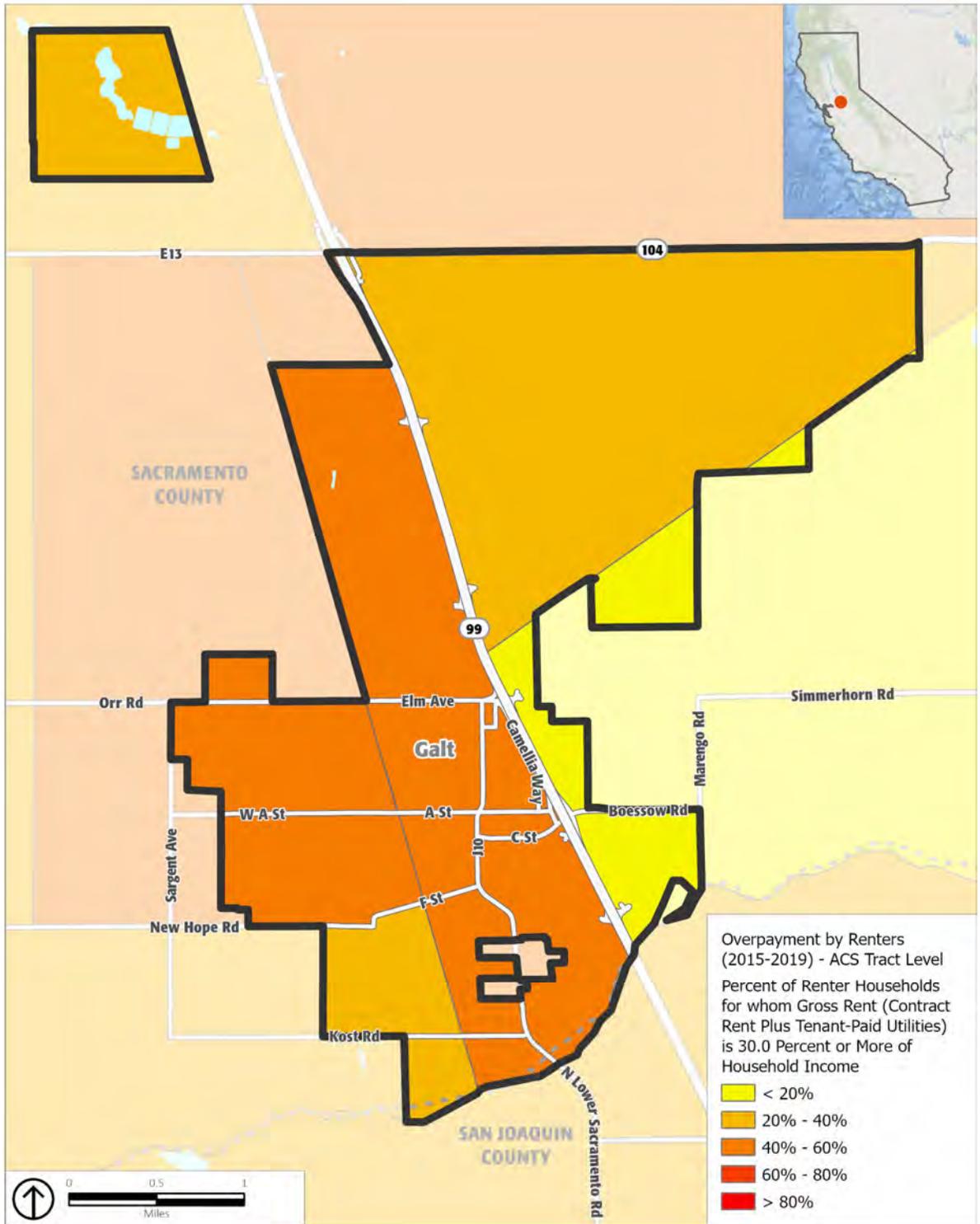
FIGURE 7.17: OVERPAYMENT BY RACE AND ETHNICITY, GALT (2017)



Source: CHAS data 2013-2017.

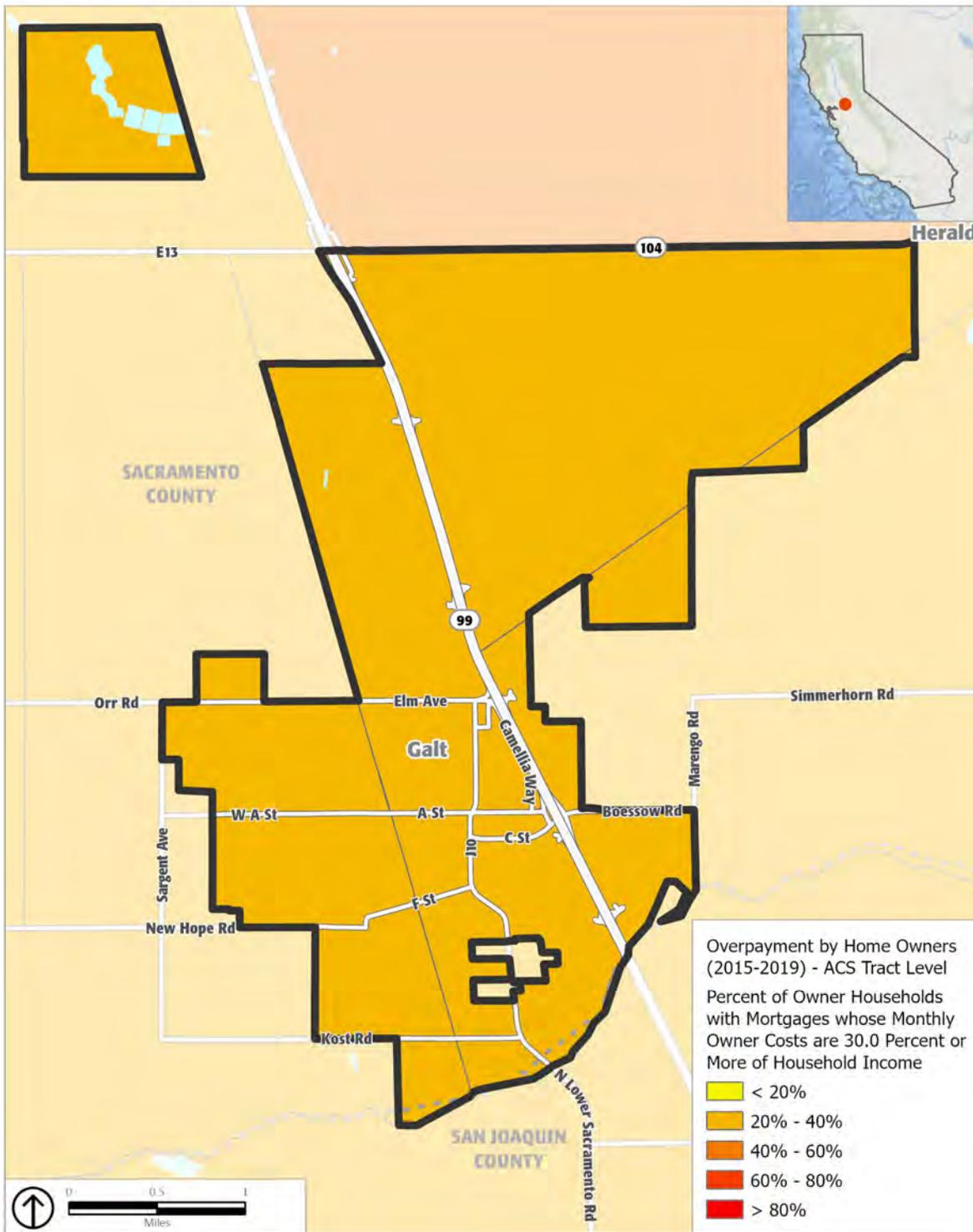
Renters in the city were significantly more burdened with overpayment compared to homeowners in the city with 47 percent of renters burdened by housing costs compared to 27 percent of owners. Figure 7.18 shows the trends of overpayment for renters in the city and Figure 7.19 shows the trends of overpayment for homeowners. In a large part of the city, specifically the central and south-central areas of the city, a majority of renters (40-60 percent) were overpaying for housing in 2019 (see Figure 7.18). As shown on Figure 7.19, about 20 to 40 percent of homeowners are overpaying for their homes throughout the city.

FIGURE 7.18: OVERPAYMENT BY RENTERS, 2015-2019, CITY OF GALT



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 5 Year estimates 2015-2019.

FIGURE 7.19: OVERPAYMENT BY HOMEOWNERS, 2015-2019, CITY OF GALT



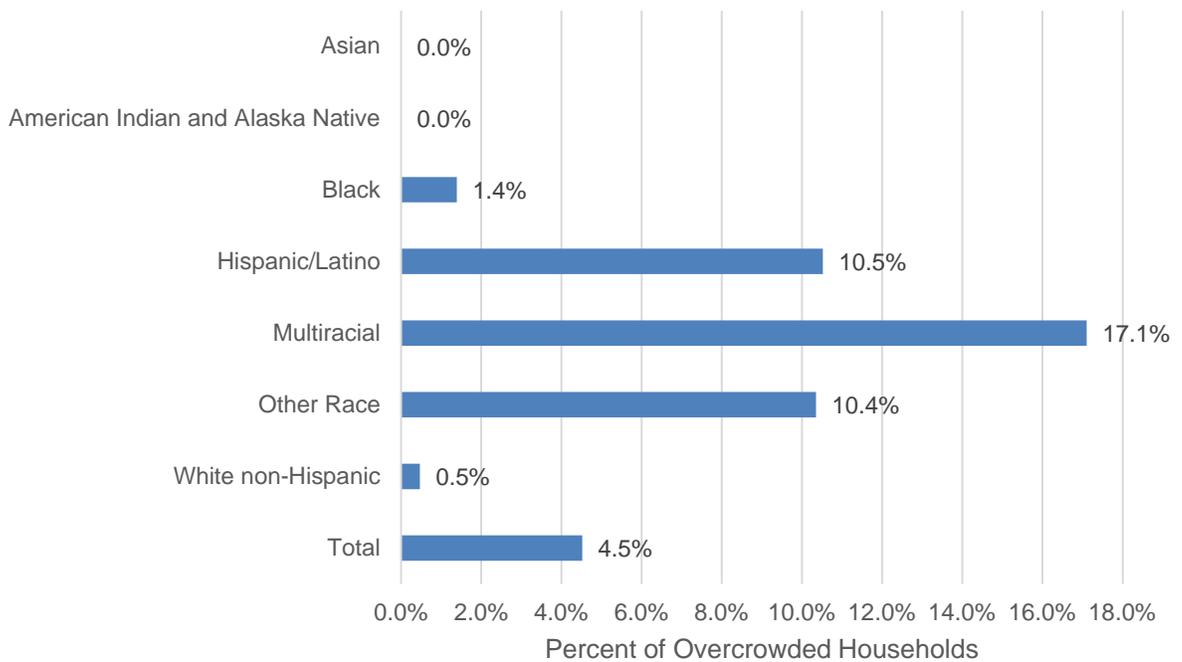
Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 5 Year estimates 2015-2019.

Overcrowding

As previously described, the average household size in Galt is roughly 3.43 persons per household and according to the 2018 ACS 5-year estimates, overcrowding was slightly more common in Galt than countywide (see Table 7.24). The prevalence of overcrowding potentially indicates that more people are choosing to live together to offset increasing housing costs in the city and the region. As depicted in Figure 7.20, overcrowding is much more common among Hispanic/Latino, multiracial, and other race households in Galt. The significant disparity in rates of overcrowding by race and ethnicity is a major impediment to affirmatively furthering fair housing in the city.

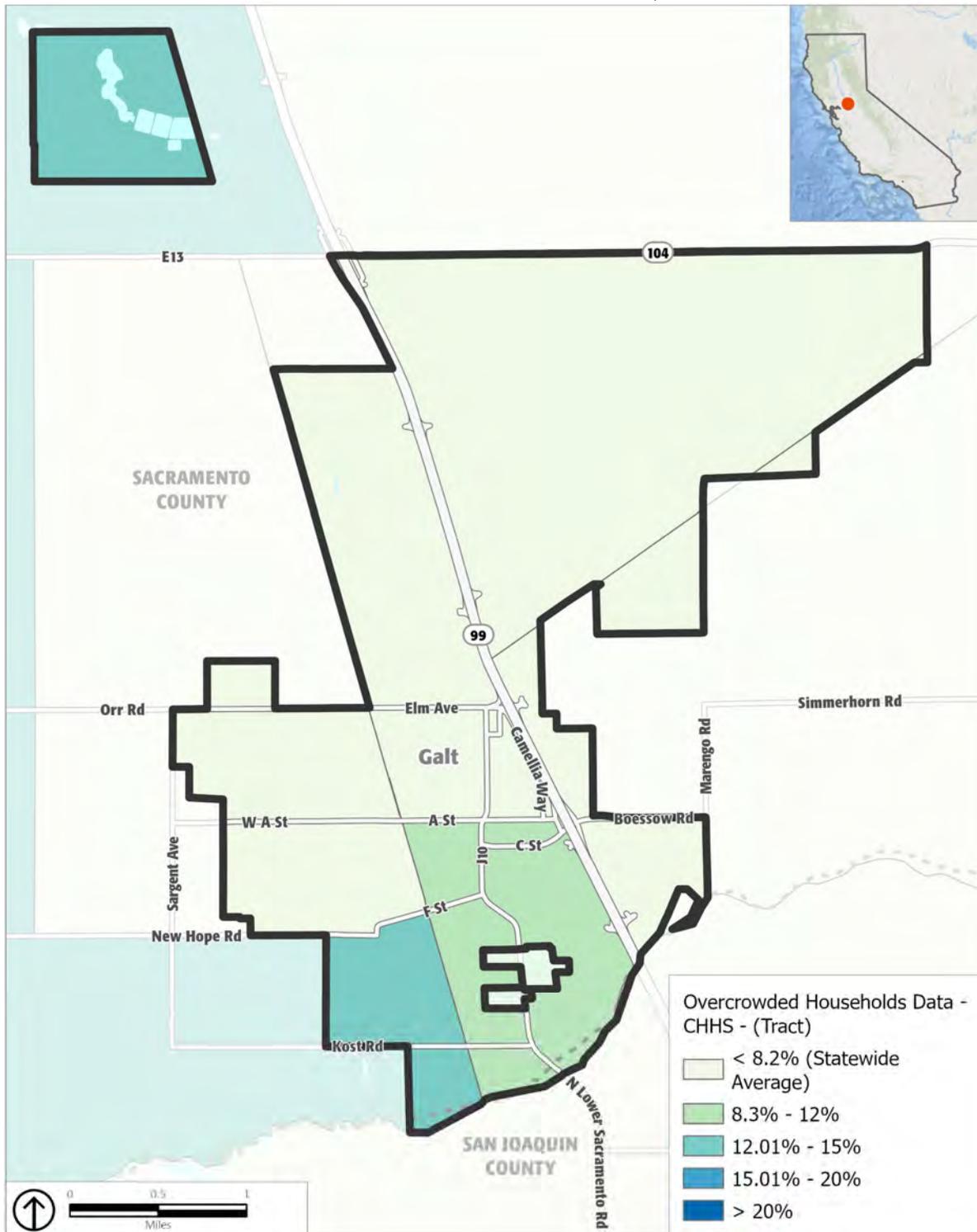
In both the city and the county, overcrowding occurs more with renters than homeowners. Figure 7.21 shows patterns of overcrowding in the city and reveals that overcrowding generally meets the state average in most of the city but is more dominant in the southern areas and western outskirts. Finally, although the reported incidences of overcrowding is low, conversations with City staff, South County Services, and Project TEACH all revealed that many families, particularly farmworkers with lower wages, resort to living with relatives or friends if they cannot find affordable housing.

FIGURE 7.20: OVERCROWDED HOUSEHOLDS BY RACE AND ETHNICITY, GALT (2019)



Source: U.S. Census, American Community Survey 2015-2019 5-Year estimates, Table B25014

FIGURE 7.21: OVERCROWDED HOUSEHOLDS, CITY OF GALT



Source: HCD AFFH Data Resources and Mapping Tool.

Substandard Housing

As shown in Table 7.23, homes in Galt are mostly less than 30 years old (63 percent have been built since 1990) and these newer dwellings are less likely to need maintenance, rehabilitation, or replacement. Based on age alone, about 22 percent of the total housing stock may in need of rehabilitation or replacement. According to the 2019 ACS 5-year estimates, less than 1 percent of all households in Galt lacked adequate plumbing facilities or kitchen facilities. Based on these statistics, substandard housing conditions do not pose a significant fair housing issue for residents in Galt.

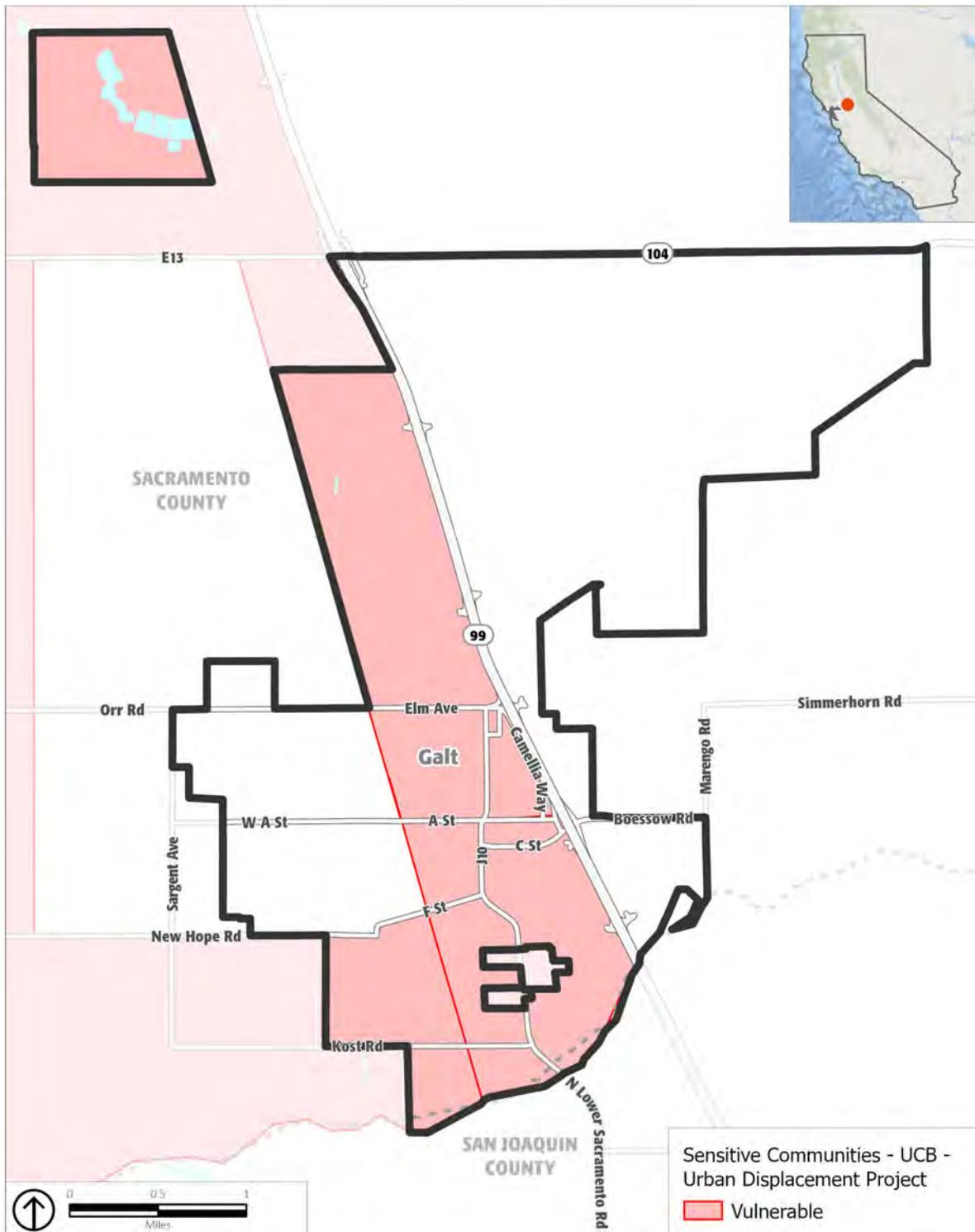
Displacement Risk

The rising cost of housing is becoming an increasingly important housing security issue in the Sacramento region, especially for renters. Gentrification, or the influx of capital and higher-income residents into working-class neighborhoods, is often associated with displacement, which occurs when housing costs or neighborhood conditions force people out and drive rents so high that lower-income people are excluded from moving in. Areas identified by HCD as sensitive contain populations that could be particularly susceptible to displacement in the face of exacerbated market-based pressures at the neighborhood-level. According to HCD and the UC Berkeley Urban Displacement Project, a census tract was flagged as a sensitive community if it met the following criteria as both vulnerable and experiencing market-based displacement pressure:

- Proportion of very low-income residents was above 20 percent in 2017; and
- The census tract meets two of the following criteria:
 - Share of renters is above 40 percent in 2017;
 - Share of people of color is above 50 percent in 2017;
 - Share of very low-income households (50 percent AMI or below) that are also severely rent burdened households is above the county median in 2017; or
 - Nearby areas have been experiencing displacement pressures.

According to these metrics, three census tracts in Galt are moderate/mixed income and thus they are not at risk of displacement or exclusion. However, three other census tracts that may be susceptible to displacement in the future, because of the high proportion of households that are renters and low to moderate income. These areas include areas east of Highway 99 and the area west of the railroad tracks and north of New Hope/F Street. Figure 7.22 illustrates these findings.

FIGURE 7.22: COMMUNITIES SENSITIVE TO DISPLACEMENT (UCB URBAN DISPLACEMENT PROJECT) – CITY OF GALT



Source: HCD AFFH Data Resources and Mapping Tool, Urban Displacement Project, UC Berkeley.

Other Relevant Factors**Regional Loan Denial Rates**

Throughout the Sacramento Valley region, homeownership rates vary widely by race and ethnicity. However, all minority groups experience higher rates of loan denial than non-Hispanic White applicants. In addition, Hispanic/Latino households are more likely than any other group to receive a subprime loan. Subprime mortgages are a type of housing loan most often given to individuals that have weak credit history. Subprime mortgages carry higher interest rates, and thereby are more expensive, because there is a pre-determined higher risk of default. A concentration of subprime mortgages in areas with concentrations of minorities is a potential consequence of historically punitive practices, such as redlining. Despite efforts to reform long-standing practices of discrimination in the housing credit system, patterns of inequality still exist. The Great Recession and housing crisis brought to light the unusually high concentration of non-White residents with subprime mortgages and property foreclosures across the country. In 2017, there were 89,838 loan applications filed in the Sacramento region for owner-occupied homes. Of the total number of loans, 4.7 percent of loans were subprime, which is slightly higher than the national rate of 4 percent.

Regionally, the loan denial rate was 17 percent. According to the Sacramento Regional AI, low-income households and those receiving Section 8 housing choice vouchers were most likely to experience being denied housing to rent or buy. African American (53 percent), Native American (49 percent), and Hispanic respondents (42 percent) were more likely than non-Hispanic White (27 percent) or Asian survey respondents (21 percent) to have experienced denial of housing to rent or buy. Large families, households that include a member with a disability, and households with children under age 18 all experienced housing denial at rates higher than the region overall. Common reasons for being denied housing among survey respondents included income (including type of income), credit, and eviction history. Information specific to Galt was not available.

Sites Inventory and Fair Housing

A primary goal of the assessment is to ensure available sites for lower-income housing are located equitably across a region and within communities with fair access to opportunities and resources. Ensuring that sites for housing, particularly lower income units, are in high resource areas rather than concentrated in areas of high segregation and poverty requires jurisdictions to plan for housing with regards to the accessibility of various opportunities including jobs, transportation, good education, and health services. Figure 7.26 shows the location of the projects and sites that will be counted toward the RHNA. Compared to areas of the city with higher concentrations of low- and moderate-income populations (Figure 7.10), the locations of over half of the projects and sites fall within areas of where at least 50 percent of the population is low- to moderate-income. Compared with communities sensitive to displacement (Figure 7.22), the locations of almost a third of the projects and sites fall within areas that are most susceptible to displacement. The remaining sites and projects are in areas that are stable and not at risk of becoming exclusive. Overall, the sites and projects that will count toward the 6th Cycle RHNA are relatively well-distributed across the city, both geographically and demographically.

Summary of Fair Housing Issues and Contributing Factors

In Galt, fair housing issues are primarily related to limited access to opportunities in and around the city; a slight susceptibility for displacement of lower-income residents in the center of the city; and overcrowding for Hispanic/Latino, multiracial, and other race residents. Additionally, Galt residents have significantly lower access to economic, educational, and other opportunities, which may further impact their ability to find affordable housing.

The City is committed to further fair housing practices, as evident through Goal HE-5 and its respective policies, HE-5.1 through HE-5.11. Additionally, Program HE-Y commits the City to participating in any regional efforts to identify and analyze impediments to housing. Furthermore, this Housing Element identifies the following contributing factors to Galt's fair housing issues, including the housing programs the City will undertake to address them:

- **Availability of affordable units.** Like much of the state, Galt residents are impacted by a lack of affordable housing. In some cases, the lack of affordable units has led to multiple families living in one home, potentially leading to health and safety issues associated with overcrowding. In the 6th Cycle Housing Element, the City has programs that will facilitate the development of higher density multifamily units and ADUs in an effort to provide developers more opportunities to develop more affordable housing types. Programs HE-A, HE-B, HE-G, HE-H, HE-I, HE-J, HE-K, HE-L, HE-P, HE-R, HE-U, HE-BB, HE-DD, and HE-EE all support the development of affordable housing.
- **Access to opportunity.** Families with limited access to opportunities also have limited resources to navigate the housing market and find affordable housing. The City will continue to support South County Services in their efforts to provide services and support to families in Galt. These services include the provision emergency food, bus vouchers, eviction avoidance assistance, assistance with online applications (for employment or other services), as well as translation services. Programs HE-M, HE-N, HE-X, HE-Y, HE-Z, HE-AA, and HE-GG all support, promote, and/or facilitate improved access to various opportunities and services.
- **Land use and zoning laws.** Like many jurisdictions in California, Galt will need to update its Development Code to comply with new State laws. These new State laws will change some zoning and permit processing procedures to streamline the development of affordable housing types, including multifamily units and ADUs. Programs HE-G, HE-H, HE-J, HE-K, HE-T, HE-BB, HE-EE, and HE-FF all engage the City in updating its land use and zoning laws.

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7.5 CONSTRAINTS TO HOUSING AVAILABILITY AND AFFORDABILITY

The purpose of this section is to identify potential nongovernmental, governmental, and environmental factors that might inhibit the development, maintenance, or improvement of housing. Nongovernmental constraints represent those factors that the City of Galt cannot control, such as the cost of land, construction costs, and the availability of financing. The City is unable to remove these constraints. However, the governmental constraints analysis focuses on factors that the City can control, including development, building, and parking standards, as well as the development and permitting process, including developer fees and city review procedures. The analysis does not focus on Federal, State, or other governmental policies or regulations that the City cannot affect or modify. Many such policies and regulations could affect the City's ability to meet future housing needs and secure adequate funding to construct very low-income and low-income housing. Among these other governmental constraints are:

- land use and environmental policies and regulations that could limit the City's ability to designate land within the City's planning area for future residential development (e.g., agricultural open space and natural habitat preservation, protection of endangered species, flood control);
- fiscal and financial constraints related to Federal, State, or regional funding for housing, transportation, infrastructure, and services needed to support new residential development;
- Federal and State requirements that add to the cost of constructing affordable housing, when public funds are used (such as "prevailing wage" requirements); and
- construction codes and regulations that Galt must follow for new residential construction that could restrict the use of cost-saving techniques or materials.

While these other governmental requirements meet legitimate public purposes, Galt recognizes that they can potentially constrain the availability and affordability of housing to meet the community's future needs. Both nongovernmental and governmental constraints are described below.

NONGOVERNMENTAL CONSTRAINTS

Land Costs

Table 7.36 shows vacant land costs in the City of Galt. Data for this section was collected through Zillow.com, looking both at the current (March 2021), as well as all lots sold in the last 12 months. In March 2021, there were two vacant parcels for sale in Galt, and two vacant properties were sold over the last 12 months. Land prices can be very cyclical, rising and falling significantly with changes in the local real estate market. Additional costs may be associated with zoning changes in order to develop housing. The vacant land listed ranged from approximately \$9,200 to \$490,400 per acre.

**TABLE 7.36
VACANT LAND PRICES IN AND AROUND GALT
(LISTED AND SOLD), MARCH 2020 TO MARCH 2021**

Zone	Lot Size (Acres)	Price	Price/Acre
Sold in the last 12 months			
City – R1C-PD	5.8	\$2,820,000	\$490,400
City – LM	8.9	\$986,000	\$111,400
Listed			
City – R1C	1.2	\$299,000	\$251,300
City – OS	20.5	\$189,000	\$9,200

Source: Zillow.com, February 2021

Many factors can affect the cost of building a house, including the type of construction materials, site conditions, finishing details, amenities, structural configuration, and labor cost. Development costs were estimated based on similar construction projects.

According to the International Code Council Building Valuation Data, as of February 2021, construction costs for a 2,500-square-foot, single family home would range from about \$385,000 to \$535,000 (at \$154 to \$214 per square foot). According to Table 7.36, the cost of raw land in Galt ranges from about \$9,200 to \$490,400 per acre, or from \$1,690 to \$90,060 for an 8,000 square foot lot (minimum lot size for single family homes in the R1B zone). Considering land acquisition in addition to construction costs, building a 2,500 square foot single family home on an 8,000 square foot lot could cost between \$386,690 to \$625,060. These estimates do not include potential infrastructure costs, labor costs, and administrative fees such as impact or permitting fees.

Construction costs per unit for multifamily structures are typically lower, since units are smaller and require less land. According to the 2021 International Code Council Building Valuation Data, the construction cost of a typical, four-unit multifamily structure totaling 3,600 square feet would range from \$432,000 to \$644,400 (\$120 to \$179 per square foot or \$108,000 to \$161,100 per unit). Soft costs, conventionally 8 to 12 percent of total project costs, could be an additional \$37,600 to \$87,900 per multifamily unit in addition to construction costs. These cost estimates do not include development impact and permit fees.

Cost and Availability of Financing

Financing a long-term mortgage is a major element in housing affordability. The primary factor related to home finance affecting housing affordability and availability is the cost of borrowing money (interest rates). Historically, substantial changes in interest rates have correlated with swings in home sales. When interest rates decline, sales increase. The reverse is true when interest rates increase.

After the recession from 2007 to 2009, it took many years for interest rates to rise. Between 2009 and 2016, interest rates stayed below 0.25 percent. Interest rates began to climb again in late 2015, peaking in April 2019 at over 2.4 percent. However, rates dropped suddenly soon after, plateauing briefly at around 1.5 percent between November 2019 and February 2020. By April 2020, however, rates had dropped to 0.05 percent. Since then, rates have not

risen about 0.10 percent. In February 2021, the interest rate was 0.08 percent.² According to El Dorado Savings Bank, which serves Northern California and the state of Nevada, the interest rate, as of January 2021, is set at 2.75 percent for a 30-year fixed rate loan for home purchasing or refinancing.

Given recent trends of relatively low interest rates, the availability of financing is likely to be less of a constraint on new housing construction during this Housing Element planning period than it has been in the recent past. Most governmental programs that seek to increase homeownership among low- and moderate-income households rely on loan products that provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. Many programs offer deferred second loans to facilitate homeownership. However, tighter mortgage lending standards may result in a decrease in homeownership opportunities despite government programs to assist low- and moderate-income homebuyers.

GOVERNMENTAL CONSTRAINTS

While promoting public health and safety, government actions can produce the unintended consequence of increasing housing costs. Governmental constraints include land use controls, building codes and their enforcement, site improvements, fees, exactions required of developers, and local processing and permit procedures. Land use controls may limit the amount or density of development, while building codes may set specific building standards that add material costs or limit building space on a site, thus increasing the cost of housing per unit.

Land Use Controls

Residential Development Standards

The City regulates the type, location, density, and scale of residential development, primarily through the Development Code. Zoning regulations seek to protect and promote the health, safety, and general welfare of residents, as well as implement the policies of the General Plan. The Development Code includes eight residential zones, four downtown zones, three commercial zones, two industrial zones, two mixed use zones and two special zones that allow residential development. Table 7.37 shows the type of residential development allowed in each zone.

² Board of Governors of the Federal Reserve System (US), Effective Federal Funds Rate [FEDFUNDS], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/FEDFUNDS>, March 31, 2021.

**TABLE 7.37
CITY OF GALT ZONES ALLOWING RESIDENTIAL USES, 2021**

N=Not Permitted; P= Permitted; M=Minor Use Permit; C=Conditional Use Permit

Use Type (listed alphabetically)	RA	RE	R1A	R1B	R1C	R2	R3	R4	DOS	DR	DM	DC	C	HC	OP	MU	LM
Community Care Facilities																	
Residential Care Facility (6 or Fewer)	P	P	P	P	P	P	P	P	N	P	P	P	N	N	N	P	N
Residential Care Facility (7 or More)	N	N	N	N	N	C	C	C	N	N	N	N	N	N	N	N	N
Small Family Day Care Home (Up to 8)	P	P	P	P	P	P	P	P	N	P	P	P	N	N	N	P	N
Large Family Day care Home (9-14)	M	M	M	M	M	M	M	M	N	M	C	C	N	N	N	C	N
Day Care Center	N	N	N	N	N	N	C	C	N	N	C	C	C	N	C	C	N
Duplex	N	N	N	N	N	P	P	P	N	P	M	N	N	N	N	M	N
Emergency Shelters	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	P
Home Occupation ¹	P	P	P	P	P	P	P	P	N	P	P	P	N	N	N	P	N
Live/Work Projects	N	N	N	N	N	N	P ²	P ²	N	N	P ²	P ²	C	N	C	P ²	N
Mobile home Park ³	C	C	N	N	N	C	C	N	N	N	N	N	N	N	N	N	N
Multifamily Dwelling, Three or More ⁴	N	N	N	N	N	N	P ²	P ²	N	P ²	P ²	C	C	N	N	P ²	N
Second Residential Units	P	P	P	P	P	P	N	N	N	P	P	N	N	N	N	N	N
Single family Dwelling	P	P	P	P	P	P	N ⁸	N	N	P	P	N	N	N	N	N	N
Seasonal Farmworker Housing	M ⁵	N	N	N	N	N	P ⁵	P ⁵	N	N	N	N	N	N	N	N	N
Transition and Supportive Housing	P	P	P	P	P	P	P	P	N	N	C	C	N	N	N	P	N

Notes (numbers correspond to footnote numbers in Tables 18.16-1, 18.24-1, and 18.28-1 of the Galt Municipal Code):

1. All home occupations are subject to the requirements of Galt Municipal Code Section 18.44.050.
2. Planning Commission approved design review required for residential projects with five (5) or more units, and all commercial projects (single or multiple buildings, including shopping centers) over one hundred thousand (100,000) square feet.
3. Mobilehome parks shall conform to the requirements of Galt Municipal Code Section 18.44.070.
4. New developments of five (5) or more multiple-family dwellings require the construction of usable common and/or private open space, which shall be subject to site plan review. Examples of common and/or private open space include, but are not limited to:
 - a. Common open space: playgrounds, clubhouses, recreation rooms, pools/spas, community gardens, picnic areas, gazebos, landscaped areas with paths, etc. (see Figure 18.16-1 in Galt Municipal Code Section 18.16.040).
 - b. Private open space: fenced yards, patios, decks, balconies, etc. (see Figure 18.16-2 in Galt Municipal Code Section 18.16.040)
5. Farm employee housing is allowed with up to thirty-six (36) beds, consistent with SB 1802.
8. Refer to Galt Municipal Code Section 18.16.050(B)(11).

Source: City of Galt Development Code, 2021

In some jurisdictions, development standards for zoning districts can place limitations on parcels that could preclude the development of certain types of housing or housing needs. Examples of development standards that could do this include allowable maximum density, parking requirements, lot coverage, height limits, unit size requirements, floor area ratio, setbacks, open space requirements, growth controls, and urban growth boundaries. Development standards may also limit allowed uses within certain zoning districts that could potentially result in conflicts with fair housing laws. Such limitations could constrain the development of multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single room occupancy units, emergency shelters, and transitional housing.

A zoning district with a low allowable density combined with high land costs may prevent the development of housing that could be affordable to lower-income families. In areas with high land costs, higher allowable densities would place more homes on a parcel, reducing the cost of that dwelling unit. Height limits and building coverage requirements can also create constraints; these factors could prevent developing a parcel with its maximum density potential. The City does not have any growth control ordinances or requirements in place that would prevent developing housing within its sphere of influence.

Table 7.38 provides a summary of the City’s residential zoning regulations for its eight residential zoning districts, including maximum lot coverage, minimum lot size, minimum street frontage, minimum yard setbacks, and maximum building height. The City’s Development Code and development regulations establish maximum densities based on, traffic constraints, neighborhood character, and the availability of public services.

**TABLE 7.38
CITY OF GALT RESIDENTIAL ZONING REQUIREMENTS, 2021**

Zone	Max. Lot Coverage	Min. Lot Size	Min. Street Frontage ²	Minimum Required Yard Setbacks ¹				Max. Bldg. Height ⁵
				Front ³	Side	Street Side ⁴	Rear	
RA ^{6,7}	0.10	5 acres	100 ft	20 ft/ 50 ft ⁸	10 ft/ 50 ft ⁸	12.5 ft/ 50 ft ⁸	10 ft/ 50 ft ⁸	50 ft
RE	0.30	1 acre	100 ft	20 ft/ 50 ft ⁸	5 ft/ 50 ft ⁸	12.5 ft/ 50 ft ⁸	10 ft/ 50 ft ⁸	50 ft
R1A ^{6,7}	0.50	10,000 s.f.	90 ft	20 ft ⁹	5 ft	12.5 ft	10 ft	30 ft
R1B ^{6,7}	0.50	8,000 s.f.	80 ft	20 ft ⁹	5 ft	12.5 ft	10 ft	30 ft
R1C ^{6,7}	0.50	Single family dwelling: 6,500 s.f.	65 ft	20 ft ⁹	5 ft	12.5 ft	10 ft	30 ft
R2 ^{6,7,10}	0.50	Single family dwelling: 5,500 s.f.	55 ft	20 ft ⁹	5 ft	12.5 ft	10 ft	30 ft
-	-	Duplex: 6,500 s.f.; 4,000 s.f. for each additional dwelling unit	70 ft	-	-	-	-	-
R3 ^{7,10}	0.60	5,000 s.f. ¹¹	65 ft	20 ft ⁹	5 ft for one-story buildings; and 10 ft for two and three-story buildings	12.5 ft	10 ft	50 ft
R4	Subject to design review	n/a	n/a	Subject to design review				

1. Subject to Community Development Director approval, structures/facilities on private property can have a setback exception for purposes of facilitating transit and similar purposes (i.e., a private shade shelter bus stop at a senior apartment complex adjacent to the street).

2. Street frontage in the case of a lot fronting on a curving street or around a curving portion of a cul-de-sac street shall be the distance between the side lot lines measured along the chord at the front setback line. Where a lot has a public street frontage or width of less than sixty-five (65) feet and was so described on the tax rolls of the City on or before July 1, 1975, such lot may be occupied by one (1) single family dwelling if all yard setback requirements are complied with and if public water supply and public sewerage facilities are in use.

3. The front yard setback of an infill lot within a developed block may be reduced from the minimum requirements set forth in Table 18.16-2; provided, that the proposed setback is equal to the average of forty percent (40%) of the developed lots along the frontage of the block.

4. Where a carport or a garage for vehicles opens into a street side yard, the minimum street side yard setback shall be twenty (20) feet.

5. The following types of structures may be erected to a height greater than the limits established for the zoning district in which such structures are located.

a. Church spires, tanks, silos, radio towers, and similar structures and mechanical appurtenances exceeding seventy-five (75) feet may be erected with design review approval by the Planning Commission (see Chapter 18.68).

b. Public and semi-public buildings, hospitals, and other institutional buildings may be erected to a height not to exceed seventy-five (75) feet, provided all yard setbacks shall be increased one (1) foot for each two (2) feet of building height above the height specified for the zoning district in Table 18.16-2.

6. All new single family dwellings shall be constructed with a minimum of two (2) paved parking spaces within an attached or detached garage for each dwelling unit (twenty (20) feet by twenty (20) feet minimum inside clear dimensions, with a minimum door opening of sixteen (16) feet). The driveway accessing the garage shall be paved (see Chapter 18.48) and a minimum of sixteen (16) feet wide. Exemptions may be granted for irregular lots, garages located in the rear of infill lots, and for senior housing.

7. Refer to Section 18.52.040 for landscaping requirements for single family residences.

8. Minimum fifty (50) foot setback from any property line for placement of buildings housing animals, except for hen chickens, including but not limited to barns, stables and chattels.

9. Porches and side-entry garages (with driveway at least twenty (20) feet in length) may project into the required front yard setback by up to five (5) feet in the R1A, R1B, R1C, R2, and R3 zones.

10. Refer to Section 18.52.040 for landscaping requirements for multifamily residential development.

11. If an existing infill R3 lot is too small to accommodate the required development and the lot existed prior to July 1, 1975, then the maximum number of units that will fit on the site is allowed.

Source: City of Galt Development Code, 2021

As shown in Table 7.38, the minimum lot size for new single family zones (RA, RE, R1A, R1B, R1C, R2) within the city limits ranges between 5,500 and 10,000 square feet, depending on zoning. Very low-density zones include the Residential Agriculture (RA) zone and Residential Estates District (RE), with minimum lot sizes from one to five acres. For the City's multifamily zones (R3 and R4), the minimum lot size is 5,500 square feet.

The maximum densities permitted by the Development Code in each of the City's zones are as follows:

- RA (Residential Agriculture): a maximum of 1 unit per 5 acres or 0.2 units per acre;
- RE (Residential Estates District): a maximum of 1 unit per 1 acre or 1 unit per acre;
- R1A, R1B, and R1C (Single Family Low, Intermediate, and Maximum Density): a maximum of 6 units per acre;
- R2 (Medium-Density Residential): a maximum of 8 units per acre;
- R3 (Medium-High Multifamily): a maximum of 14 units per acre; and
- R4 (High Multifamily): a maximum of 24 units per acre.

Yard and setback requirements range from 5 to 20 feet, with the exception in the RA and RE zones of up to 50 feet for placement of buildings that house animals, except for hen chickens, including but not limited to barns, stables, and chattels. Height limits range from 30 to 50 feet. Maximum lot coverage ranges from 50 to 60 percent for most residential districts, which is more than sufficient to accommodate the maximum densities permitted under the Development Code.

Accessory Dwelling Unit Standards

An accessory dwelling unit (ADU), also called second residential unit, granny flat, in-law unit, backyard cottage, and more, are small living units. The Galt Development Code defines an ADU as an attached or detached residential dwelling located on the same parcel as a single family dwelling. An ADU provides complete independent living facilities for one or more persons and must include permanent provisions for living, sleeping, eating, cooking, and sanitation. An ADU is not intended for sale, but may be rented.

ADUs are currently (2021) allowed on RA, RE, R1A, R1B, R1C, R2, DR, and DMU zones. An ADU shall conform to all the residential use development standards for the zoning district in which it is to be located, except for standards for minimum lot area per dwelling unit (e.g., two (2) car garages and front yard landscaping). In addition, an ADU needs to meet the following standards:

- The lot upon which the second unit is to be established shall be a minimum of six thousand five hundred (6,500) square feet in area.
- No other second residential unit shall be located on the lot.

- The total floor area of an attached second residential unit shall not exceed thirty percent of the living area of the primary unit or 600 square feet, whichever is greater. The total floor area of a detached second unit shall not exceed 1,200 square feet.
- The second unit shall contain separate kitchen and bathroom facilities and have a separate entrance.
- The second unit shall comply with all standards for required yard setbacks of the applicable zoning district.
- The second unit shall be architecturally the same as the primary unit.
- The second unit shall be subject to City connection fees for water, sewer and other monthly service fees of this City or other vendors at the following rates (which shall be subject to periodic adjustments over time):
 - ADUs 600 square feet and smaller: 50 percent of the square footage unit fee or rate at the time of construction.
 - ADUs over 600 square feet: 100 percent of the square footage unit fee or rate at the time of construction.
- Required Parking Spaces. Second residential units shall provide one paved off-street parking space in addition to the required off-street parking of the primary unit.

However, there have been many State law changes related to ADU standards since the Galt Development Code was last comprehensively updated in 2015. The following summarizes the changes required by the 2017 Housing Package and the 2019 Housing Package which affects parking requirements and standards, the definition of an ADU and a Junior Accessory Dwelling Unit (JADU), clarified fire safety requirements, size regulations, setback requirements, streamlined review, fees, temporarily waives owner-occupancy requirement, and prohibits the use of ADUs as short-term rentals.

The 2017 Housing Package included several bills that focused on ADUs:

SB 1069, effective January 1, 2017, reduced parking requirements to one space per bedroom or unit. SB 1069 also prohibits parking requirements if the ADU meets any of the following:

- Is within an architecturally and historically significant historic district.
- Is part of an existing primary residence or an existing accessory structure.
- Is in an area where on-street parking permits are required, but not offered to the occupant of the ADU.
- Is located within one block of a car share area.

Fire Requirements. SB 1069 provides that fire sprinklers shall not be required in an accessory unit if they are not required in the primary residence.

AB 2406 defines junior accessory dwelling units (JADUs) to be a unit that cannot exceed 500 square feet and must be completely contained within the space of an existing residential structure.

AB 881 revised the definition of an ADU to additionally require an accessory dwelling unit be located on a lot with a proposed or existing primary residence in order for the provisions described above to apply.

“Accessory dwelling unit” means an attached or a detached residential dwelling unit that provides complete independent living facilities for one or more persons and is located on a lot with a proposed or existing primary residence. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single family or multifamily dwelling is or will be situated. An accessory dwelling unit also includes the following:

- An efficiency unit, as defined in Section 17958.1 of the Health and Safety Code.
- A manufactured home, as defined in Section 18007 of the Health and Safety Code.

In October 2019, Governor Newsom signed a package of 18 bills to boost housing production, four of which, AB 68, AB 881, SB 13, and AB 671, focus on easing construction of ADUs. Key changes from these bills, effective January 1, 2020, include the following:

- Local government action: Nullifies and voids the City’s ADU ordinance if it does not fully comply with current State law requirements. Requires housing elements to encourage affordable ADU rentals.
- ADU allowances on residential lots: Allows a JADU and either a converted ADU or a detached ADU on single family lots. Allows up to two ADUs on lots with an existing multifamily dwelling. Allows multiple ADUs within the portions of an existing multifamily dwelling structure.
- Size regulations: Decreases the minimum size to 220 square feet, or as low as 150 square feet if the City adopts a lower efficiency-unit standard by ordinance. Increases the maximum size to at least 850 square feet for attached and detached studio and one-bedroom ADUs and at least 1,000 square feet for two or more bedrooms. Allows converted ADUs to expand by up to 150 square feet of the existing structure for ingress and egress. Limits attached ADUs to 50 percent of the existing primary dwelling.
- Setback requirements: Establishes the maximum required side or rear setback to 4 feet. Eliminates minimum lot size. Eliminates setback requirements for existing nonconforming structures, or any new structure in the same place and with the same dimensions as an existing structure.
- Parking requirements: Eliminates replacement parking requirements when a garage is converted to an ADU. Eliminates ADU parking requirements within a 1/2 mile of public transit. (“Public transit” includes any bus stop.)
- Streamlined review: Requires ministerial approval for compliant ADU and JADU applications within 60 days of receipt.
- Fees: Prohibits impact fees for ADUs smaller than 750 square feet; and for ADUs of 750 square feet or more are limited to an amount proportional to the square footage of the primary dwelling unit. Limits

whether utility providers can charge connection fees and capacity charges.

- No owner-occupancy requirements for five years: Exempts ADUs from owner-occupancy requirements until January 1, 2025.
- No short-term rentals: Prohibits short-term rentals of ADUs.

The City currently (2021) does not fully comply with these changes to ADU laws and will be required to nullify its existing ADU standards, to be replaced by the new requirements. Program HE-E commits the City to updating the Galt Development Code to comply with State law requirements for ADUs.

Downtown Galt Development Standards

Downtown Galt has a unique sense of place, different from anywhere else in the city. In 2015, the Development Code was updated to include a Chapter 18.28: Downtown Zoning Districts, which supersedes the former Downtown Revitalization and Historic Preservation Plan (1995). The downtown zoning districts use a form-based code, which identifies the land uses allowed in the downtown zoning districts, the types of land uses permitted and the approvals required for each use, and development standards that will guide the urban form of the downtown zoning districts, to ensure the continued buildout and vitality of this historic focal point of the city.

The 2015 update introduced four new downtown-specific zoning districts, which are intended to provide guidance in the revitalization of the central portion of the City as a thriving, attractive cultural and commercial center, with emphasis on the historic character of the downtown area. The following list describes the purposes of the individual downtown zoning districts and the manner in which they are applied:

- Downtown Open Space District (DOS). The DOS zoning district is intended to provide areas for outdoor recreation activities of an active and passive nature, including facilities to support such activities located within the downtown district of the city. The DOS zoning district is consistent with the open space land use designation of the General Plan.
- Downtown Residential District (DR). The DR zoning district is intended to provide areas for single family, duplex, and other medium density multiple-family residential uses. The maximum density allowed is eight (8) dwelling units per acre. While single family houses and duplexes typify this district, clustering, zero-lot-line developments, and condominiums are permitted when combined with the planned development (PD) district as provided in the Galt Municipal Code Section 18.40.030. The DR zoning district is consistent with the medium density residential land use designation of the General Plan.
- Downtown Mixed-Use District (DMU). The DMU zoning district is intended to allow both multiple-family residential and commercial uses. It is intended to provide a variety of small-scale office and service uses that are compatible with medium- to medium-high-density (generally eight (8) to fourteen (14) dwelling units per acre) residential uses and which may be combined on the same parcel. The DMU zoning district is consistent with the mixed-use land use designation of the General Plan.

- Downtown Commercial District (DC). The DC zoning district is intended to provide a wide variety of general commercial, office, and service-type uses that serve the local community. The intent of the DC zoning district is to recognize Galt’s historic core as a unique place and to provide an appropriate mix of land uses that support the area as a tourist and local resident serving commercial district. The primary focus is on retail commercial and office uses. The DC zoning district is consistent with the commercial land use designation of the General Plan.

Parking Requirements

In addition to development standards, off-street parking requirements can also create constraints on a jurisdiction’s ability to provide adequate housing. If a jurisdiction has excessive parking standards, more land is needed to provide parking, which reduces the availability of land and increases the overall cost of housing. Table 7.39 shows the current (2021) provisions required for parking spaces for residential development.

**TABLE 7.39
REQUIRED PARKING SPACES**

Use Type	Required Parking Spaces
Attached and detached single family dwelling and Duplex	Two spaces for each dwelling. Single family residential dwellings shall have two paved parking spaces within a garage accessed by a minimum 16-foot-wide paved driveway. The garage shall be a minimum of 20 feet by 20 feet inside dimensions clear of all obstructions, with a minimum door opening of 16 feet. Exemptions may be granted for irregular lots, garages located in the rear of infill lots, and for senior housing.
Mobile home park	One and one-half spaces for each mobile home lot/space. One of these spaces shall be included on the mobile home lot/space and one-half space shall be provided in a convenient location within the mobile home park to serve tenant and guest needs.
Multifamily dwelling (three or more)	One space for each one-bedroom dwelling, two spaces for each dwelling with more than one bedroom; 75 percent of all spaces shall be covered; plus one guest parking space for each four units. Apartment developments shall provide a minimum of 250 cubic feet of lockable storage per unit to be located in a carport or other approved area.
Second residential unit	One space for each second residential unit.
Family Day Care Home	No requirement beyond single family requirement.
Child Day Care Center	One space for each six children.
Residential Care Facility	One space for each two beds at maximum capacity.

Source: City of Galt Development Code, 2021

In some instances, the City will allow a reduction in parking requirements. The required number of parking spaces may be reduced in the following circumstances that may potentially impact housing development requirements:

- **Senior Housing Projects.** Required off-street parking for senior housing may be reduced to one parking space for each three dwelling units.
- **Staggered Use of Common Parking Facilities.** Required parking for multiple uses that use a common off-street parking facility may be reduced by up to 25 percent if all the following circumstances are present:
 - The common parking area will provide 20 or more parking spaces;

- The typical use of the off-street parking facility would be staggered to such an extent that the reduced number of spaces would be adequate to serve all uses sharing the facility; and the common parking area is covered by a recorded instrument in a form approved by the City Attorney.

The City also outlines provisions for parking for persons with disabilities Galt Municipal Code Section 18.48.060. Parking areas must include parking spaces accessible to persons with disabilities in the following manner:

- **Number of Spaces and Design Standards.** Parking spaces for persons with disabilities shall be provided in compliance with the California Building Code and the federal accessibility guidelines. Disabled accessible parking spaces shall count toward fulfilling the parking requirements of this code.
- **Residential Multifamily Uses.** For each dwelling unit required to be designed to accommodate the physically handicapped or required to be made adaptable for the physically handicapped, the required parking shall be provided in compliance with the California Building Code.

The City has made efforts to reduce barriers to development by detailing certain cases in which parking requirements can be reduced. Moreover, these cases align with efforts related to traffic reduction via promotion of bicycling and carpooling, the development of senior housing, maximizing shared parking space through staggering, and the expansion of existing places of worship. The City also outlines provisions for parking for persons with disabilities. Although the City underwent a comprehensive Development Code Update in 2015, changes to State law since that update means that the City currently (2021) does not fully comply with changes to parking standards related to ADUs (or second residential unit) or emergency shelter parking for staff. Programs HE-E and HE-D commit the City to updating the Galt Development Code to comply with State law requirements for parking related to ADUs and emergency shelters, respectively.

Zoning for a Variety of Housing Types

Jurisdictions are required to identify adequate sites to accommodate new homes of all types through appropriate zoning and development standards, including single family homes, multifamily housing, second units, mobile homes, single room occupancy (SRO) units, agricultural employee housing, residential care facilities (such as group homes), emergency shelters, and transitional housing. Table 7.37 summarizes housing types permitted within the City's primary residential zoning districts, while the following discussion examines the City's compliance with the requirement to provide the various housing types. The City of Galt Development Code designates permitted and nonpermitted uses for all developable use types in the city in relation to the City's zoning categories, which are also shown in Table 7.37 above).

All uses subject to Conditional Use Permits (CUPs) are reviewed by the Planning Commission to determine whether they are consistent with surrounding uses, as required by Chapter 18.68 of the Galt Municipal Code. Specific conditions for uses are not defined in the Code, and all applications for a CUP are reviewed on a case-by-case basis. Recent changes to State

law, however, means the City will need to update its Development Code to include more ministerial processes for certain types of developments, especially as related to multifamily development, with the purpose of reducing barriers to developing housing types more affordable for lower-income groups. The required updates related to review processes and associated programs to commit the City to these updates will be discussed in further detail in the permitting section.

Single Family Dwellings and Duplexes

Detached single family dwellings are permitted in all residential zones except for the R3 and R4 zones. Duplexes in the City of Galt are permitted in the R2, R3, and R4 zones. The City of Galt also permits duplexes in the Downtown Residential district and by minor use permit in the Downtown Mixed Use (DMU) and Mixed Use (MU) districts.

Multifamily Dwellings

Multifamily dwellings with three or more units are permitted in the R3 and R4 zones. The R3 zone allows up to 14 units per acre and the R4 zone allows up to 24 units per acre. Affordable multifamily units within these zones may provide housing for residents of Galt employed in agriculture. The City of Galt also permits multifamily dwellings in the DR, DMU and MU zones and by conditional use permit in Downtown Commercial (DC) and Commercial (C) zones. Multifamily dwelling with five or more units are subject to design review by the planning commission.

Emergency Shelters

State law requires that emergency shelters be allowed in at least one zoning district by right. The Development Code is consistent with State law and allows emergency shelters, by right, in the Light Industrial (LM) zone. This zone is generally located in central Galt, near public transit and regional transportation corridors. Moreover, there are over 50 acres in the LM zone that could be used to site an emergency shelter.

The City is committed to assisting South County Services in the assessment and identification of an appropriate location for an emergency shelter and accessing funding sources for new facilities if the need arises in Galt. Currently, the City will continue to use the Littleton Civic Center building and the Chabolla Community Center when emergencies occur that affect many people temporarily, such as fires, earthquakes, other disasters, and code compliance evictions.

Community Care Facilities

Small residential care facilities of six or fewer residents are permitted in all residential zones, as well as in the DR, DC, DMU and MU zones. Residential care facilities with seven or more residents are permitted by conditional use permit in R2, R3, and R4.

Small Family Day Care Facilities of up to eight residents are permitted in all residential, mixed use and downtown, except in the Downtown Open Space District. Large Family Day Care Homes with 9 to 14 residents are allowed with a minor use permit in all residential zones, and by conditional use permit in the DR, DMU, and MU zones. Development Code

Transitional and Supportive Housing

State law (Cal. Gov't Code § 65583) requires cities and counties to consider transitional and supportive housing as residential uses allowed and be allowed in all zones that allow residential uses subject to restrictions that apply to other residential uses in the same zone. Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelter to permanent housing.

The Development Code is consistent with State law and includes the following definitions:

- “Transitional Housing” as defined in Health and Safety Code 50675.2 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 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.
- “Supportive Housing” as defined in Health and Safety Code 50675.14 shall mean housing with no limit on length of stay, that is occupied by the target population (meaning homeless persons as required by Senate Bill 2 -2007) 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.

Government Code Section 65560 et. seq. requires that local jurisdictions allow “low barrier navigation centers” by right in areas zoned for mixed use and in non-residential zones permitting multifamily residential uses if they meet the requirements specified in Government Code Section 65662. A “Low Barrier Navigation Center” is a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. “Low Barrier” means best practices to reduce barriers to entry such as allowing pets, storage of possessions, and privacy. The Housing Element includes a program (Program HE-H) to update the Development Code to allow low barrier navigation centers by right in areas zoned for mixed use as well as nonresidential zones permitting multifamily uses.

Seasonal Farmworker Housing

State law (Cal. Gov't Code § 65583) requires the city to identify adequate sites to accommodate the need for farmworker housing. Chapter 18.08 of the Development Code defines a seasonal farmworker as a farmworker who is employed in farm work at least 25 days per year, earns at least \$400 during a twelve-month period, and is primarily employed in farm work on a seasonal basis without a constant year-round salary or wage. Seasonal farmworker housing is permitted in residential zone districts R3 and R4 and allowed in the RA district with a minor use permit. Farm employee housing is allowed for up

to 36 beds, consistent with SB 1802. There are no regulatory constraints to building farmworker housing.

The City of Galt has adequate sites to accommodate housing for farmworkers through the provision of adequate sites for lower-income households. Multifamily units are permitted by right in the R3 and R4 zones, in two Downtown zones, and the Mixed-Use zone, and is conditionally permitted in one of the Downtown zones and the Commercial zone. In addition, ADUs are allowable by right all residential zones, except R3 and R4, and two Downtown zones. With the subsequent updates to the Development Code to bring it in compliance with State law, of which include updates to ADU development standards that are intended to promote ADU production (see Program HE-E).

The City is in conformance with Health and Safety Code Section 17021.5, which states that no conditional use permit, zoning variance, or other zoning clearance is required for employee housing that serves six or fewer employees. The City is also in conformance with Health and Safety Code Section 17021.6, which requires jurisdictions to allow employee housing in agricultural zones. The City of Galt does not allow by right commercial agriculture within the City limits; however, the Development Code allows commercial agriculture in the Rural Agriculture (RA) zone with a Minor Use Permit, but there is no RA property within the City limits.

Single Room Occupancy Units

The Municipal Code lacks any description of alternative housing options such as SRO units, although HCD requires that these uses be allowed by right in at least one residential zoning district. Although the City does not specifically permit these uses, SROs are not prohibited. Single room occupancy uses are permitted by right in the City's R3 and R4 zones, as long as it meets the zone's density requirement. The City does not see the lack of specificity as a constraint, as the City has allowed these uses and there are four existing SROs at 227 4th Street.

Accessory Dwelling Units

The State is increasingly focused on facilitating accessory dwelling unit (ADU) production as a key approach to quickly and affordably increasing housing supply while maintaining neighborhood character. ADUs, also called second residential units, granny flats, in-law units, backyard cottages, and more, are small living units, including a kitchen and bathroom, on a property with a single family home. ADUs are a unique opportunity to address a variety of housing needs because they provide affordable housing options for family members, friends, students, the elderly, in-home health care providers, the disabled, and others.

ADUs are currently (2021) allowed on RA, RE, R1A, R1B, R1C, R2, DR, and DMU zones. An ADU must conform to the same setback requirements, floor area ratio, and maximum height standards as the zoning district in which it is to be located; however, is not required to conform to the minimum lot area per dwelling, two-car garage requirement, or standards for front yard landscaping. As described above in Table 7.39, each second unit is required to have one parking space. Only a building permit is required for a second unit, and the

review of second unit applications is expedited through ministerial staff-level approval.

ADUs of 600 square feet or smaller are only required to pay half of the City's connection fees and monthly service fees for water, sewer, garbage, and other service fees of the City. This will need to be modified to meet the current requirements through AB 68, and will be accomplished through Program HE-H. It is the City's desire and intention that the fee decrease will further facilitate the construction of such units in Galt.

The City of Galt Development Code (Section 18.44.150) specifies that an ADU must conform to the following standards:

- The lot upon which the second unit is to be established shall be a minimum of 6,500 square feet in area.
- No other ADU shall be located on the lot.
- The total floor area of an attached second unit shall not exceed 30 percent of the living area of the primary unit. The total floor area of a detached second unit shall not exceed 1,200 square feet.
- The ADU shall contain separate kitchen and bathroom facilities and have a separate entrance.
- The ADU shall comply with all standards for required yard setbacks of the applicable zoning district.
- The ADU shall be architecturally the same as the primary unit.
- The ADU shall be subject to City connection fees for water, sewer, and other monthly service fees of the City or other vendors at a rate of 50 percent of the square footage unit fee or rate at the time of construction for second residential units that are 600 square feet and smaller and 100 percent for second residential units that are larger than 600 square feet and shall be subject to periodic fee or rate adjustments which may occur from time to time.
- ADUs shall provide one paved off-street parking space in addition to the required off-street parking of the primary unit.

However, there have been many State law changes related to ADU standards since the Galt Development Code was last comprehensively updated in 2015. The following summarizes the changes required by the 2017 Housing Package and the 2019 Housing Package which affects parking requirements and standards, the definition of an ADU and a junior ADU, clarified fire safety requirements, size regulations, setback requirements, streamlined review, fees, temporarily waives owner-occupancy requirement, and prohibits the use of ADUs as short-term rentals.

The 2017 Housing Package included several bills that focused on ADUs:

SB 1069, effective January 1, 2017, reduced parking requirements to one space per bedroom or unit. SB 1069 also prohibits parking requirements if the ADU meets any of the following:

- Is within an architecturally and historically significant historic district.
- Is part of an existing primary residence or an existing accessory structure.
- Is in an area where on-street parking permits are required, but not offered to the occupant of the ADU.
- Is located within one block of a car share area.

Fire Requirements. SB 1069 provides that fire sprinklers shall not be required in an accessory unit if they are not required in the primary residence.

AB 2406 defines junior accessory dwelling units (JADUs) to be a unit that cannot exceed 500 square feet and must be completely contained within the space of an existing residential structure.

AB 881 revised the definition of an ADU to additionally require an accessory dwelling unit be located on a lot with a proposed or existing primary residence in order for the provisions described above to apply.

“Accessory dwelling unit” means an attached or a detached residential dwelling unit that provides complete independent living facilities for one or more persons and is located on a lot with a proposed or existing primary residence. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single family or multifamily dwelling is or will be situated. An accessory dwelling unit also includes the following:

- An efficiency unit, as defined in Section 17958.1 of the Health and Safety Code.
- A manufactured home, as defined in Section 18007 of the Health and Safety Code.

In October 2019, Governor Newsom signed a package of 18 bills to boost housing production, four of which, AB 68, AB 881, SB 13, and AB 671, focus on easing construction of ADUs. Key changes from these bills, effective January 1, 2020, include the following:

- Local government action: Nullifies and voids the City’s ADU ordinance if it does not fully comply with current State law requirements. Requires housing elements to encourage affordable ADU rentals.
- ADU allowances on residential lots: Allows a junior accessory dwelling unit (JADU) and either a converted ADU or a detached ADU on single family lots. Allows up to two ADUs on lots with an existing multifamily dwelling. Allows multiple ADUs within the portions of an existing multifamily dwelling structure.
- Size regulations: Decreases the minimum size to 220 square feet, or as low as 150 square feet if the City adopts a lower efficiency-unit standard by ordinance. Increases the maximum size to at least 850 square feet for attached and detached studio and one-bedroom ADUs and at least 1,000 square feet for two or more bedrooms. Allows converted ADUs to expand by up to 150 square feet of the existing

structure for ingress and egress. Limits attached ADUs to 50 percent of the existing primary dwelling.

- Setback requirements: Establishes the maximum required side or rear setback to 4 feet. Eliminates minimum lot size. Eliminates setback requirements for existing nonconforming structures, or any new structure in the same place and with the same dimensions as an existing structure.
- Parking requirements: Eliminates replacement parking requirements when a garage is converted to an ADU. Eliminates ADU parking requirements within a 1/2 mile of public transit. (“Public transit” includes any bus stop.)
- Streamlined review: Requires ministerial approval for compliant ADU and junior ADU applications within 60 days of receipt.
- Fees: Prohibits impact fees for ADUs smaller than 750 square feet; and for ADUs of 750 square feet or more are limited to an amount proportional to the square footage of the primary dwelling unit. Limits whether utility providers can charge connection fees and capacity charges.
- No owner-occupancy requirements for five years: Exempts ADUs from owner-occupancy requirements until January 1, 2025.
- No short-term rentals: Prohibits short-term rentals of ADUs.

The City currently (2021) does not fully comply with these changes to ADU laws and will be required to nullify its existing ADU standards, to be replaced by the new requirements. Program HE-E commits the City to updating the Galt Development Code to comply with State law requirements for ADUs.

Manufactured Homes and Mobile Home Parks

Manufactured (also known as factory-built) housing and mobile homes are houses that are premanufactured off-site and then assembled on another site. Manufactured homes often represent a more affordable alternative to homes constructed using conventional building practices, so this type of housing is essential to the evaluation of affordable housing. In addition, manufactured homes can be a quick solution to housing shortages because they require a shorter construction time than conventional structures.

The Development Code allows for the development of a manufactured home or a mobile home located outside a mobile home park as long as it conforms to all of the development standards for residential use in the zoning district in which it is located and is attached to a permanent foundation of solid concrete or with a masonry perimeter approved by the City. Manufactured homes on permanent foundations meeting Federal construction standards are permitted in any zone that permits site-built single family homes under the same standards as site-built homes. The Development Code meets the requirements of Government Code Section 65852.3.

Different development standards apply to mobile homes located in a mobile home park, where they are not required to be on a permanent foundation. Development standards for mobile home parks are defined in Chapter 18.44.070 of the Municipal Code and include the following:

- Each park shall have an area of not less than 5 acres.
- A mobile home park shall conform to the density standards for the Multifamily (R3) zoning district, which allows up to 14 residential units per acre within a PD.
- Each mobile home site shall be not less than 45 feet wide and 70 feet long.
- Each site for a mobile home shall be clearly defined and marked at all corners.
- A landscaped yard not less than ten (10) feet wide shall be provided adjoining all interior property lines.
- A minimum yard width of five (5) feet from the boundaries of each mobile home site shall be provided for all mobile homes, patio covers, porch covers, awnings, ramadas, and other structures, except that storage sheds for two (2) adjoining mobile home sites may be located at the common lot line of the adjoining spaces.

California Government Code § 65852.7 specifies that mobile home parks shall be allowed on “all land planned and zoned for residential land use.” However, local jurisdictions are allowed to require use permits for mobile home parks. Mobile home parks are permitted in the RA, RE, R2 and R3 residential zones with a conditional use permit. The Housing Element includes a program (Program HE-K) to update the Development Code the permit mobile home parks in all residential zones.

Building Codes

Housing elements are required to analyze the potential constraints that may occur as a result of building codes and their enforcement and both on- and off-site improvements. Building codes regulate the physical construction of dwellings and include plumbing, electrical, and mechanical divisions. The purpose of the building code and its enforcement is to protect the public from unsafe conditions associated with construction. The City enforces the California Building Code standards (Title 24, 2016 Edition, Parts 1, 2, 2.5, 3, 4, 5, 6, 8, 10, 11 and 12) for existing units, new construction, and residential rehabilitation. State law affords local government some flexibility when adopting the uniform codes; the building codes can be amended based on geographical, topological, or climatological considerations. Further, State housing law provides that local building departments can authorize the use of materials and construction methods other than those specified in the uniform code if the proposed design is found to be satisfactory and the materials or methods are at least equivalent to those prescribed by the building codes. A review of the City’s amendments to the Uniform Building Code found in Section 15.04.050 of the City of Galt Municipal Code indicates that the amendments have no substantial impact on the cost of residential development and do not create a constraint to the development of affordable housing. Galt’s amendments to the State building code standards are primarily procedural and administrative, such as filing procedures, and facilitate enforcing safety procedures in dangerous or unsafe buildings. The City’s Building Code currently reflects, by reference, the 2016 Edition of Title 24, and will need to update it to reflect the 2019 Edition. Program HE-L commits the City to updating the Development Code to adopt the 2019 Edition of Title 24, which became effective on January 1, 2020.

The most recent version of the California Green Building Standards Code, or “CALGreen”, became effective on January 1, 2020. CALGreen is California’s first green building code and a first-in-the-nation State-mandated green building code and 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 Galt has adopted CALGreen but has not adopted the optional standards.

Code Enforcement

The Building Department is responsible for enforcement of the City of Galt Building Code, including new construction and existing structures. Compliance with code enforcement is achieved through plan review for new construction, personal contact, and notice mailings, while citations are a final resort for existing structures. The City’s code enforcement officer proactively identifies violations and is also responsive to citizen complaints. Complaints are handled in a prioritized order based on their urgency. The following list shows enforcement priorities:

- health and safety issues (e.g., vacant and/or unsecured buildings, fire damaged structures, drug labs, abandoned construction, hazardous materials);
- complaints from government officials and individuals about the same issue, construction without a permit;
- nuisance complaints (e.g., property maintenance “junk and debris,” zoning compliance); and
- vehicle and parts abatement (private property only) (e.g., vehicles, boats, trailers, recreational vehicles).

These code enforcement strategies ensure that people do not occupy unsafe structures. Overall, code enforcement is primarily achieved in response to complaints.

On- and Off-Site Improvement Standards

On- and off-site improvements, such as streets, sidewalks, parks, landscaping, utility easements and water, sewer, and drainage infrastructure, are necessary to ensure that new housing developments receive needed utility service, have adequate circulation patterns, and are developed in a manner that meets the City’s housing goals and needs. Development of these elements can be quite costly and often represents a large portion of the development’s overall construction cost. Developments with excessive on- and off-site improvement costs impacts housing affordability.

Street, Sidewalk, Curb, and Gutter Requirements

Note: Currently working with Public Works to confirm this description.

The Municipal Code does not include specific requirements or standards. The City relies on County of Sacramento Requirements. The County requires standard street widths for most development projects, such as:

- 40-foot street width with 4-foot sidewalks for residential developments with 99 or fewer units;
- 50-foot street widths with 4-foot sidewalks, for development of 100 to 399 units;
- 56-foot collector streets with 4-foot sidewalks for developments with more than 400 units; and
- 60-foot collector streets with 6-foot sidewalks for multifamily developments of over 400 units, near parks and schools.

For single family residential subdivisions, a rolled curb is permitted. For multifamily development, vertical curbs are required. The City follows the County of Sacramento requirements and does not see this as an impediment to development within the City of Galt.

The City requires that all structures be connected to water and sewer service. The developer is responsible for the construction of these facilities. The City can also, at its discretion, require that developers use designs that minimize stormwater runoff from a development, which could result in additional infrastructure cost for the developer. In addition, Section 18.64.080A.05 of the City of Galt Municipal Code requires that the subdivider:

- “dedicate or make an irrevocable offer of dedication of all parcels of land within the subdivision that are needed for streets and alleys, including access rights and abutters’ rights, drainage, public greenways, bicycle paths, trails, scenic easements, public utility easements, and other public easements,” and
- “dedicate land, pay a fee in lieu thereof, or both, at the option of the City, for park or recreational purposes” which “shall be used for community and neighborhood parks and facilities in such a manner that the locations of such parks and facilities bear a reasonable relationship to the use of the park and recreational facilities by the future inhabitants of the subdivision generating such dedication or fees, or both”

Overall, the City estimates that the cost of on-site improvements and in-lieu fees generally ranges from \$30,000 to \$55,000 per unit. The cost varies by lot size, primary infrastructure needed for the area, and improvements to collector streets, including landscaping, sound walls, and additional lanes.

Development and Permit Processing Fees

Galt charges several permit and development impact fees to cover the cost of processing development requests and providing public facilities and services to new developments. Although these fees are necessary to meet City service standards, they can have a substantial impact on the cost of housing, particularly affordable housing. In creating a development fee structure, the City carefully balanced the need to offset the cost of public services with a level of fees that does not inhibit residential development.

The City of Galt Community Development Department amended its fee schedule in January 2021 to reflect fee increases for Department of Fish and Game Document Filing and to reflect the expiration of Temporary Infill Residential Fee Reduction Program. The fee schedule used to determine residential development fees are summarized in Table 7.40. Most fees increase annually on July 1. It should also be noted that the exact amount of the fees varies depending on several factors, so the total fees shown in the table would not necessarily match the actual fees that would be charged. An example of total fees for a recent development was provided by the City and is described in more detail following the table.

**TABLE 7.40
CITY FEES**

Fee Category	Fee
PLANNING DIVISION FEES ^e	
CEQA Exemption	\$330 ^a
CEQA Documents	Consultant Cost + 20%
<i>Project Application Fees</i>	
Annexation (Plus Filing Fees and Required Documentation)	\$9,394
Design Review (Planning Commission Level) for Single Family Subdivision with another application	\$1,460
Design Review (Planning Commission Level)	\$9,564
Design Review Residential Single Family (Staff level conformance check)	\$730
Design Review Commercial/Industrial/Multifamily (Staff level)	\$6,491
Developer Agreement	Actual Cost with \$10,500 Deposit ^c
General Plan Amendment	\$6,321 ^b
Specific Plan Preparation (Staff review of consultant prepared Plan only)	Deposit ^d
Specific Plan Amendment	\$6,321 ^b
Zoning Text Amendment	\$5,371 ^b
Rezone/Prezone	\$5,734 ^b
Conditional Use Permit (New Construction)	\$9,564
Conditional Use Permit (No New Construction)	\$2,007
Minor Use Permit (Planning Commission Level Review)	\$6,491
Minor Use Permit (Staff Level Review)	\$376
Variance	\$3,672
Tentative Subdivision Map	\$9,323

**TABLE 7.40
CITY FEES**

Fee Category	Fee
Tentative Parcel Map	\$5,342
Vesting Tentative Map/Tentative Parcel Map	\$10,364
<i>Plus a percentage of the Public Improvements cost estimate as follows:</i>	
0 to 500,000	1% Max \$5,000
500,001 to 2,000,000	0.5% Max \$7,500
2,000,001 and above	0.25% Variable
<i>*Fee structure is cumulative with each segment computed separately then added together for final fee cost.</i>	
Revised Approved Tentative Map (Environmental Fees TBD on a case-by-case basis)	Minimum of 60% of Required Tentative Map Fee
Tentative Map Extension	\$4,441
Final Subdivision Map Review (Planning Department Only)	\$4,725
Final Parcel Map Review (Planning Department Only)	\$2,725
Addressing:	
1-5 Lots	\$229
6-25 Lots	\$511
26-75 Lots	\$579
Over 76 Lots	\$716
Grids (Digitizing and parcel Identification and Information) (Plus \$5/Parcel)	\$105
Map Updates (Plus \$4/Parcel/Cartographic Services Sacramento County)	\$579
Certificate of Compliance	\$2,211
Lot Line Adjustment	\$534
Reversion to Acreage	\$1,565
Miscellaneous Fees	
Appeals to City Council (Residential)	\$828
Appeals to Planning Commission (Residential)	\$828
Building Permit Review (Residential)	\$59
Building Permit Review (Tenant Improvement)	\$70
Zoning Determination Letter	\$138
Documents/Hourly Rate	
General Plan	\$45/each
BUILDING DIVISION FEES	
Building Inspection Fees	
Hourly Rate – Building Staff	\$115
Housing Safety	\$125 Minimum
Pre-Inspection and/or Re-Inspection	\$112/hour (1 hour minimum)

**TABLE 7.40
CITY FEES**

Fee Category	Fee
Re-Inspection (Code Enforcement – failure to correct violation)	\$112 per re-inspection
Outside Normal Hours	\$230/hour (2 hour minimum)
Inspections for which no fee is specifically indicated	\$115/hour (1 hour minimum)

Building Permit Fees

Building, Mechanical, Electrical, Plumbing (BMEP), Patio Cover, Swimming Pool, Tenant Improvement

Building Inspection Fee Calculation (Base Fee) + (Rate for additional value above base valuation)		
Base Valuation	Base Fee	Rate for additional value above base valuation
Under \$999	\$113	-
\$1,000	\$116	\$20.36 per \$1,000*
\$25,000	\$613	\$4.94 per \$1,000*
\$50,000	\$743	\$3.68 per \$1,000*
\$100,000	\$933	\$10.51 per \$1,000*
\$500,000	\$5,239	\$7.42 per \$1,000*
\$1,000,000	\$9,041	\$5.44 per \$1,000*

**or fraction thereof over base valuation*

Capital Acquisition/Replacement Fund (CARF)	\$25
Contractor's License Tax	0.0004 per \$1 valuation
Technology Maintenance and Program Recovery Fee	\$44
Construction without Permit	3x Permit
Demolition	\$118 per structure
Expired Permit (Foundation Passed)	75% of original permit fee
Expired Permit (Frame Passed)	50% of original permit fee
Expired Permit (Drywall Passed)	25% of original permit fee
Permit Extension	\$66
Plan Review of BEMP	65% of BEMP Permit ^f
Plan Review (for minimum project valuations of \$1,000,000)	0.0055 x per \$1 valuation ^f
Plan Review – Master Plans	20% of the calculated Plan Review Fee
Residential HVAC Replacement (1 inspection)	\$184 ^g
Residential Re-Roof (2 inspections)	\$299 ^g
Roadway Corridor Landscape Architect Services (Charged only in Northwest Specific Plan Area)	\$17/SFD
Solar Photovoltaic (Residential)	\$217
Utility Reconnection	\$111 ^h
Water Heater	\$90

PUBLIC WORKS – ENGINEERING DIVISION FEES

Improvement Plan Fees

Plan Check and Inspection (Materials/Compaction/Special Testing shall be paid for by developer/contractor)

\$10,001-\$100,000 value of improvements	10%
--	-----

**TABLE 7.40
CITY FEES**

Fee Category	Fee
>\$100,000 value of improvements	\$9,157 (+5.0% over \$100K)
Map Review Fees <i>(additional review fees after 3 reviews will be calculated under Time & Materials)</i>	
Subdivision Final Map Review (3 reviews)	\$2,520/map (+\$35/lot)
Residential Parcel Map Review (3 reviews)	\$2,096/map
Subdivision or Parcel Tentative Map Review Fee (3 reviews)	\$2,911
Lot Line Adjustment	\$1,631/map
Encroachment Permit Fees	
One-Time Permit (Material/Compaction/Special Testing shall be paid for by developer/contractor)	
Minor (as defined by City Engineer)	
Also includes temporary non-construction/revocable	
Permit Processing and Inspection	\$311/permit
<\$10,000 Permit Processing and Inspection	\$704/permit
>\$10,000 Permit Processing and Inspection	See Improvement Plan Fees
Annual Permit (Material/Compaction/Special Testing shall be paid for by developer/contractor)	
Permit Processing	\$1,168/permit
Grading Permit Fees	
Plan Check and Inspection (Material/Compaction/Special Testing shall be paid for by developer/contractor)	
50 to 350 cubic yards (CY)	\$1,120/permit
351 or over CY (to be billed as Time & Materials against the deposit)	\$2,500/permit
Miscellaneous Fees	
Site Plan Review	
Residential	\$31/building permit
Commercial/Industrial/Multifamily	\$558/building permit
Time & Materials	
Engineer Hourly Rate	\$140
Other Technical and Administrative Hourly Rate	\$89
WATER CAPACITY FEES	
Meter Size	Capacity Fee
1" or less	\$6,908
1.5"	\$13,816
2"	\$22,107
3"	\$48,357
4"	\$87,043
6"	\$179,612
8"	\$386,858
10"	\$580,287
12"	\$732,266

**TABLE 7.40
CITY FEES**

Fee Category	Fee																				
STORM DRAINAGE CAPACITY FEES																					
Per Impervious Acre	\$6,956																				
WASTEWATER CAPACITY FEES																					
Wastewater Capacity Fee charges are calculated based on the cost per equivalent dwelling unit. The equivalent dwelling unit is that of a single family residential unit which consists of three components: 250 gpd of Flow, 309 mg/l of BOD, and 276 mg/l of TSS. Each new customer/connection will have a capacity fee charge based off a ratio as compared to the three components identified with the single family residential unit.																					
	<table border="1"> <thead> <tr> <th style="text-align: center;">Collection Component</th> <th style="text-align: center;">Treatment Component</th> <th style="text-align: center;">Total Capacity Fee</th> </tr> </thead> <tbody> <tr> <td>Cost per Equivalent Dwelling Unit</td> <td style="text-align: right;">\$4,994</td> <td style="text-align: right;">\$3,324</td> </tr> <tr> <td></td> <td></td> <td style="text-align: right;">\$8,318</td> </tr> </tbody> </table>	Collection Component	Treatment Component	Total Capacity Fee	Cost per Equivalent Dwelling Unit	\$4,994	\$3,324			\$8,318											
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		\$8,318																			
Residential Capacity Charge	Total number of dwelling units multiplied by \$8,318																				
RECREATION FEES																					
Single family dwelling unit (DU)	\$8,009/DU																				
Townhouse or condominium	\$8,009/DU																				
Duplex to Fourplex	\$8,009/DU																				
Apartment	\$6,630/DU																				
Mobile Home Unit	\$6,630/DU																				
IMPACT FEES FOR THE NORTHEAST SPECIFIC PLAN AREA																					
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MISCELLANEOUS FEES																					
<i>Strong Motion Instrumentation Program (SMIP) – New Construction Only</i>																					
Residential	\$0.00013 x valuation amount																				
Minimum Fee for Residential	\$0.50 up to \$3,850 in valuation																				
<i>Measure A Development Impact Fees</i>																					
Single Family Residential	\$1,329/unit																				
Senior Single Family Residential	\$1,064/unit																				

**TABLE 7.40
CITY FEES**

Fee Category	Fee
Multifamily Residential	\$930/unit
Senior Multifamily Residential	\$796/unit
City of Galt Admin Fee	Total Assessment x 2%
Mixed Use Projects - For mixed residential and non-residential development projects, the amount of the fee will be proportionally determined based on the number of dwelling units and the amount and type of non-residential gross building footage.	

Notes:

- a) The 20% markup applied to the contractor cost covers both Planning and Public Works review of the consultant-prepared documents.
- b) If any of the footnote “b” applications are submitted concurrently and involve virtually the same requested amendment (and use change, text revision, or other), the highest application fee will be charged and then a 50% reduction will be granted for each of the related entitlement requests.
- c) The City does not currently charge a fee for developer agreements, but all accompanying entitlement application fees and/or public notice costs required for the City’s consideration of the development agreement must be paid by the applicant.
- d) This fee covers the City’s cost of reviewing a consultant-prepared document. Consultant costs must be paid separately by the developer. The City’s proposed fee will be based on time and materials (or other negotiated basis) with a developer deposit in the amount to be determined based on the complexity of the project.
- e) Fees not otherwise identified shall be charged on an hourly rate basis. All fees that are deposit-based are intended to recover 100% of costs, whether service is provided by city staff or a consultant.
- f) OSHPD 3 projects are subject to additional fees for plan review, inspection and certification as determined by the Building Official.
- g) Any other work involved beyond what is specified (i.e. additional inspections) may require additional fees.
- h) This fee is for the reconnect inspection only. If other work is involved (replacing a panel, etc.) other fees may apply.
- i) Residential retirement communities, as described in Section 51.3 of the Civil Code, which are restricted to adults or senior citizens only.

Source: City of Galt, 2021

Because many factors affect the permitting and development impact fees for a home, the City has provided the cost associated with building permit fees for an approved development currently under construction, Veranda at River Oaks. This project is also within the Northeast Specific Plan Area, which is reflected in the total cost of estimated City fees. This serves as a price point for similar projects seeking to build at this time (2021). For a 1,452 square foot single family unit with a construction price of \$208,272, City fees total to approximately \$50,250. For a 1,930 square foot single family unit with a construction price of \$261,146, City fees total to approximately \$51,390. Impacts fees for developments in the Northeast Specific Plan Area are approximately \$540 to \$2,630 higher per unit than in developments outside of the Northeast Specific Plan Area. The total estimated cost for these developments ranges from \$258,520 to \$312,540, excluding the cost of land.

The City does not perceive these fees as a constraint to housing development as they have programs in place to help applicants who may find it difficult to pay these fees. Additionally, a conversation with Mercy Housing affirmed that City permit fees and processing procedures is not a perceived impediment to developing affordable housing in Galt.

Government Code Section 65995 and California Education Code Section 17620 also allows school districts to charge fees on residential and commercial/industrial constructions within its boundaries. The Galt Joint Union High School and the Galt Joint Union Elementary School District administers a development impact fee program to fund school facilities. Fees are paid directly to the District prior to issuance of Building Permits and a receipt or

certificate of mitigation shall be provided demonstrating payment of appropriate fees. The current (2020-2021) school district developer fees vary depending on whether a home is located within the Joint Powers Authority Community Facilities District. Table 7.41 summarizes the fees for the 2020-2021 school year, which increase annually. Since Veranda at River Oaks is within the school district, school district development fees for the above examples would range from approximately \$2,480 to \$7,670 in upfront costs (excludes annual tax), depending on size and which Alternate the developer chooses. These school fee estimates are not included in the development estimates provided above.

**TABLE 7.41
GALT JOINT UNIFIED HIGH SCHOOL DISTRICT FEES, 2020-2021**

Outside Community Facilities District					
	Galt HS (per square foot)		Galt Elementary (per square foot)		
Residential (Non JPA)	(\$4.08*40%)		\$3.33		
Within Community Facilities District					
	JPA Prepaid Tax	Annual Tax	HS Prepaid Fee	Elementary Prepaid Fee	Total Upfront
Alternate 1	\$1.7099/SqFt	\$0.2273/SqFt	\$0.46	\$0.70	\$2.8699
Alternate 2	\$2.8894/SqFt	\$0.1082/SqFt	\$0.46	\$0.70	\$4.0494
Alternate 3	\$3.9716/SqFt	\$0.00/SqFt	\$0.46	\$0.70	\$5.1316

Source: City of Galt, 2021

Planned Development

Developers can use the Planned Development (PD) combining district, which can be applied to any zoning district to provide more flexibility in the development standards. The PD combining district, as defined in the City of Galt Development Code, Section 18.40.060, is intended to:

- encourage a creative and efficient approach to the use of land,
- to maximize choice in the type of development available in the City,
- encourage the efficient allocation and maintenance of open space,
- provide for the redistribution of overall density where such rearrangement is desirable, and
- provide the means for greater creativity and flexibility in design than is provided under the strict application of the other zoning district regulations while at the same time preserving the public interest, health, safety, welfare, and property values.

The uses permitted in the PD combining district are the same as the uses permitted in the base zoning district in which the PD combining district is applied, including uses which are authorized only with a conditional use permit, provided those uses are approved as, and made a part of, the approved development plan. If the proposed development indicates a greater intensity of land use than is permitted by the existing base zoning district regulations, the applicant must show that the planned development merits the requested change of zoning, and will not:

- Create traffic congestion on the streets in the vicinity of the planned development;
- Create an excessive burden on schools, parks, utilities, or public facilities in the vicinity of the planned development; or
- Have a significant adverse impact on the reasonable use and enjoyment of neighboring property.

Additionally, any increase in land use intensity greater than permitted by the existing zoning regulations is required to compensate for the increased intensity through the provision of additional open space or community benefits. The combination of uses must be compatible with the intent of the City's General Plan and result in a balanced and stable environment. In residential planned developments, the applicant must show that any commercial uses are intended to principally serve the residents of the development.

PD combining districts encourage residential development at the upper end of the allowed density range within the applicable districts. This is encouraged by allowing developers to deviate from the stricter development standards of the base zoning districts. This flexibility provides for, and can promote, cluster housing, zero lot lines, townhomes, and similar housing types that can be more difficult to develop with typical setbacks and lot coverage.

Prior submitting a formal application for a PD combining district classification, an applicant can submit a preliminary plan to the Planning Commission to demonstrate the feasibility and general design concept of a proposed development, prior to filing the drawings and documentation required for a formal application for a PD combining district classification. Upon review, the Planning Commission can grant approval in principle as submitted; grant approval in principle subject to specified modifications and conditions; or deny approval of the plan stating the reasons for denial.

If the preliminary plan is approved in principle, the applicant can file an application for a PD planned development combining district (including the payment of a filing fee). After a public hearing on an application for a PD combining district, the Planning Commission will recommend to the City Council that the application be approved, be approved with amendments and conditions, or denied. In order for the Planning Commission to recommend approval or conditional approval, it must make the certain findings. If the application is recommended to the City Council for approval or conditional approval, the Planning Commission shall review a draft of an ordinance to amend the Development Code of the City to incorporate the proposed PD district in conjunction with the PD application.

After receiving a recommendation from the Planning Commission, the City Council may permit deviations from the standards of the basic zones with which the PD district is combined, provided that the applicant can demonstrate, by the design proposal, that the objectives of the General Plan of the City will be achieved. The City Council shall not approve or approve the application with conditions unless it first makes the same findings as required for action by the Planning Commission. In the ordinance adopting a PD combining district, the City Council may include the following:

- a delegation of authority to the Planning Commission to approve minor modifications of the approved plan;
- specific building and/or landscaping plans or a requirement for approval of individual building plans and/or landscaping plans by the Planning Commission or the City Council prior to obtaining a building permit;
- a specification as to the bonds, deposits of securities, or deposits of money required to guarantee the proper completion of the project;
- a specification of required engineering plans and reports; and
- a specification that any covenants, restrictions, development plans, subdivision maps, parcel maps, or surveys required by the PD ordinance be recorded with the county recorder.

This process has been successful in encouraging developers to submit projects for consideration. During the 5th Cycle planning period, the City approved three PDs (Dry Creek Oaks, Cedar Flats Estates, and Veranda at River Oaks). Among the different tools and incentives the City offers to encourage development, the PD has been one of the most widely used, and is not considered to be a constraint to development.

Conditional Use Permit Process

The Conditional Use Permit (CUP) process is described in the Galt Development Code section 18.68.130. The purpose of a CUP is to ensure the proper integration of uses which, because of their special nature, may be suitable only in certain locations and arranged or operated in a particular manner. CUPs can be applied to uses subject to a CUP (see Table 7.37), pre-existing uses which are now permitted with a CUP, and expansion of uses greater than 25 percent of the gross floor area of a use already in possession of a valid CUP.

Applications for CUPs are reviewed by the Planning Commission, which then has the authority to approve, conditionally approve, or deny the application. The Planning Commission may approve or conditionally approve an application for a conditional use permit if it finds all of the following:

- The proposed use is consistent with the goals and policies of the General Plan and any applicable specific plan.
- The proposed use is consistent with the purpose of the applicable zoning district or districts.
- The proposed use is listed as a use subject to a conditional use permit in the applicable zoning district or districts or a determination of similar use has been made in accordance with the procedures set forth in Section 18.68.090.
- The proposed use meets the minimum requirements of the Code applicable to the use and complies with all other applicable laws, ordinances, and regulations of the City and the state of California.

- The proposed use will not be materially detrimental to the health, safety, or welfare of the public or to property and residents in the vicinity.
- The proposed use is suitable for the site and is compatible with neighboring uses.

The total process of a CUP takes between three and six months to complete. Historically, Galt has had very few applications that require CUP approval because the majority of residential uses are either permitted by right or not permitted at all in the various residential districts. The City therefore does not have a substantial history of residential uses requesting CUP approvals to demonstrate; however, the pertinent conditions of applications that have been processed were generally related to compatibility with the neighborhood (e.g., architectural design, setbacks, parking, orientation).

The CUP process is not a significant constraint to affordable housing development, as most use types typical of more affordable housing are already permitted by-right in many zones.

Process for Design Review

The purpose of design review is to promote excellence in site planning and building design, to encourage the harmonious appearance of buildings and sites, to ensure that new and modified uses will be compatible with the existing and potential development of the surrounding area, to ensure that projects comply with the design standards and intent of specific plans, and to produce a stable and desirable built environment. The following section describes the design review processes outlined in Development Code Section 18.68.100.

The Community Development Director may approve up to four residential units, but Planning Commission approval is required for residential projects consisting of five or more units. Developments up to two single family dwellings on infill lots not within a previously approved subdivision are exempt from design review. When a project is under design review, the Community Development Director or Planning Commission, depending on the type of project, can approve or conditionally approve design review if they find the proposed used to be in full conformance with the following requirements:

- The exterior building design, including construction materials and color, shall be compatible with the surrounding neighborhood.
- For multifamily developments, the location and position of uses and buildings on a site shall provide for an appropriate use of space on the site and shall be compatible with the surrounding vicinity.
- For multifamily developments, the developer shall provide security equipment and procedures sufficient to ensure public safety at all times, as determined by the Galt Police Department.
- For multifamily developments, the developer shall provide exterior lighting sufficient to illuminate entire site.
- All storm drainage facilities shall be placed underground in conformance with City standards. All utility distribution facilities installed in and for the purpose of supplying service shall be placed underground, except equipment appurtenant to underground facilities,

such as surface-mounted transformers, pedestal-mounted terminal boxes, meter cabinets, and concealed ducts. The developer is responsible for complying with the drainage facilities and utilities requirements and shall make the necessary arrangements with the utility companies involved in the installation of said facilities.

- Applicable specific plan requirements.
- Galt Landscape Design Guidelines.
- Applicable provisions found in the Galt Municipal Code and all applicable standards and specifications not otherwise included in this code.

Approval can include any terms and conditions deemed necessary or appropriate by the Community Development Director or Planning Commission to the effect the purpose of the Development Code. The development will need to obtain a building permit and begin construction under the terms within one year of approval. The applicant may apply for a single one-year extension.

Although this process has not posed significant constraints on the development of housing in Galt, the City will need to develop objective design standards for multifamily development to comply with SB 35 (2016). Program HE-F commits the City to updating the Development Code to include objective design standards that would apply to qualifying multifamily projects.

Density Bonus

In compliance with the California Government Code (Chapter 4.3, Section 65915–18), the City has updated the City of Galt Development Code to include Section 18.20.025, “Housing Density Bonus and Incentives.” The current density bonus ordinance was adopted in 2015. The purpose of this section is to encourage the development of affordable housing and senior housing developments. Residential projects that provide moderate, low, and very low-income housing and/or senior housing are eligible for a density bonus and an applicable number of concessions or incentives. Density bonus/incentive review by the Planning Commission is required for projects involving density bonus and/or incentive requests. If no legislative entitlement is required, the Planning Commission has final approval authority. If a rezone or General Plan amendment is part of the project, the Planning Commission will make a recommendation on the density bonus and incentives requested, but the City Council has final approval authority.

Density bonuses have been a part of the City’s Development Code since 2007. However, the City did not receive any project applicants requesting a density bonus between 2013 and 2020. Moreover, the City will need to update its density bonus procedures to be compliant with recent changes to State law. Program HE-B commits the City to updating the Development Code to include such changes.

SB 330

SB 330 is designed to speed up housing construction in California through 2025 by reducing the time it takes to obtain building permits, limiting fee increases on housing applications, and barring local governments from reducing the number of homes that can be built through downzoning. Although the City has not approved any down-zoning proposals in the last planning

period, the Development Code is not yet fully compliant with SB 330. Program HE-C commits the City to updating the Development Code to reflect the development policies, permitting, and processes required of SB 330.

Reasonable Accommodation and Housing for Persons with Disabilities

As noted in the “Special Needs” section of the Housing Element, persons with disabilities have many housing needs related to accessibility of dwelling units; access to transportation, employment, and commercial services; and alternative living arrangements that include on-site or nearby supportive living services. Section 17.4.120 of the Galt Municipal Code provides a procedure for individuals with disabilities to request reasonable accommodation in seeking equal access to housing under the federal Fair Housing Act and the California Fair Employment and Housing Act in the application of zoning laws and other land use regulations, policies, and procedures. The City defines a “person with a disability” as any person who has a physical or mental impairment that limits or substantially limits one or more major life activities, anyone who is regarded as having such impairment or anyone who has a record of such impairment.

A request for reasonable accommodation for persons with disabilities can be made by any person with a disability, or their representative, when the application of a requirement of the Galt Development Code or other City requirement, policy, or practice acts as a barrier to fair housing opportunities. A request can include modification or exception to the rules, standards, and practices for the siting, development, and use of housing or housing-related facilities that would eliminate regulatory barriers and provide a person with a disability equal opportunity to housing of their choice, and can be granted in compliance without the need for the approval of a variance. Reasonable accommodation does not apply to the successors in interest to the site.

To request reasonable accommodation, the applicant must submit an application form (provided by the Community Development Department) or a letter to the Community Development Director, and should contain the following information:

- The applicant’s name, address, and telephone number;
- Address of the property for which the request is being made;
- The current use of the property;
- The basis for the claim that the individual is considered disabled under the Acts, including verification of such claim;
- The Development Code provision, regulation, or policy from which reasonable accommodation is being requested; and
- Why the reasonable accommodation is necessary to make the specific property accessible to the individual.

If the project for which the request for reasonable accommodation is being made requires some other discretionary approval (including use permit, etc.), then the applicant shall file the information listed above, to be reviewed concurrently with the application for discretionary approval. A request for reasonable accommodation is reviewed by the Community Development

Director, or their designee, if no approval is sought other than the request for reasonable accommodation. The Director or their designee then makes a written determination within 45 days of the application being deemed complete, at which point the Director, or their designee, will either grant, grant with modifications, or deny a request for reasonable accommodation. A request for reasonable accommodation submitted for concurrent review with another discretionary land use application is reviewed by the Planning Commission, and the written determination on whether to grant or deny the request for reasonable accommodation is made by the Planning Commission in compliance with the applicable review procedure for the discretionary review.

Although finding reasonable accommodations can be difficult for persons living with disabilities, the City has made an effort to create a process through which persons with disabilities can all issues to attention. Within the previous housing cycle, however, no specific requests for persons with disabilities, or for other populations who many have special housing needs (e.g., large families, single-parent households, persons experiencing homelessness, farmworkers), were received.

Efforts to Remove Regulatory Constraints for Persons with Disabilities

The State of California has removed any City discretion for review of projects for small group homes (six or fewer residents). Consequently, the City allows small group homes in all residential zones under the land use category “Care Providers, Residential”. The City does not impose additional zoning, building code, or permitting procedures other than those allowed by State law. The City has not implemented any standards creating constraints on housing for persons with disabilities.

The City also allows residential retrofitting to increase the suitability of homes for persons with disabilities in compliance with ADA requirements. Such retrofitting is permitted under Title 24 of the California Code of Regulations, known as the California Building Standards Code or “Title 24.” Part 2 of Title 24 directly pertains to design for persons with disabilities. The City has affirmed that it is committed to working with applicants who need special accommodations in their homes to ensure that application of building code requirements does not create a constraint, should the opportunity arise.

Zoning and Other Land Use Regulations

As part of the update of the City’s Housing Element, Galt conducted a comprehensive review of its zoning laws, policies, and practices for compliance with fair housing law. The City has not identified zoning or other land use regulatory practices that could discriminate against persons with disabilities and impede the availability of such housing for these individuals. The following is a list of examples of the ways in which the City does not discriminate against and/or facilitates housing for persons with disabilities through its regulatory and permitting processes:

- The City permits group homes (with six or fewer residents) in all residential districts, three of the Downtown zones, as well as in the Mixed-Use zone.
- The City does not restrict occupancy of unrelated individuals in group homes. “Family” under the City’s Development Code is defined as one individual living alone, or two or more individuals living together as a single nonprofit housekeeping unit in a residential unit.
- The City permits transitional and supportive housing in all residential zones and the Mixed-Use zone, as well as conditionally in two Downtown zones.
- The City permits housing for special needs groups, including housing for individuals with disabilities, without regard to distances between such uses or the number of uses in any part of the City. These uses (supportive, transitional, community care facilities) are subject only to those requirements and restrictions, including parking standards, that apply to other residential uses of the same type in the same zone. The Land Use Element of the General Plan does not restrict the siting of special needs housing.

Permits and Processing

The City does not impose procedures or requirements for special permits that could impede the retrofitting of homes for accessibility. The City’s requirements for building permits and inspections are the same as for other residential projects and are fairly simple and straightforward. City officials are not aware of any instances in which an applicant experienced delays or rejection of a retrofitting proposal for accessibility to persons with disabilities.

As discussed above, the City allows small group homes of six or fewer persons by right, as required by State law, in all residential zones, three Downtown zones, as well as the Mixed-Use zone. No conditional use permit or other special permitting requirements apply to small group homes. Larger residential care facilities that accommodate seven or more persons are conditionally allowed in R2, R3, and R4 zones. Several group homes operate in Galt.

The City does not additionally impose special occupancy permit requirements for the establishment or retrofitting of structures for residential use by persons with disabilities. If structural improvements are required for a group home, a building permit is required (the same as any other occupancy type).

Building Codes

The City provides reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits through its flexible approaches to retrofitting or converting existing buildings and construction of new buildings that meet the shelter needs of persons with disabilities. The City has adopted and implements the 2016 Triennial Edition of the California Code of Regulations (CCR), which includes Part 2 (California Building Code), Part 2.5 (California Residential Building Code), Part 8 (California Historical Building Code), Part 10 (California Existing Building Code), and Part 11 (California Green Building Standards Code, or CALGreen Code). The City has not adopted any amendments to the code that would diminish the ability to accommodate person with disabilities.

Universal Design

The City has not adopted a universal design ordinance governing construction or modification of homes using design principles that allow individuals to remain in those homes as their physical needs or capabilities change. To facilitate necessary improvements supported by the ADA, the City allows certain retrofitting construction to occur without a variance. Wheelchair accessible ramps that are below 30 inches, for example, can be built without a permit.

Conclusion

Considering current and proposed planning policies and zoning regulations, the City believes that it has mitigated any potential constraints to the availability of housing for persons with disabilities.

Local Efforts to Remove Barriers

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:

- No residential down zoning approvals have been granted since adoption of the 2013-2021 Housing Element.
- The City approved an Infill Incentive Program to encourage infill development. The program reduced recreation and traffic impact fees by 75% and waives the Policy Document Recovery Fee.
- The City has been successful in educating developers about the benefits of planned unit developments (now Planned Development PD) and specific plans.
- Transitional and Supportive Housing became a permitted use within the RA, RE, R1A, R1B, R1C, R2, R3, R4 and MU zoning districts, per the updated Development Code, which took effect in July 2015.
- The City has been successful in requiring multifamily projects of 10 or more units to allocate a minimum of 10 percent of the units as three-or-more bedroom units.
- The City widely advertised that it is a participant in the Energy Upgrade California Program, in four Property Assessed Clean Energy (PACE) programs, and in SMUD's Home Performance Program.
- The City continues to operate its Code Enforcement program through its Code Enforcement Officer.
- The City has a strong track record of supporting new senior housing. The City approved the 206-unit Dry Creek Oaks project in 2016.
- The updated Development Code (implemented in 2015) incorporates flexible parking standards for the new R4 (high-density residential), mixed-use and Downtown zones.

ENVIRONMENTAL CONSTRAINTS

Endangered Species/Sensitive Habitat

The city does not contain areas with native habitat hosts endangered or sensitive species. Protection of many of the species is mandated by Federal and State laws. The presence of sensitive or protected habitat and/or species can constrain the amount of developable land. With the price of land in Galt, this type of constraint on otherwise developable land would make the construction of affordable housing less feasible. It has been established that no areas within Galt are directly affected or constrained by the presence of protected species and/or special habitats.

Williamson Act Land

The Williamson Act allows local governments to enter contracts with private landowners restricting parcels of land to agricultural or agricultural related open space use. In doing so, property owners then receive property tax assessments that are much lower which are based upon farming and open space uses. The city includes areas that are affected by the Williamson Act, both within the city limits as well as the Sphere of Influence. A majority of these lands are located to the east, along Cherokee Lane, and to the southwest along Stargate Avenue.

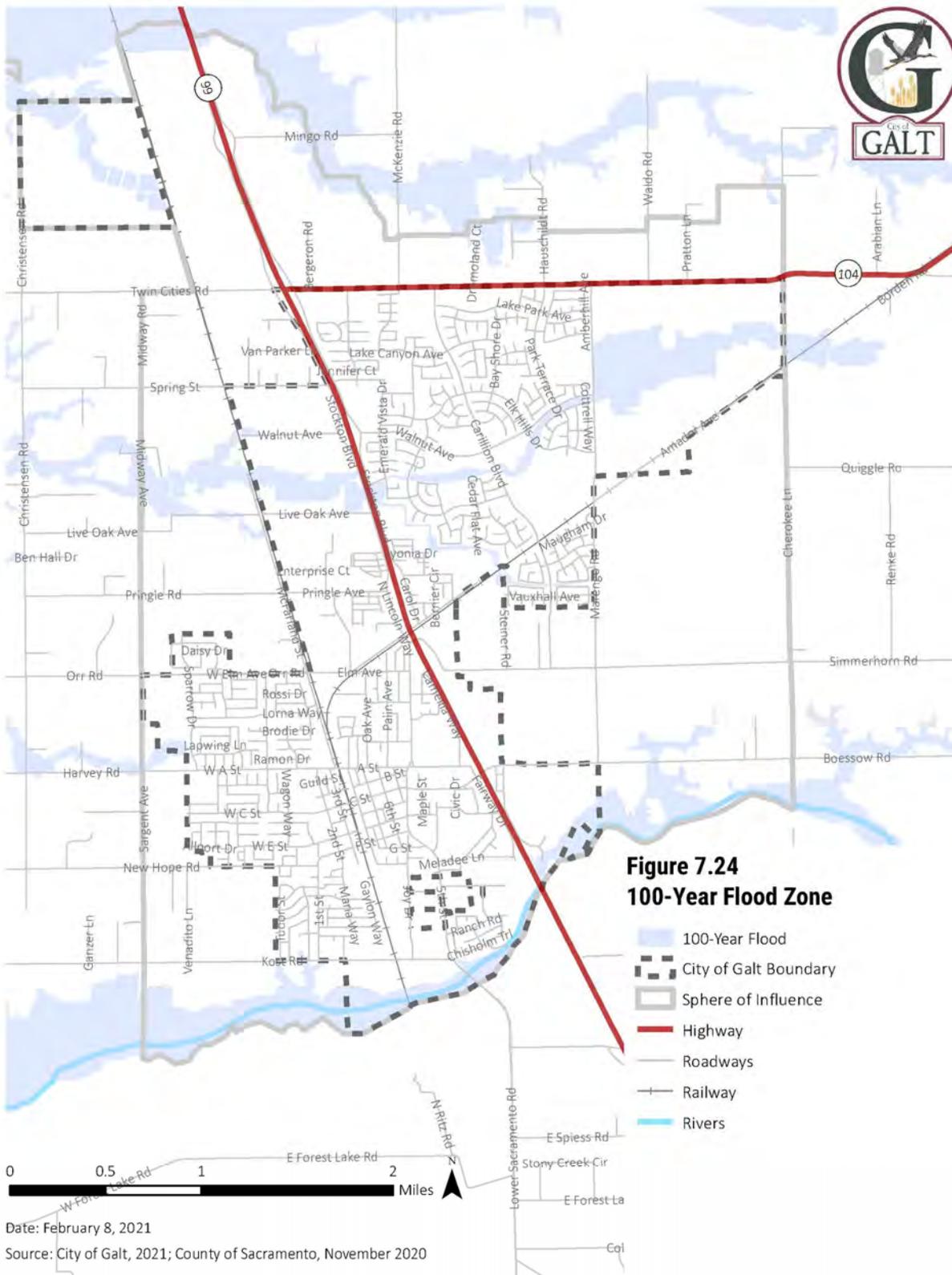
Although the sites identified for the 6th Cycle do not conflict with any lands under a Williamson Act contract, lands under contract can become a constraint for future residential development as nonrenewal of the contract is a lengthy process. Under this process, the Notice of Nonrenewal begins a nine year count down to the expiration of the contract. Figure 7.23 shows the precise locations of the Williamson Act Lands.

Flood Zones

Not allowing residential development in areas with potential flooding hazards constrains the available land for residential development. For safety concerns, however, limiting residential development in the 100-year flood zone is required by State law.

In Galt, several areas have the potential for flooding, mainly around areas that include and extend from Dry Creek spanning the southern portion of the city boundary, as well as a significant portion of the Eastview Specific Plan. Figure 7.24 shows the locations of the flood zones in the city.

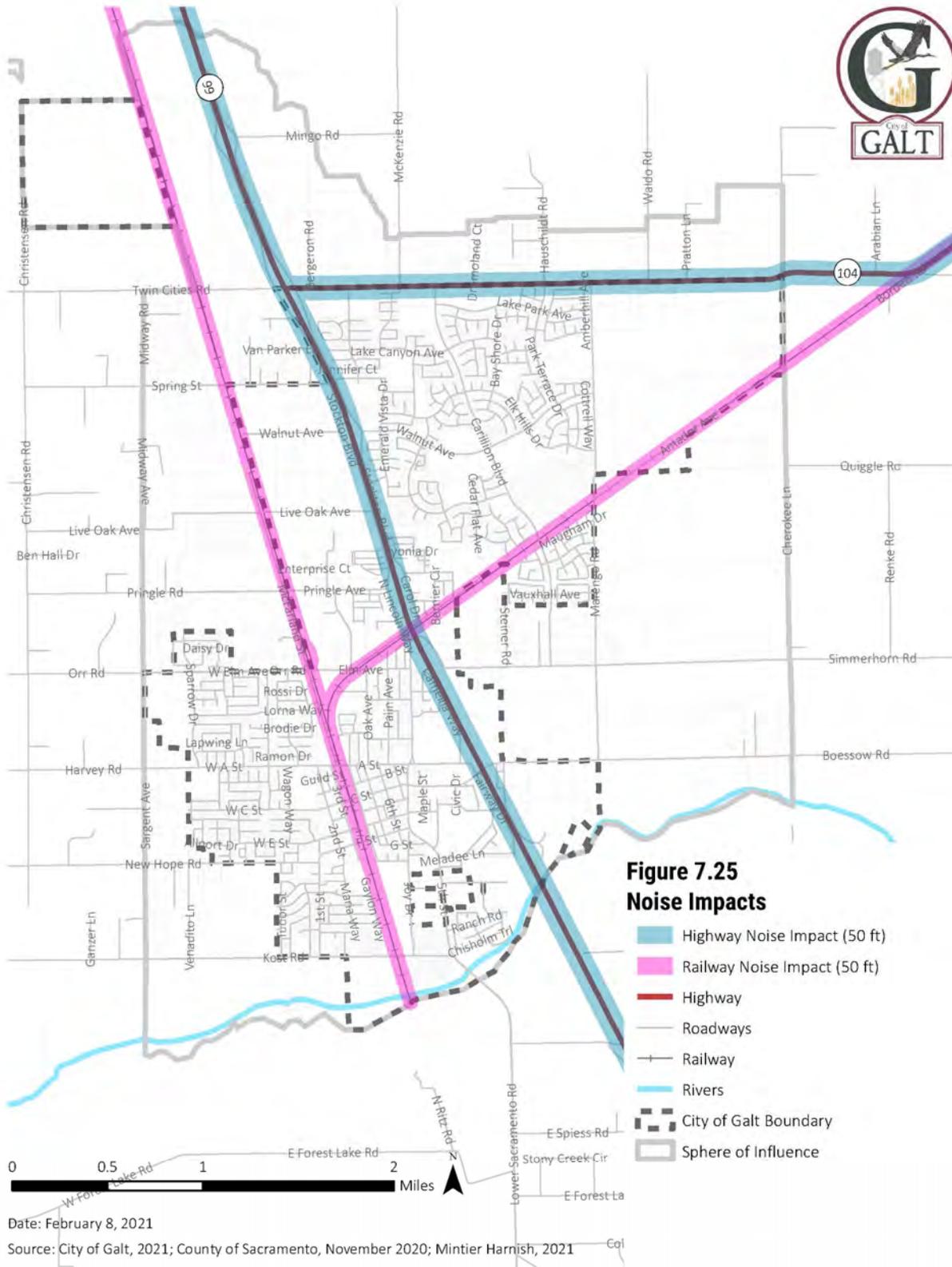
FIGURE 7.23: WILLIAMSON ACT FIGURE



Noise

Potential housing sites will need to address noise from local roadways and highways, as well as rail service through the community. Street traffic noise, along with the Union Pacific Railroad (UPRR) main line corridor are the most extensive noise problems faced by Galt. Street traffic noise is associated primarily with Highway 99 along with Twin Cities Road in the easterly direction. Rail service noise impact is associated with the UPRR main line corridor that spans the north south direction from Twin Cities Road to the north and beyond Kost Road to the south as well as in the north-easterly direction towards Cherokee Lane. Noise associated with major transportation routes is shown on Figure 7.25.

For roadway and rail noise, new projects will be required to mitigate potential noise impacts, as appropriate to the site. Given the limited area for most arterial and rail noise, projects can reduce noise through site design, placement of structures and walls, and placement of openings (windows and vents) on each structure, although this may increase the cost of the project.



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7.6 HOUSING RESOURCES

FUTURE HOUSING NEEDS

State law (California Government Code Section 65584) requires that each city and county plan to accommodate a fair share of the region's housing construction needs, called the Regional Housing Needs Allocation (RHNA). In urban areas, State law provides for councils of governments to prepare regional housing allocation plans that assign a share of a region's housing construction need to each city and county. In the six-county greater Sacramento region (comprising the counties of Sacramento, Placer, El Dorado, Yolo, Sutter, and Yuba), the Sacramento Area Council of Governments (SACOG) is the entity authorized under State law to allocate the future housing needs for the region. SACOG adopted a regional housing allocation plan called the Regional Housing Needs Plan (RHNP) on March 19, 2020. This plan covers an 8.1-year period from August 31, 2021 – August 31, 2029.

SACOG's methodology is based on regional population and housing forecasts developed for its transportation model. The number of housing units assigned in the plan to each jurisdiction are goals that are intended to address the minimum new housing construction need from anticipated population growth in the region.

The housing units allocated in the plan to each city and county are considered minimum needs. Most, if not all, jurisdictions have existing unmet housing needs (such as from overcrowding and overpayment) that should be considered during the preparation of a housing element and which may result in housing construction objectives that exceed the regional allocation. The City of Galt must use the numbers allocated under the RHNP to identify programs that assist in achieving these new construction goals. While the City must also show how it will provide adequate sites for construction of the required units, it is not obligated to build any of the units itself or finance their construction. According to the RHNP, the City has a total housing construction need of 1,926 units, which equates to an annual need of about 238 units.

In 2017, SB 166 amended the No-Net-Loss rule to require that the land inventory include sufficient sites to accommodate any unmet RHNA during the planning period. When a site identified in the Housing Element as available to accommodate the lower-income portion of the RHNA is actually developed for a higher-income group, the City must either (1) identify, and rezone if necessary, an adequate substitute site or (2) demonstrate that the land inventory already contains an adequate substitute site. To plan for this potential situation, the City can develop a list of sites that would identify a surplus of housing capacity. Many jurisdictions aim to identify 15 to 30 percent additional capacity beyond the RHNA requirements.

Table 7.42 shows the 2021-2029 RHNA allocation for Galt. State law requires that cities and counties plan for extremely low-income needs but does not require the regional housing needs plan to specifically include an extremely low-income allocation. Local jurisdictions may assume that 50 percent of the very low-income allocation is extremely low income. Galt's very low-income

allocation was 404; therefore, the City’s extremely low-income need is 202 units.

**TABLE 7.42
GALT REGIONAL HOUSING NEEDS ALLOCATION, 2021 TO 2029**

Income Level	Dwelling Units	Percent of Total
Extremely Low-income	202	10.5%
Very Low-income	202	10.5%
Low-income	243	12.6%
Moderate-income	379	19.7%
Above Moderate-income	900	46.7%
Total	1,926	100

Sources: SACOG 2021-2029 Regional Housing Needs Plan.

SUMMARY OF ANALYSIS OF ADEQUATE SITES

The City has determined that there is enough land likely to develop in the next eight years to accommodate 3,460 new units. The inventory of sites compiled as part of this analysis provides a surplus of capacity, which is important to ensure compliance with SB 166 (No-Net-Loss Zoning). These sites were compiled from assessing the capacity of planned and approved projects, the identification of one vacant site within city limits, the identification of two sites within the East Galt Infill Annexation area, and the anticipated development of accessory dwelling units. Residential density was used to determine affordability of housing type.

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:

- 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. Galt is considered a “suburban jurisdiction” with a default density standard of 20 units per acre. HCD is required to accept sites that allow for zoning at this density as appropriate for accommodating Galt’s share of the regional housing need for lower-income households.

The inventory of land available for lower-income households for the city of Galt is based on the default density standard of 20 units per acre.

Development of Affordable Housing

Galt is home to a handful of successful affordable housing projects within the city. These include the Galt Place Senior Apartment/Mixed Use Project, Grizzly Mesa Townhome Project, Grizzly Hollow 3 Apartments, and two Habitat for Humanity houses. However, the Galt Place Senior Apartments were developed in 2011 with the aid of funding from the Galt Redevelopment Agency and the Grizzly Hollow 3 Apartments were developed by Mercy Housing in 2005, a regional affordable housing developer. In a conversation with Mercy Housing's Regional Director for Housing Development, the following high-level factors have contributed to the successful development of affordable housing through Mercy Housing:

- local and political support;
- successful identification of gap funding; and
- staff capacity to work with developer.

In recent years, however, affordable housing has depended on market rate developments built at higher densities. In Galt, these densities have not exceeded 20 units per acre, although current (March 2021) projects such as Dry Creek Oaks and Eastview Specific Plans to include densities of 20 units per acre and higher. To encourage future development of higher-density housing, the City will be introducing the R4a zone, which allows residential densities between 20 and 30 units per acre (Program HE-F).

Residential Density and Affordability

Table 7.43 indicates the housing unit capacity for each zone within the sites inventory. Typically, lower-income housing is built at higher densities while higher-income housing is typically built at lower densities. The R1a, R1b, and R1c (R1, generally) zones as well as the R2 zone are appropriate for above moderate-income housing, which allow residential densities up to six units per acre and eight units per acre, respectively. Residential development building at 8 units per acre are considered appropriate for moderate-income housing. The R3 zone is most likely to accommodate moderate-income housing, which allows residential densities between eight and 14 units per acre. The R4 zone can accommodate moderate-income housing and is also able to accommodate lower-income housing because it allows residential densities between 14 and 24, which includes the default density for lower-income housing in Galt, 20 units per acre (see Section 7.6, subsection on Zoning for Lower Income Housing). The R4a zone is a new residential zone district that will allow between 20 and 30 units per acre and apply to new high-density developments. Planned and approved projects that include R4 zones can still build within the 14 to 24 units per acre range. The creation of the R4a zone will be implemented through Program HE-F. Finally, the Mixed-Use (MU) zone also allows residential development between 20 and 35 units per acre on 25 percent of the site.

**TABLE 7.43
GALT SITES INVENTORY
SUMMARY OF POTENTIAL NUMBER OF UNITS BY ZONE BASED ON
AFFORDABILITY, 2021**

Zoning Designation*	Total Acreage	Income Category		
		Lower-income Units	Moderate-Income Units	Above Moderate-Income Units
R1	239.4	0	0	907
R2	201.6	0	9	991
R3	25.4	0	221	0
R4	56.9	620	370	0
R4a**	9.9	198	0	0
MU	16.0	80	0	0
TOTAL	549.1	962	600	1,898

*Includes all variations of R1 (R1a, R1b, R1c) and all zoning designations a PD suffix. While a Planned Development does allow more flexibility, the range of allowed densities is not affected and therefore is not delineated in this table.

**New zoning designation that applies to one identified site for lower-income housing.

Source: City of Galt 2021; Mintier Harnish 2021.

Planned and Approved Projects

Planned and approved projects make up a large portion of the sites that are used to meet the RHNA. Four projects have final maps and are ready to build or are already under construction. Ten projects have tentative subdivision maps. The remaining sites, described in the following section, are vacant and/or in need of annexation. A list of projects along with the number of units each will include, as well as the anticipated affordability level of the homes, is included in Table 7.44 below. As shown in the table, these projects are expected to result in the construction of a total of 2,674 units. Of these, 1,898 would be affordable for above moderate income, 439 for moderate income, and 337 for lower-income groups.

**TABLE 7.44
UNITS PLANNED AND/OR APPROVED**

Project Name	Total Units	Units by Income Level		
		VL/L	M	AM
Final Map/Ready to Build				
2nd Street Apartments	8	8	-	-
Cardoso I	69	-	-	69
Morali Estates	50	-	-	50
Veranda at River Oaks	60	-	60	-
<i>Final Map Subtotal</i>	187	8	60	119
Approved Tentative Subdivision Map				
1st Street Development	3	-	-	3
A Street Crossing	9	-	9	-
Cardoso II	87	-	-	87
Cedar Flats	112	-	-	112
Dry Creek Oaks	206	-	-	206
Eastview Specific Plan	1,391	249	-	1,142
Fairway Oaks	162	-	-	162
Greenwood Cottages	226	-	226	-
Parlin Oaks	224	80	144	-
Caterina Estates	67	-	-	67
<i>Tentative Map Subtotal</i>	2,487	329	379	1,779
Planned and Approved Total	2,674	337	439	1,898
RHNA Goal	1,926	647	379	900
Surplus	+748	-310	+60	+998

* VL=very low-income, L=low-income, M=moderate-income, AM=above moderate-income
Source: City of Galt 2021.

The projects listed in Table 7.44 contain enough units to fulfill the housing needs for all moderate- and above moderate income-households. The vacant land inventory described in the following section shows that the City is also able to accommodate units for lower-income households.

Vacant Land Inventory

In addition to the units in the approved and proposed project, the City developed an inventory of vacant land that will help accommodate the development of additional housing. The number of units expected to be produced as a result of approved and planned projects already meets much of the RHNA requirement. As a result, City staff, has identified just one additional vacant parcel to help meet the RHNA requirement. This vacant parcel is located directly south of Simmerhorn Road, between Highway 99 and city limits. This site is currently zoned as Highway Commercial; however, City staff recommend that 9.9 acres be rezoned to Mixed-Use. This rezoning process will be a program included in the updated Housing Element. With 9.9 acres as Mixed-Use, 25 percent of that would be assumed to develop as residential uses. Those residential uses would be assumed to build out at 20 du/ac. As a result, this vacant site would have capacity for 198 units for lower-income housing.

The subject site has no identified constraint that could potentially affect a developer's ability to develop the parcel. Potential constraints would have been factored into the anticipated capacity of the site.

The Dry Creek Oaks project includes two R4, high-density sites, which have been counted in the vacant land inventory because no official application has come through although the developer has expressed plans for these areas. According to the final map for Dry Creek Oaks (January 2021), one of the R4 lots is intended for an Assisted Living Facility and should be developed as a special combination of housing, personalized supportive services, and health-related care services designed to respond to the individual needs of seniors (intended and operated for occupancy by persons 55 years of age or older). The second R4 lot is intended a senior housing community with age restrictions (intended and operated for occupancy by persons 55 years of age or older), which will require separate approval and follow the procedures set forth in Section 18.68.100, Design Review, of the Galt Development Code. Combined, the three vacant sites provide the capacity for 481 units suitable for lower-income housing.

Sites for Annexation

As of March 2021, the City is in the process of annexing the East Galt Infill Annexation Area. The Simmerhorn Ranch project is a part of this annexation area. The annexation would formally transfer all local government powers and municipal services pertaining to this area from the County of Sacramento to the City of Galt. The East Galt Infill Annexation area totals over 338 acres, but City staff have identified two additional sites within the East Galt Infill Annexation Area to be included in the sites inventory. One site is pre-zoned as Mixed-Use, of which, 25 percent is assumed to develop as residential uses. For this 16-acre site, this would mean that residential development would actually occur on just four acres of this site. Those residential uses are assumed to build out at 20 units per acre, resulting in capacity for 80 units for

lower-income housing. The second site is a part of the Simmerhorn Ranch project area and is pre-zoned as R3. It is expected to provide 161 moderate-income units through the development of I-Court lots. The two sites for annexation provide 241 additional units (80 units for lower-income and 161 units for moderate-income housing) to count toward the RHNA requirement.

The East Galt Infill Annexation area has been of great interest to the City for a long time. It has been planned for City growth since the 1980s, was identified as a City priority in the 2018/2019 Strategic Plan and is included in the City's 2009 General Plan. Program HE-1 additionally assumes the annexation process for the East Galt Infill Annexation Area to be completed within three years of certifying the Housing Element. As the process is already underway, the City anticipates the annexation to be completed by the end of 2021. In the event that the annexation process is not successful, the City will still have a surplus of sites that are able to accommodate 235 units for lower-income housing and 60 units for moderate-income housing.

Sites from Previous Cycles

In accordance with AB 879 (2017) and AB 1397 (2017), sites that have been previously included in the City's sites inventory require additional analysis. Cities are only allowed to count vacant sites that have been included in the last two housing element cycles if these sites are subject to a project that allows affordable housing by-right. This requirement applies to three planned project sites: Greenwood Cottages, Caterina Estates, and Fairway Oaks. Housing is already allowed by-right on these project sites. Additionally, Program HE-M commits the City to working with the developers of these project sites to identify the barriers to housing development.

Accessory Dwelling Units

Accessory Dwelling Units (ADUs) are smaller housing units that are built on lots with existing or proposed housing. They are also known by other names, such as granny flats, in-law units, backyard cottages, secondary units and more. In California, ADUs are increasingly seen as an option for affordable housing. To that end, HCD allows jurisdictions to count projected development of ADUs towards meeting the lower-income housing of its RHNA. Projections are typically based on historical development data of ADUs; however, Galt has no history of ADU development in the city.

To address the issue of lacking historical data to create projections, Staff reached out to Galt's HCD representative. After discussing this issue, HCD is allowing Galt to assume the development of 64 ADUs within the 6th Cycle planning period, based on regional trends in ADU development. The updated Housing Element will also include additional policies (Policies HE-1.2, HE-1.4, HE-1.6) and a program (Program HE-E) that will support the development of ADUs in the city, including updates to the Development Code which will also help bring the City into compliance with new State law. In the event that historical trends carry through the 6th Cycle planning period and no ADUs are built, the City will still have a surplus of sites that are able to accommodate 251 units for lower-income housing. In the unlikely event that both the East Galt Infill Annexation and the development of 64 ADUs are unsuccessful, the City will still have a surplus of sites that can accommodate 171 units for lower-income housing.

Total Housing Unit Capacity

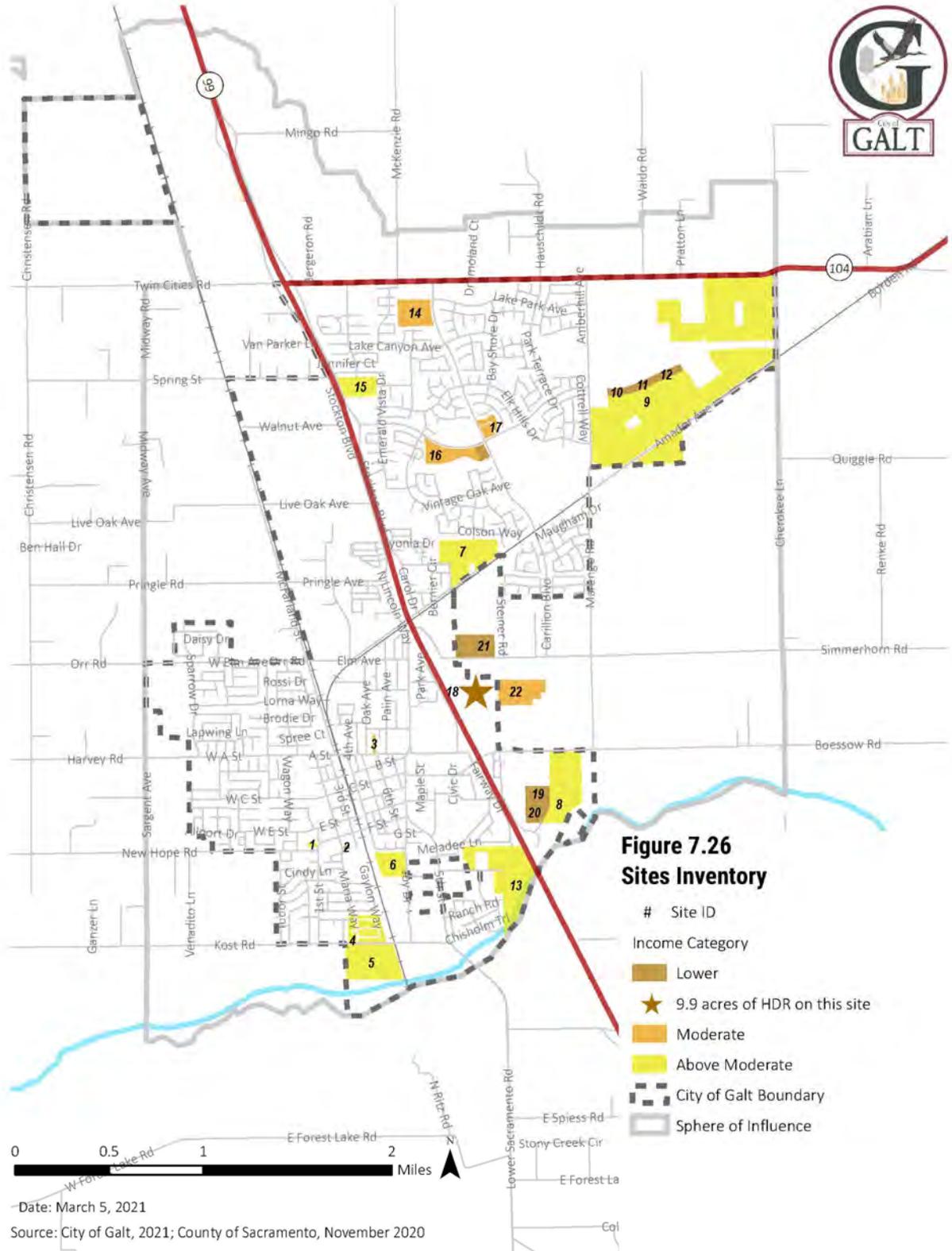
Table 7.45 below provides a summary of residential holding capacity in the city of Galt compared to its share of the regional housing need as assigned in the RHNA. By combining the number of housing units that are planned and approved with the number of units that could be accommodated on the vacant parcel between Highway 99 and city limits, the two sites within the East Galt Infill Annexation area, and anticipated ADU development, the City has the capacity to accommodate more units than they expect to need within this planning period. The surplus units will ensure that Galt is compliant with SB 166 (No-Net-Loss Zoning). In the event a site does not build the number of units predicted or planned, then the City is able to draw from the surplus of units to ensure that the City can accommodate its RHNA requirement within the planning period. For the 6th Cycle, Galt has identified enough sites to accommodate 3,460 units, which is 1,534 units in excess of the total RHNA requirement (1,926 units). For the above moderate-income category, Galt can accommodate 1,898 units, including a surplus of 998 units, or 37 percent. For the moderate-income category, Galt can accommodate 600 units, including a surplus of 221 units, or 33 percent. For the lower-income categories, Galt can accommodate 962 units, including a surplus of 315 units, or 44 percent. Figure 7.26 shows a map of all the sites.

TABLE 7.45
ESTIMATED RESIDENTIAL CAPACITY COMPARED TO RHNA BY INCOME,
CITY OF GALT, MAY 15, 2021 TO MAY 15, 2029

	Extremely Low- Income Units	Very Low- Income Units	Low- Income Units	Moderate- Income Units	Above Moderate- Income Units	Total Units
	202	202	243	379	900	1,926
RHNA		647				
Planned and Approved Projects (see Table 7.44)		337		439	1,898	2,674
Estimated Residential Capacity on Vacant Site		481		0	0	481
Estimated Residential Capacity on Sites for Annexation		80		161	0	198
Estimated Number of ADUs		64		0	0	64
Total Unit Capacity		962		600	1,898	3,460
<i>Surplus Capacity*</i>		315		221	998	1,534
<i>Surplus Capacity Percentage</i>		44%		33%	37%	53%

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

Source: City of Galt 2021; Mintier Harnish 2021.



Date: March 5, 2021

Source: City of Galt, 2021; County of Sacramento, November 2020

Environmental and Infrastructure Constraints

There are no known significant environmental or infrastructure-related constraints on any of the identified sites that would prevent these sites from being developed for residential use. Sewer and other necessary public facilities and services either are available or can be readily expanded to serve these underdeveloped sites (for further explanation, please see the discussion under “Public Services and Infrastructure” within the “Governmental Constraints” section of this document). For the sites requiring annexation, infrastructure improvements are included with the proposed project.

The City charges appropriate development impact fees to ensure that water lines, sewer lines, roads, and other infrastructure needed to serve new residential development can be extended in a timely manner. Environmental concerns such as endangered species or wetlands do not significantly affect undeveloped residential lands within the City’s jurisdictional boundaries and would not constrain new development.

PUBLIC SERVICES AND INFRASTRUCTURE***Water Supply Capacity***

The City of Galt relies on groundwater resources for its urban water supply. Groundwater wells, water treatment facilities, and three reservoir facilities totaling 9 million gallons of storage capacity are located throughout the city at appropriate locations to meet its municipal water demands. Groundwater in the Galt area generally contains concentrations of dissolved iron and manganese that must be treated to meet California standards for secondary drinking water (secondary standards are based on aesthetics and not public health). All wells in production for potable water are currently equipped with treatment facilities.

The 2015 *City of Galt Urban Water Management Plan* (UWMP) includes an analysis of current and projected water supply and demand. The current water supply for the City is obtained from groundwater through eight currently active wells. Future water supply projects include four deep wells (1 replacement and 3 new) to be installed over the next 20-year period. The current production capacity from the active well sites is 10,400 gallons per minute (gpm). The existing water storage facilities also provide additional capacity. Based on the UWMP, total water delivery in 2020 is projected to be 5,858 acre-feet per year and the total groundwater supply is anticipated to be 5,255 acre-feet per year. Given the continued implementation of the UWMP, the City will have sufficient water capacity to support projected future population growth.

Water distribution facilities are located in reasonable proximity to all vacant lands in the Galt city limits. Extension of water service facilities, if necessary to accommodate future development, will not be a constraint on the sites listed in the vacant land analysis.

Sewer Capacity

The City owns, maintains, and operates the existing Wastewater Treatment Plant (WWTP), which is located at 10059 Twin Cities Road. The WWTP has an existing capacity of 3 million gallons per day (mgd) for secondary effluent treatment and includes an Effluent Storage Reservoir with a capacity of 70

million gallons. The WWTP is currently operating at approximately 2.2 million gallons per day. It was designed for expansion to a 6 million gallon-per-day facility in the future. The WWTP is projected to treat 4.16 mgd of wastewater by 2020. The City currently (2015) disposes of effluent on a 186-acre agricultural reuse site.

Following secondary level treatment and chlorine disinfection, liquid effluent is released to Laguna Creek during winter months (per discharge permit). However, the City must hold liquid effluent in a storage pond and dispose of it through irrigated application to lands surrounding the plant during the summer months.

The City completed significant improvements to the WWTP to provide tertiary treatment including filtration and ultraviolet disinfection facilities, enhanced nitrification and denitrification.

Sewer distribution facilities are located in reasonable proximity to all vacant lands in the city limits. Currently, the City has adequate treatment capacity to accommodate the anticipated 2030 build-out population, which includes future housing needed to accommodate the 2021-2029 SACOG regional housing allocation for the City. Extension of sewer service facilities, if necessary to accommodate future development of housing, is not anticipated to pose a substantial constraint to the sites listed in the vacant land analysis.

Sewer and Water Procedures

As the sewer and water provider, the City complies with GC Section 65589.7 and grants priority for the provision of sewer and water services to proposed developments that include housing units affordable to lower-income households.

FUNDING AND ADMINISTRATIVE RESOURCES

City and County Housing Programs

Galt Housing Programs

On February 1, 2012, Assembly Bill (AB)X1 26 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. 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. As a result, many cities and counties have lost their largest source of funding for affordable housing programs. Although the City of Galt does not currently (2021) have the funding to offer a Housing Rehabilitation Loan and Grant Program or the Property Acquisition and Disposition Program, the Community Development Department staff continue to look for new funding sources, including CDBG, HOME funds, or other State and Federal grant funds that may become available during the Housing Element planning period.

Sacramento County Housing Programs

The City of Galt does not directly participate in any Sacramento County housing programs; however, as residents of Sacramento County, Galt residents are eligible to participate in several programs available through the Sacramento Housing and Redevelopment Agency (SHRA). However, when the State abolished redevelopment agencies in 2011, the current funding source for many of SHRA's programs was eliminated, including Create a Loan Home Rehabilitation Program, Home Assistance and Repair Program for Seniors, First Time Homebuyers Program, and American Dream Initiative Downpayment Program.

The following is a list of SHRA's remaining housing programs available to Galt residents who qualify. Income limit restrictions provided for the programs are based on HUD's 2020 median income limits for the Sacramento Metropolitan Statistical Area (MSA) based on household size. The 2020 median income limits are presented in Table 7.25 above and apply to each of the housing programs described below. These income limit restrictions change annually with HUD's reported median income limits and should be checked accordingly for updated income limit restrictions.

Home Repair Program. SHRA offers emergency home repair assistance to very low-income owner-occupants of single family homes or mobile homes within the City of Sacramento; the Cities of Galt, Folsom, and Isleton; and unincorporated areas of the County of Sacramento. The Home Repair Program (HRP) – previously known as ERP – provides assistance to correct health and safety hazards that exist at the homes.

To qualify for the program, the home must be owner-occupied and in need of a repair to resolve an immediate safety or health hazard, dangerous or hazardous condition, or fire or health code violation. There is a per-property and per-client maximum of \$5,000 (disbursed for program-covered repairs). SHRA administers the repair work and hires and pays the contractors.

Safe at Home Program. SHRA provides financial assistance to its partner, Rebuilding Together, to operate the Safe at Home Program which provides minor modifications and repairs at no cost to eligible low-income homeowners to correct conditions that will improve accessibility and safety within the home.

Mortgage Credit Certificate Program. The SHRA Sacramento Mortgage Credit Certificate Program is designed to help homebuyers purchase homes in areas throughout Sacramento County, including Galt. Mortgage Credit Certificates reduce the amount of Federal income tax paid, thereby making available more income to qualify for a mortgage loan and to make monthly mortgage payments. Eligible applicants must be a first-time homebuyer, occupy the home, and not exceed the income and purchase price limitations. The maximum annual gross household income is \$89,040 for households of 1 or 2, and \$103,880 for households of three or more. The maximum purchase price for a home in Galt is \$550,000. Mortgage credit certificate holders may be eligible for the Reissued Mortgage Credit Certificate Program after refinancing their original mortgage loan for the first time.

Regional Housing Programs**Regional Early Action Planning (REAP) Funding**

Assembly Bill 101 established the Local Government Planning Support Grants Program to provide regions and jurisdictions with one-time funding to establish priorities that increase housing planning and accelerate housing production. Together, the State's Local Government Planning Support Grants Program will bring almost \$14 million to the region for housing planning related activities.

Under this program, the funding going directly to regions is called Regional Early Action Planning (REAP). SACOG, as the regional Council of Governments, is eligible for \$6,762,880 to address our region's unique housing priorities and planning needs. Funding directly available to local agencies through this program is referred to as Local Early Action Planning (LEAP). HCD directly awards funding to cities and counties in the SACOG region based on population.

Special Needs Housing Program

Working through a Partnership Agreement, Sacramento County and the California Housing Finance Agency (CalHFA) operated the Local Government Special Needs Housing Program (SNHP) on behalf of jurisdictions throughout Sacramento County. The SNHP allows local governments to use Mental Health Services Act (MHSA) and other local funds to provide financing for the development of permanent supportive rental housing that includes units dedicated for individuals with serious mental illness, and their families, who are homeless or at risk of homelessness.

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.

Table 7.46 summarizes several of the State and Federal funding programs that are available to fund affordable housing opportunities.

**TABLE 7.46
FEDERAL AND STATE FINANCIAL RESOURCES FOR HOUSING, 2021**

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
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.
Emergency Solutions Grants (ESG)	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.
National Housing Trust Fund	National Housing Trust Fund is a permanent federal program with dedicated source(s) of funding not subject to the annual appropriations. The funds can be used to increase and preserve the supply of affordable housing, with an emphasis on rental housing for extremely low-income households (ELI households, with incomes of 30 percent of area median or less). This year California is receiving approximately \$10.1 Million for the program. Subscribe to the Multifamily Housing Programs e-mail list to receive notification of their availability. Funds will be made available through a competitive process and will be announced through a Notice of Funding Availability.
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.
U.S. Department of Agriculture (USDA) Rural Rental Housing Loans	Provides funds to provide affordable rental housing for very low-, low-, and moderate-income families, elderly persons, and persons with disabilities. Funds may be used to purchase buildings or land, construct or renovate buildings, and/or provide necessary facilities such as water and waste disposal systems.
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.

**TABLE 7.46
FEDERAL AND STATE FINANCIAL RESOURCES FOR HOUSING, 2021**

Program Name	Program Description
State Programs	
Affordable Housing and Sustainable Communities Program (AHSC)	The AHSC funds land use, housing, transportation, and land preservation projects that support infill and compact development and reduce greenhouse gas (GHG) emissions. Funds are available in the form of loans and/or grants in two kinds of project areas: Transit Oriented Development (TOD) Project Areas and Integrated Connectivity (ICP) Project Areas. There is an annual competitive funding cycle.
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.
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.
Golden State Acquisition Fund	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.
Homekey	Homekey provides grants to local entities (including cities, counties, and other local public entities such as housing authorities and federally recognized tribes) to acquire and rehabilitate a variety of housing types — such as hotels, motels, vacant apartment buildings, and residential care facilities — in order to serve people experiencing homelessness or who are also at risk of serious illness from COVID-19
Housing for a Healthy California (HHC)	HHC provides funding on a competitive basis to deliver supportive housing opportunities to developers using the federal National Housing Trust Funds (NHTF) allocations for operating reserve grants and capital loans. The Department will also be used from a portion of moneys collected in calendar year 2018 and deposited into the Building Homes and Jobs Trust Fund to provide funding through grants to counties for capital and operating assistance. Funds will be announced through a Notice of Funding Availability.
Housing Navigators Program	Housing Navigators Program allocates \$5 million in funding to counties for the support of housing navigators to help young adults aged 18 years and up to 21 years secure and maintain housing, with priority given to young adults in the foster care system.
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.
Local Early Action Planning (LEAP) Grants	The Local Early Action Planning (LEAP) program assist cities and counties to plan for housing through providing over-the-counter, non-competitive planning grants.
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.
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.
No Place Like Home	The No Place Like Home Program will have \$2 billion in bond proceeds to invest in the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness.

**TABLE 7.46
FEDERAL AND STATE FINANCIAL RESOURCES FOR HOUSING, 2021**

Program Name	Program Description
Pet Assistance and Support (PAS) Program	Pet Assistance and Support provides funds to homeless shelters for shelter, food and basic veterinary services for pets owned by individuals experiencing homelessness
Regional Early Action Planning (REAP) Grants	The Regional Early Action Planning (REAP) program helps council of governments (COGs) and other regional entities collaborate on projects that have a broader regional impact on housing. Grant funding is intended to help regional governments and entities facilitate local housing production that will assist local governments in meeting their Regional Housing Need Allocation (RHNA).
SB 2 Planning Grants Program	The SB 2 Planning Grants program provides one-time funding and technical assistance to all eligible local governments in California to adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production. Eligible activities include updating a variety of planning documents and processes such as general plans and zoning ordinances, conducting environmental analyses, and process improvements that expedite local planning and permitting. The planning grants program is funded through the Building Homes and Jobs Act Trust Fund (SB 2, Chapter 364, Statutes of 2017). HCD intends on releasing the NOFA in March of 2019.
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.
Supportive Housing Multifamily Housing Program (SHMHP)	SHMHP provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units.
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)
Transitional Housing Program	The Transitional Housing Program allocates \$8 million in funding to counties for the purpose of housing stability to help young adults 18 to 25 years secure and maintain housing, with priority given to young adults formerly in the foster care or probation systems.
Veterans Housing and Homelessness Prevention Program (VHHP)	VHHP makes long-term loans for development or preservation of rental housing for very low- and low-income veterans and their families. Funds are made available to sponsors who are for-profit or nonprofit corporations and public agencies. Availability of funds is announced annually through a Notice of Funding Availability.
Private Resources	
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.

Source: Compiled by Mintier Harnish, March 2021.

ADMINISTRATIVE CAPACITY

Planning Division

The mission of the Planning Division is to maintain and administer the City's General Plan, Specific Plans, and Development Code, and to ensure compliance with the California Environmental Quality Act (CEQA). The Planning Division serves the community by answering questions and working with property owners and the public to plan for new businesses and residential neighborhoods. Planning staff provides professional recommendations to the Planning Commission and City Council as part of their decision-making process and also works with other jurisdictions regarding regional planning issues. Related to housing, principal responsibilities of the Planning Division include:

- Reviewing and guiding applications for development of housing through the entitlement process.
- Preparing ordinances and policies to facilitate and encourage housing development for all income groups in Galt.
- Assist in the development of affordable housing.
- Pursuing funding to assist in the development and rehabilitation of housing.
- Tracking the number and affordability of new housing units built, including accessory dwelling units, and the number, if any, of units rehabilitated with direct or indirect assistance from the City.
- Tracking State housing legislation and preparing General Plan and Development Code amendments for consideration as necessary.

Building Division

The mission of the Building Division is to safeguard public safety, health and welfare through effective administration and enforcement of local ordinances and California Building Codes. The Building Division reviews construction plans, issues permits, and conducts inspections for building, plumbing, mechanical and electrical permits. Most importantly, Building Division staff works closely with the community to achieve compliance with code requirements and to facilitate construction in a timely manner.

Code Compliance Division

The mission of the Code Compliance Division is to work with property owners and tenants to obtain compliance with the Galt Municipal Code primarily related to property maintenance or zoning standards. Typical activities include facilitating the abatement of substandard and unsanitary dwelling units, regulating unregistered vehicles on private property, and responding to nuisance or health-related complaints. Code enforcement is primarily complaint driven. In limited instances, the City also will proactively enforce codes, such as when a health and safety violation is known or when other violations are observed when responding to a complaint.

7.7 ENERGY CONSERVATION OPPORTUNITIES

State law (Government Code Section 65583 [a][7]) requires local governments to analyze opportunities for residential energy conservation when updating a housing element. It is the intent of this requirement to promote energy-efficient housing systems and building design as well as the use of energy saving features and materials during construction. This section includes a brief description of State energy conservation requirements; general design standards proven to be effective at meeting the requirements; policies and programs from the City's General Plan that support energy efficient design standards; and an overview of energy conservation programs available from local utility providers.

According to the U.S. Department of Energy, the residential sector accounts for 21 percent of the country's annual energy use.³ Within the home, 55 percent of residential energy is used for space heating and cooling; 18 percent is used for water heating; and 4 percent is used for lighting.⁴ Greater energy efficiency in these three residential components would greatly contribute to an overall reduction in energy use. Energy conservation has dual benefits of promoting environmental sustainability and reducing monthly energy costs, which is a component of long-term housing affordability.

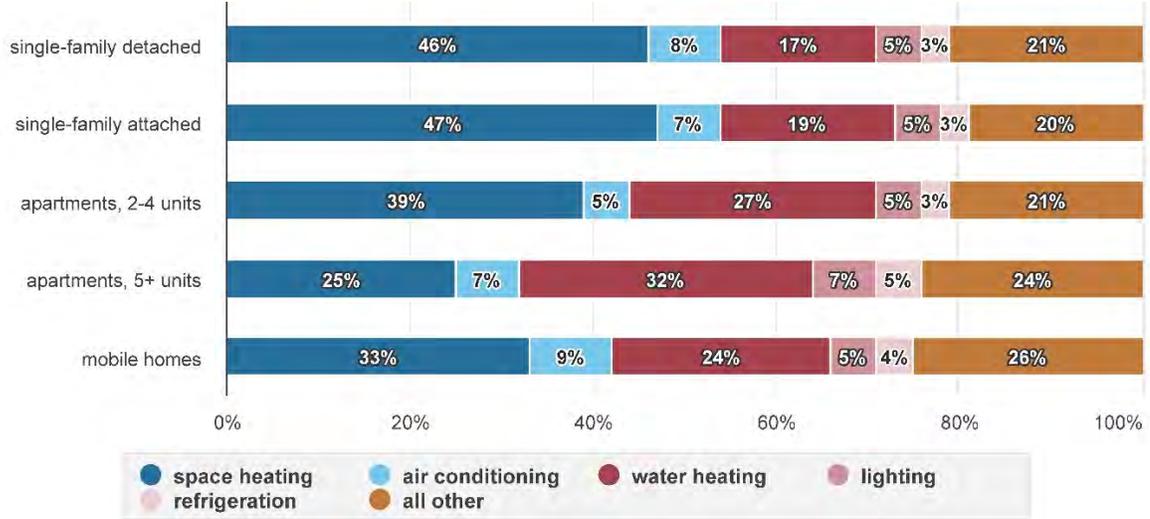
Data from the 2015 Residential Energy Consumption Survey show that household energy consumption varies considerably by the type of home construction. Single family detached homes accounted for 62 percent of the occupied residential building stock in 2015, and residents in these homes consumed nearly three times more energy on average than residents living in an apartment building with five or more units. In single family detached homes, space heating was by far the largest end use at 46 percent of total consumption. For residents of large apartment buildings, space heating accounted for only 25 percent of consumption. Figure 7.27 shows energy use by housing type.⁵

³ Source: U.S. Department of Energy at <https://rpdc.energy.gov/energy-data-facts#:~:text=1.,of%20total%20U.S.%20energy%20consumption>.

⁴ Source: U.S. Department of Energy at <https://www.eia.gov/todayinenergy/detail.php?id=37433>; <https://www.eia.gov/tools/faqs/faq.php?id=99&t=3#:~:text=Residential%20sector%20electricity%20consumption%20for,U.S.%20electricity%20consumption%20in%202020>.

⁵ U.S. Energy Information Administration, *Today in Energy*, 2015, <https://www.eia.gov/todayinenergy/detail.php?id=37433>

FIGURE 7.27: ENERGY USE BY HOUSING TYPE



Note: Shares are a percentage of annual site energy consumption. Site energy consumption excludes the losses in electricity generation and delivery.



Source: U.S. Energy Information Administration, 2015 Residential Energy Consumption Survey

Apartments are much smaller than single family homes, averaging 924 square feet per apartment versus 2,486 square feet per single family home. Adjacent apartments act as a form of insulation from weather elements, which reduces heating losses and overall heating loads relative to single family homes. In large apartment buildings, space heating energy usage is often lower than water heating.⁶ The City uses several strategies and policies that result in energy conservation, which are described below.

STATE BUILDING STANDARDS

Title 24 of the California Code of Regulations requires new residential construction to meet various standards for energy conservation. As increasing energy demands and limited fuel supplies cause energy prices to rise, households living on a fixed income will be forced to make tough financial decisions regarding household expenses. Since utility costs compete with other household needs, such as food and medicine, energy conservation that results in lower utility bills will provide some relief to low-income households. Renovations and additions are also subject to Title 24 requirements if the heated or cooled floor space of a building will increase. Galt is enforcing the provisions of Title 24. The standards found in Title 24 create energy savings of approximately 50 percent over residential construction practices used prior to the standards.

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. Local governments through the building permit process

⁶ U.S. Energy Information Administration, *Today in Energy*, 2015, <https://www.eia.gov/todayinenergy/detail.php?id=37433>

enforce energy efficiency requirements. All new construction must comply with the standards in effect on the date a building permit application is made.

Title 24, Part 11 includes green building regulations, referred to as CALGreen. This is the nation's first mandatory statewide 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. Galt is enforcing the provisions of CALGreen. CALGreen Requirements for new residential buildings include:

- Reduce water consumption by 20 percent;
- Divert 50 percent of construction waste from landfills;
- Install low pollutant-emitting materials; and
- Moisture-sensing irrigation systems for larger landscape projects.

The updated 2019 Building Energy Efficiency Standards went into effect on January 1, 2020. For the first time, the 2019 standards require solar photovoltaic systems for new homes. These standards also encourage demand responsive technologies including battery storage and heat pump water heaters and improve the building's thermal envelope through high performance attics, walls and windows to improve comfort and energy savings. In nonresidential buildings, the standards update indoor and outdoor lighting making maximum use of LED technology.

GENERAL DESIGN STANDARDS

Opportunities for residential energy conservation exist at all scales, from individual home appliances to entire city design and including building design, construction techniques, street layouts, and zoning patterns.

Constructing new homes with green building features supports energy efficiency. Retrofitting existing energy inefficient structures and energy-conserving features can result in lower monthly utility costs. Supporting compact development and mixing of uses reduces dependence upon automobiles for transportation and conserves fossil fuels. Further examples of energy conservation opportunities include:

- sealing a home's building envelope (i.e., doors, windows, walls, foundation, roof, insulation) to prevent energy leaks that increase heating and cooling costs;
- installing energy-efficient appliances, lighting, and mechanical systems, (i.e., heating, ventilation, air conditioning);
- installing a "cool roof" that reflects solar radiation to lower heating costs and reduces the urban heat island effect;
- designing and orienting buildings to take advantage of natural systems such as sun, shade, and wind, which can provide heating, cooling, and energy generation opportunities;

- supporting attached housing design which reduces the number of exterior walls per unit, resulting in lower heating and cooling costs; and
- promoting infill development, especially along transportation corridors, to utilize existing infrastructure and services.

CITY POLICIES AND PROGRAMS

The City of Galt supports energy conservation efforts at both the individual building and neighborhood levels. The City has included policies and programs in the Conservation and Open Space Element of its General Plan that address energy conservation and alternative energy sources. Goal COS-7 of the General Plan is “To encourage energy conservation in new and existing developments in order to reduce greenhouse gas emissions and its effect on global warming.” The policies promote sustainable design as a way to reduce building emissions and lower energy demands. Design techniques include supporting reflective roofing, urban shade trees, solar access, and natural heating and cooling through building siting. Other policies support expedited review for permitting of photovoltaic systems and incentives for owners and developers to exceed State Title 24 energy efficiency standards. Supporting programs prioritize infill development near job centers and transportation nodes to reduce home transportation costs, and coordinate building and rehabilitation activity with utility providers to maximize energy conservation efforts.

Goals and policies in the Circulation Element promote safe and efficient bicycle and pedestrian routes, encourage biking and walking instead of driving within neighborhoods and to schools and open space areas, and support alternative transit options.

Additionally, the City’s General Plan includes land use classifications that support higher density development. These land use classifications, along with the goals and policies in the Land Use Element, will allow more compact development to occur with the dual benefits of providing additional affordable housing opportunities and creating walkable neighborhoods that reduce the number and length of motor vehicle trips and reduce dependence on automobiles for transportation.

CONSUMER INFORMATION AND REBATES

The Pacific Gas and Electric Company (PG&E) and the Sacramento Municipal Utility District (SMUD) provide additional technical and financial incentives for Galt’s renters, owners, and homebuilders to conserve energy. Both companies offer various rebates to their customers who purchase energy-efficient appliances, lighting, air conditioning units, and furnaces, or make energy conserving improvements to their building envelope including the installation of new windows and cool roofs. SMUD also offers free shade trees for residential customers to reduce summer home-cooling costs.

CONCLUSION

More than one-fifth of national energy consumption is attributed to the residential sector. Establishing policies and programs that support energy conservation across all levels of residential development will promote a healthier environment and increase long-term housing affordability. The City enforces the provisions of Title 24 and CALGreen and implements policies that promote energy conscious design and local renewable energy production. Additionally, the City implements neighborhood-level policies to encourage infill development and increased densities at employment and transportation nodes. Local utility providers are also contributing with programs that educate their customers about the benefits of energy conservation and provide financial incentives for better design, construction, and rehabilitation of homes in the area.

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7.8 EVALUATION OF PAST ACCOMPLISHMENTS

The City has been successful in promoting and maintaining higher residential densities. No residential down-zoning approvals have been granted since the adoption of the 2013-2021 Housing Element. In 2018, the City approved a fee reduction Infill Incentive Program to encourage infill development (effective 2019-2020). The program reduced recreation and traffic impact fees by 75 percent and waived the Policy Document Recovery Fee. In December 2020, the program expired was not renewed.

In recent years, the City has approved the following infill projects:

- Trailridge Apartments: 14-unit expansion (2017)
- Historic Peck and Steiner Building: nine-unit apartment (2017)
- Gerbitz: six-unit townhome project (2018)
- Second Street Apartments: eight-unit apartment (2020)
- A Street Crossing: nine-unit apartment (2020)
- First Street Development: three single family homes (2020)

For the 2008-2013 Housing Element planning period, the City reported having a strong history of supporting the development of new senior housing with the development of the Galt Place Senior Apartment/Mixed Use Project. For the 2013-2021 Housing Element planning period, the City maintained this history with the 2016 approval of the Dry Creek Oaks Senior Project, which includes 206 single family senior houses, approximately 8 acres for a senior high-density site and approximately 8 acres for an assisted living facility.

Regarding the development of affordable housing, the City has had success in achieving this objective in previous cycles with the development of the Galt Place Senior Apartment/Mixed Use Project, Grizzly Mesa Townhome Project, Grizzly Hollow 3 Apartments, and two Habitat for Humanity houses. These developments were made possible with the support of the Redevelopment Agency (which was dissolved in 2011) and Mercy Housing, a regional affordable housing developer. During the 2013-2021 Housing Element planning period, however, the City has had few opportunities to support the development of subsidized affordable housing projects.

The City has been successful in educating developers about the benefits of using the Planned Development combining district and specific plans, which have become the City's most successful innovative planning approaches. In 2016, the City approved two Planned Developments: Dry Creek Oaks Senior Project and Cedar Flats Estates. Combined, these two Planned Developments will produce 600 housing units, of which 282 have the potential to be affordable to families in the lower-income category. Additionally, in 2016, the City approved the Eastview Specific Plan, which includes plans for 250 housing units affordable to families in the lower-income category, in addition to 1,142 housing units affordable to families in the above-moderate income category. In 2018, the City approved the Veranda at River Oaks Planned Development project consisting of a new 60 single family unit on a medium-high density site. The project required a PD designation to allow for the smaller lot sizes, which

allow for affordability to first-time home buyers. Additionally, in 2018, the City approved Greenwood Cottages, which is expected to produce 226 single family homes. These homes are designed as small-lot condominium-like developments (78 cottage homes and 148 courtyard homes) which are expected to be affordable to families in the moderate-income category. In 2019, the City approved Parlin Oaks Planned Development, which was allowed to use smaller lots to plan for 144 single family homes that are affordable to families in the moderate-income category.

The City has a full-time code enforcement officer who is very active in the community. The following lists the number of cases opened and closed by Code Enforcement between 2013 and 2019:

- 2013: 641 potential violations opened; closed 354 cases
- 2014: 383 potential violations opened; closed 402 cases
- 2015: 407 potential violations opened; closed 403 cases
- 2016: 435 potential violations opened; closed 420 cases
- 2017: 418 potential violations opened; closed 411 cases
- 2018: 346 potential violations opened; closed 321 cases
- 2019: 311 potential violations opened; closed 303 cases
- 2020: 394 potential violations opened; closed 278 cases

During the 2013-2021 Housing Element planning period, the City made some progress in improving accessibility in new home construction and access to housing, although additional progress can be made during the 2021-2029 Housing Element planning period. The City has yet to amend the Development Code to include universal design principles in new home construction, however it has moved forward to require the Dry Creek Oaks Senior Development to include universal design concepts into the home design. Additionally, the City codified reasonable accommodation procedures in Galt Municipal Code Section 18.44.120 in 2015. “Reasonable accommodation” details and provides procedures for individuals with disabilities in seeking equal access to housing.

The City has been successful in working with developers to build units with three or more bedrooms within larger multifamily developments. In projects of 10 units or more, the City requires a minimum of 10 percent of the units be three-bedroom or larger. Developments guaranteed as retirement communities or for the elderly may be exempted from this requirement. The City approved Greenwood Cottages, a 226-unit high density development which includes three- and four- bedroom units. The City also received an application for Parlin Oaks, which consists of a multifamily site containing 144 small-lot single family homes and an 80-unit apartment complex. The site will have more than 50 percent of the units meeting the requirement of three bedrooms or more.

The City has been active in promoting residential energy conservation throughout the 2013-2021 Housing Element planning period. The City is a participant in the Energy Upgrade California Program which allows property

owners to obtain financing and information on various energy efficiency programs available to them at www.energyupgradeca.org. The City is also a participant in four Property Assessed Clean Energy (PACE) programs, which provide additional funding resources for property owners who wish to make energy/water-efficient improvements to their properties. The City is also a participant in SMUD's Home Performance Program and income-qualified Galt residents are also eligible for home weatherization programs from the Community Resource Project. All of these programs were advertised in the City Newsletter and links were provided on the City's website. The City implemented state building code energy conservation requirements on all building permits issued during the reporting time frame. The City requires a street tree for each new home. The City shall continue to waive permit fees for residential solar energy installations.

Table 7.47 shows the number of units constructed within the city of Galt during the previous Housing Element planning period by income category. A complete evaluation of accomplishments is included in Appendix B.

**TABLE 7.47
PERMITTED UNITS BY INCOME CATEGORY, CITY OF GALT, 2013-2020**

Income Category	2013	2014	2015	2016	2017	2018	2019	2020	Total	5th Cycle RHNA Allocation	Remaining RHNA Allocation
Very Low-Income*	0	0	0	0	0	0	1	0	1	131	130
Low-Income	0	0	0	0	0	14	0	13	27	91	64
Moderate Income	0	0	0	0	0	0	0	0	0	126	126
Above Moderate Income	41	29	45	134	71	24	57	22	423	331	0
TOTAL	41	29	45	134	71	38	58	35	451	679	320

* units serving extremely low-income households are included in the very low-income permitted units totals
Source: City of Galt, 2021, Table B 2020 Annual Housing Element Progress Report.

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APPENDIX A SITES INVENTORY

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TABLE 7.A-1
SITES INVENTORY

Site ID	Project Name (if applicable)	APNS	LU Designation		Zoning Designation		Acres	Total Units	Lower	Moderate	Above-Mod	Density	Flood Constraints	Infrastructure Constraints
			Current	Proposed	Current	Proposed								
PLANNED AND APPROVED PROJECT														
1	1st Street Tentative Parcel Map	1480160012	LDR	LDR	R1B	R1B	0.8	3			3	4	None	None
2	2nd Street Apartments	1500274034	HDR	HDR	R4	R4	0.4	8	8			20	None	None
3	A Street Crossing	1500171012	MDR	MDR	R2	R2	1.1	9		9		8	None	None
4	Cardoso I	1500101080 1500780001- 1500780070	LDR	LDR	R1C	R1C	16.8	69			69	4	None	None
5	Cardoso II	1500101076	LDR	LDR	R1C	R1C	33.7	87			87	3	Partial flood constraint	None
6	Caterina Estates	1500101040 1500101041	MDR	MDR	R2	R2	12.8	67			67	5	None	None
7	Cedar Flats	1500030013 1500030014 1500030015 1500030016 1500030017 1500042093	LDR	LDR	R1C	R1C	30.0	112			112	4	Partial flood constraint	None
8	Dry Creek Oaks	1500092010 1500092030	MDR	MDR	R2	R2	38.5	206			206	5	Partial flood constraint	None

TABLE 7.A-1
SITES INVENTORY

Site ID	Project Name (if applicable)	APNS	LU Designation		Zoning Designation		Acres	Total Units	Lower	Moderate	Above-Mod	Density	Flood Constraints	Infrastructure Constraints
			Current	Proposed	Current	Proposed								
9		1480090016	LDR	LDR	R1	R1	96.8	424			424	4	Partial flood constraint	None
		1480090035	MDR	MDR	R2	R2	149.2	718			718	5	None	None
10	Eastview Specific Plan	1480090055 (Specific Plan Parcel 10)	HDR	HDR	R4	R4	2.4	57	57			24	Significant flood constraint, mitigated	None
11		1480090055 (Specific Plan Parcel 11)	HDR	HDR	R4	R4	4.5	108	108			24	Significant flood constraint, mitigated	None
12		1480090055 1480090059 (Specific Plan Parcel 17)	HDR	HDR	R4	R4	3.5	84	84			24	Partial flood constraint	None

TABLE 7.A-1
SITES INVENTORY

Site ID	Project Name (if applicable)	APNS	LU Designation		Zoning Designation		Acres	Total Units	Lower	Moderate	Above-Mod	Density	Flood Constraints	Infrastructure Constraints
			Current	Proposed	Current	Proposed								
13	Fairway Oaks	1500101019 1500101021 1500101050 1500101059	LDR	LDR	R1C	R1C	48.4	162			162	3	Partial flood constraint	None
14	Greenwood Cottages	1480080028	HDR	HDR	R4	R4	16.0	226		226		14	None	None
15	Morali Estates	1480074034	LDR	LDR	R1C	R1C	12.8	50			50	4	None	None
16	Parlin Oaks	1480080084	HDR	HDR	R4	R4	12.9	144		144		11	None	None
			HDR	HDR	R4	R4	3.0	80	80			27	None	None
17	Veranda at River Oaks	1481190001- 1481190060	HDR	HDR	R3	R3	5.6	60		60		11	None	None
Projects Subtotal							489.3	2,674	337	439	1,898			
OTHER VACANT														
18	[Vacant Lot]	1500082023	C	HDR	HC	R4	9.9	198	198			20	None	None
19	Dry Creek Oaks Lot "B"	1500092029				R4	7.2	144	144			20	None	None
20	Dry Creek Oaks Lot "C"		LI	HDR	LI	R4	7.0	139	139			20	None	None
Vacant Subtotal							24.1	481	481	0	0			

TABLE 7.A-1
SITES INVENTORY

Site ID	Project Name (if applicable)	APNS	LU Designation		Zoning Designation		Acres	Total Units	Lower	Moderate	Above-Mod	Density	Flood Constraints	Infrastructure Constraints
			Current	Proposed	Current	Proposed								
SITES FOR ANNEXATION														
21	[Vacant Lot]	1500042024 1500042025 (southern portions)	MU	MU	MU	MU	16.0	80	80			20	None	None
22	Simmerhorn Ranch (partial)	1500082033	MDR	MDR	R3	R3	19.8	161		161		8	None	None
Sites for Annexation Subtotal							35.8	241	80	161	0			
ACCESSORY DWELLING UNITS														
n/a	ADUs	n/a	n/a	n/a	n/a	n/a	n/a	64	64			n/a	n/a	
Total Units by Income Levels								3,460	962	600	1,898			
RHNA Goal								1,926	647	379	900			
RHNA Surplus								1,534	315	221	998			

APPENDIX B EVALUATION OF 2013-2021 ACCOMPLISHMENTS

In accordance with California Government Code Section 65588, the following section discusses the effectiveness of the previous housing element, progress in implementing the programs, and the appropriateness of the goals, policies, and programs from the 2013-2021 Housing Element.

Table B-1 assesses each goal, policy, and program. The following describes what kind of information can be found in each column:

- Policy/Program: Provides a description of the policy or program
- Result: Characterizes the effectiveness of the policy or program
- Evaluation: Characterizes the progress the City has made with the policy or program
- Continue/Modify/Delete: Characterizes the appropriateness of the policy or program and recommends continuing, modifying, or deleting the policy or program.

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TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-1.1. Adequate Sites	The City shall ensure that sufficient sites are appropriately zoned, with access to public services and facilities, during the Housing Element planning period and beyond, to accommodate the City's share of regional housing needs.	On-going	Based on the 2014-2021 Housing Element reviewed by HCD, the City has identified adequate vacant land inventory to meet its Regional Housing Need Allocation for 2014- 2021. The General Plan, adopted in 2009, identified a parcel of land along the west side of Carillion Boulevard, south of Twin Cities Road for High Density (14-24 units/acre) housing. The site was rezoned R4, consistent with the implementation of the Development Code Update, which took effect in July 2015. In addition, the City approved a rezone of approximately 15 acres from Light Industrial to R4 – high density residential in 2016.	The City was successful in implementing this policy.	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-1.2. Preferred Minimum Density	<p>The City shall require development to meet the preferred minimum housing density of 14 units per acre in areas designated High Density Residential unless the applicant can demonstrate the following:</p> <ul style="list-style-type: none"> i. A lower density will not adversely affect the City's ability to accommodate its remaining share of the regional housing needs assigned by SACOG for extremely low-, very low, and low-income households based on the remaining acreage of High Density Residential land at the time of application. ii. If an adverse impact will occur as described above in 1.,2(i), the City will take one of the following steps to ensure the impact is mitigated in order to guarantee no net loss of higher density residential land: <ul style="list-style-type: none"> a. rezone an equivalent parcel of land elsewhere in the City, or b. Require the developer to purchase another similarly sized site suitable for rezoning to at least 14 units per acre, or c. Have the developer construct affordable units on the subject site or another site in a number equivalent to the loss of potential units that would be allowed on the subject site if it were built out to the preferred minimum density (14 units per acre). iii. That a lower density is necessary due to constraints such as site characteristics or the availability of public facilities, services, or utilities to the site that affect the feasibility of development at a minimum density of 14 units per acre and that cannot be mitigated by the applicant. The burden of proof shall be on the applicant to document the constraints) and the applicant's inability to mitigate the constraint(s). 	On-going	No residential down zoning approvals have been granted since adoption of the 2013-21 Housing Element.	The City was successful in implementing this policy. The preferred minimum density for High Density Residential is codified in the Development Code.	Delete

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-1.3. Allow Affordable Housing	The City shall not disapprove very low-, low-, and/or moderate income housing developments or condition project approvals in a manner that would make the project infeasible for development, according to the requirements of CG Code Sections 65913.2 and 65589.5.	On-going	The City is meeting this objective and the action should be continued.	The City was successful in implementing this policy.	Continue
Policy HE-1.4. Review Progress	The City shall regularly review progress toward meeting housing affordability targets and implementation of each housing policy.	On-going	This process has been in place for several years and housing finals (which is the more accurate measurement) continue to be tracked.	The City was successful in implementing this policy.	Continue
Policy HE-1.5. Incentives for Affordable Housing	The City shall offer density bonuses and other incentives for the construction of affordable housing.	On-going	This information is codified in Galt Municipal Code Section 18.44.060.	The City was successful in implementing this policy, however will need to update its Development Code to reflect changes to State Law related to density bonuses.	Modify: update per State law

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-1.6. Encourage Infill	The City shall encourage infill development.	On-going	The City approved an Infill Incentive Program to encourage infill development. The program reduce recreation and traffic impact fees by 75% and waives the Policy Document Recovery Fee. The City recently approved three infill projects: <ol style="list-style-type: none"> 1. Gerbitz six unit townhome project 2. Trailridge Apartments 14 unit expansion 3. Historic Peck and Steiner Building nine unit apartments. 	The City was successful in implementing this policy. However, the Infill Incentive Program expired in December 2020 and was not renewed.	Continue
Policy HE-1.7. Innovative Approaches to Affordable Housing	The City shall encourage developers to use innovative approaches to providing affordable housing in the City.	On-going	The City has had success in achieving this objective (Galt Place Senior Apartment/Mixed Use Project, Grizzly Mesa Townhome Project, Grizzly Hollow 3 Apartments with Clubhouse/daycare and various family facilities, and 2 Habitat for Humanity houses) and will continue efforts in the next housing cycle. The City approved the Veranda at River Oaks project, consisting of a new 60 single family unit on a Medium-High Density site. The project requires a PD designation to allow for the smaller lot sizes. The smaller lot sizes allow for affordability to first time home buyers.	The City was successful in implementing this policy.	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-1.8. Innovative Planning Approaches	Continue to encourage planned unit developments or specific plans containing innovative planning approaches.	On-going	The City has been successful in educating developers about the benefits of planned unit developments (now Planned Development PD) and specific plans. The City approved two PD's in 2016, the Dry Creek Oaks Senior Project and Cedar Flats Estates. The City also approved a PD in 2018, the Veranda at River Oaks project consisting of a new 60 single family unit on a Medium-High Density site. The project required a PD designation to allow for the smaller lot sizes. The smaller lot sizes allow for affordability to first time home buyers.	The City was successful in implementing this policy.	Continue
Policy HE-2.1. Housing Rehabilitation	The City shall assist in the rehabilitation of both owner and renter-occupied housing.	On-going	The Galt Housing Rehabilitation Loan and Grant Program was an important funding source for providing grants and loans to low income homeowners and landlords who rent to low income tenants. However, the State of California abolished Redevelopment Agencies in 2011, so the current funding source for this program has been eliminated. It is unknown at this time whether the City will be able to create a replacement program.	The City was unable to implement this policy due to lack of funding.	Modify: focus on identifying funding sources
Policy HE-2.2. Code Enforcement	Continue to implement a residential code enforcement program.	On-going	The City has a full time code enforcement officer who is very active in the community. For 2020, Code Enforcement opened 294 cases and closed 278 cases during the same period.	The City was successful in implementing this policy.	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-2.3. Support South County Services	The City shall continue to support and work with South County Services in its efforts and programs.	On-going	The City is meeting this objective and the action will be continued.	The City was successful in implementing this policy.	Continue
Policy HE-2.4. Rehabilitation of Historic Units	The City shall encourage rehabilitation of older units under the Historic Building Code to lower renovation costs.	On-going	The City has used the State Historic Building Code when applicable to assist a property owner with repairs of a historic structure.	The City was successful in implementing this policy.	Continue
Policy HE-2.5. Monitor "At-Risk" Units	The City shall continue to monitor "at-risk" subsidized housing when subsidies are within ten years of expiring (CA Gov. Code Section 65583).	2013-2021	The City continues to monitor local project based vouchers.	The City was successful in implementing this policy.	Continue
Policy HE-2.6. Address Foreclosures	The City shall help owners facing foreclosure stay in their home.	On-going	The City does not have a specific program to meet this objective; however, the City does provide information to help homeowners avoid foreclosure on its website.	The City was somewhat successful in implementing this policy. Foreclosure information is available on the City website.	Modify: continue information sharing and focus on identifying funding sources

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-3.1. Special Needs Housing	The City shall strive to address the unique housing needs of seniors, large families, single- parent households, the homeless, persons with disabilities (including developmental disabilities), and farmworkers.	On-going	The City has had success in achieving this objective with the Galt Place Senior Apartment/Mixed Use Project. No specific requests for unique housing needs for large families, single-parent households, the homeless, persons with disabilities or farmworkers have been received; however, the City will strive to ensure this objective is met should such requests be made. The City approved the Dry Creek Oaks Senior Project in Jan 2016. The project includes 206 single family senior houses, approximately 8 acres for a senior high density site and approximately 8 acres for an assisted living facility.	The City was successful in implementing this policy.	Continue
Policy HE-3.2. Migrant Farmworker Housing.	If housing for migrant farmworkers is constructed in the planning area, and if that land is annexed into Galt, the City shall allow the continued operation of the migrant farmworker housing as a permitted use or arrange for relocation of the facility to a mutually acceptable location.	On-going	No requests for annexing migrant farmworker housing have been made at this time.	N/A: the City did not receive any requests	Continue
Policy HE-3.3. Affordable Housing for Permanent Agricultural Employees	To accommodate the needs of permanent residents of Galt who are employed in agriculture, the City shall continue to permit the development of affordable multifamily units, including large family units, in the R2 and R3 districts.	On-going	No requests for constructing affordable housing units, including multifamily units, have been made in any land use district in the City at this time.	N/A: the City did not receive any requests	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-3.4. Senior Housing	The City shall assist in maintaining existing senior housing to meet the needs of older residents.	On-going	The City/Redevelopment Agency's Housing Rehabilitation Loan and Grant Program routinely provided funding for modifying mobile homes and single family homes for handicapped accessibility and to address various other necessary health and safety improvements. Since the State eliminated Redevelopment funding in 2011, there is no ready funding source for this type of activity. It will be explored further in the future to see if there are alternative funding opportunities. The City approved the Dry Creek Oaks Senior Project in Jan 2016. The project includes 206 single family senior houses, approximately 8 acres for a senior high density site and approximately 8 acres for an assisted living facility.	The City was successful in implementing this policy.	Continue
Policy HE-3.5. Reasonable Accommodation	The City shall strive to ensure equal access to housing by providing reasonable accommodation for individuals with disabilities.	On-going	Galt Municipal Code Section 18.44.120, "Reasonable Accommodation", provides procedures for individuals with disabilities in seeking equal access to housing.	The City was successful in implementing this policy.	Continue
Policy HE-3.6. Universal Design	The City shall facilitate accessibility for disabled or elderly residents and visitors by amending the zoning code to include universal design principles for new homes.	2013-2021	The City will amend the Zoning Code to include universal design principles in new home construction. The City required the Dry Creek Oaks Senior Development to include universal design concepts into the home design.	The City was successful in implementing this policy.	Delete; policy completed
Policy HE-3.7. Single- Room Occupancy and Studio Housing	The City shall provide opportunities for single-room occupancy and studio type living arrangements.	On-going	No requests to develop single-room occupancy and/or studio housing have been received at this time.	N/A: the City did not receive any requests	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-3.8. Mixed-Use Developments	The City shall continue to encourage mixed-use developments that include housing and commercial activities, such as the areas identified in the Downtown Revitalization and Historic Preservation Specific Plan.	On-going	The City allows mixed-use developments in the Downtown Mixed-Use and Commercial zoning districts and has established development standards for a new Mixed-Use zoning district (Chapter 18.24) within the updated Development Code. Galt Place was developed as a mixed-use project. It includes 80 affordability restricted senior apartments and retail/office on the first floor. The City approved the use of a new nine (9), one (1) bedroom apartment units on the second floor of the historic Peck & Steiner Building a 408 C Street.	The City was successful in implementing this policy.	Continue
Policy HE-3.9. Permit emergency shelters in appropriate locations in the City.	The City shall permit emergency shelters in the Light Manufacturing and Public/Quasi Public zones by right, consistent with the requirements of State law.	2013-2021	Emergency shelters are permitted uses within the Light Industrial and Public/Quasi- Public zoning districts, per the updated Development Code, which took effect in July 2015.	The City was successful in implementing this policy.	Delete; policy completed
Policy HE-3.10. Assist in Serving the Needs of Homeless Persons	The City shall assist non- profit organizations that provide emergency shelter and other support services to homeless persons.	On-going	This action will be met by the City on an as- needed and on-going basis, as such requests for assistance are made.	The City was successful in implementing this policy.	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-3.11. Temporary Emergency Shelter	The City shall continue to utilize the Littleton Civic Center building when emergencies arise that put the people out of their home in acute situations such as fires, earthquakes and other disasters, code compliance evictions, etc. where a number of people are affected temporarily.	On-going	The City is meeting this objective and the action will be continued. For example, in early 2015, a strong storm that could potentially result in flooding was predicted and the Littleton Center was opened to accommodate persons that would have been displaced by flooding. Fortunately, no such flooding occurred.	The City was successful in implementing this policy.	Continue
Policy HE-3.12. Permit Transitional and Supportive Housing	The City shall permit transitional and supportive housing as a residential use and apply the same standards that are applicable to other residential dwellings of the same type in the same zone.	On-going	Transitional and Supportive Housing is a permitted use within the RA, RE, R1A, R1B, R1C, R2, R3, R4 and MU zoning districts, per the updated Development Code, which took effect in July 2015.	The City was successful in implementing this policy.	Continue
Policy HE-3.13. Housing for Large Families	The City shall encourage the development of housing to meet the needs of extremely low-, very low-, low-, and moderate-income large families.	On-going	The City is meeting this objective and the action will be continued.	The City was successful in implementing this policy.	Continue
Policy HE-3.14. Large Multifamily Units	In multifamily projects of ten or more units, the City shall require that a minimum of 10 percent of the units be three-bedroom or more. Developments guaranteed as retirement communities or for the elderly may be exempted from this requirement.	On-going	The City is meeting this requirement. The City approved Greenwood Cottages, a 226 unit high density development which includes three and four bedroom units. The City also received an application for Parlin Oaks. Parlin Oaks consists of a multifamily site containing 144 small lot single family homes and an 80 unit apartment complex. The site will have more than 50% of the units meeting the requirement of three bedrooms or more.	The City was successful in implementing this policy.	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-4.1. Energy Efficiency in Existing Homes	The City shall strive to increase energy efficiency of existing housing.	On-going	The City is a participant in the Energy Upgrade California Program which allows property owners to obtain financing and information on various energy efficiency programs available to them at www.energyupgradeca.org . The City is also a participant in four Property Assessed Clean Energy (PACE) programs, which provide additional funding resources for property owners who wish to make energy/water- efficient improvements to their properties. The City is also a participant in SMUD's Home Performance Program and income-qualified Galt residents are also eligible for home weatherization programs from the Community Resource Project. All of these programs were advertised in the City Newsletter and links were provided on the City's website.	The City was successful in implementing this policy.	Continue
Policy HE-4.2. Energy Conservation in New Homes	The City shall require that all new housing units meet current State requirements for energy efficiency, and encourage developers to exceed Title 24 requirements.	On-going	The City implemented state building code energy conservation requirements on all building permits issued during the reporting time frame. The city requires a street tree for each new home.	The City was successful in implementing this policy.	Continue
Policy HE-4.3. Waive Fees for Solar Installations	The City shall continue to waive permit fees for residential solar energy installations.	On-going	The City has met this objective.	The City was successful in implementing this policy.	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-5.1. Equal Housing Opportunity	The City shall actively promote equal housing opportunities for all regardless of race, religion, sex, marital status, ancestry, national origin, or color.	On-going	The City did not administer any housing programs (other than the wind-down activities of the Redevelopment Agency's Housing Rehabilitation Loan and Grant Program) nor does it manage any rental properties. Therefore, the City is not typically involved in issues involving equal housing opportunities. However, if a citizen wished to lodge a complaint the City would refer them to the District Office of Fair Employment and Housing. The City is currently participating in the Sacramento Valley Assessment of Fair Housing (AFH) study. This HUD-required study will assess the region's fair housing landscape and develop goals to increase housing choice and access for all residents.	The City was successful in implementing this policy.	Modify: expand to include policies related to affirmatively furthering fair action
Policy HE-6.1. Upgrade Infrastructure Systems	The City shall continue to upgrade sewer and water delivery system and update impact fees as necessary.	On-going	Water and sewer system upgrades are included in the City's Capital Improvement Plan, which is updated annually to include new projects or amended cost estimates. Projects from the CIP are then prioritized and funded in the budget process. Impact fees are regularly updated.	The City was successful in implementing this policy.	Continue

TABLE 7.B-1 EVALUATION OF POLICIES 2013-2021					
Name of Policy	Policy Description	Timeframe	Result	Evaluation	Continue/ Modify/ Delete
Policy HE-6.2. Remove Governmental Constraints	The City shall strive to remove constraints within the City's Zoning Code and permitting procedures.	2013-2021	The City updated its Development Code, which took effect July 2015, and further streamlines the approval process and permitting procedures for new development in the City.	The City was successful in implementing this policy.	Continue; the City will need to update its Development Code per recent State legislation

TABLE 7.B-2 EVALUATION OF PROGRAMS 2013-2021					
Program Name	Program Description	Timeframe	Results	Evaluation	Continue/ Modify/ Delete
HE-A: Monitor Vacant Land Inventory	The City shall monitor the vacant land inventory to ensure that sufficient land remains available to meet the 2006- 2013 SACOG Regional Housing Needs Allocation (RHNA) Plan. Responsible Department: CDD	Ongoing	As part of the most recent Housing Element Update (approved in February 2014), the City performed a vacant land inventory to ensure sufficient land remains to meet the RHNA.	The City was successful in implementing this program.	Continue
HE-B: Tabulate Housing Finals	The City shall continue to tabulate housing finals and track proposed rents and sales prices to compare the affordability of new housing to the housing targets. The City shall report on the progress made in achieving housing targets as part of the Housing Element annual report presented to the City Council and submitted to HCD. Responsible Department: CDD	Ongoing	Building Division staff prepares a monthly report, which tabulates housing unit finals.	The City was successful in implementing this program.	Continue
HE-C: Density Bonus	The City will offer a minimum density bonus provided for in State law (California Government Code Section 65915) and, in addition, consider additional density bonuses on a case-by-case basis if the proposed development meets a special housing need that cannot be met without the additional density bonus. In addition to density bonuses, other incentives could include the following: <ul style="list-style-type: none"> • reduced site planning standards, • reduced parking requirements, or • the use of a Planned Development zoning overlay to allow clustering of development and thereby reduce development costs. Responsible Department: CDD	Ongoing	The City amended its code to allow for density bonus. It remains an option for home builders. No project applicants requested a density bonus in 2020. Staff will work with applicants of such projects when such applications are received.	The City was successful in implementing this program, however will need to update its Development Code to reflect changes to State Law related to density bonuses.	Modify: update per State law

**TABLE 7.B-2
EVALUATION OF PROGRAMS 2013-2021**

Program Name	Program Description	Timeframe	Results	Evaluation	Continue/Modify/Delete
HE-D: Encourage Infill Development	<p>The City shall allow for development of existing non- conforming small frontage lots and encourage and facilitate the development of infill lots through:</p> <ul style="list-style-type: none"> • density bonus, • expediting permitting procedures, • providing property owners, developers, and other interested parties with technical assistance and information about the opportunities in developing infill lots, and • implementing General Plan Land Use Element policies that promote and give priority to the development of infill lots before any land annexation decisions can be made. <p>Responsible Department: CDD</p>	Ongoing	<p>The City recently approved an Infill Fee Reduction Program. The Program reduces, traffic and recreation impact fees by 75% and waives the Policy Document Recovery Fee. The Program is available for infill lots located in the established city core. The Program will be evaluated in 24-months to determine if it has been effective in spurring infill development projects.</p> <p>The updated Development Code (implemented in 2015) provides allowances for the development of nonconforming infill lots and expedites the permitting procedures for the development of infill lots by allowing such development to be approved at staff level, rather than at the Planning Commission level.</p> <p>As new development applications are received, staff will address requests for density bonuses and will continue to implement policies to encourage infill development.</p>	The City was successful in implementing this program.	Continue
HE-E: Facilitate Development of Large Sites	<p>The City shall work with property owners to facilitate the process of subdivision or development of large sites identified in the Housing Element sites inventory to remove any regulatory barriers and expedite development at the expected affordability level for the site.</p> <p>Responsible Department: CDD</p>	Ongoing	<p>The updated Development Code (implemented in 2015) provides standards that allow City staff and the applicant of a multifamily project in the new R4 (high density) zone flexibility in project design to facilitate the development of the site and ensure a high- quality development for the City.</p>	The City was successful in implementing this program.	Delete; HCD discourages the use of large sites for affordable housing development.

TABLE 7.B-2 EVALUATION OF PROGRAMS 2013-2021					
Program Name	Program Description	Timeframe	Results	Evaluation	Continue/ Modify/ Delete
HE-F: Assist in the Development of Affordable Housing	<p>The City shall use a proactive approach with housing developers when requested to provide information concerning the Zoning Ordinance’s features (e.g., lot sizes, density bonuses, Planned Development zoning) aimed at promoting affordable housing in Galt. If necessary, the City shall help affordable housing developers in accessing State or Federal funding by providing needed information for funding applications or by serving as the applicant (for programs that require a governmental agency as the funding recipient).</p> <p>Responsible Department: CDD</p>	Ongoing	No applications for affordable housing projects were received in 2019. City staff will work with the applicant of such a project to ensure compliance with this policy when a formal application is received.	N/A: the City did not receive any requests	Continue
HE-G: PUD Zoning	<p>The City shall cooperate with, and advise developers, in the use of Planned Unit Development (PUD) zoning to reduce housing costs by utilizing various innovative development techniques including, but not limited to, clustering of units and density bonuses. The City shall encourage the use of planned unit development and specific plans by:</p> <ul style="list-style-type: none"> • advising developers of their options during project pre-submittal meetings, and • providing Chapter 18.24 of the Galt Zoning Code for developers, which describes the provisions of planned unit developments and specific plans. <p>Responsible Department: CDD</p>	Ongoing	In 2016, the City approved two Planned Development (PD-formerly PUD) projects; Dry Creek Oaks (206 senior single family units) and Cedar Flats Estates (120 single family dwellings). The City approved one PD in 2018, Veranda at River Oaks. The Veranda at River Oaks allowed for the development of smaller single family lots accommodating a medium high density development. The homes on a smaller lot helps the City provide for a wider range of housing types, including homes for first time home buyers.	The City was successful in implementing this program.	Continue
HE-H: Foreclosure Information	<p>The City shall strive to maintain the City’s website with up-to-date information on programs and funding available to homeowners at risk of foreclosure by reviewing and updating the information annually.</p> <p>Responsible Department: CDD</p>	Ongoing	The City used to maintain a link on its website to Keep Your Home California, a state program aimed at assisting at risk homeowners. The program ceased operations in 2018, and the link has been removed from the City’s website.	The City was successful in implementing this program.	Continue

TABLE 7.B-2 EVALUATION OF PROGRAMS 2013-2021					
Program Name	Program Description	Timeframe	Results	Evaluation	Continue/Modify/Delete
HE-I: Housing Rehabilitation Loan and Grant Program	The City shall continue to implement the Housing Rehabilitation Loan and Grant Program, based on available funding, to provide housing rehabilitation assistance in the form of grants and low-interest loans to extremely low-, very low- and low-income homeowners and low-interest loans to rental property owners with extremely low-, very low-, or low-income tenants. The City shall explore new funding sources to replace the loss of redevelopment funding, which might include CDBG, HOME funds, or other State and Federal funds that become available during the Housing Element planning period. Responsible Department: CDD	Ongoing	The City does not currently have funding to offer the Housing and Rehabilitation Loan Program; however, Community Development Department staff continue to look for such funding sources.	The City was unable to implement this program due to lack of funding.	Modify: focus on identifying funding sources
HE-J: Code Enforcement	The City shall continue to implement a Code Enforcement program through the Code Compliance Officer, operating primarily on a complaint basis. Responsible Department: Code Enforcement	Ongoing	The City continues to operate its Code Enforcement program through its Code Enforcement Officer. The program operates primarily on a complaint basis, but also includes proactive cases.	The City was successful in implementing this program.	Continue

TABLE 7.B-2 EVALUATION OF PROGRAMS 2013-2021					
Program Name	Program Description	Timeframe	Results	Evaluation	Continue/Modify/Delete
HE-K: Coordinate with South County Services	<p>The City shall coordinate with South County Services in providing for the housing needs of Galt residents.</p> <p>Specifically the City shall:</p> <ul style="list-style-type: none"> • Work with South County Services to provide temporary shelter vouchers to the extent of available funding in case of temporary displacement as a result of code violations and unsafe living conditions; • Work with South County Services to provide housing for farmworkers; • Request that South County Services provide translation services, if needed, for Spanish speaking residents interested in City housing programs; and • Assist South County Services in the assessment and identification of an appropriate location for an emergency shelter and accessing of funding for new facilities if needed. <p>Responsible Department: CDD</p>	Ongoing	<p>The updated Development Code (implemented July 2015) includes provisions for farmworker housing. South County Services has been available for, and has provided translations services for Spanish speaking residents.</p> <p>The need for an emergency shelter in the City has not been specifically identified to date and a lack of City staff and funding resources have resulted in this item not being a top priority at this time; however, should the need arise, City staff will coordinate with South County Services to identify an appropriate location for an emergency shelter and accessing funding for it. The updated Development Code (implemented July 2015) includes zoning provisions for emergency shelters.</p>	The City was successful in implementing this program.	Continue
HE-L: Information on State Historic Building Code	<p>The City shall make information available on the State Historic Building Code through dissemination of information to all owners of historic residential structures who inquire about home repairs.</p> <p>Responsible Department: CDD</p>	Ongoing	Item is subject to staffing and budgetary constraints.	The City was unable to implement this program due to lack of funding.	Modify: focus on identifying funding sources and maintaining webpage of resources

TABLE 7.B-2 EVALUATION OF PROGRAMS 2013-2021					
Program Name	Program Description	Timeframe	Results	Evaluation	Continue/Modify/Delete
HE-M: Monitor At-Risk Housing	The City shall continue to annually monitor “at risk” subsidized rental housing at Sunset Garden Apartments for its Section 8 status, and prepare a plan for the preservation of these units as affordable rental housing. The plan will state the City’s proposed actions for assisting the current property owner in preserving these very low-income affordable units or assisting in the acquisition of Sunset Gardens by a nonprofit entity dedicated to permanently preserving the affordability of these rental units. Responsible Department: CDD	Ongoing	Due to a lack of resources the City has not been able to adequately monitor the affordable housing stock. It is unknown if the Sunset Garden Apartments has opted out of its affordable provisions.	The City was unable to implement this program due to lack of funding.	Modify: focus on identifying funding sources
HE-N: Zoning Code Amendment for Farmworker Housing	Amend the Zoning Code to add a separate use category and definition for migrant farmworker housing and designate zones where farm employee housing with up to 36 beds, consistent with SB 1802, will be permitted by right. The City will select agricultural zoning district(s) that could accommodate migrant farmworker housing. Responsible Department: CDD	2014	The updated Development Code (implemented in 2015) defines farmworker housing and provides standards and zoning for such housing opportunities.	The City was successful in implementing this program.	Delete: completed
HE-O: Support New Senior Housing	The City shall support the construction of additional rental housing for older adults through: <ul style="list-style-type: none"> • density bonuses; • applying for or assisting developers in applying for State and Federal funding; and • identifying suitable sites for such development. Responsible Department: CDD	Ongoing	The City has a strong track record of supporting new senior housing. The City approved the 206 unit Dry Creek Oaks project in 2016. The approval included the 206 single family senior homes in addition to zoning for a senior high density site as well as an assisted living facility site. In September 2020 they started pulling building permits for construction of those 206 SFD’s.	The City was successful in implementing this program.	Continue

TABLE 7.B-2 EVALUATION OF PROGRAMS 2013-2021					
Program Name	Program Description	Timeframe	Results	Evaluation	Continue/Modify/Delete
HE-P: Assisted Care Housing	The City shall assist in the development of a range of assisted care housing for older adults who have limited self-care abilities by helping to access funding and funding sources and identifying appropriate sites for development of a range of housing from group housing to independent living with services on-site for institutional care facilities. Responsible Department: CDD	Ongoing	In 2016, the City approved a site for an assisted living facility. Although the site is now zoned for assisted living, no development application has yet been received.	The City was successful in implementing this program.	Continue
HE-Q: Zoning for Group Homes	The City shall amend the Zoning Code to add a specific use category for Large Group Homes (seven or more residents), and designate the zones in which Large Group Homes will be permitted. Responsible Department: CDD	2014	The updated Development Code (implemented in mid-2015) contains within its Residential Zoning standards, allowances for residential care facilities (7 or more) in the R2, R3 and R4 zones with a Conditional Use Permit, and allowances for large group homes (9 or more) with a Minor Use Permit in all residential zones.	The City was successful in implementing this program.	Delete; completed
HE-R: Assist in the Development of Large Lower-Income Units	The City shall assist developers interested in accessing funding to develop lower-income housing that would include three- and four-bedroom units. Responsible Department: CDD	Ongoing	This is an on-going process and the City will continue to offer support as needed.	The City was successful in implementing this program.	Continue
HE-S: Waive Fees for Extremely Low-Income Housing	The City shall adopt a resolution waiving application processing fees for units affordable to extremely low- income (ELI) households in developments in which at least 5 percent of the units are affordable to ELI household. To be eligible for the fee waiver, the units shall be affordable by affordability covenant. The City shall promote the benefits of this program to the development community by posting information on its webpage and creating a handout to be distributed with development applications. Responsible Department: CDD	2014	As projects arise, the City will consider adopting a resolution to waive fees for development of extremely low income housing. The city did not have proposed affordable housing projects in 2020.	N/A: the City did not receive any requests	Continue

TABLE 7.B-2 EVALUATION OF PROGRAMS 2013-2021					
Program Name	Program Description	Timeframe	Results	Evaluation	Continue/Modify/Delete
HE-T: Information on Energy Conservation	The City shall provide consumer information on ways to increase energy conservation in the home and incentive programs available for energy efficiency improvements with the distribution of mailings to residents and/or providing fliers in public places, such as City Hall and the Galt Library. Responsible Department: CDD	Ongoing	The City's website contains information regarding the City's participation in four Property Assessed Clean Energy (PACE) Programs, whereby City property owners would be able to finance energy efficiency improvements on their property tax bill. Information about this program, and other similar programs available to the City's property owners, has been provided in the Citywide newsletter, which was provided to City businesses and residents, as well as at public places, such as the library, Municipal Services Center and City Hall, and on the City's website.	The City was successful in implementing this program.	Continue
HE-U: Guidelines for Energy Conservation	The City shall continue to implement development guidelines for energy conservation, such as: <ul style="list-style-type: none"> • a requirement for tree planting in new subdivisions; • reviewing proposed development for solar access, both passive and active; and • opportunities to use energy conservation construction techniques. Responsible Department: CDD	Ongoing	The updated Development Code requires tree planting in new subdivisions. Further, City staff will continue to review proposed development applications for solar access and opportunities to use energy conservation techniques. In addition, the City approved the Climate Action Plan (CAP) which contains many energy conservation features as part of the City's greenhouse gas reduction plan.	The City was successful in implementing this program.	Continue
HE-V: Fair Housing Information	The City shall obtain information on fair housing laws from the Department of Housing and Community Development and State Fair Employment and Housing Commission's enforcement program and make it available on the City website, at City Hall, and the local library. Responsible Department: CDD	FY 2015/2016	As staffing allows, the City will obtain and distribute information on fair housing laws. In addition, the City is participating with regional partners in revisions to housing law.	The City was successful in implementing this program.	Modify: include focus on finding funding for maintaining, updating, and sharing this information
HE-W: Flexible Parking Standards	The City shall provide more flexibility in the parking requirements to allow for fewer parking spaces or uncovered parking spaces to reduce costs. Responsible Department: CDD	Ongoing	The updated Development Code (implemented in 2015) incorporates flexible parking standards for the new R4 (high-density residential), mixed-use and Downtown zones.	The City was successful in implementing this program.	Delete; completed

TABLE 7.B-2 EVALUATION OF PROGRAMS 2013-2021					
Program Name	Program Description	Timeframe	Results	Evaluation	Continue/ Modify/ Delete
HE-X: Zoning Code Amendment for Attached Second Units	<p>The City shall amend the Zoning Code (18.28, Section 18.28.020 (C)) as follows:</p> <ul style="list-style-type: none"> The total floor area of an attached second residential unit shall not exceed thirty (30) percent of the living area of the primary unit or 600 square feet, whichever is greater. The total floor area of a detached second unit shall not exceed one thousand two hundred (1,200) square feet. <p>Responsible Department: CDD</p>	2014	The updated Development Code (implemented in 2015) incorporates this new requirement. However, it is out of date and thus, State standards apply for the most part. The State recently passed and subsequently updated legislation allowing accessory dwelling units (ADU) subject to certain City standards. Staff expect to revise the ADU code in 2021 as part of the SB2 grant project.	The City was successful in implementing this program.	Modify; update Development Code to reflect recent changes to State law related to ADU standards
HE-Y: Universal Design Principles	<p>The City shall explore options for including universal design principles in new home construction to increase accessibility for seniors and persons with disabilities. Based on the findings of the study, City staff shall make a recommendation to the City Council to adopt a policy, ordinance, or other procedure to adopt at least basic standards for universal design principles in new home construction.</p> <p>Responsible Department: CDD</p>	FY 2015/2016	As staffing and budget allow, the City will explore options for including universal design principles into new home construction. The senior housing project (Dry Creek Oaks) contains conditions of approval requiring universal design principles within the project's new residential units.	The City was unable to implement this program due to lack of funding.	Continue
HE-Z: Coordination with Alta California Regional Center	<p>The City shall coordinate with the Alta California Regional Center to better serve the housing needs of residents with developmental disabilities.</p> <p>Responsible Department: CDD</p>	FY 2014/2015; ongoing	As staffing and budget allow, the City will coordinate with the Alta California Regional Center regarding housing needs of residents with developmental disabilities.	The City was successful in implementing this program.	Continue



City of Galt
2021-2029 Housing Element

**POLICY
DOCUMENT**

HCD Draft | May 2021



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Housing Element

Goals, Policies, and Implementation Programs

The 2021-2029 Housing Element includes seven goals, supported by policies and implementation programs that aim to address identified housing needs during the planning period. The goals, policies, and programs of the Housing Element establish a policy framework to guide city decision-making to meet identified housing needs. The goals in this Element cover 1) housing production; 2) housing preservation; 3) special housing needs, 4) residential energy conservation; 5) affirmatively furthering fair housing and equal housing opportunity; 6) residential development constraints and funding; and 7) community engagement on housing resources.

GOAL

The housing goals are articulated as general “end condition statements,” which describe a desired outcome or end state. The goals do not contain an action verb as they reflect a final statement of what the city hopes to achieve. Goals describe ideal future conditions for a topic and tend to be general and broad in nature. How the goal will be achieved is established via the applicable policies and programs.

POLICIES

Policies are statements on the position the City takes to implement a goal. Policies contained in the Housing Element are important statements as they provide a clear and unambiguous statement that guides a specific course of action for decision-makers to achieve a desired goal. Future actions and development must be consistent with these policies.

PROGRAMS

While many policies can be implemented as part of standard City operations, some policies require specific programs to assure their implementation. Housing programs define the specific actions the City will undertake to achieve the stated goals and policies.

Housing Production

The goal and policies in this section support the development of a wide range of housing types in the city.

Goal HE-1

Promote and support the development of a range of housing types. [New Goal]

Policy HE-1.1 Adequate Sites

The City shall ensure that sufficient sites are appropriately zoned, with access to public services and facilities, during the Housing Element planning period and beyond, to accommodate the City’s share of regional housing needs. [2013-2021 HE, Policy HE-1.1 and Goal HE-1]

Policy HE-1.2 Promote Affordable Housing Tools

The City shall promote existing tools available to help facilitate the development of more affordable housing units, including the use of planned developments, density bonus, fee reduction Infill Incentive Program, and ADUs. [2013-2021 HE, Policy HE-1.3 and HE-1.5, modified]

Policy HE-1.3 Encourage Infill and Mixed-Use Developments

The City shall encourage infill development and mixed-use developments that include housing and commercial activities, such as the areas identified in the Downtown Revitalization and Historic Preservation Specific Plan. [2013-2021 HE, Policy HE-1.6 and HE-3.8, modified]

Policy HE-1.4 Innovative Approaches to Housing Development

The City shall encourage developers to use innovative approaches to providing housing at all income levels in the city, including, but not limited to, innovative approaches proposed within planned developments or specific plans. [2013-2021 HE, Policy HE-1.7 and Policy HE-1.8]

Policy HE-1.5 Encourage Higher Densities

The City shall encourage developers to produce higher-density housing to increase the quantity and affordability of the city's housing stock. [New Program]

Policy HE-1.6 Assist in the Development of Affordable Housing

The City shall use a proactive approach with housing developers when requested to provide information concerning the Zoning Ordinance's features (e.g., lot sizes, density bonuses, Planned Development zoning) aimed at promoting affordable housing in Galt. If necessary, the City shall help affordable housing developers in accessing State or Federal funding by providing needed information for funding applications or by serving as the applicant (for programs that require a governmental agency as the funding recipient). [2013-2021 HE, Program HE-F]

Policy HE-1.7 Local Housing Trust Fund

The City shall consider the creation of a local housing trust fund using local revenue sources, including but not limited to, in-lieu fees, commercial impact fees, real estate transfer tax, document record fee, luxury tax, or local affordable housing bonds. [New Policy]

Housing Preservation

Preserving the community's existing housing stock and avoiding deterioration that often leads to the need for substantial rehabilitation is one of the City's goals. In addition, it is important to preserve affordable housing units in the community to maintain adequate housing opportunities for all residents.

Goal HE-2

Preserve, rehabilitate, and improve housing stock in existing residential neighborhoods and preserve affordable units at-risk of conversion to market rate uses. [2013-2021 HE, Policy HE-2]

Policy HE-2.1 Housing Rehabilitation

The City shall support efforts to rehabilitate both owner and renter-occupied housing. [2013-2021 HE, Policy HE-2.1, modified]

Policy HE-2.2 Code Enforcement

The City shall continue to implement a residential code enforcement program to provide for safe and sanitary housing within the community. [2013-2021 HE, Policy HE-2.2]

Policy HE-2.3 Support South County Services

The City shall continue to support and work with South County Services in its efforts and programs. [2013-2021 HE, Policy HE-2.3]

Policy HE-2.4 Rehabilitation of Historic Units

The City shall encourage rehabilitation of older units under the Historic Building Code to lower renovation costs. [2013-2021 HE, Policy HE-2.4]

Policy HE-2.5 Monitor “At-Risk” Units

The City shall continue to monitor and provide support to “at-risk” subsidized housing when subsidies are within 10 years of expiring (California Government Code Section 65583) to make a best effort to ensure subsidized housing remains available to those who rely on affordable housing. [2013-2021 HE, Policy HE-2.5, modified]

Policy HE-2.6 Information on Housing Preservation

The City shall make information and resources related to housing preservation and rehabilitation widely available and easily accessible to the public by posting it online and having copies available at City Hall and the public library. [New Policy]

Policy HE-2.7 Address Foreclosures

The City shall provide information on programs and funding sources to owners facing foreclosure. [2013-2021 HE, Policy HE-2.6, modified]

Policy HE-2.8 Reduce Loss of Affordable Housing

The City shall seek to reduce, eliminate, or offset (with similar units in the city) net loss of existing mobile home or multi-family rental opportunities available to lower- and moderate-income households. [New Policy]

Policy HE-2.9 Identify Substandard and Deteriorating Housing

The City shall survey residential areas periodically to identify substandard and deteriorating housing in need of replacement or rehabilitation. [New Policy]

Special Housing Needs

The goal and policies in this section support the housing needs of special needs populations in Galt, including farmworkers, seniors, large families, single-parent households, persons with disabilities, and the homeless.

Goal HE-3

Meet special housing needs in Galt. [2013-2021 HE, Goal HE-3]

Policy HE-3.1 Special Needs Housing

The City shall strive to address the unique housing needs of seniors, large families, single-parent households, the homeless, persons with disabilities (including developmental disabilities, and farmworkers. [2013-2021 HE, Policy HE-3.1]

Policy HE-3.2 Migrant Farmworker Housing

If housing for migrant farmworkers is constructed in the planning area, and if that land is annexed into Galt, the City shall allow the continued operation of the migrant

farmworker housing as a permitted use or arrange for relocation of the facility to a mutually acceptable location. [2013-2021 HE, Policy HE-3.2]

Policy HE-3.3 Affordable Housing for Permanent Agricultural Employees

To accommodate the needs of permanent residents of Galt who are employed in agriculture, the City shall continue to permit the development of affordable multi-family units, including large family units, in the R2 and R3 districts. [2013-2021 HE, Policy HE-3.3]

Policy HE-3.4 Senior Housing

The City shall assist in maintaining existing senior housing and increasing the supply of housing to meet the needs of older residents. [2013-2021 HE, Policy HE-3.4]

Policy HE-3.5 Reasonable Accommodation

The City shall strive to ensure equal access to housing by providing reasonable accommodation for individuals with disabilities. [2013-2021 HE, Policy HE-3.5]

Policy HE-3.6 Universal Design

The City shall facilitate accessibility for disabled or elderly residents and visitors by amending the Development Code to include universal design principles for new home construction. [2013-2021 HE, Policy HE-3.6]

Policy HE-3.7 Single-Room Occupancy and Studio Housing

The City shall provide opportunities for single-room occupancy and studio type living arrangements. [2013-2021 HE, Policy HE-3.7]

Policy HE-3.8 Assist in Serving the Needs of Homeless Persons

The City shall assist non-profit organizations that provide emergency shelter and other support services to homeless persons. [2013-2021 HE, Policy HE-3.10]

Policy HE-3.9 Temporary Emergency Shelter

The City shall continue to utilize the Littleton Civic Center building when emergencies arise that put people out of their home in acute need situations such as fires, earthquakes, other disasters, code compliance evictions, etc. where a number of people are affected temporarily. [2013-2021 HE, Policy HE-3.11]

Policy HE-3.10 Low-Barrier Navigation Center

The City shall support the development of a Low-Barrier Navigation Center to support on-going efforts in providing services to homeless persons. [New Policy]

Policy HE-3.11 Expedite Sheltering

The City shall expedite sheltering and housing of at-risk individuals and families, including supporting safe ground, safe parking lots, and self-governance. The City shall support the provision of services at these sites, including for mental health. [New Policy]

Policy HE-3.12 Housing for Large Families

The City shall encourage the development of housing to meet the needs of extremely low-, very low-, low-, and moderate-income large families. [2013-2021 HE, Policy HE-3.13]

Policy HE-3.13 Coordination with Alta California Regional Center

The City shall coordinate with the Alta California Regional Center to better serve the housing needs of residents with developmental disabilities. [2013-2021 HE, Program HE-Z]

Residential Energy Conservation

The goal and policies in this section promote residential energy conservation through the retrofit of existing homes and incorporating energy efficiency measures in new development.

Goal HE-4

Promote residential energy conservation. [2013-2021 HE, Goal HE-4]

Policy HE-4.1 Energy Efficiency in Existing Homes

The City shall encourage and support homeowners' efforts to increase energy efficiency of existing housing. [2013-2021 HE, Policy HE-4.1]

Policy HE-4.2 Energy Conservation in New Homes

The City shall require that all new housing units meet current State requirements for energy efficiency, and encourage developers to exceed Title 24 requirements. [2013-2021 HE, Policy HE-4.2]

Policy HE-4.3 Waive Fees for Solar Installations

The City shall continue to waive permit fees for residential solar energy installations. [2013-2021 HE, Policy HE-4.3]

Policy HE-4.4 Climate Adaptation and Resiliency

The City shall encourage housing developers to incorporate climate adaptation and resiliency strategies into their project designs. [New Policy]

Policy HE-4.5 Guidelines for Energy Conservation

The City shall continue to implement development guidelines for energy conservation, including but not limited to a requirement for tree planting in new subdivisions, reviewing proposed development for solar access, both passive and active, and opportunities to use energy conservation construction techniques. [2013-2021 HE, Program HE-U, modified]

Policy HE-4.6 Energy-Efficient Affordable Housing

The City shall support the development of resource and energy-efficient affordable housing. [New Policy]

Affirmatively Furthering Fair Housing and Equal Housing Opportunity

The goal and policies in this section promote fair housing practices to ensure equal housing opportunities for all Galt residents.

Goal HE-5

Take actions to overcome patterns of segregation, address disparities in meeting housing needs and access to opportunity, and foster inclusive communities. [New Program]

Policy HE-5.1 Equal Housing Opportunity

The City shall actively promote equal housing opportunities for all regardless of age, race, religion, sex, marital status, sexual orientation, ancestry, national origin, or color. [2013-2021 HE, Policy HE-5.1]

Policy HE-5.2 Fair Housing Services

The City shall, with assistance from the City's fair housing provider, offer fair housing services to residents and property owners. [New Policy]

Policy HE-5.3 Tenant Protections

The City shall, with assistance from the City's fair housing provider, shall work to prevent unjust evictions, including but not limited to, implementing emergency eviction protections in extraordinary circumstances (e.g., COVID-19). [New Policy]

Policy HE-5.4 Rental Assistance Fund

The City shall look for funding sources to start and maintain a rental assistance fund. [New Policy]

Policy HE-5.5 Support Efforts to Affirmatively Further Fair Housing

The City shall support ongoing efforts of federal, State, regional, and local efforts to affirmatively further fair housing through the enforcement of fair housing laws and prohibiting discrimination in the development, financing, rental, or sale of housing. [New Policy]

Policy HE-5.6 Prevent Tenant Displacement

The City shall work with tenants, nonprofit affordable housing providers, advocates, and the state to find solutions on rent that keep tenants, including seniors and low-income homeowners, out of debt, prevent displacement, and sustain financial security of nonprofit housing providers. [New Policy]

Policy HE-5.7 Condominium Conversion

The City shall adopt a Condominium Conversion ordinance that includes relocation assistance and an option for long-term leases for very low-income and senior tenants. [New Policy]

Policy HE-5.8 Education on Fair Housing Laws and Practices

The City shall educate residents, landlords, decision-makers, and city staff on fair housing laws and practices through the distribution of written materials. [New Policy]

Policy HE-5.9 Support Inclusive Programs and Housing

The City shall support programs and housing developments that support inclusive, racially and ethnically diverse, and mixed-income residential communities throughout the city, such as inclusionary housing programs, intergenerational housing, and large family units. [New Policy]

Policy HE-5.10 Outreach for Special Housing Needs

The City shall partner with local organizations to share information to persons who may experience special housing needs, including providing outreach materials in Spanish. [New Policy]

Policy HE-5.11 Equitable Distribution

The City shall review public investments to ensure equitable distribution of public facilities, services, and infrastructure to all areas of the community, with priority given to areas supporting affordable housing. [New Policy]

Residential Development Constraints

The goal and policies in this section seek to remove or minimize constraints on the production of housing.

Goal HE-6

Reduce constraints to housing development and maintenance. [2013-2021 HE, Goal HE-6, modified]

Policy HE-6.1 Remove Governmental Constraints

The City shall continue to streamline the Development Code and permitting procedures. [2013-2021 HE, Policy HE-6.2, modified]

Policy HE-6.2 Upgrade Infrastructure Systems

The City shall continue to upgrade sewer and water delivery system and shall update impact fees as necessary. [2013-2021 HE, Policy HE-6.1]

Policy HE-6.3 Funding for Housing Programs

The City shall continue to apply for funding sources to help fund City housing needs and to support the efforts of non-profit and for-profit developers to meet new construction and rehabilitation needs of low- and moderate-income households, farmworker housing, and/or emergency shelters. Sources might include CDBG, HOME funds, or other State and Federal funds that become available during the Housing Element planning period. [2013-2021 HE, Program HE-I, modified]

Environmental Justice

"Environmental Justice" is defined in California law as the fair treatment of people of all races, cultures, and incomes with respect to the development, adoption, implementation, and enforcement of environmental laws, regulations, and policies. (Cal. Gov. Code, § 65040.12, subd. (e).)

CalEnviroScreen 3.0 is a screening tool developed and maintained by the State that evaluates the burden of pollution from multiple sources on communities and their populations. CalEnviroScreen ranks census tracts in California based on potential exposures to pollutants, adverse environmental conditions, socioeconomic factors, and prevalence of certain health conditions. CalEnviroScreen indicates that Galt does not have any areas of the community that are disproportionately burdened by, or vulnerable to, multiple sources of pollution. The city, however, is committed to improving the well-being of all current and future residents and strives to ensure residential development is sited to minimize environmental exposures.

Goal HE-7

Ensure that land use decisions do not create a disproportionate burden to any neighborhood based on location, income, race, color, national origin, or another demographic feature.. [New Goal]

Policy HE-7.1 Environmental Factors in Residential Siting

The City shall consider potential adverse health and safety impacts associated with land use decisions to reduce negative impacts upon residents from hazardous materials, industrial activities, agricultural operations using pesticides applied by spray

techniques, facility locations, design features, and other aspects that may negatively impact health or quality of life for affected residents. [New Policy]

Policy HE-7.2 Introduction of Incompatible Uses in Residential Neighborhoods

The City shall prohibit the introduction of new incompatible land uses and environmental hazards into existing residential areas. [New Policy]

Policy HE-7.3 Reduce Environmental Implications on Residential Neighborhoods

The City shall reduce negative impacts associated with environmental hazards, including but not limited to industrial operations and roadway, railway, and airplane generated air and noise pollution through the enforcement of additional project specific mitigations for all development. [New Policy]

Community Engagement on Housing Resources

The goal and policies in this section seek provide equal access to housing information and access to the public decision-making process is critical for the improvement of and enhancement of a fair and equal housing. The city is committed to ensuring all current and future residents have equal access.

Goal HE-8

Promote meaningful dialogue, collaboration, and exchange of ideas and information among residents, property owners, and community-based organizations designed to facilitate better access to information on housing opportunities for current and future residents. [New Goal]

Policy HE-8.1 Expand Public Awareness of Programs

The City shall coordinate with community-based organizations to expand public services and public awareness campaigns on affordable housing and housing programs. [New Policy]

Policy HE-8.2 Educate on Housing Services

The City shall continue to educate community-based organizations of the services available relative to rental housing, homeownership, rehabilitation/maintenance services, and protection of resident's rights. [New Policy]

Policy HE-8.3 Community Education on Value of Affordable Housing

The City shall support efforts that raise awareness of the importance of affordable housing in the community and facilitate a culture of inclusion, compassion, acceptance, and unity. [New Policy]

Policy HE-8.4 Transparent Decision-Making Process

The City shall facilitate transparent decision-making processes through public engagement and participation, supported by the development of clear and inclusive outreach materials, and the expanded and innovative use of a variety of public engagement tools. [New Policy]

Implementation Programs

Table IMP-7 Housing Element Implementation Programs					
Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
HE-A: Sites from Previous Cycles The City shall work with the developers of the Greenwood Cottages, Caterina Estates, and Fairway Oaks to identify barriers to housing development on these sites. [New Program]	<ul style="list-style-type: none"> Begin construction for Greenwood Cottages, Caterina Estates, and Fairway Oaks. 	HE-1.1	Planning Division	CDBG	2025
HE-B: East Galt Infill Annexation The City shall complete the annexation process for the East Galt Infill Annexation area. [New Program]	<ul style="list-style-type: none"> Annex the East Galt Infill area into the city, which includes 80 lower-income and 161 moderate-income potential units counted toward the RHNA. 	HE-1.1	Planning Division	General fund (Staff time)	2022
HE-C: Monitor Vacant Land Inventory The City shall monitor the vacant land inventory to ensure that sufficient land remains available to meet the 2021-2029 Regional Housing Needs Allocation. [2013-2021 HE, Program HE-A, modified]	<ul style="list-style-type: none"> Regularly maintain one vacant land inventory. 	HE-1.1	Planning and Building Divisions	General Fund (Staff time)	Ongoing tracking. Yearly reporting with HE Annual Reports due April 1st
HE-D: Surplus and Excess Public Land Inventory The City shall, in accordance with AB 1486 (2019) and AB 1255 (2019), annually identify and inventory a list of sites owned by the city or county that have been sold, leased, or otherwise disposed of in the prior year. This inventory shall be publicly available and be included in the Housing Element annual report presented to the City Council and submitted to HCD. [New Program]	<ul style="list-style-type: none"> Regularly maintain inventory of publicly owned surplus or excess land. 	HE-1.1	Planning and Building Divisions	General Fund (Staff time)	Ongoing tracking. Yearly reporting with HE Annual Reports due April 1st
HE-E: Standardized Sites Inventory The City shall, in accordance with SB 6 (2019), submit an electronic copy of the inventory of land suitable and available for residential development to the Department of Housing and Community Development. [New Program]	<ul style="list-style-type: none"> Regularly maintain one sites inventory, available electronically. 	HE-1.1	Planning and Building Divisions	General Fund (Staff time)	Ongoing tracking. Yearly reporting with HE Annual Reports due April 1st

**Table IMP-7
Housing Element Implementation Programs**

Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE-F: Tabulate Housing Finals The City shall continue to tabulate housing finals and track proposed rents and sales prices to compare the affordability of new housing to the housing targets. The City shall report on the progress made in achieving housing targets as part of the Housing Element annual report presented to the City Council and submitted to HCD. [2013-2021 HE, Program HE-B]</p>	<ul style="list-style-type: none"> Regularly maintain one table of housing finals. 	HE-1.1	Planning and Building Divisions	General Fund (Staff time)	Ongoing tracking. Yearly reporting with HE Annual Reports due April 1st
<p>HE-G: Density Bonus The City shall amend its density bonus ordinance per AB 1763 (2019) and AB 2345 (2020), to allow developments with 100 percent affordable housing units to receive an 80 percent density bonus from the otherwise maximum allowable density on the site, and to allow projects with some affordable housing to receive a density bonus of up to 50 percent, depending on the quantity and income level of the affordable units The City shall refer to AB 1763 and AB 2345 for the full requirements of these changes. [New Program]</p>	<ul style="list-style-type: none"> Update the Development Code within three years of Housing Element certification. Support one multifamily housing project in using the density bonus in the planning period. 	HE-1.2	Planning Division	General Fund (Staff time) SB 2	2024
<p>HE-H: Accessory Dwelling Units The City shall amend the Galt Municipal Code Section 18.44.150 to incorporate requirements from AB 2299 (2016), SB 1069 (2016), AB 494 (2017), SB 229 (2017), AB 68 (2019), AB 881 (2019), AB 587 (2019), SB 13 (2019), and AB 671 (2019). See section on Accessory Dwelling Units for details of each bill. [New Program]</p>	<ul style="list-style-type: none"> Update the Development Code within three years of Housing Element certification. Promote the development of 64 ADUs during the planning period. 	HE-1.2 HE-1.4 HE-1.6	Planning Division	General Fund (Staff time) SB 2	2024

Table IMP-7 Housing Element Implementation Programs					
Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE-I: Encourage Infill Development</p> <p>The City shall allow for development of existing non-conforming small frontage lots and encourage and facilitate the development of infill lots through:</p> <ul style="list-style-type: none"> • promoting the use of a density bonus, • streamlining permitting procedures, • fee reduction Infill Incentive Program, • providing property owners, developers, and other interested parties with technical assistance and information about the opportunities in developing infill lots, and • implementing General Plan Land Use Element policies that promote and give priority to the development of infill lots before any land annexation decisions can be made. [2013-2021 HE, Program HE-D, modified] 	<ul style="list-style-type: none"> • Support the development of three infill projects in the planning period. 	<p>HE-1.2 HE-1.3</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>Ongoing</p>
<p>HE-J: Increase Allowable Residential Densities</p> <p>The City shall update the Development Code such that the R4 zone will allow residential densities between 14 and 30 dwelling units per acre. The City shall also add an R4a zoning district which will allow residential densities between 20 and 30 dwelling units per acre. [New Program]</p>	<ul style="list-style-type: none"> • Update the Development Code within three years of Housing Element certification. • Increase allowable residential densities to 30 dwelling units per acre. • Update zoning and General Plan designation of 9.9 acres of APN 1500082023 from Highway Commercial to R4a. 	<p>HE-1.5</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p> <p>SB 2</p>	<p>2024</p>
<p>HE-K: Mobile Home Parks</p> <p>The City shall allow mobile home parks on all land planned and zoned for residential land use, per California Government Code, Section 65852.7. [New Program]</p>	<ul style="list-style-type: none"> • Update Development Code within three years of Housing Element certification. 	<p>HE-1.6 HE-6.1</p>	<p>Planning Division</p>	<p>General fund (Staff time)</p> <p>SB 2</p>	<p>2024</p>

**Table IMP-7
Housing Element Implementation Programs**

Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE-L: Identify Funding Sources The City shall compile and regularly maintain an inventory of all funding sources available for a range of housing-related efforts, including but not limited to:</p> <ul style="list-style-type: none"> • Housing rehabilitation related to safety and/or energy efficiency • Infrastructure improvements • Land acquisition • Senior housing • Farmworker housing development • Emergency shelter development • Rental assistance <p>[New Program]</p>	<ul style="list-style-type: none"> • One spreadsheet with a compiled list of funding sources to track. 	<p>HE-1.6 HE-2.1 HE-2.4 HE-2.6 HE-2.7 HE-3.4 HE-4.1 HE-5.4 HE-6.3</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>2025</p>
<p>HE-M: Housing Information Transparency The City shall, in accordance with AB 1483 (2019), obtain, maintain, update, and make publicly available information related to zoning ordinances, development standards, fees, exactions, affordability requirements, fair housing laws from the Department of Housing and Community Development and State Fair Employment, and Housing Commission’s enforcement program, programs and funding sources for homeowners at risk of foreclosure, State Historic Building Code, information on energy conservation opportunities</p> <p>The City shall, as appropriate, share this information on the City website and/or in hard copy form at City Hall and local library. Any changes to such information shall be made public within 30 days of changes.</p> <p>[2013-2021 HE, Program HE-H, HE-L, HE-T, HE-V, modified]</p>	<ul style="list-style-type: none"> • Updated information is made publicly available within 30 days of changes 	<p>HE-1.6 HE-2.4 HE-2.7 HE-5.5 HE-8.1 HE-8.2</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>Ongoing</p>

**Table IMP-7
Housing Element Implementation Programs**

Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE-N: Coordinate with South County Services The City shall coordinate with South County Services in providing for the housing needs of Galt residents. Specifically, the City shall:</p> <ul style="list-style-type: none"> • Work with South County Services to provide temporary shelter vouchers to the extent of available funding in case of temporary displacement as a result of code violations and unsafe living conditions; • Work with South County Services to provide housing for farmworkers; • Request that South County Services provide translation services, if needed, for Spanish speaking residents interested in City housing programs; and • Assist South County Services in the assessment and identification of an appropriate location for an emergency shelter and/or low-barrier navigation center and accessing of funding for new facilities if needed. <p>[2013-2021 HE, Program HE-K, modified]</p>	<ul style="list-style-type: none"> • Maintain working relationship with SCS staff. 	<p>HE-2.2 HE-2.3 HE-3.1 HE-3.2 HE-3.9 HE-3.10 HE-5.10</p>	<p>Planning Division, Building Division, Code Compliance Officer,</p>	<p>General Fund (Staff time)</p>	<p>Ongoing; as needed</p>
<p>HE-O: Code Enforcement The City shall continue to enforce municipal code violations that compromise the safety of homes and the health of its residents. [New Program]</p>	<ul style="list-style-type: none"> • Conduct outreach and provide information (including updates to the municipal codes and penalties for code violations) to residential landowners in the city to ensure all homes are safe and sanitary. 	<p>HE-2.2</p>	<p>Code Compliance Division</p>	<p>General Fund (Staff time)</p>	<p>Ongoing</p>
<p>HE-P: Monitor At-Risk Housing The City shall assess the funding status of “at risk” subsidized rental housing units for their Section 8 status, and support efforts to maintain these units as affordable rental housing. [2013-2021 HE, Program HE-M, modified]</p>	<ul style="list-style-type: none"> • Assess the status of subsidized housing as part of the next Housing Element Update process. 	<p>HE-2.5 HE-5.6</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>2028</p>

**Table IMP-7
Housing Element Implementation Programs**

Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE-Q: Assisted Care Housing The City shall assist in the development of a range of assisted care housing for older adults who have limited self-care abilities by helping to access funding and funding sources and identifying appropriate sites for development of a range of housing from group housing to independent living with services on-site for institutional care facilities. [2013-2021 HE, Program HE-P, modified]</p>	<ul style="list-style-type: none"> Find a developer for an assisted living facility. 	<p>HE-3.1 HE-3.4</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>2028</p>
<p>HE-R: Support New Senior Housing The City shall support the construction of additional rental housing for older adults through:</p> <ul style="list-style-type: none"> density bonuses; applying for or assisting developers in applying for State and Federal funding; and identifying suitable sites for such development. [2013-2021 HE, Program HE-O] 	<ul style="list-style-type: none"> Support the construction of 206 units in Dry Creek Oaks 	<p>HE-3.1 HE-3.4</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>As needed</p>
<p>HE-S: Universal Design Principles The City shall explore options for including universal design principles in new home construction to increase accessibility for seniors and persons with disabilities. Based on the findings of the study, City staff shall make a recommendation to the City Council to adopt a policy, ordinance, or other procedure to adopt at least basic standards for universal design principles in new home construction. [2013-2021 HE, Program HE-Y]</p>	<ul style="list-style-type: none"> Incorporate universal design principles in the Development Code. 	<p>HE-3.6</p>	<p>Planning Division</p>	<p>General Fund (Staff time) SB 2</p>	<p>2025</p>
<p>HE-T: Low-Barrier Navigation Center The City shall, in accordance with AB 101, update the Development Code to allow, by-right, Low-Barrier Navigation Centers in mixed-use zones and non-residential zones permitting multifamily uses. [New Program]</p>	<ul style="list-style-type: none"> Update the Development Code within three years of Housing Element certification. Permit the development of Low-Barrier Navigation Centers in mixed-use and non-residential zones. 	<p>HE-3.10</p>	<p>Planning Division</p>	<p>General Fund (Staff time) SB 2</p>	<p>2024</p>

**Table IMP-7
Housing Element Implementation Programs**

Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE-U: Large Multifamily Units In multifamily projects of ten or more units, the City shall require that a minimum of 10 percent of the units be three- bedroom or more. Developments guaranteed as retirement communities or for the elderly may be exempted from this requirement. [2013-2021 HE, Policy HE-3.14]</p>	<ul style="list-style-type: none"> Update Development Code within three years of Housing Element certification. Require large multifamily developments to include units with three bedrooms or more. 	HE-3.12	Planning Division	General Fund (Staff time) SB 2	2024
<p>HE-V: Building Code Standards The City shall update the Building Code to reflect the 2019 Edition of the California Building Code standards, including the most recent CALGreen version. [New Program]</p>	<ul style="list-style-type: none"> Update Building Code within three years of Housing Element certification. 	HE-4.1 HE-4.2 HE-4.5	Planning Division	General Fund (Staff time) SB 2	2025
<p>HE-W: Update Safety Element The City shall, in accordance with SB 1035, update the General Plan Safety Element to include any new information on fire and flood hazards, as well as climate adaptation and resiliency strategies. In accordance with SB 99 and AB 747, the updated Safety Element will also include evacuation routes and their capacity, safety, and viability under a range of emergency scenarios and to include information identifying residential developments in hazard areas that do not have at least two emergency evacuation routes. [New Program]</p>	<ul style="list-style-type: none"> Update the Safety Element within three years of Housing Element certification. 	HE-4.4	Planning Division	General Fund (Staff time) SB 2	2024
<p>HE-X: Fair Housing Service Provider The City shall identify and contract with a fair housing service provider to monitor and respond to complaints of discrimination in housing. [New Policy]</p>	<ul style="list-style-type: none"> Contract with fair housing service provider 	HE-5-2	Planning Division	CDBG	2026
<p>HE-Y: Regional Analysis of Impediments The City shall participate in regional efforts to conduct a Regional Analysis of Impediments to Fair Housing Choice. [New Program].</p>	<ul style="list-style-type: none"> Respond to outreach efforts by SHRA in the development of this document 	HE-5.5	Planning Division	CDBG	2026 (or when SHRA initiates outreach)

**Table IMP-7
Housing Element Implementation Programs**

Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE-Z: Equitable Public Facilities and Services The City shall consider environmental justice issues as they relate to the equitable provision of public facilities and services such as parks, recreational facilities, community gardens, public safety facilities, and other beneficial uses that improve the overall quality of life. [New Program]</p>	<ul style="list-style-type: none"> Review capital improvement plans for City to provide equitable distribution of public facilities and services. 	<p>HE-5.11 HE-6.2</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>Ongoing</p>
<p>HE-AA: Equitable Quality of Life The City shall identify gaps between disadvantaged neighborhoods and commercial service areas, community facilities (e.g., hiking trails, parks, beaches, open space trails, sidewalks, and bikeways), and institutional and medical services and develop plans and programs to enhance these connections to encourage the incorporation of physical activity in everyday travel. [New Program]</p>	<ul style="list-style-type: none"> Review General Plan and Zone changes for their effect on geographic dispersion. 	<p>HE-5.11</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>Ongoing</p>
<p>HE-BB: Objective Design Standards The City shall update the Zoning Code to include a streamlined, ministerial review process and objective design standards for qualifying multifamily, urban infill projects, as required by SB 35 (2017). Among other requirements, to qualify for streamlining under SB 35, a project must incorporate one of two threshold levels of affordable housing: (1) 10 percent of the project's units in jurisdictions that have not approved housing projects sufficient to meet their RHNA for above moderate-income housing or have failed to submit an annual progress report as required under state law; or (2) 50 percent of the project's units in jurisdictions that have not approved housing projects sufficient to meet their RHNA for below moderate-income housing. Additionally, the Housing Element must describe the City's processing procedures related to SB 35. [New Program]</p>	<ul style="list-style-type: none"> Update the Development Code within three years of Housing Element certification. Reduce review periods to 90 days. 	<p>HE-6.1</p>	<p>Planning Division</p>	<p>General Fund (Staff time) SB 2</p>	<p>2024</p>
<p>HE-CC: Permitting Process Review When SB 330 has sunset in 2025, the City shall re-evaluate and explore methods of permit processing that will continue to enhance the permit process and facilitate affordable housing through removing administrative barriers. [New Program]</p>	<ul style="list-style-type: none"> Evaluate and update the permitting procedures in the Development Code where necessary. 	<p>HE-6.1</p>	<p>Planning Division</p>	<p>General Fund (Staff time)</p>	<p>2025</p>

**Table IMP-7
Housing Element Implementation Programs**

Implementation Programs	Objectives	Implements What Policies	Who is Responsible	Potential Funding Source	Timeframe
<p>HE-DD: Waive Fees for Extremely Low-Income Housing The City shall adopt a resolution waiving application processing fees for units affordable to extremely low-income (ELI) households in developments in which at least 5 percent of the units are affordable to ELI household. To be eligible for the fee waiver, the units shall be affordable by affordability covenant. The City shall promote the benefits of this program to the development community by posting information on its webpage and creating a handout to be distributed with development applications. [2013-2021 HE, Program HE-S]</p>	<ul style="list-style-type: none"> Draft a resolution and present to the Planning Commission and City Council for consideration. 	HE-6.1	Planning Division	General Fund (Staff time)	2023
<p>HE-EE: Housing Crisis Act Compliance The City shall, in accordance with SB 330, amend the Development Code to reflect the following changes to the Housing Accountability Act, Planning and Zoning Law, and Permit Streamlining Act, in effect until January 1, 2025, including, but not limited to provisions on permit approval timeframes and a prohibition of downzoning or imposing/enforcing a moratorium of housing development. The City shall refer to SB 330 for the full requirements of these changes. [New Program]</p>	<ul style="list-style-type: none"> Update the Development Code within three years of Housing Element certification. 	HE-6.1	Planning Division	General Fund (Staff time) SB 2	2024
<p>HE-FF: Staff Parking at Emergency Shelters The City shall update the Zoning Code, in accordance with AB 139 (2019), with objective standards that provides sufficient parking to accommodate the staff working in the emergency shelter. [New Program]</p>	<ul style="list-style-type: none"> Update the Development Code within three years of Housing Element certification. 	HE-6.1	Planning and Building Divisions	General Fund (Staff time) SB 2	2024
<p>HE-GG: Promote Public Awareness The City shall promote general public awareness of lower-income housing availability by providing the location, type, and contact information of housing developments located throughout the city. [New Program]</p>	<ul style="list-style-type: none"> This list shall be available in a printed format and published on the city's website. 	HE-8.1	Planning Division	General Fund (Staff time)	Annually by April 1st

Quantified Objectives

One of the requirements of State law (California Government Code, Section 65583[b]) is that the Housing Element contains quantified objectives for the maintenance, preservation, improvement, and development of housing. 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 identical to the total housing needs, however, the quantified objectives shall establish the number of housing units by income category that can be realistically constructed, rehabilitated, and conserved over an eight-year time period of May 15, 2021 to May 15, 2029.

The “New Construction” objective refers to the number of new units that potentially could be constructed using public and/or private sources over the planning period, given the locality’s land resources, constraints, and proposed programs. The “Rehabilitation” objective refers to the number of existing units expected to undergo rehabilitation during the planning period. The “Conservation/Preservation” objective refers to the preservation of the existing affordable housing stock throughout the planning period.

New construction target estimates are based on the number of units in projects that have approved tentative or approved final maps (see Table 7.44 in the Background Report), in addition to 64 ADUs projected to develop over the planning period. Housing rehabilitation targets are based on estimates made in the 5th Cycle Housing Element and assumes the City is successful in identifying a new funding source for housing rehabilitation within the 6th Cycle planning period; the actual numbers will vary depending on available funding. Based on an analysis of subsidized housing in Galt, there are no units at-risk of conversion to market-rate prices within the planning period (see Section 7.3, subsection Assisted Rental Housing Eligible for Conversion).

Table H-2 Quantified Objectives					
Income Groups					
	Extremely Low/ Very Low	Low	Moderate	Above Moderate	Total
New Construction	0	410	499	1,950	2,859
Housing Rehabilitation	50	25	0	0	75
Conservation/ Preservation of At-Risk Rental Housing	0	0	0	0	0

Source: City of Galt, 2021.