

Public Review Draft – December 2020



City of Rancho Cordova

2021-2029 HOUSING ELEMENT





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DECEMBER 2020
PUBLIC REVIEW DRAFT

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INTRODUCTION

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

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

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

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

PURPOSE OF THE HOUSING ELEMENT

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

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

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

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

ISSUES AND CONSIDERATIONS

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

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

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

HOUSING NEEDS

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

REGIONAL HOUSING NEEDS

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

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

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

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

The intent of the RHNP is to ensure that local agencies not only address the needs within their jurisdictions but also provide for the housing needs for the entire region. Additionally, a major goal of the RHNP is to ensure that every community provides an opportunity for a mix of affordable housing to all economic segments of its population. The RHNP jurisdictional allocations are made to ensure that an adequate number of sites with appropriate zoning are provided to address existing and anticipated housing demands during the planning period and to ensure that market forces are not inhibited in addressing the housing needs for all facets of a particular community. Table H-2 provides the RHNA target for the planning period 2021 to 2029 for each of the five household income groups for the City of Rancho Cordova.

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

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

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

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

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

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

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

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

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RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

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

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

The Safety Element updated through the Multi-Jurisdictional Hazard Mitigation Update will be completed in 2021. The Hazard Mitigation Plan is updated every five years and will address all new state laws.

Additionally, as portions of the General Plan are amended in the future, the Housing Element will be reviewed and updated to ensure that internal consistency is maintained.

GOALS, POLICIES, AND ACTIONS

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

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

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

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

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

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

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

- **Action H.1.2.1** – Residential development projects of 100 gross acres or more shall include a minimum of 5 percent of the total project residential developable acreage (net) for residential uses of 30 units per acre or higher. This minimum high-density acreage requirement is calculated to satisfy projected RHNA to the City. Additionally, the City will require a minimum of 5 percent for residential uses of 10 units per acre or higher. Development projects with a requirement of less than 5 acres in either or both categories may opt to designate land off-site, if deemed appropriate for the project. If projects propose densities higher than the identified density, the required acreage shall be decreased accordingly.

For example, if a project is required to provide 15 acres at 30 units per acre, that project could alternatively provide 11.25 acres at 40 units per acre. Similarly, if the project’s requirement for land with density of 10 units per acre was 6 acres, the project could alternatively provide 4 acres at 15 units per acre.

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

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

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

Funding Source: General Fund, Local Housing Trust Fund
Responsible Agency: Planning Department, Housing Division
Time Frame: Ongoing, as residential applications are received.

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

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

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

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

- **Action H.1.4.1** – As part of an ongoing effort to promote transit-oriented development (TOD), the City will coordinate with regional partners to incentivize the production of housing for persons living and working in the same community.
 - SACOG – The City will continue to work with SACOG to identify and apply for grant opportunities aimed at planning and promoting TOD along the Regional Transit Light Rail lines.
 - Regional Transit – The City will continue to cooperate with Regional Transit to identify transit needs in the community and work to provide viable solutions. These may include negotiating new bus routes, partnering to provide special or commuter routes, creating and maintaining a discount Regional Transit pass program for low- and very low-income residents living in the City’s affordable housing, and leveraging new infill development projects around existing mass transit infrastructure (TOD).
 - Local and Regional Complete Streets Advocate groups – The City will continue to work with local and regional Complete Streets Advocate groups to improve transportation options in the City, including bicycle lanes, improved pedestrian access, and better connectivity between existing alternative transportation options and local mass transit (such as dedicated pedestrian pathways), particularly in development projects located immediately adjacent to transit services.

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Funding Source:	General Fund
Responsible Agency:	Public Works, Housing Division, Planning, and Economic Development departments
Time Frame:	The City will coordinate efforts to apply for funding for transit-oriented developments as Notices of Funding Available (NOFAs) are released and will create project requirements and incentives to encourage reduced auto use in transit nodes.

Policy H.1.5 – Developers of new residential projects within the newly developing areas of the City (generally in the large, vacant areas south of Highway 50) shall prepare an Affordable Housing Plan (Plan) for the project for City review and approval that identifies the project’s plan for providing affordable housing.

- **Action H.1.5.1** – The City has established the following guidelines to provide direction for the review of Affordable Housing Plans associated with individual development projects and to provide direction for the preparation of an Affordable Housing Ordinance if one is to be developed.
 - The Affordable Housing Plan shall be approved in conjunction with the earliest stage of project entitlement, typically with the City Council approval of the Specific Plan, Development Agreement, or other primary land use entitlement.
 - The Affordable Housing Plan shall specify and include the following:
 - A projection of the number of dwelling units that will be developed as affordable to extremely low-, very low-, low-, moderate-, and above-moderate-income households.
 - The number of affordable ownership and rental units to be produced. Such split shall be approved by the City Council based on housing needs, market conditions, and other relevant factors. The split of ownership and rental units shall be addressed within the Plan of each individual project.
 - Program options within project-specific Affordable Housing Plans may include, but are not limited to, the following:
 - Actual production (on-site or off-site) of affordable units (including ownership and rental opportunities in the form of corner units, halfplexes, duplexes, cottages, creative alternative housing products, etc.).
 - Land dedication (on-site and off-site).

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- Rehabilitation of existing residential structures located within existing City neighborhoods.
- Payment of in-lieu fees.
- The timing for completion of affordable housing obligations includes the following considerations:
 - For projects proposing to construct affordable housing units or to renovate existing dwellings, the City generally supports construction/renovation of affordable dwellings concurrent with the construction of market-rate housing when feasible.
 - For projects providing alternative contributions (land dedication, funds, etc.), timing of such contributions shall be identified in the project-specific Affordable Housing Plan, with the expectation that the City will pursue construction of affordable units generally concurrent with construction of project market-rate housing.
- At the City Council's discretion, land or other contributions provided by developers as specified within project-specific Affordable Housing Plans may be utilized to augment City efforts and the efforts of its nonprofit partners to provide affordable housing opportunities to all income levels throughout the community. The City will pursue supplemental funding to allow affordability to households earning less than 50 percent of area median income.
- To ensure the production and preservation of housing affordable to the City's workforce, no productive, reasonable program or incentive option will be excluded from consideration within project-specific Affordable Housing Plans. Possible incentives may include, but are not limited to:
 - Density bonuses
 - Fee waivers or deferrals (as reasonably available)
 - Expedited processing/priority processing
 - Reduced parking standards
 - Technical assistance with accessing funding
 - Modifications to development standards (on a case-by-case basis)
 - Other incentives

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Funding Source: General Fund
Responsible Agency: Housing Division, Planning, and Economic Development Departments
Time Frame: The Affordable Housing Plan obligations will be implemented as projects are received by the Planning Department.

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

Funding Source: General Fund
Responsible Agency: Housing Division
Time Frame: Annually monitor the Affordable Housing Plan.

- **Action H.1.5.3** – Together with the developer and nonprofit partners, the City will use maximum efforts to seek available resources to support the construction of affordable housing production for feasible projects, including, but not limited to, state and federal housing programs and the City programs such as the City’s non-residential linkage fee (Local Housing Trust Fund).

Funding Source: State and federal housing programs and the City programs, such as the City’s non-residential linkage fee (Local Housing Trust Fund)
Time Frame: Apply for funding as available.

- **Action H.1.5.4** – Amend the Zoning Ordinance to allow and promote the use of density bonuses to provide affordable housing consistent with current state law.

Time Frame: Ongoing, as projects are processed through the Community Development Department. Comply with State Law by July 2022.

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

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

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

- **Action H.2.1.1** – The City shall continue to apply for federal and state funds to fund the City’s housing rehabilitation program to assist in the improvement of owner- and renter-occupied housing units in the City.

Funding Source: Community Development Block Grant (CDBG), or other funds (as funding becomes available to the City)

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

Time Frame: Apply for funding as NOFAs are released.

- **Action H.2.1.2** – Continue the use of the City’s Home Repair Program to provide health and safety repairs for households falling in the extremely low-, very low-, and low-income ranges. This is a grant for mobile and manufactured homeowners and single-family homeowners to address immediate health and safety problems.

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

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

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

- **Action H.2.1.3** – Support churches and service clubs who organize semi-annual community improvement days by providing information about the event at the City Hall and on the City’s website. Continue to make information available to the community about other revitalization programs, including, but not limited to, Blight Busters, the Neighborhood Engagement Program, Sacramento Municipal Utility District (SMUD), and the Sacramento Tree Foundation.

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

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

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

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- **Action H.2.1.4** – Continue to identify the most troubled multifamily projects (in terms of law enforcement, code enforcement, and blight conditions) and pursue the transformation or conversion of properties into uses that move the community into a more balanced housing market and that will not result in the loss of existing affordable housing units subsidized with federal, state, or local funds.

Funding Source: HOME Program and CDBG Program
Responsible Agency: Housing Division and Neighborhood Services Division
Time Frame: Annually identify properties, apply for available funding annually, as NOFAs are released.

- **Action H.2.1.5** – Continue to implement the Crime Prevention Through Environmental Design (CPTED) standards through the design review process.

Funding Source: General Fund
Responsible Agency: Planning and Building Departments
Time Frame: Implemented as part of the project processing and review of individual development applications.

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

- **Action H.2.2.1** – Continue to identify and implement opportunities on Folsom Boulevard for revitalization that will improve the Folsom Boulevard corridor, especially targeting the following:
 - Underutilized, blighted, and/or vacant shopping centers on Folsom Boulevard to increase mixed-use and reuse in that corridor.

Funding Source: General Fund
Responsible Agency: Housing Division, Neighborhood Services Division, and Economic Development Department
Time Frame: Mixed-use and revitalization opportunities are currently being developed through the Folsom Boulevard Specific Plan.

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

- **Action H.2.3.1** – Continue implementing the Housing Stock Conservation Fee which is an annual fee collected on business licenses for multi-family properties. This program supports general code enforcement aimed at ensuring code compliance and general housing habitability. Additional code enforcement activities include targeted inspections by the Neighborhood Services Division to enforce higher standards for building maintenance, parking requirements, and landscaping.

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Funding Source: CDBG Funds, General Fund
Responsible Agency: Housing Division and Neighborhood Services Division
Time Frame: Annually

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

- **Action H.2.4.1** – The City will continue to undertake the following programs and activities during the planning period of the Housing Element. The efforts listed here represent a varied strategy to mitigate potential loss of “at-risk” units due to conversion to market-rate units. These local efforts use existing City and local resources as well as additional resources from the public and private sector should they become available.
 - Monitor owners of at-risk projects on an ongoing annual basis to determine their interest in selling, prepaying, terminating, or continuing participation in a subsidy program.
 - Maintain and annually update the inventory of “at-risk” projects using existing databases (e.g., California Housing Partnership Corporation [CHPC], United States Department of Housing and Urban Development [HUD], HCD, and California Tax Credit Allocation Committee).
 - Take all necessary steps to ensure that a project remains in or is transferred to an organization capable of maintaining affordability restrictions for the life of the project, including proactively ensuring notices to qualified entities, coordinating an action plan, and assisting with financial resources or supporting funding applications.
 - Ensure projects are monitored to see if they are subject to other state or local requirements regarding the provision of assistance to displaced tenants.
 - Annually monitor local investment in projects that have been acquired by non-profit or for-profit entities to ensure that properties are well managed and maintained and are being operated in accordance with the City’s property rehabilitation standards.
 - Work with owners, tenants, and nonprofit organizations to assist in the nonprofit acquisition of at-risk projects to ensure long-term affordability of the development. Contact property owners annually. Identify nonprofit partners and pursue funding on a project basis.
 - Annually meet with stakeholders and housing interests to participate and support, through letters and meetings and technical assistance, local legislators in federal, state, or local initiatives that address affordable housing preservation

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- (e.g., support legislation that addresses at-risk projects, support full funding of programs that provide resources for preservation activities).
- Use available financial resources to restructure federally assisted preservation projects, where feasible, to preserve and/or extend affordability.
 - Annually identify funding sources for at-risk preservation and acquisition rehabilitation and pursue these funding sources at the federal, state, or local levels to preserve at-risk units on a project-by-project basis.

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

- **Action H.2.4.2** – Work with interested individuals, nonprofit housing corporations, and for-profit developers to acquire rental housing projects that need rehabilitation, and transfer ownership, when necessary, to maintain the affordability of the units to low-income households.

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

GOAL H.3 – PROMOTE HOUSING DIVERSITY THROUGH PROVIDING A RANGE OF HIGH-QUALITY HOUSING CHOICES FOR THE COMMUNITY, INCLUDING SINGLE-FAMILY HOMES, DUPLEXES, TOWNHOMES/CONDOMINIUMS, LIVE-WORK UNITS, MIXED-USE, MULTIFAMILY, EXECUTIVE HOUSING, AND MOBILE HOMES, THAT SERVE ALL HOUSEHOLDS, RANGING FROM THE WORKFORCE TO EXECUTIVES TO SENIORS AND OTHER SPECIAL-NEEDS GROUPS.

Policy H.3.1 – Ensure that neighborhoods are developed in a balanced, sustainable manner, avoiding over-concentration of affordable housing or oversized rental complexes and providing a range of housing prices and rents.

- **Action H.3.1.1** – Continue to review other local jurisdictions’ programs that spread a range of housing types throughout the jurisdiction.

Funding Source: General Fund
Responsible Agency: Housing Division
Time Frame: Annually review

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- **Action H.3.1.2** - The City has identified sites B-1, J-1, L-1, L-2, L-3, G-1, and G-2, in the Land Inventory (see Tables A-18, A-19, and A-20 in Appendix A), as appropriate, to meet a portion of the City’s RHNA. These sites are mixed-use sites and require a Conditional Use Permit (CUP) to allow for residential development. The CUP requirement ensures that the commercial uses are compatible with residential development. The sites already meet the location and environmental requirements of the CUP and therefore applications on these sites will be expedited. The City will monitor the development of these sites and, upon consultation with developers, should the CUP process pose a constraint to the development of Housing, the City will either change the CUP requirement to a Limited Use permit or find an alternative site.

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

- **Action H.3.1.3** – Update Sections 23.901.060 and 23.901.065 of the City’s Zoning Code to comply with AB 881, SB 13, and AB 670 (2019), including approving ADUs and Junior ADUs ministerially and amending development standards and restrictions on owner-occupancy.

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

Policy H.3.2 – Provide a range of senior housing opportunities, including senior developments with single-story homes, independent living, assisted living, skilled nursing, and shared housing, and pursue opportunities and funding to convert existing apartment complexes to senior housing facilities.

- **Action H.3.2.1** – Research feasibility of converting existing multifamily rental housing to senior housing facilities, such as a congregate care or assisted living facility.

Funding Source: General Fund
Responsible Agency: Planning Department, Housing Division, Building Department, and Sacramento Metro Fire District
Time Frame: Evaluate the feasibility of converting units as sites are identified and funding becomes available.

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

- **Action H.3.3.1** – Per Chapter 1.1.0 of the Zoning Code (Entitlements), the City will allow requests for reasonable accommodation in regard to relief from the various land use or zoning rules, policies, practices, and/or procedures that may be necessary to ensure equal access to housing designed for, intended for occupancy by, or with supportive services for individuals with disabilities as required in the Zoning Code. Additionally, the City will provide accessibility in housing for persons with physical and developmental disabilities by implementing state and federal requirements.

Funding Source: General Fund
Responsible Agency: Planning Department, Building Department, and Housing Division
Time Frame: Ongoing. Provide accessibility in housing for persons with disabilities as projects are processed through the Planning Department.

- **Action H.3.3.2** – Provide incentives for the development of single-room occupancy (SRO) and supportive housing units for identified special-needs groups. Incentives may include fee deferrals, reduced parking requirements, density bonus, priority permit processing, technical assistance in project processing, and accessing funding for the special needs. SROs are allowed with a CUP in the RD-20, RD-25, RD-30, and high-density residential (HDR) zones as well as General Commercial and Light Industrial (M-1). To ensure development standards do not constrain the development of SROs, the City will evaluate adopting development standards that may include:
 - 24-hour on-site management
 - Room limitation to single occupancy, with allowance for overnight guests
 - Requirements for monthly tenancies
 - Units must be 250–300 square feet in size and include kitchen or bathroom
 - Parking ratio of one space per unit or less, and bicycle rack storage of one rack per five units

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

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Funding Source: General Fund, Local Housing Trust Fund, CDBG
Responsible Agency: Housing Division and Planning Department
Time Frame: Implemented as part of project processing and review of individual development applications

- **Action H.3.3.3** – Participate in regional coordination for homeless services and facilities. The City will continue to support existing facilities and programs (including financial support when appropriate and necessary) and will identify a zone to permit homeless facilities by-right, without discretionary review. The City will permit and continue to allow transitional and supportive housing in all residential zones subject to the same restrictions that apply to other residential uses of the same type in the same zone. Additionally, the City will revise the Zoning Ordinance to allow supportive housing without discretionary review in all zones that allow multifamily housing or mixed-use development, including nonresidential zones, as applicable. The allowed uses, along with corresponding development standards, are detailed in AB 2162. The City will establish managerial standards for homeless facilities that will include the following:
 - Maximum number of beds;
 - Off-street parking based upon demonstrated need;
 - Size and location of on-site waiting and intake areas;
 - Provision of on-site management;
 - Proximity to other shelters;
 - Length of stay;
 - Lighting; and
 - Security during hours when the shelter is open.

Funding Source: General Fund, State Emergency Shelter Program, HUD, other specialized funding
Responsible Agency: Housing Division
Time Frame: Participate in regional coordination on an annual basis. Allow emergency shelters by -right by May 2021. Develop managerial standards for homeless facilities and permit supportive housing per State Law within one year of adoption of the Housing Element.

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

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

Policy H.3.4 – The City will continue to promote equal housing opportunity for all persons, regardless of race, religion, sex, marital status, ancestry, national origin, color, disability, familial status, source of income, or sexual orientation.

- **Action H.3.4.1** – The City will continue implementation of its Analysis of Impediments to Fair Housing Choice to Affirmatively Further Fair Housing as part of a regional effort in consortium with Sacramento County and the City of Citrus Heights. The Plan is part of a fair housing effort that the City began in fiscal year 2012–2013 and that was continued by the City’s participation in the Sac Valley Fair Housing Collaborative’s Analysis of Impediments to Fair Housing Choice (AI) and includes:

- Production, marketing, and distribution of fair housing materials, and marketing in non-English languages
- Fair housing case intake, and routing of fair housing complaints through the City’s Fair Housing Representative
- Routing of potential fair housing cases to the appropriate entities, including Sacramento Self-Help Housing, HUD, California Department of Fair Employment and Housing, Legal Services of Northern California, and the California Department of Consumer Affairs, etc.
- Strategic implementation of activities and programs intended to address the impediments to fair housing identified in the Sac Valley Fair Housing Collaborative’s Analysis of Impediments to Fair Housing Choice (AI) completed in 2019.

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

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

Policy H.4.1 – Require energy efficiency in the design and construction of housing developments through implementation of the State Energy Conservation Standards (Title 24). The long-term economic and environmental benefits of energy efficiency shall be weighed against any increased initial costs of energy saving measures. Encourage sustainable development by reducing energy use.

- **Action H.4.1.1** – Partner with SMUD and Pacific Gas and Electric Company (PG&E) to develop model programs for energy efficiency in new development without increasing costs to the homebuyer, and post and distribute information on currently available weatherization and energy conservation programs to residents and property owners as well as encourage participation in SMUD’s photovoltaic (solar), energy efficiency, peak reduction, and other comparable programs. The City will distribute information through the City’s newsletter, annual mailings in City utility billings, distribution of program information to community organizations and at municipal offices, and postings on the City’s website. To best capture the ethnic diversity of the community, information will be available in the four major languages used in the community and other languages on demand.

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

GOAL H.5 – PURSUE PUBLIC AND PRIVATE RESOURCES AVAILABLE TO PROMOTE DIVERSE HOUSING OPPORTUNITIES, AND PARTICULARLY TO ASSIST IN THE CREATION OF WORKFORCE HOUSING AND SPECIAL NEEDS HOUSING.

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

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

Funding Source: General Fund
Responsible Agency: Housing Division
Time Frame: Ongoing as funding is available.

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

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

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

Responsible Agency: Housing Division

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

- **Action H.5.2.2** – Work with financial institutions serving Rancho Cordova to solicit interest in providing financing for extremely low-, very low-, low-, and moderate-income housing as part of their responsibilities under the Federal Community Reinvestment Act (CRA). The City will seek specific lending commitments to be used in conjunction with state and federal funds. The City will work with interested lending institutions.

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

Responsible Agency: Housing Division

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

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Policy H.5.3 – Cooperate with affordable housing providers and provide regulatory and financial incentives to develop, acquire, rehabilitate, and/or manage housing affordable to extremely low-, very low-, low-, or moderate-income households.

- **Action H.5.3.1** – To promote the development of affordable housing, the City will market available incentives by advertising on the City’s website, publishing brochures, and making referrals. The incentives for developers may include:
 - Financial assistance (based on availability of housing funds)
 - Expedited development review
 - Streamlined processing
 - Density bonuses

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

Funding Source: General Fund

Responsible Agency: Housing Division and Planning Department

Time Frame: Offer incentives as projects are processed through the Planning Department.

- **Action H.5.3.2** – The City will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4.

Funding Source: General Fund

Responsible Agency: Housing Division and Planning Department

Time Frame: January 2022

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

- **Action H.5.4.1** – The City will continue to explore the option of updating the existing Housing Trust Development Impact Fee (fee for non-residential development that funds the Local Housing Trust Fund) to better address the needs and desires of the City. The update to the fee program shall include the following:
 - An updated nexus study addressing the extremely low-, very low- and low-income housing needs generated by non-residential development, including the cost to provide a variety of lower-income housing types;

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- A fee structure based on defined types of non-residential development that are consistent with uses identified in the Zoning Code;
- A fee component to cover administrative costs;
- An annual inflationary adjustment;
- Exempt uses; and
- Allowed uses of the fee, including its use to provide pre-development, construction, and permanent financing for affordable multifamily projects and provide a homebuyer assistance program.

Funding Source: General Fund

Responsible Agency: Housing Division

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

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QUANTIFIED OBJECTIVES SUMMARY

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

**TABLE H-3
QUANTIFIED OBJECTIVES**

Action Item	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income	Total
New Construction Units					
City's RHNA	1,057	1,058	1,274	1,684	5,073
	1,057	1,058	1,274	1,684	5,073
Rehabilitation Units					
Owner-Occupied Housing Rehabilitation	0	120	120	0	240
Subtotal	0	120	120	0	240
Preservation/Conservation Units¹					
Preservation Units	0	0	28	0	28
Subtotal	0	0	28	0	28
Total	1,057	1,178	1,422	1,684	5,341

Source: City of Rancho Cordova, 2020

¹ Objectives based off of actions 2.1.1 and 2.1.2

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CITIZEN PARTICIPATION

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

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

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

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

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

PUBLIC WORKSHOPS AND MEETINGS

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

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- **June and August 2020** – Two public workshops were held, one in June 2020 and one to inform and educate the community about the Housing Element update process, and to identify housing issues in the City that informed the update process. Attendees included a variety of stakeholder types, including nonprofits, representatives from the development community, housing advocacy representatives, and residents. During the workshop, attendees were informally surveyed to address what concerns the community may have about housing and what income groups need more affordable housing.
- **September 2020** – A City Council study session was held in September 2020, that served as a general discussion to inform Council Members and the public about the Housing Element update process, and to receive feedback from City Council and attendees on proposed actions to include in the draft and vacant sites alternatives.
- **November 2020** – Upcoming City Council meeting to obtain approval of the first updated draft of the Housing Element, to be submitted to HCD.

Public Noticing

The public workshop and City Council meetings were formally noticed on the City’s website. The public workshop held on August 26, 2020 was also informally noticed through email to housing stakeholders in the community, including developers, nonprofits, and housing advocacy representatives. The following is a list of organizations that were contacted and attended public meetings during the drafting of the Housing Element;

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

Consultations

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

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

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

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

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

Consultation with North State Building Industry Association: On June 30, 2020, Jeff Short, Legislative Advocate at the North State Building Industry Association (BIA), responded to a request for a stakeholder interview regarding the Rancho Cordova Housing Element Update. BIA represents members of the homebuilding industry within the Sacramento area. One recent positive change that was highlighted during the consultation was the City’s recent efforts toward transparency and ensuring that all developers had any necessary information about fees and regulations. This was a positive move to attract new

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housing development. Existing fees and regulations were identified as a barrier to new development, and there is concern within the industry that inclusionary policies or “electric only” policies will be enacted, which could also limit housing development within the City.

Public Comments

One public comment has been received as of October 12, 2020. The commenter identified one potential site in their neighborhood that they recommended for inclusion and consideration in the sites inventory.

REVIEW OF PREVIOUS ELEMENT

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

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

INTRODUCTION

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

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

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

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

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

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

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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

HOUSING NEEDS AND OPPORTUNITIES

POPULATION CHARACTERISTICS

Rancho Cordova became an incorporated city on July 1, 2003. It is the 7th community in Sacramento County to incorporate and is also California’s 478th city. A part of the greater Sacramento region, Rancho Cordova lies on the Highway 50 corridor between Sacramento and Folsom and is situated between Mather Field and the American River.

Population by Age

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

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

TABLE A-1
POPULATION BY GENDER AND AGE

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

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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

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

Population by Race and Ethnicity

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

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

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

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

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

HOUSEHOLD CHARACTERISTICS

Household Size

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

TABLE A-3
HOUSEHOLD SIZE BY TENURE

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

Source: 2014–2018 American Community Survey

INCOME CHARACTERISTICS

Household Income

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

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California Department of Housing and Community Development (HCD). For Sacramento County, the applicable median income for a family of four in 2020 is \$86,300. HCD has defined the following income categories for Sacramento County, based on the median income for a household of four persons:

- Extremely low income: 0 to 30 percent of median income (\$0 to \$26,200)
- Very low income: 31 to 50 percent of median income (\$26,201 to \$43,150)
- Low income: 51 to 80 percent of median income (\$43,151 to \$69,050)
- Moderate income: 81 to 120 percent of median income (\$69,051 to \$103,550)
- Above moderate income: Above 120 percent of median income (\$103,551 or more)

HCD does not estimate median income for cities, but information provided by SACOG based on the 2012–2016 CHAS indicates that the median four-person household income for Rancho Cordova is approximately \$79,970. **Table A-4** illustrates the income distribution in 2016 by tenure, along with 2020 countywide income levels. As shown in **Table A-4**, approximately 3,600, or 15 percent, of the total number of households are considered extremely low income.

TABLE A-4
HOUSEHOLD INCOME DISTRIBUTION BY TENURE

Income	Owner-Occupied Households		Renter-Occupied Households		Total Households	
	Households	Percentage	Households	Percentage	Households	Percentage of Total
Extremely Low (\$0 to \$26,200)	1,125	8.4%	2,475	22.4%	3,600	14.7%
Very Low (\$26,201 to \$43,150)	1,410	10.5%	2,375	21.5%	3,785	15.5%
Low (\$43,151 to \$69,050)	2,045	15.3%	2,445	22.1%	4,490	18.4%
Median (\$69,051 to \$86,300)	1,275	9.5%	1,245	11.3%	2,520	10.3%
Above Median (\$86,331 or more)	7,530	56.3%	2,520	22.8%	10,050	41.1%
Total	13,385		11,060		24,445	

Source: 2012–2016 CHAS, HCD 2020

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Poverty

The poverty threshold is set nationally and is based on a federally defined level of income for minimum subsistence. The dollar threshold for poverty is adjusted for household size and composition. Poverty rates and income are greatly affected by economic conditions and job availability. **Table A-5** shows the poverty distribution for the City of Rancho Cordova as tabulated in the 2014–2018 ACS.

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

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

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

Source: 2014–2018 American Community Survey

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

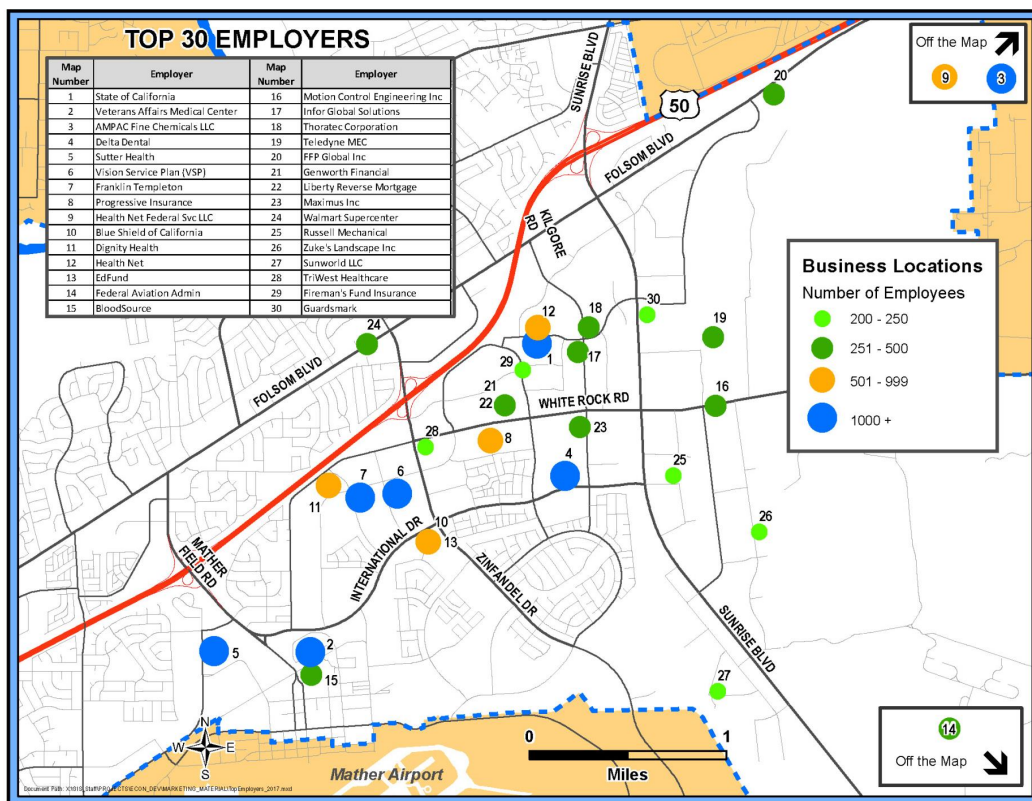
APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

EMPLOYMENT CHARACTERISTICS

Area Employment Trends

The work force in the Sacramento metropolitan area encompasses professional, technical, production, transportation, and service occupations. The region’s manufacturing sector has grown steadily since the late 1970s, spurred by the expansion of high-technology industries. The major employers in Rancho Cordova and the surrounding vicinity represent a wide range of employment sectors and generally employ from 75 to over 1,000 employees. Of the top 25 largest employers in Sacramento County, two are in Rancho Cordova: Aerojet Rocketdyne Inc. and AMPAC Fine Chemicals. **Figure A-1** shows the location of the largest employers in Rancho Cordova.

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



Source: SelectRanchoCordova.org

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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

TABLE A-6
SACOG EMPLOYMENT ESTIMATES

2016 Estimates	2040 Forecast
59,503	79,410

Source: SACOG Housing Needs

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

Table A-7 shows employment by industry for civilians in the City of Rancho Cordova, along with the estimated median incomes for those industries. The top three employment sectors in the City are education, health and social services with a median income of \$44,181; professional, scientific, management, administrative, and waste management services with a median income \$33,662; and retail trade with a median income of \$21,567.

TABLE A-7
EMPLOYMENT BY INDUSTRY

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

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

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

Source: 2014–2018 American Community Survey

SPECIAL HOUSING NEEDS

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

SENIOR HOUSEHOLDS

Senior households have special housing needs, primarily as a result of physical disabilities or limitations, reduced incomes, and increased health care costs. Senior households may also need in-home support services, assistance with personal care and financial affairs, and networks of care to provide a wide variety of services and daily assistance. According to the 2014–2018 ACS, 8,428 persons in Rancho Cordova are 65 years and older, as shown in **Table A-8**, and these seniors account for approximately 12 percent of the City’s total population.

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

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

Source: 2014–2018 American Community Survey

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

TABLE A-9
TENURE BY AGE OF HOUSEHOLDER

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

2014–2018 American Community Survey

SENIOR HOUSING

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

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

TABLE A-10
RESIDENTIAL CARE HOMES FOR THE ELDERLY

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

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

*Source: State of California Community Care Licensing Division
License pending as of June 2020

Seniors needing less care than offered by an assisted living facility may choose to live in a senior-oriented rental complex. As of July 2020, Coloma Woods was the only age-restricted affordable complex for seniors age 62 and older in Rancho Cordova. Coloma Woods has 28 one-bedroom units. The project is federally financed and therefore the rents are 30 percent of each tenant’s income, the common standard of affordability.

DISABLED PERSONS

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

Some physical, mental, or developmental disabilities may prevent a person from working, restrict a person’s mobility, or make caring for oneself difficult. Therefore, disabled persons often have special housing needs related to their potentially limited earning capacity, their need for accessible and affordable housing, and the higher health costs associated with their disabilities. Additionally, people with disabilities require a wide range of housing choices, based on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (e.g., group care homes). Supportive services such as living skills training and employment assistance may need to be integrated into the housing situation. Housing may need to be physically accessible as well, to accommodate people with physical disabilities. Examples of accessible features in housing include widened doorways and hallways, ramps, bathroom modifications (e.g., lowered

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

Table A-11 shows the total number of disabilities by disability type and employment group. Many of these persons have more than one disability, which is why there are a higher number of disabilities than there are disabled persons.

The City of Rancho Cordova incorporates the Federal Fair Housing Act, the California Fair Employment and Housing Act of 1964, and the Americans with Disabilities Act (ADA), as supported in Title 24 of the California Government Code, as part of its building requirements. These three statutes address the fair housing and building standards for persons with disabilities adhered to by the City.

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

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

Source: 2018 American Community Survey, One-Year Estimate

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

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

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

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Developmental Disabilities

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

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

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

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

**TABLE A-12
DEVELOPMENTALLY DISABLED POPULATION SERVED
BY ALTA REGIONAL CENTER, BY AGE**

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

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

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

FEMALE-HEADED HOUSEHOLDS

Single-parent households are male- or female-headed households with children under the age of 18 living at home. Single-parent households generally have lower disposable incomes than two-parent households, meaning that their necessary expenses are a larger portion of their total incomes. Therefore, finding affordable, decent, and safe housing is often more difficult for single-parent households and especially female-headed households, who show a generally higher rate of poverty than single-parent male-headed households according to the 2014–2018 ACS. Single-parent and female-headed households may also have special needs involving the availability of daycare or childcare, health care, and other supportive services.

According to data from the 2014–2018 ACS, 4,217 households, or 24.4 percent of all family households in Rancho Cordova, are female-headed households. Female-headed households comprise the overwhelming majority of all single-parent households. Of households headed by a female, 51.2 percent (2,159 households) have related children under 18 present. Of the 2,448 female-headed households with related children under 18, 36.1 percent are classified as below the poverty level.

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LARGE FAMILY HOUSEHOLDS

Large family households are defined as households containing five or more persons. They are considered a special needs group because there is a limited supply of adequately sized housing to accommodate their needs. Generally, as the number of household members increases, the number of bedrooms needed to accommodate the household also increases. For example, a five-person household would require three or four bedrooms, and a six-person household would usually require four bedrooms. According to the 2014–2018 ACS, just under 13 percent of all households in Rancho Cordova (12.6 percent of owner households and 12.7 of renter households) include five or more persons (totaling 3,191 households). Of the large households, 55.2 percent (1,761 households) are owners and 44.8 percent (1,430 households) are renters. According to the 2014–2018 ACS, 63.1 percent of the housing units in the area have three or more bedrooms. Approximately 86 percent of the owner-occupied housing units and 34.6 percent of the renter-occupied housing units have three or more bedrooms, according to the 2014–2018 ACS. As the majority of three-bedroom or larger units in the City are owner occupied, rental housing for large family households may be far more difficult to find.

AGRICULTURAL WORKERS

Agricultural workers earn their primary income through permanent or seasonal agricultural labor. According to the 2014–2018 ACS, less than 1 percent of all employed persons in Rancho Cordova work in the farming, forestry, and fishing occupation. The types of agricultural production in the City do not require large numbers of migrant and seasonal farm laborers, and a large influx of farm labor does not occur. It is assumed that the housing need for the limited number of farmworkers in the City is met through existing housing.

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

HOMELESS PERSONS

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

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Due to the transitional nature of homelessness, it is difficult to get a concrete count of homeless persons in the City of Rancho Cordova or of homeless persons in the Sacramento area who identify Rancho Cordova as their place of origin. Every two years, Sacramento County’s Continuum of Care does a point-in-time count of homeless persons. While this number fluctuates over the year, the count provides some basis for evaluating the needs for homelessness services in Sacramento County. **Table A-13** details changes in the homeless population for Sacramento County in 2017 and 2019.

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

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

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

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

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

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

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

The Mather Community Campus in Rancho Cordova is a transitional housing project that provides housing, job training, and employment to individuals and families on the former Mather Field Air Force Base. Residents are referred either from emergency shelters or from residential substance abuse treatment facilities. The Mather Community Campus has units to serve 70 families and 40 units for single veterans. Singles are housed in studio units with a bedroom and bathroom, and they share a dining hall area for meals. The family housing contains a kitchen and bathroom and can be converted from one to four bedrooms. Mather Veteran's Village, a collaborative veterans housing project on the air force base, was fully completed in 2020. The development includes 100 units of permanent supportive housing, including 88 one-bedroom and 12 two-bedroom units, and up to 60 beds of transitional housing, for formerly homeless and disabled veterans. The majority of other shelters and services for homeless individuals and families are in the city of Sacramento.

EXTREMELY LOW-INCOME HOUSEHOLDS

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

Extremely low-income households typically comprise persons with special housing needs, including but not limited to persons experiencing homelessness or near-homelessness, persons with substance abuse problems, and farmworkers. As previously mentioned in **Table A-4**, approximately 3,600, or 14.7 percent, of the City's households are considered extremely low-income households (CHAS 2012–2016). The City's Zoning Code allows for SROs with a conditional use permit in the RD-20, RD-25, and RD-30 zones.

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HOUSING CHARACTERISTICS

HOUSEHOLD TENURE

According to the 2014–2018 ACS, there is a higher percentage of owner-occupied households in Rancho Cordova (55.4 percent) than renter-occupied households (44.6 percent). According to the California Department of Finance's 2020 estimates, single-family homes in Rancho Cordova made up just over 60 percent of the housing stock (**Table A-14**). Multi-family housing units in complexes of five or more units accounted for 21.3 percent of the housing stock.; **Table A-14** provides the 2020 California Department of Finance estimate of housing units by structure.

TABLE A-14
HOUSING UNITS BY STRUCTURE

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

Source: Department of Finance Housing Estimate, 2020

OVERCROWDED HOUSEHOLDS

Overcrowding occurs where there is more than one person per room (excluding bathrooms) in an occupied housing unit. Overcrowding is often the result of an inadequate supply of affordable and decent housing. Households that are unable to afford larger housing units may be forced to rent or purchase housing that is too small to meet their needs. According to the 2012–2016 CHAS data derived by the US Census for HUD, 4.4 percent of households in Rancho Cordova were overcrowded and another 1.3 percent of households were severely overcrowded. There were 1,395 households living in overcrowded situations in the City, which equates to approximately 5.7 percent of households.

HOUSING VACANCY

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

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

The 2014–2018 ACS notes that the vacancy rate in Rancho Cordova was 0.6 percent for homeownership and 3.9 percent for rental housing. These vacancy rates would generally be considered low to very low.

AGE OF HOUSING STOCK

For many communities, the age and condition of housing stock provide an additional measure of housing adequacy and availability. Although the age of housing does not always indicate substandard conditions, neighborhoods with many homes over 30 years old are more likely than recently built neighborhoods to have many homes in need of maintenance, utility and amenity updates, rehabilitation, or replacement. Homes with deferred maintenance usually exhibit signs of aging, such as peeling or faded paint, cracked siding, or missing or broken shingles or shakes, suggesting a need for repair or replacement of those components in the near future. Homes in need of rehabilitation require immediate repair or replacement of components in disrepair to avoid health and safety problems. Homes in need of replacement require repair or replacement of so many components that it may be more cost-effective to demolish the home and construct a new dwelling. While Rancho Cordova has some newer neighborhoods and some newly developing areas, a great deal of the City’s existing housing stock is 30 or more years old. Based on conversations with City staff and the 2014–2018 ACS data, it is assumed that as many as 18,157 or 76.0 percent of the City’s housing stock may need either extensive repair or replacement, based on the age of the home (**Table A-15**). However, most homeowners are able to complete these ongoing maintenance and repair projects. Approximately 30 homes undergo rehabilitation each year through City subsidized programs.

**TABLE A-15
AGE OF HOUSING**

Year Built	Rancho Cordova	
	Number	Percentage
1939 or earlier	242	0.9%
1940–1959	3,514	13.3%
1960–1969	4,535	17.2%
1970–1979	6,360	24.2%
1980–1989	3,506	13.3%
1990–1999	1,847	7.0%
2000–2009	4,895	18.6%
2010–2013	958	3.6%

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Year Built	Rancho Cordova	
	Number	Percentage
2014–2018	466	1.8%
2019	0	0.0%
Total	26,323	

Source: 2014–2018 American Community Survey, Rancho Cordova Planning Department

CONDITION OF HOUSING STOCK

Without performing a physical inspection, it may be assumed that overcrowded units, units lacking complete plumbing, and units constructed before 1940 exhibit substandard conditions. According to the 2012–2016 CHAS, less than 1 percent of occupied housing units in Rancho Cordova lacked adequate plumbing or kitchen facilities, and less than 1 percent were built before 1940.

HOUSING COSTS AND OVERPAYMENT

FOR-SALE HOUSING COST AND OVERPAYMENT

The residential real estate market had enjoyed an increase in prices resulting from low mortgage rates, decreasing home sales inventory, and a steadily growing labor market through 2005. In 2006, 2007, and 2008, the housing market collapsed, resulting in a dramatic drop in housing prices, a very high foreclosure rate, and a large number of abandoned and foreclosed homes. Since the recession, increased population in the City combined with pressure on the housing market statewide has increased demand for housing in the Sacramento area. Relatedly, median list prices for homes in Rancho Cordova have increased over the past few years. The median list price in the City of Rancho Cordova was \$437,000 in January 2020, according to Zillow.com. This is a significant increase compared to four years prior in February 2016, when median list price hit a five-year low of \$289,000.

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

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Table A-16 shows the estimated monthly housing cost burden for Rancho Cordova residents. According to 2012–2016 CHAS data, approximately 17.2 percent of owner-occupied households experience a cost burden of 30 to 50 percent of their income, and 11.4 percent pay more than 50 percent of their income toward housing costs. Among renters, 25.8 percent of households experience a housing cost burden of 30 to 50 percent of their income, and 23.4 percent pay more than 50 percent of their income on housing costs each month.

**TABLE A-16
HOUSEHOLDS OVERPAYING**

Cost Burden	Homeowners		Renters		Total	
	Households	% of Total	Households	% of Total	Households	% of Total
<30%	9,415	70.4%	5,455	49.3%	14,870	60.8%
30–50%	2,295	17.2%	2,860	25.8%	5,155	21.1%
>50%	1,520	11.4%	2,585	23.4%	4,105	16.8%
<i>Cost Burden Not Available</i>	<i>150</i>	<i>1.1%</i>	<i>165</i>	<i>1.5%</i>	<i>315</i>	<i>1.3%</i>
Total	13,380		11,065		24,445	

Source: 2012–2016 CHAS

RENTAL HOUSING COST AND OVERPAYMENT

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

**TABLE A-17
MEDIAN RENTAL RATES**

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

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

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

MANUFACTURED HOME PARKS

Manufactured homes are often a source of affordable housing in communities where stick-built homes are beyond the price range of low- and moderate-income households. In the Sacramento area, there are currently many manufactured homes for sale, and they vary considerably in price, quality, and age. Very inexpensive manufactured homes are generally those built before 1980, some of which may have structural problems. Newer manufactured home models can be quite large, with more than 2,500 square feet and four bedrooms. Amenity upgrades similar to those found in new stick-built homes are offered by many manufactured home dealers, and interiors are now comparable in appearance to those of homes in new subdivisions. Although manufactured homes have often been stigmatized for their poor construction and lack of appreciation, all new manufactured homes now must meet or exceed construction standards set by the US Department of Housing and Urban Development. Owners of manufactured homes generally rent a lot in a manufactured home park and pay separately for their utilities. New manufactured-home buyers usually choose a park in which to locate their home, while most purchasers of used manufactured homes leave their home in the park where it was originally located. Rancho Cordova has nine manufactured home parks with just over 1,400 manufactured home spaces and 15 RV spaces (**Table A-18**).

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

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

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

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

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

FACTORS CONTRIBUTING TO THE FUTURE HOUSING NEEDS IN RANCHO CORDOVA

The high foreclosure rates that stemmed from subprime mortgages have resulted in tightened lending standards. Fewer households qualify for market-rate financing, though the for-sale market is beginning to rebound, and low interest rates have helped stabilize the market-rate mortgage market. However, the number of households requiring affordable rental and owner housing opportunities will continue to grow. Therefore, the need to plan for affordable housing in Rancho Cordova will remain important through 2029.

REGIONAL HOUSING NEEDS ALLOCATION

A Regional Housing Needs Plan (RHNP) is mandated by the State of California (Government Code Section 65584), and it requires regions to address expected housing issues and needs, which are based on future growth projections for the area. The RHNP is developed by the Sacramento Area Council of Governments (SACOG) and allocates to cities and counties their “fair share” of the region’s projected housing needs or growth. A fair share of housing units is calculated for each of four income groups based on projected population growth, and on the jurisdiction’s amount of available vacant land. Fair share needs are allocated over the eight-year planning period for every jurisdiction’s Housing Element. The RHNP, which covers a span of eight years, also identifies and quantifies the existing housing needs for each jurisdiction. SACOG’s current Regional Housing Needs Plan schedule is from June 30, 2021, through August 31, 2029.

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

Table A-19 provides the Regional Housing Needs Allocation (RHNA) target for the planning period 2021 through 2029 (also referred to as “basic construction needs”) for each of the four household income groups for the City of Rancho Cordova.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-19
2013–2021 RHNA

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

Source: SACOG, 2020

Based on the above projections, the City of Rancho Cordova will need to provide an additional 3,389 affordable housing units, or 37.4 percent of all new housing units, to people in the very low- to low-income groups in order to comply with SACOG’s RHNP allocation targets for these income levels. Of the 2,115 very low-income need, 50 percent (1,057 units) are presumed to be needed for extremely low-income households (households with incomes below 30 percent AMI). In addition, the City will have to provide 5,678 housing units available to moderate and above moderate income-households. SACOG anticipates a total of 9,067 new housing units for the City of Rancho Cordova by 2029.

FUTURE DEVELOPMENT POTENTIAL

An important component of the Housing Element is the identification of sites for future housing development and evaluation of the adequacy of these sites. The identification of these sites will help in fulfilling the City’s share of regional housing needs as determined by SACOG. **Tables A-20, A-21, and A-22** show a detailed analysis of the residential development potential for multi-family and single-family development. The sites listed in **Tables A-20, A-21, and A-22** are opportunity sites. The City is working with developers and property owners to ensure that sufficient sites will be available through the end of the planning period (2029).

The City of Rancho Cordova currently has approximately 82 acres of vacant infill land, 18 acres of underutilized land, and approximately 588 acres of vacant greenfield land available for residential development. This section provides the inventory of vacant land that is available in the City of Rancho Cordova for both multi- and single-family residential development. **Tables A-20, A-21, and A-22** provide the development information for the vacant, underutilized, and greenfield acreage in the City’s land inventory.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

AVAILABLE MULTI-FAMILY SITES

The City of Rancho Cordova currently has approximately 84.6 acres of vacant and underutilized infill sites and 78.9 acres of greenfield sites that are zoned to accommodate multi-family development. These sites are adjacent to existing residential developments, indicating that infrastructure is available, and the sites do not have other known constraints to development. Sites with residential densities of at least 30 units per acre are anticipated to accommodate housing units affordable to low-income households.

Sites with multiple use designations, such as commercial/multi-family and office/multi-family, are considered appropriate sites to accommodate future multi-family uses. Multi-family development is allowed on sites with Limited Commercial (LC), Shopping Commercial (SC), and Business Professional (BP) zoning based on the same standards and approval process as multi-family development in the RD-20 and RD-40 zones. RD-20 standards apply to LC and SC sites, while RD-40 standards apply to BP sites. Therefore, the City considers these sites both appropriate and adequate for multi-family development. **Figure A-3 – TCAC Opportunity Areas Map and Sites Inventory**, provides a map of the sites listed in the land inventory.

REALISTIC CAPACITY

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

- Capital Village. This 827-unit project on approximately 34 acres ranges in densities from 7 to 17 units per acre and was rezoned from MP (Office Park Industrial) to Capital Village Special Planning Area. The project has completed construction. Planning staff processed the application for this project, which consisted of a rezone and development of a master planned community and included complex environmental issues, in six months.
- Anatolia II - Sundance. This 114-unit (10 units per acre) housing project consisting of 114 detached single-family homes is on an 11.9-acre LC (Limited Commercial) site. This project is located on Site R-5 in the inventory of available sites (**Table A-22**).

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

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Table A-20 details the vacant infill sites available for multi- and single-family residential development. **Table A-21** details the underutilized infill sites potentially available for single- and multi-family residential development. **Table A-22** details the greenfield development currently working through the planning process. Some of the plans identified in **Table A-22** are expected to break ground during the 2021–2029 Housing Element cycle. There are a number of finished lots ready for development spread throughout the area. **Table A-22** also includes the housing estimates for greenfield development that is not expected to break ground during the 2021–2029 Housing Element cycle.

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TABLE A-20 VACANT INFILL SITES

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Infrastructure	On-Site Constraints	Income Category	Existing Use	Comments
Sunrise North												
A-1	056-0430-001	1.6	100%	MDR	MDR	RD-20	20	Yes	None	Mod	Vacant	Capacity based on a previous application for a 20-unit townhouse project that has expired.
Mather Redevelopment Area												
B-1	067-0010-056	3.72	50%	BP/GC/SC	MF SPA	RD-40	45	Yes	None	VL/L	Vacant	Requires a CUP ¹ (Assumes 80% of 30 du acre for 1/2 of the parcel).
J-1	067-0010-064	6		LC/SC	OPMU	18.1-40	180	Yes	None	VL/L	Vacant	
Folsom Boulevard Specific Plan												
C-1	075-0450-005	41.99	24%	UR2	FBSP	6.1-40	240	With Development	None	VL/L	Vacant	10 acres of Folsom Blvd frontage (Assumes 80% of 30 du/acre for 10 acres).
C-2	076-0020-019	1.4	50%	UR2	FBSP	6.1-40	17	Yes	None	VL/L	Vacant	Assumes 80% of 30 du/acre for 1/2 of the total parcel.
C-3	076-0020-021	7.34	50%	UR2	FBSP	6.1-40	88	Yes	None	VL/L	Vacant	Assumes 80% of 30 du/acre for 1/2 of the total parcel.
C-4	076-0020-020	0.45	50%	UR2	FBSP	6.1-40	5	Yes	None	VL/L	Vacant	Assumes 80% of 30 du/acre for 1/2 of the total parcel.
C-5	076-0020-022	0.58	50%	UR2	FBSP	6.1-40	7	Yes	None	VL/L	Vacant	Assumes 80% of 30 du/acre for 1/2 of the total parcel.
Countryside/Lincoln Village Planning Area												
D-1	077-0200-022	0.44	50%	LC	CMU	10-18	3	Yes	None	Mod	Vacant	Assumes 50% of the site at 18 units/acre with an 80% site capacity.
D-2	068-0030-044	5.1	50%	VCMU	VCMU	10-18	92	Yes	None	Mod	Vacant	Assumes density of 18 du/acre of full 5.1 acres (92 units) will actually be built on the back half of the parcel, resulting is a factual density of 36 du/acre.
Annexation Sites												
F-1	072-0240-004	5.65		HDR/RMU	HDR/RMU	18.1-80	194	Yes	None	VL/L	Vacant	Capacity based on approved county project in 2008.
F-2	058-0270-031	1.04		GC	GC	10-40	5	Yes	None	VL/L	Vacant	Capacity based on approved county project in 2008.

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Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Infrastructure	On-Site Constraints	Income Category	Existing Use	Comments
F-3	058-0270-034	1.41		GC	GC	10-40	34	Yes	None	VL/L	Vacant	Capacity is based on 30 units/acre at 80% site capacity.
Bradshaw and Highway 50												
G-1	068-0160-083	3.84		OPMU	CS/LCPA	10-18	29	Yes	None	Mod	Vacant	OPMU allows for 49% of the site to be residential with a density of 18 units/acre (80% site capacity). Based on a total residential buildable area of 2.05 acres, 29 units can be accommodated.
G-2	068-0160-084	1.32		OPMU	CS/LCPA	10-18		Yes	None	Mod	Vacant	

Source: City of Rancho Cordova, September 2020

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

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TABLE A-21 UNDERUTILIZED INFILL SITES

Map Reference	APN	Parcel Size Acres	% Used	Zoning	GP Des.	Allowable Density	Unit Capacity	Income Category	Existing Use	Comments*	
Town Center TOD											
H-1	058-0291-003	8.07		UR1 (TOD)	FBSP	10–80	194	VL/L	Half of parcel is retail and half is vacant land	Assumes 30 units per acre, 80% site capacity.	
H-2	072-0280-024	6.97	14%	CMU (TOD)	DTPA	10–80	24	VL/L	Parking lot – interested in redevelopment	Assumes 1 acre built at 30 units per acre at 80% site capacity.	
		Subtotal VL/L	9.07				218				
Folsom Boulevard Specific Plan (Potential New Markets Tax Credits Proposal)											
I-1	077-0030-011	1.76		MDR	UR1	6.1–18	25	Mod	Trailer park	Assumes 18 du/acre at 80% site capacity.	
I-2	077-0030-010	0.81		MDR	UR1	6.1–18	12	Mod	Trailer park	Assumes 18 du/acre at 80% site capacity.	
I-3	077-0030-013	0.78		MDR	UR1	6.1–18	11	Mod	Dilapidated apartment	Assumes 18 du/acre at 80% site capacity.	
I-4	077-0181-011	0.99		MDR	UR1	6.1–18	14	Mod	Very dilapidated	Assumes 18 du/acre at 80% site capacity.	
I-5	077-0181-021	0.22		MDR	UR1	6.1–18	3	Mod	One duplex	Assumes 18 du/acre at 80% site capacity.	
I-6	077-0181-020	0.28		MDR	UR1	6.1–18	4	Mod	Two duplexes	Assumes 18 du/acre at 80% site capacity.	
I-7	077-0181-023	0.1		MDR	UR1	6.1–18	1	Mod	Duplex	Assumes 18 du/acre at 80% site capacity.	
I-8	077-0181-018	0.28		MDR	UR1	6.1–18	4	Mod	Two duplexes	Assumes 18 du/acre at 80% site capacity.	
I-9	077-0181-022	0.1		MDR	UR1	6.1–18	1	Mod	Duplex	Assumes 18 du/acre at 80% site capacity.	
I-10	077-0181-017	0.12		MDR	UR1	6.1–18	2	Mod	Duplex	Assumes 18 du/acre at 80% site capacity.	
I-11	077-0181-013	0.19		MDR	UR1	6.1–18	3	Mod	Duplex—huge open yard	Assumes 18 du/acre at 80% site capacity.	
I-12	077-0181-012	0.23		MDR	UR1	6.1–18	3	Mod	Duplex—huge open yard	Assumes 18 du/acre at 80% site capacity.	
I-13	077-0030-012	0.34		CMU		6.1–18	5	Mod	Little business—huge parking lot not needed	Assumes 18 du/acre at 80% site capacity.	
I-14	077-0030-008	0.22		CMU		6.1–18	3	Mod	Little business—half of the lot not in use, general interest in area	Assumes 18 du/acre at 80% site capacity.	
I-15	077-0030-009	0.45		CMU		6.1–18	6	Mod	Residence—little house and little garage, general interest in area	Assumes 18 du/acre at 80% site capacity.	
I-16	077-0030-005	1.71		CMU		6.1–18	25	Mod	Commercial with back half of the lot vacant	Assumes 18 du/acre at 80% site capacity.	
		Subtotal MOD	8.58				122				

Source: City of Rancho Cordova, September 2020

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TABLE A-22 GREENFIELD DEVELOPMENT

Map Reference	APN	Acres	Total SP Acres	% Used	GP/Zoning	Allowable Density	Assumed Capacity	Total Unit Capacity Est.	Infra.	On-Site Constraints	Income Category	Existing Use	Comments
Villages of Zinfandel Special Planning Area													
L-1	072-2360-028	10.3	10.3	50%	BP	RD-40	123	123	Yes	None	VL/L	Vacant	Assuming 30 units/acre and 80% site capacity based on surrounding projects; requires CUP.
L-2	072-2360-029	11.09	11.09	50%	BP	RD-40	133	133	Yes	None	VL/L	Vacant	Assuming 30 units/acre and 80% site capacity based on surrounding projects; requires CUP.
L-3	072-2360-030	9.4	9.4	50%	BP	RD-40	112	112	Yes	None	VL/L	Vacant	Assuming 30 units/acre and 80% site capacity based on surrounding projects; requires CUP.
Sun Creek Specific Plan													
M-1	Multiple APNs	1.7	1.7		HDR	26-50	85	85	Yes	None	VL/L	Vacant	Assume 50 units/acre at 100% site capacity
M-2	Multiple APNs	24.6	42.5		HDR	26-40	1105	1105	Yes	None	VL/L	Vacant	Assumed 26 units/acre at 100% site capacity
M-3	Multiple APNs	5.7	43.7		MDR	12.1-18	200	504	Yes	None	Mod	Vacant	Assumes dwelling unit count identified in August 2012 version of Sun Creek Specific Plan, Appendix C, Table 3-3.
M-4	Multiple APNs	44	316		MDR	6.1-12	500	2286	Yes	None	Abv Mod	Vacant	Assumes 12 units/acre at 80% site capacity. Currently, 322 acres are zoned in this area for MDR, but only 25% has infrastructure available to support development.
M-5	Multiple APNs	33	176.7		LDR	2.1-6	200	899	Yes	None	Abv Mod	Vacant	Assumes dwelling-unit count identified in August 2012 version of Sun Creek Specific Plan, Appendix C, Table 3-3.
Rio Del Oro Specific Plan													
N-1	Multiple APNs	12	98		HDR	18.1-40	860	2548	Yes	None	VL/L	Vacant	Assumes built density of 26 du/acre
N-2	Multiple APNs	45	256		MDR	6.1-18	850	3680	Yes	None	Mod		Assumes 80% of 18 du/acre
N-3	Multiple APNs	170	1518.5		LDR	2.1-6	816	7295	Yes	None	Abv Mod		Assumes 80% of 6 du/acre

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Map Reference	APN	Acres	Total SP Acres	% Used	GP/Zoning	Allowable Density	Assumed Capacity	Total Unit Capacity Est.	Infra.	On-Site Constraints	Income Category	Existing Use	Comments
The Ranch at Sunridge Special Planning Area													
O-1	Multiple APNs	0	7.14		HDR	RD 30 / RD 40	214	214	No	None	VL/L	Vacant	Pending approved maps.
O-2	Multiple APNs	5	105.4		MDR/GC	RD 20	149	149	No	None	Mod	Vacant	Pending approved maps.
O-3	Multiple APNs	15	142.3		LDR	RD 10	1191	1191	No	None	Abv Mod	Vacant	Pending approved maps.
Anatolia II													
R-1	067-0430-037	2.76	2.76		HDR	18.1-20	66	66	Yes	None	VL/L	Vacant	Assumes 24 du/acre with density bonus.
R-3	067-0430-043	5.9	5.9		HDR	18.1-20	85	94	Yes	None	VL/L	Vacant	Assumes 80% of 20 du/acre.
R-4	067-0430-044	1.17	1.17		HDR	18.1-20	11	19	Yes	None	VL/L	Vacant	Assumes 80% of 20 du/acre.
R-5	067-0030-040	15.96	15.96	50%	LC	10-18	114	114	Yes	None	Mod	Vacant	Approved at 114 units.
Montelena													
U-1	Multiple APNs	11.8	11.8		MDR	RD 7	66	66	No	None	Mod	Vacant	Pending Development Agreement.
U-2	Multiple APNs	163.7	163.7		LDR	RD 5	655	655	No	None	Abv Mod	Vacant	Pending Development Agreement.
Arista del Sol													
V-1	Multiple APNs	0	158.2		LDR	5-10	806 100	906	No	None	Abv Mod Mod	Vacant	
Douglas 103													
AA-1	067-0040-026	0	12.03		MDR	RD 10	213 88	213 88	No No	None None	Mod Abv Mod	Vacant	Pending finished lots.

Source: City of Rancho Cordova

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LAND INVENTORY SUMMARY

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

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

RHNA		VL/L	M	AM
		3,389	1,684	3,994
Vacant Infill	Sunrise North	0	20	0
	Mather RDA	225	0	0
	Folsom Boulevard	357	0	0
	Countryside/Lincoln Village	0	95	0
	Annexation Sites	233	0	0
	Bradshaw and Highway 50	0	29	0
Underutilized Infill	Town Center TOD	218	0	0
	Folsom Boulevard New Markets		122	0
Greenfield	Villages of Zinfandel SPA	368	0	0
	Suncreek SP	1190	200	700
	Rio Del Oro SP	860	850	816
	The Ranch @ Sunridge	214	149	1191
	Anatolia II	162	114	0
	Montelena	0	66	655
	Arista del Sol	0	100	806
	Douglas 103	0	213	88
Land Capacity Total		3,827	1,958	4,256
Accessory Dwelling Unit Capacity		40	0	0
Surplus		478	274	262

Source: City of Rancho Cordova, September 2020

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SPECIAL PLANNING AREAS

Villages of Zinfandel Special Planning Area

The Villages of Zinfandel Special Planning area is mostly developed. The medium-density Veranda single-family neighborhood is the last housing area to be developed and will be completed early in the 2021–2029 Housing Element cycle. There are also some commercial lots, as identified in the “Vacant Greenfield Sites” list of the above land inventory. These lots would require a conditional use permit to develop as multi-family residential projects. Analysis has indicated that the CUP requirement does not pose a constraint to multi-family development. The single-family residential component of the Villages of Zinfandel Special Planning Area will most likely be fully developed during the 2013–2021 Housing Element Cycle. The commercial segment will develop as viable projects are presented. The Villages of Zinfandel Special Planning Area development agreement did not include an affordable housing requirement. However, the commercial sites that may be developed residential with a CUP pose unique opportunities for high-density multi-family residential development and have been previously considered for a condominium development.

Suncreek Specific Plan

The proposed Suncreek Specific Plan is near Sunrise Boulevard and Douglas Road. Proximity to Sunrise Boulevard and Grant Line Road make the area ideal for public transit. Current proposals include several residential neighborhoods, with some office and commercial development. Mixed-use commercial, recreational parks, trails, and schools are also planned. Development agreements and affordable housing plans have been executed with all the property owners within the Suncreek Specific Plan.

The affordable housing plans will require the dedication of three sites, with the purchase option of a fourth site to the City, as well as a per-door residential in-lieu fee that the City will use to sponsor the development of affordable housing in the planning area. With the completion of the adjacent Sunridge Specific Plan parcels and the entitlement of the adjacent Ranch Specific Plan complete, it is reasonable to expect all areas of the Suncreek Specific Plan, including all of the sites to be dedicated to the City and the remaining high density sites, to be developable in the 2021–2029 Housing Element cycle.

Rio del Oro Specific Plan

The Rio del Oro Specific Plan was adopted by the City Council on September 7, 2010. At the same time, the City Council approved a “tier one development agreement” that vested the Specific Plan, land use designations, development densities, and intensity of uses (among other things). The plan encompasses approximately 3,828 acres south of White Rock Road, east of Sunrise Boulevard, and north of Douglas Road. The first phase broke ground in 2020, but the area remains mostly undeveloped with dredger tailings. Development is anticipated to begin

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in phases, with phases 1, 2, and 3 likely to be completed during the 2021–2029 Housing Element cycle. As approved, the entire Rio del Oro project area would contain approximately 13,523 residential units at a variety of densities, with several village centers, a local town center, and two regional commercial sites. Phases 1, 2 and 3 are expected to develop 2,526 of this total number of units during the 2021-2029 Housing Element cycle. Future adjustments to the land use plan resulting from amendments to the City’s Open Space policies may result in small increases in total residential units. Approximately one-third of the land area would be retained as natural wetland preserve and improved open space. A network of major roadways, connector streets, and local streets integrate into the City’s planned roadway system and create walkable neighborhoods. The project area also includes both office and light industrial uses, primarily within the Mather Field Noise Contours. The City has executed affordable housing plans with the two Rio del Oro owners. These affordable housing plan include a residential per-door in-lieu fee with the option to purchase several identified parcels of high-density (HD) zoned land. The affordable housing plans also indicates a minimum development density for 98 acres of High Density (HD) zoned land. Consistent with the assumptions of this Housing Element, a minimum development density of 26 units per acre will be required for up to 98 acres of land zoned HD in Rio del Oro.

The Ranch Special Planning Area

The Ranch is proposed to be primarily residential, but will incorporate open space and commercial uses and preserve some wetlands on the site. The initial phase of development in the Ranch will include the northwest corner and move east to tie into infrastructure that either exists currently or will be under construction on a concurrent time scale. The most logical second phase of development will include the southern portion of the site. The City has executed an affordable housing plan with the Ranch that will include an in-lieu fee for each single-family home built as well as the dedication of one high density site to the City.

Arboretum Specific Plan

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

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Sunridge Specific Plan

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

Sunridge Park

The approved Sunridge Park development is complete. The Sunridge Park project did not include a multi-family or affordable housing component at approval and will be almost exclusively single-family homes on low-density parcels.

Anatolia II

The City is assuming that three of the four Anatolia II sites will develop with affordable units. Site R-1 is a City-owned site, making this a prime site for an affordable project. The City is also working with interested developers to evaluate the viability of an affordable housing project on that site. The site capacity is based on the assumed project capacity. It is assumed that this would be a mix of affordable family and senior housing. Site R-5 is currently proposed to be developed as a project with 114 detached single-family homes.

Anatolia IV

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

Montelena (in the Sunridge Specific Plan)

The approved Montelena project is in the Sunridge Specific Plan Area. The project site is generally bounded by Rancho Cordova Parkway to the east, the Anatolia I subdivision to the west, Douglas Road to the north, and the Anatolia II subdivision to the south. The Montelena project covers 251.9 acres and proposes the construction of 721 dwelling units. Although the area will be primarily residential, plans also include a community park area, detention basin, fire station, and wetland preserve. The approved project does not include an affordable housing plan and has no designated multi-family development planned. It is expected to start construction during the 2021–2029 Housing Element cycle and may reach buildout within the next eight years.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

Arista del Sol

The Arista del Sol project is on approximately 158 acres adjacent to the Ranch Specific Plan Area, which is now entitled for development, and the Grant Line 208 subdivision, which is now under construction. Because the Grant Line 208 subdivision is expected to be completed early in the 2021–2029 Housing Element cycle, the Arista Del Sol project is expected to be developed during the 2021–2029 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

Sunridge Lot J

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

Douglas 103

The Douglas 103 project is on approximately 40 acres adjacent to Douglas Road. The project is currently under construction and will be completed during the 2021–2029 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

Douglas 98

The Douglas 98 project is on approximately 100 acres and has a final approved map for 528 residential lots. The project is under construction and will be completed during the 2021–2029 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

Grantline 208

The Grantline 208 project is on approximately 210 acres and includes 503 single-family homes, wetland preserve, an elementary school, and neighborhood greens. It is currently under construction and is expected to be completed within the 2021–2029 Housing Element cycle. The project does not include an affordable housing plan or a multi-family housing obligation.

Mather East

The Mather East project is on an approximately 12-acre parcel and is adjacent to existing infrastructure. No plans to complete development have been routed through the City. The project does not include an affordable housing plan or a multi-family development obligation, and it is unknown if it will develop during the 2021–2029 Housing Element cycle.

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North Douglas

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

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

AVAILABLE SINGLE-FAMILY SITES

As is shown in **Table A-20** and **Table A-21**, there is potential for 217 single-family dwelling units on 14.12 vacant and underutilized infill acres in the City as well as 1,690 units on 333.93 acres on greenfield sites, as shown on **Table A-22**. These units are split between the moderate and above-moderate affordability levels, though the housing products for moderate- and above-moderate-income households do not necessarily have a clear delineation, and the City’s projections are based on proposed densities. Some development projects have reacted to the changes in the housing market that resulted from the market collapse in 2007 by introducing smaller units on smaller lots that will generally be more affordable. These housing products are generally zoned at 10 to 20 dwelling units per acre. For the purpose of moderate and above-moderate housing, land zoned or planned for RD-10 to RD-20 is identified as affordable to households with a moderate income, and land zoned or planned for densities lower than RD-10 are identified as affordable to households with an above-moderate income.

ACCESSORY DWELLING UNIT CAPACITY

The City considers ADUs an affordable housing option for lower- and moderate-income households. In an effort to promote ADUs, the City has included Action 3.1.1 to amend the zoning ordinance to comply with state law regarding ADUs.

In an effort to project ADUs to accommodate a portion of the City’s lower income RHNA, the City took a conservative approach and assumed that five units would be approved each year. With the new state law relaxing requirements for ADUs, it is safe to assume that the City will receive more than five annually through the planning period.

The City does not track rental prices for ADUs; however, in an effort to show affordability for these types of units, the City relied on rental rates for one-bedroom units identified in Table A-17 as a proxy for ADU rental rates and shows that the median monthly rent of a one-bedroom unit in the City was \$1,270 in June 2020. According to HCD 2020 income limits, a

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

low-income household can afford a monthly rental cost of \$1,726 without being cost burdened. Comparing the rental rates with the affordability of low-income households shows that ADUs are appropriate to credit toward the County’s lower-income RHNA.

Assuming the City approves five ADUs per year over the 8-year planning period, the City can assume an ADU capacity of 40 units.

HOUSING RESOURCES AND INCENTIVES

AT-RISK HOUSING

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

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

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

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

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

As shown at the bottom of **Table A-24**, one of the federally assisted multi-family housing complexes in Rancho Cordova, Coloma Woods, is at risk of losing its affordability restrictions during the Housing Element planning period.

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AFFORDABLE HOUSING PROJECTS IN RANCHO CORDOVA

There are 22 housing developments in Rancho Cordova providing subsidized housing, with a total of 758 low- and very-low-income units. The address, number of affordable units by bedroom size and income level, and source of financing for each affordable development is provided in **Table A-24**.

TABLE A-24
SUBSIDIZED AND AT-RISK AFFORDABLE UNITS

Name	Address	Subsidized Units	Program	Source
Sunrise Meadows	11020 Coloma Rd	94	LIHTC, LMSA	HUD
Gold Ridge-El Parque	2605 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2609 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2613 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2617 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2619 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2623 El Parque Cir	3	Public Housing	SHRA
Gold Ridge-El Parque	2701 El Parque Cir	4	Public Housing	SHRA
Gold Ridge-El Parque	2703 El Parque Cir	4	Public Housing	SHRA
Gold Ridge-El Parque	2707 El Parque Cir	4	Public Housing	SHRA
2970 Portsmouth	2970 Portsmouth Dr	9	Public Housing	SHRA
Gold Ridge-El Parque	10730 Coloma Rd	24	Public Housing	SHRA
Cordova Meadows Apartments	2312 Sierra Madre Court	183	LIHTC	HUD
Rancho Cordova Apartments	10685 Coloma Road	91	LIHTC	HUD
The Crossings @ New Rancho	2708 & 2728 Woodberry Way	17	LIHTC	CTCAC
Mather Veterans Village	3615 Bleckely Street	50	LIHTC	
Mills Tower Apartments	10499 Mills Tower Dr	9	Sec 8 NC	HUD
SUBTOTAL		507		
At-Risk Units				
Coloma Woods	2300 Heather Glen Ln	28	Sec 8 NC	HUD
Subtotal		28		
Total		535		

Source: SACOG, 2020

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

COST ANALYSIS

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

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

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

RESOURCES AND INCENTIVES FOR AFFORDABLE HOUSING

Efforts by the City to assist in the development, rehabilitation, and preservation of affordable housing would utilize organizational and financial types of resources. **Table A-25** lists local, state, and federal housing programs that are valuable resources for developing affordable housing, preserving “at-risk” housing, and rehabilitating housing.

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

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

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Program Name	Description	Eligible Activities
HOME Investment Partnerships Program	The Home Investment Partnerships Program (HOME) was created under the Cranston Gonzalez National Affordable Housing Act enacted in November 1990. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes Home Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program’s flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees, or other forms of credit enhancement or rental assistance or security deposits.	Acquisition Rehabilitation Homebuyer Assistance Rental Assistance
Housing Choice Voucher (HCV) Rental Assistance	Provides rental assistance payments to owners of market-rate properties on behalf of very-low-income tenants.	Rental Assistance
Section 811	Provides grants to nonprofit developers of supportive housing for disabled persons. The grants may be used to construct or rehabilitate group homes, independent living facilities, and intermediate care facilities. The grants may also have a rental assistance component.	Acquisition Rehabilitation New Construction Rental Assistance
Section 203(k)	Provides fixed-rate, low-interest loans to organizations wishing to acquire and rehabilitate property.	Land Acquisition Rehabilitation Refinancing of Existing Debt
Low Income Housing Tax Credits (LIHTC)	In 1986, Congress created the federal Low Income Housing Tax Credits to encourage private investment in the acquisition, rehabilitation, and construction of low-income rental housing. Because high housing costs in California make it difficult, even with federal credits, to produce affordable rental housing, the California legislature created a state low-income housing tax credit program to supplement the federal credit. The state credit is essentially identical to the federal credit, the Tax Credit Allocation Committee allocates both, and state credits are only available to projects receiving federal credits. Twenty percent of federal credits are reserved for rural areas and 10 percent for nonprofit sponsors. To compete for the credit, rental housing developments have to reserve units at affordable rents to households at or below 46 percent of area median income. The targeted units must be reserved for the target population for 55 years.	New Construction
Mortgage Credit Certificate Program	Offers income tax credits to first-time homebuyers. The County distributes the credits.	Homebuyer Assistance

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Program Name	Description	Eligible Activities
Supportive Housing Program (SHP)	Offers grants to agencies who offer supportive housing and services to the homeless.	Transitional Housing Housing for Disabled Persons Supportive Housing Support Services
Community Reinvestment Act	The Community Reinvestment Act (CRA), enacted by Congress in 1977, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions.	New Construction Rehabilitation Acquisition Support Services Supportive Housing Homebuyer Assistance
State Programs		
Emergency Solutions Grant	Awards grants to nonprofits for the provision of shelter support services.	Support Services
Multi-Family Housing Program (MHP)	Provides loans for new construction, rehabilitation, and preservation of affordable rental housing. Payments on the loans are deferred for a specified period of time.	New Construction Rehabilitation Preservation
CalHOME	Provides grants to local governments and nonprofit agencies for homebuyer assistance, rehabilitation, and new construction. The agency also finances acquisition, rehabilitation, and replacement of manufactured homes.	Homebuyer Assistance Rehabilitation New Construction
California Self-Help Housing Program	Provides grants for the administration of mutual self-help housing projects.	Homebuyer Assistance New Construction Administrative Costs
Emergency Housing and Assistance Program	Provides grants to support emergency housing.	Shelters Transitional Housing
Affordable Housing and Sustainable Communities Program	Provides funding to support infill development projects with the goal of reducing greenhouse gas emissions.	New Construction Rehabilitation
Veterans Housing and Homeless Prevention Program	Provides funding to buy, construct, rehabilitate or preserve affordable multi-family housing for veterans and their families.	Acquisition Construction Rehabilitation Preservation

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Program Name	Description	Eligible Activities
SB2 – Building Jobs and Homes Act	Provides planning grant funding to jurisdictions for plans and process improvements that will help to accelerate housing production.	Planning
No Place Like Home	Through a County application process, provides loans to acquire, develop, preserve, or rehabilitate permanent supportive housing facilities.	Permanent Supportive Housing
Infrastructure Infill Grant	Provides gap financing for infrastructure improvements necessary to support the development of affordable infill housing.	Infrastructure Improvements
Local Housing Trust Fund Program	Provides matching grants to funds provided by Local Housing Trust Funds.	Site Acquisition Site Development Homebuyer Assistance Transitional Housing Emergency Shelter Multi-Family Housing
Transit Oriented Development Program	Supports the development of affordable multi-family rental housing near transit stations through low-interest loans.	New Construction Rehabilitation Infrastructure Improvements
CalHFA Programs		
Affordable Housing Partnership Program	Provides lower interest rate CalHFA loans to homebuyers who receive local secondary financing.	Homebuyer Assistance
Self-Help Builder Assistance Program	Provides lower interest rate CalHFA loans to owner-builders who participate in mutual self-help housing projects. Also provides site acquisition, development financing, and construction financing for self-help projects.	Homebuyer Assistance Site Acquisition Site Development Home Construction
California Housing Assistance Program	Provides 3% silent second loans in conjunction with 97% CalHFA first loans to give eligible homebuyers 100% financing.	Homebuyer Assistance
Extra Credit Teacher Program	Provides \$7,500 silent second loan with forgivable interest in conjunction with lower-interest-rate CalHFA first loans to assist eligible teachers in buying homes.	Homebuyer Assistance
Housing Enabled by Local Partnerships	Provides 3% interest rate loans, with repayment terms up to 10 years, to local government entities for locally determined affordable housing priorities.	Wide Range of Eligible Activities

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Program Name	Description	Eligible Activities
Low Income Housing Tax Credits	Provides state tax credits for rental housing programs.	New Construction Rehabilitation
Predevelopment Loan Program	The California Department of Housing and Community Development (HCD) administers the program, which provides funds to pay the initial costs of developing affordable housing developments. Priority is given to applications with matching financing from local redevelopment agencies or federal programs.	Pre-development
Multifamily Housing Program	HCD conducts the acquisition and rehabilitation component of the Multifamily Housing Program to acquire and rehabilitate existing affordable rental housing. Priority is given to projects currently subject to regulatory restrictions that may be terminated. Assistance is provided through low interest construction and permanent loans. Eligible applicants include local government agencies, private nonprofit organizations, and for-profit organizations.	Rental Acquisition Rental Rehabilitation
Transitional Housing Program for Emancipated Foster/Probation Youth (THP-Plus)	This program provides funds for housing and services for persons who need support services for transition-age youth.	Supportive Housing Foster Care
Special Needs Housing Program	Allows local governments to use Mental Health Services Act (MHSA) funds to finance the development of permanent supportive rental housing.	New Construction Supportive Housing
Home Mortgage Purchase Program	CalHFA sells bonds to raise funds for providing below-market-rate loans to qualifying first-time homebuyers.	Homebuyer Assistance

Local Program and Private Sources

Local Housing Trust Fund	<p>The City of Rancho Cordova has a Local Housing Trust Fund (LHTF) (originally adopted under Sacramento County, funded through the Housing Development Impact Fee), which provides a linkage between the demand for very-low-income housing and the development of commercial, office, industrial, and other nonresidential uses that create lower-paying employment opportunities and generate a demand for very low-income housing. Nonresidential developments in Rancho Cordova are required to pay into the LHTF on a square-footage basis at building permit. The housing fee is in effect at the time the building permit is to be issued. The fees are as follows:</p> <p style="margin-left: 40px;">Office \$.97 per square foot Hotel \$.92 per square foot</p>	New Construction
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Program Name	Description	Eligible Activities
	R&D \$.82 per square foot Commercial \$.77 per square foot Manufacturing \$.61 per square foot	
Public Housing Authority Rental Subsidy	The local PHA is operated by SHRA, which manages housing and community development activities, including conventional or low-rent public housing and the Housing Choice Vouchers program (Section 8 certificate). The conventional housing program involves housing developments that are managed and maintained by SHRA. The Housing Choice Vouchers program involves a tenant-based rental subsidy administered by the agency. Qualified families are selected and certified from a waiting list. A qualified family can utilize the vouchers at any decent, sanitary, and safe housing unit (single-family or multi-family). The tenant's portion of the rent is based on 30% of the adjusted family gross income. SHRA subsidizes the difference between the tenant's portion and the contract rent. However, Fair Market Rents (FMR) restricts the actual contract rent, as determined by HUD. The Section 8 voucher program is similar to the certificate program, except the tenant's housing contract rent in the certificate program is not restricted by FMR.	Tenant-Based Rental Assistance
Federal Home Loan Bank System	Facilitates affordable housing programs (AHP), which subsidize the interest rates for affordable housing. The San Francisco Federal Home Loan Bank District provides local service in California. Interest rate subsidies under the AHP can be used to finance the purchase, construction, and/or rehabilitation of rental housing. Very-low-income households must occupy at least 20% of the units for the useful life of the housing or the mortgage term.	Acquisition New Construction Rehabilitation
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specific rental rates.	New Construction Rehabilitation Acquisition
Federal National Mortgage Association (Fannie Mae)	Fannie Mae offers a variety of mortgages, including traditional fixed-rate, low down-payment for underserved low-income areas, and mortgages that fund the purchase and rehabilitation of a home.	Homebuyer Assistance Rehabilitation

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Program Name	Description	Eligible Activities
California Community Reinvestment Corporation	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable multi-family rental housing. Nonprofit and for-profit developers contact member banks.	New Construction Rehabilitation Acquisition
Freddie Mac HomeOne and Renovation Mortgages	Provides down-payment assistance to first-time homebuyers and second mortgages that include a rehabilitation loan. The City provides gap financing for the rehabilitation component.	Homebuyer Assistance Rehabilitation

Source: City of Rancho Cordova. 2020

INCENTIVES FOR AFFORDABLE HOUSING DEVELOPMENT

In addition to the affordable housing resources in **Table A-25**, the City anticipates offering incentives to promote the development of housing affordable to very-low- and low-income households. Such incentives as the City may offer to encourage the development of affordable housing will include, but are not limited to:

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

QUALIFIED ENTITIES

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

- ACLC Inc
- Affordable Housing Foundation
- Eskaton Properties Inc.
- Housing Corporation of America
- Norwood Family Housing

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- ROEM Development Corporation
- Rural California Housing Corp
- Sacramento Valley Organizing Community
- Satellite Housing Inc.
- Volunteers of America

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HOUSING CONSTRAINTS

GOVERNMENTAL AND NON-GOVERNMENTAL CONSTRAINTS

Various interrelated factors may constrain the ability of the private and public sectors to provide adequate housing that meets the housing needs for all economic sectors of the community. These constraints can be divided into two categories: governmental and non-governmental. Governmental constraints consist of land use controls, development standards, processing fees, development impact fees, code enforcement, site improvement costs, development permit and approval processing, and provision for a variety of housing. Non-governmental constraints include land availability, environment issues, vacancy rates, land cost, construction costs, and availability of financing.

Governmental Constraints

Land Use Controls

The Rancho Cordova General Plan establishes policies that guide all new development, including any residential development. These policies, along with zoning regulations, control the amount and distribution of land allocated for different land uses in the City. The land use designations established by the General Plan that allow single-family and multi-family residential development are provided in **Table A-26**.

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

Designations	Residential Land Uses	
	Dwelling Units per Gross Acre	Notes
Rural Residential (RR)	0.1–0.5	Designates areas near the edge of the City in a more natural setting where larger ranchette-style homes on 2- to 10-acre lots are predominant. May include limited farming and agriculture.
Estate Residential (ER)	0.51–2.0	Generally characterized by larger “executive” homes on generous lots ranging in size from 0.5 acre to 2 acres. Appropriate for urban-to-rural transition areas, significant natural areas, and integrated into neighborhoods with a variety of housing types.
Low Density Residential (LDR)	2.1–6.0	Predominantly single-family detached homes in traditional neighborhoods. Representative densities are consistent with the majority of the older housing stock in Rancho Cordova.

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Medium Density Residential (MDR)	6.1–18.0	Generally characterized by small-lot single-family detached or single-family attached (i.e., condominium/townhome-type) development. The wide variety of site development patterns and architectural styles that represent this density range is often referred to as “Village Residential.”
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High Density Residential (HDR)	18.1–40.0	Predominantly apartments, condominiums, or clustered single-family units, generally in multi-story configurations. Parking is typically provided in traditional surface lots, but parking structures may be used at high densities.
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Commercial and Mixed Land Uses		
Designations	Dwelling Units per Gross Acre	Notes

Residential Mixed Use	6.1–40.0	Multi-family is allowed at a minimum density of 6.1 units per acre and a maximum density of 40 units per gross acre.
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Commercial Mixed Use	2.1–18.0	Multi-family is allowed at a minimum density of 2.1 units per acre and a maximum density of 18 units per gross acre.
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Office Mixed Use	2.1–18.0	Multi-family is allowed at a minimum density of 2.1 units per acre and a maximum density of 18 units per gross acre.
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Village Center Mixed Use	6.1–18.0	Multi-family is allowed at a minimum density of 6.1 units per acre and a maximum density of 18 units per gross acre.
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Town Center Mixed Use	6.1–18.0	Multi-family is allowed at a minimum density of 6.1 units per acre and a maximum density of 18 units per gross acre.
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Transit-Oriented/ Town Center Mixed Use	18–80.0	Multi-family is allowed at a minimum density of 18 units per acre and a maximum density of 80 units per gross acre.
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Regional Town Center	6.1–40.0	Multi-family is allowed at a minimum density of 6.1 units per acre and a maximum density of 40 units per gross acre.
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Agriculture		
Designation	Minimum Parcel Size (Gross Acres)	Notes

Rural Agriculture	10–100	Rural areas where some agricultural uses may occur, but where residential homes on lots of 10 to 100 acres are the predominant land use.
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General Agriculture	100+	Areas set aside for commercial agricultural production. Minimum parcel size is 100 acres to ensure economic viability for farming operations.
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Other Designations	
Designation	Notes
Planning Areas	Planning areas are subject to the preparation of more detailed comprehensive plans.
Folsom Boulevard Planning Area (FBPA)	The Folsom Boulevard Planning Area will serve as the high-intensity development center of the City. The tallest buildings with residential densities near 80 units per acre will be developed here in a mixed-use setting (overall average density assumed is 24 units per acre).
Rio Del Oro Planning Area	The Rio Del Oro Planning Area will contain a mix of low-, medium-, and high-density residential units with an average density of approximately 6 to 8 units per acre. Residential areas will be developed as an interconnected series of walkable neighborhoods served by Neighborhood Center and Village Centers.
Suncreek/Preserve Planning Area	The Suncreek/Preserve Planning Area is within the approved Sunrise Douglas Community Plan area. Based on previous approval and current development requests, land uses in the Suncreek/Preserve Planning Area could result in the development of approximately 1,200 acres of single-family and multi-family residential areas, accompanied by 450 acres of supporting commercial, office, and mixed uses.
Countryside/Lincoln Village Planning Area	This planning area is almost entirely developed and includes primarily residential development. Existing residential development contains a high concentration of low- and moderate-income households with limited east-west connectivity.

Source: City of Rancho Cordova

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

Residential Development Standards

The City of Rancho Cordova Zoning Code is the guiding document for residential development policies. The policies establish and control the type, location, and density of residential development in Rancho Cordova. The zoning regulations serve to protect and promote the health, safety, and general welfare of the community residents and also implement the goals and policies of the General Plan. The specific residential land use zones in Rancho Cordova and the respective minimum and maximum densities are shown in **Table A-27**. In addition to zoning and density requirements, the City of Rancho Cordova further controls residential development through development standards. **Table A-27** also details the development standards that are applied to residential development in the City.

The City’s parking requirements for residential projects are dependent on the housing type. Parking requirements may be reduced or negotiated through the entitlement process. Single-family residential units are required to have two off-street spaces per unit. The number of parking spaces required for multi-family residential units ranges from 1.5 off-street spaces for one-bedroom units to two spaces for units with two or more bedrooms. An additional 0.6 parking space per unit is required to accommodate guests in multi-family residential projects.

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Mobile homes and accessory dwelling units are required to have two parking spaces per unit, except where an accessory dwelling unit is within one-half mile of public transit or one block of car share, or in a historic or architectural district. Actual observed parking requirements for affordable senior and special needs developments near transit hubs and after completing design review are considerably less than the normal standard. The Zoning Code allows the required off-street parking spaces to be provided in a garage, under a carport, on an open dust-free surface, or any combination of these.

Building setbacks, maximum height limits, and open space requirements are also compulsory for all housing developments in the City. The requirements are minimal and none are considered to constrain development—as evidenced by the amount of housing development occurring in the City—but are used to ensure an aesthetically pleasing project that allows for recreational uses and open space areas.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

TABLE A-27 RESIDENTIAL DEVELOPMENT STANDARDS

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

Source: City of Rancho Cordova Zoning Code, 2020

Notes:

- Setback standards may be amended during the design review process to accommodate innovative housing types or adjust for unique site conditions.
- These development standards address overall development of a mobile home park. Standards for individual mobile home lots within a park or mobile home subdivision can be found in RCMC 23.901.050 (Mobile homes and mobile home parks).
- Residential developers are encouraged to avoid the monotonous use of similar lot sizes on adjacent parcels. This code does not require minimum lot sizes to avoid monotonous lot configurations and home sizes.
- Encroachments are permitted into the rear yard according to Chapter 23.704 RCMC.
- The required minimum rear setback for lots less than 125 feet in depth in RD-1 to RD-10 is 20 percent of minimum lot depth.
- Common open space includes all landscaped areas outside of the required landscape corridors along adjoining streets, active and passive recreation areas, other outdoor amenities, and natural open space areas. Reductions in the required open space area to a minimum of 20 percent of the gross area for exceptional architecture design may be granted by the designated approving authority.

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Specific Plan and Special Planning Areas

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

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

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

Design Guidelines

The City of Rancho Cordova recently adopted Design Guidelines that apply to all new development within the City and may apply to modifications within existing developments. The Design Guidelines do not pose a constraint on the development of housing in the City of Rancho Cordova but represent the City's guiding policies with respect to the quality of design expected for all projects within the City. Experience with projects funded by the Low Income Housing Tax Credit demonstrates that well-designed multi-family low- and very-low-income apartment complexes contribute to community acceptance and improved living conditions for the residents of such rental housing. These guidelines are intended to:

- Create an integrated community framework.

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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

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

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

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

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

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

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

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

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

By adopting special standards that allow for flexibility in design and an increase in density, the Design Guidelines promote the development of housing affordable to lower-income households. The following standards have been incorporated into the Design Guidelines to increase densities and promote affordability:

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

Provision for a Variety of Housing

The Housing Element must identify adequate sites that are available for the development of housing types for all economic segments of the population. Housing types include single-family residential housing, multi-family residential housing, residential accessory dwelling units, mobile homes, duplexes and halfplexes, and residential care homes. **Table A-28** (see below) identifies allowed uses and corresponding permit requirements for the residential zoning districts, and **Table A-29** identifies allowed uses and permit requirements for mixed-use districts of Rancho Cordova.

EMERGENCY SHELTERS

California Health and Safety Code (Section 50801) defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.” Action H.3.3.3 will amend the City zoning to permit emergency shelters by-right without a conditional use permit in a zone appropriate to accommodate a shelter.

This paragraph will be updated once a zone is identified. The X zone is appropriate to accommodate an emergency shelter, because of the proximity to services and shopping. There are currently XX vacant parcels that would be appropriate for an emergency shelter, totaling XX acres. Additionally, the City has identified XX parcels that are not vacant but have uses that could accommodate an emergency shelter, such as a warehouse building. The total square footage of the building is XX square feet.

Through Action H.3.3.3, City will add development and managerial standards that will be consistent with Government Code Section 65583(a)(4).

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

These standards include such items as:

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

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

TRANSITIONAL AND SUPPORTIVE HOUSING

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

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

The City's Zoning Code allows transitional housing as a residential use without the requirement of a conditional use permit and subject to the same restrictions that apply to other residential uses of the same type in the same zone. Action H.3.3.3 will amend the Zoning Code to include supportive housing within these uses.

REASONABLE ACCOMMODATIONS

The City provides housing for special needs populations, including housing accessible for persons with disabilities (including veterans as a primary target group), large households, the homeless, and single-parent households. The City provides accessibility in housing for persons with disabilities by implementing state and federal requirements and undertaking the following actions: (1) review regulations and procedures for City-funded or -operated housing programs

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to ensure that they do not exclude participation by persons with disabilities; and (2) include accessibility considerations in the preparation of the City’s capital improvement plan and the allocation of funding for capital improvements in support of housing and residential neighborhoods.

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**TABLE A-28
ALLOWED USES AND PERMIT REQUIREMENTS FOR
RESIDENTIAL ZONING DISTRICTS**

Land Use Category	RR	ER	RD-1	RD-2	RD-3	RD-4	RD-5	RD-6	RD-7	RD-10	RD-15	RD-20	RD-25	RD-30	MDR	HDR	RMH
Residential Uses																	
Adult Day Care Home	P	P	P	P	P	P	P	P	P	P	P	N	N	N	N	N	N
Caretaker Housing	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP	AUP
Dwelling, Multi-Family	N	N	N	N	N	N	N	N	N	P	P	P	P	P	P	P	N
Dwelling, Accessory Unit	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
Dwelling, Single-Family	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	N	P
Dwelling, Two-Family	N	N	N	N	N	AUP ²	AUP ²	AUP ²	AUP ²	P	P	P	P	P	P	N	N
Emergency Shelter ³	N	N	N	N	N	N	N	N	C	C	C	C	C	C	C	C	C
Employee Housing	AUP	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Family Day Care Home, Small or Large	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
Group Residential	C	C	N	N	N	N	N	N	N	C	P	P	P	P	P	P	N
Guest House	P	P	P	P	P	P	P	P	P	P	P	N	N	N	P	N	N
Home Occupations	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
Live-Work Facility	N	N	N	N	N	N	AUP	AUP	AUP	P	P	P	P	P	P	P	N
Manufactured Home	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
Mobile Home	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	P
Mobile Home Park	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	P
Residential Care Home, Small ⁴	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	N
Residential Care Home, Large ⁴	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	N

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Land Use Category	RR	ER	RD -1	RD -2	RD -3	RD -4	RD -5	RD -6	RD -7	RD- 10	RD- 15	RD- 20	RD- 25	RD- 30	MDR	HDR	RMH
Single Room Occupancy (SRO)	N	N	N	N	N	N	N	N	N	N	N	C	C	C	N	C	N
Transitional/Supportive Housing ³	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P

Source: City of Rancho Cordova Zoning Code, 2020

Notes:

- 1 Use regulations in the table are shown with representative symbol by use classification listing: “P” symbolizes uses permitted allowed by right, “AUP” symbolizes uses that require approval of a administrative use permit, “C” symbolizes uses that require approval of a conditional use permit, and “N” symbolizes uses that are not permitted.
- 2 Duplexes/ halfplexes are permitted (P) on corner lots by right. On interior lots, an administrative use permit (AUP) is required. In such instances, duplexes/ halfplexes are exempt from the density requirements of the zoning district, provided that the overall neighborhood or subdivision has an average density within the allowable range.
- 3 Emergency Shelters are permitted without a conditional use permit in the OIMU and LIBP zones; transitional housing shall be treated like similar uses as required by state law (e.g., a single-family home used for transitional housing is subject to same requirements as a typical single-family home).
- 4 Senior independent living facilities are required to meet provisions in Section 23.901.070 of the Rancho Cordova Municipal Code.

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TABLE A-29
ALLOWED USE AND PERMIT REQUIREMENTS
FOR MIXED-USE DISTRICTS

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

Source: City of Rancho Cordova Zoning Code, 2020

Notes: P = Permitted use

S = Permitted use subject to special conditions

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

1. See the density restrictions in the underlying zoning district. Subject to development plan review by Planning Director. Projects of 80–150 units are subject to development plan review by the City Council. Projects of more than 150 units are subject to development plan review by the City Council.
2. This use is permitted or conditionally permitted as specified only in conjunction with the predominant use of the mixed-use district. In other words, this use is only allowed as part of an integrated development.

Density Bonus

State law requires that cities and counties provide a density increase of up to 35 percent over the otherwise maximum allowable residential density (or bonuses of equivalent financial value) when developers agree to construct housing with units affordable to low- or moderate-income households. Adopted in 2008 and updated in 2012, Section 23.710 of the City’s Municipal Code provides density bonuses up to 35 percent, consistent with Government Code Section 65915. The City has included Action H.1.5.4 to comply with current State Density Bonus Law.

Site Improvements, Development Impact Fees, and Processing Fees

Costs associated with site improvements are often a significant part of the total cost of new residential development. Site improvement costs are usually charged for the provision of sanitary sewer and water service and for necessary transportation improvements, as well as any other necessary infrastructure or services. In addition, the City may require payment for various off-site improvements as a part of project mitigation measures (e.g., payment for an off-site traffic signal).

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

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

Generally, new residential streets are to comply with the City’s street standards as outlined in Title 22 of the Municipal Code and as adopted in the current improvement standards. A minor residential street is required to have a right-of-way of 40 feet, with a pavement width of 32 feet and a 4-foot-wide sidewalk on each side (**Table A-30**). Minor residential streets are used when serving fewer than 100 single-family residential units.

Primary residential streets are required to have a 50-foot right-of-way, with a pavement width of 42 feet, and may serve up to 400 single-family and duplex units. These standards are considered necessary in order to sustain and improve the quality of life in Rancho Cordova. However, alternative designs to improve the aesthetics, pedestrian experience, or circulation are encouraged, with the condition that minimum pavement width for public and private streets shall be consistent with the City’s adopted residential street standards. Examples of alternative designs may include sidewalks separated from the back of curb by a landscape planter strip, landscaped medians, traffic circles, and other approved traffic-calming devices.

**TABLE A-30
SITE IMPROVEMENTS**

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

Source: City of Rancho Cordova Improvement Standards, 2020

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

A variety of development impact fees are often assessed on new residential projects that include City-controlled fees (e.g., development application fees, building permit fees) and non-City-controlled fees (e.g., school impact fees, utility connection fees). Other components of total project costs are the utility service connection fees (e.g., sewer and water connection fees).

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The various planning review and processing fees, development impact fees, and utility service connection fees collectively can add significantly to the cost of new housing. The City of Rancho Cordova has adopted citywide impact fees for all developments including those of single-family and multi-family projects. A breakdown of the community facility fee for single-family and multi-family projects is shown in **Table A-31**. **Table A-32** provides a listing of planning fees charged by the City of Rancho Cordova. The breakdown of the total fee for a 100-unit single-family residential development, as well as the per-unit fee, is provided in **Table A-33**. Development fees, including building, planning, and impact fees, for a 1,600-square-foot home are estimated to be \$46,195 (**Table A-33**). **Table A-34** provides development fees per multi-family unit and for a multi-family project. The estimated development fees for a 900-square-foot multi-family unit are \$28,650 (**Table A-34**).

**TABLE A-31
COMMUNITY FACILITIES FEE**

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

Source: City of Rancho Cordova 2005 Residential Fee Schedule

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

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TABLE A-32
PLANNING FEES

Description	Deposit Amount	Fee Amount
General Plan Amendment	\$15,000	--
Rezone	\$15,000	--
Specific Plan Initiation	\$5,000	--
Special Planning Area Initiation	\$5,000	--
Zoning Ordinance Amendment	\$10,000	--
Design Review – Major	\$10,000	--
Design Review – Minor	\$5,000	--
Design Review Amendment	\$5,000	--
Development Agreement	\$10,000	--
Development Agreement Amendment	\$5,000	--
Conditional Use Permit	\$10,000	--
Conditional Use Permit Amendment	\$5,000	--
Use Permit – Condo Conversion	\$8,000	--
Tentative Parcel Map	\$10,000	--
Tentative Parcel Map Extension	\$1,000	--
Tentative Parcel Map Resubmission	\$5,000	--
Tentative Parcel Map Waiver – Condo	\$3,000	--
Tentative Parcel Map Amendment	\$3,000	--
Tentative Subdivision Map (1–20 lots)	\$10,000	--
Tentative Subdivision Map (21 or more)	\$20,000	--
Tentative Subdivision Map Amendment	\$5,000	--
Variance	\$10,000	--
Nonconforming Use Certificate	\$3,000	--
Initial Study Deposit (Negative Declaration/EIR)	\$5,000	--
SSHCP Permit Deposit	\$5,000	--
Development Agreement Annual Compliance Review	\$5,000 minimum balance for the term of the Agreement	--
Limited Use Permit	\$4,000	--
Planning Director Determination – Public Hearing	\$1,500	--
Planning Director Determination – No Public Hearing	\$1,000	--
Unified Sign Program	\$2,000	--
Reasonable Accommodation	\$2,000	--

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Description	Deposit Amount	Fee Amount
Administrative Use Permit	--	\$1,184
Adjustment	--	\$1,231
Temporary Use Permit	--	\$241
Signs Temporary Use Permit	--	\$60
Boundary Line Adjustment	--	\$942
PCN (Public Convenience and Necessity)	--	\$1,830
Zoning Verification Letter	--	\$397
Appeals of Planning Director Decision to City Council	--	\$4,383
Appeals of Decision to City Council	--	\$4,373
Appeal of Zoning Decision to City Council	--	\$2,590

Source: City of Rancho Cordova Planning Department, 2014

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

	Unit ¹	100-Unit Project
Planning Application/Plan Check Fees		
Building Permit Fee	\$1,398.60	\$139,860
Plan Review Fee	\$932.40	\$93,240
Zone Check Fee	\$121.21	\$12,121
Impact Fees		
General Plan Cost Recovery Fee	\$120.41	\$12,041
Capital Fire Facilities Fee	\$1,280	\$120,800
Community Facilities Fee	\$4,108.90	\$410,890
Measure A Impact Fee		
Measure A Impact Fee	\$1,329	\$132,900
Transit Fee		
Regional Transit	\$175	\$17,500
Drainage Fee		
Zone 11A	\$4,193.75 (0.25-acre parcel)	\$419,375
Zone 11B	\$2,860.50 (0.25-acre parcel)	\$286,500
Schools		
Folsom Cordova Unified Fee	\$9,952	\$995,200
Elk Grove Unified Fee	\$10,144	\$1,014,400

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	Unit ¹	100-Unit Project
Utility Connection Charges		
Water Connection	\$17,601	\$1,760,100
Sewer Connection		
Sacramento Area Sewer District	\$4,791 (0.25-acre parcel)	\$479,100
Total	\$44,670–46,195	\$4,467,000–4,619,500

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

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

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

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

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

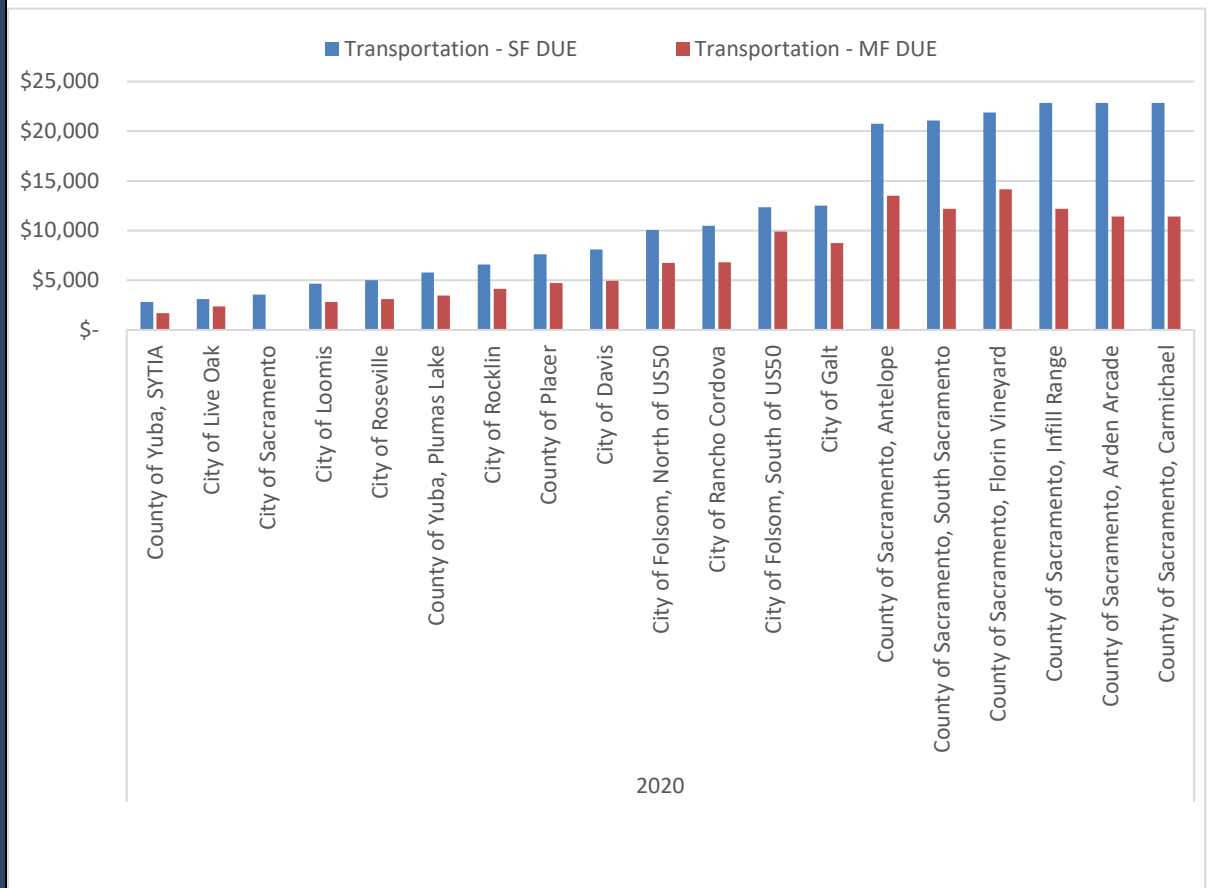
¹ Units are assumed to be 900 square feet on 0.05 acre, built in a previously undeveloped area. Infill development may be somewhat less expensive.

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SACOG Impact Fee Study

In 2020, SACOG published a comparative study of the estimated development impact fees for jurisdictions across the Sacramento area. At the time of the study, Rancho Cordova’s per-unit fees for single-family development were the fourth-highest in the region, at \$49,197 per unit. This is similar to the level of fees charged by Rocklin (\$46,136 per unit) but significantly lower than the next highest rate, charged by Sacramento County for development in the Antelope area (\$70,494). For multi-family housing, the City’s impact fees were more moderate at \$32,384, which was similar to those charged by Rocklin (\$31,169 per unit) and Galt (\$33,313). While fees for transportation infrastructure made up the largest percentage of the overall required development fees, at \$10,749 for single-family homes and \$6,821 per unit for multi-family units these fees were in the middle of the overall trend for the region.

**FIGURE A-2
SINGLE FAMILY AND MULTI FAMILY UNIT FEES CHARGED**



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Accessory Dwelling Units

Accessory dwellings units are a viable option for providing affordable units in some communities. However, in Rancho Cordova, little interest has been expressed in constructing such units, and therefore the costs are not easily estimated. No second units have been constructed since 2014, and the amount of existing undeveloped land indicates that affordable housing need may be met through other means.

The City currently allows accessory dwelling units by right in single-family residential zones, in compliance with Government Code Section 65852.2. Action H.1.5. will amend the Zoning Code to ensure compliance with state law.

Specific Plan Areas

Specific Plan areas in the City of Rancho Cordova (e.g., Sunridge, Villages at Zinfandel) address land distribution, open space availability, infrastructure, and financing mechanisms for portions of the community. Development costs differ between Specific Plan areas and are dependent on the cost of infrastructure, public services, and other associated improvement requirements. **Table A-33** showed the estimated development costs for a single-family home in a Specific Plan area. The estimated development fees for a 1,600-square-foot, single-family home are \$46,195, including planning, building, and impact fees per unit. Development fees for proposed Specific Plans, such as Rio del Oro and the Suncreek Specific Plan, will be based on infrastructure financing plans that will be developed as the specific plans go through the entitlement process.

Development Permit and Approval Process

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

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

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

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

Many other factors, such as public sentiment, may also affect the approval of a project. The time frame for processing an application in the City of Rancho Cordova is no longer than that of the majority of jurisdictions in the region and may be considerably shorter. A complete listing of the lengths of estimated application-processing times is given in **Table A-35**.

TABLE A-35
ESTIMATED APPLICATION PROCESSING TIMES

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

Source: City of Rancho Cordova Planning and Building Departments

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Design Review

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

The City Council's design review process for multi-family housing follows a straightforward and efficient path to approval, and in a worst-case scenario would add no more than two weeks to the review process. Prior to construction of multi-family developments, the City requires approval of a Design Review package for the project. Such projects are considered by the City Council, and the approval or denial of the project is based on four criteria:

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

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

Code Enforcement

The City of Rancho Cordova Code Enforcement Division enforces a broad range of federal, state, and municipal codes and standards designed to maintain a healthy, safe, and clean environment and preserve the quality of life standards that residents and businesses enjoy in Rancho Cordova. These codes include the 2019 California Building Code, 2010 California Plumbing Code, 2010 California Mechanical Code, 2010 California Electrical Code, 1997 Uniform Code for the Abatement of Dangerous Buildings, 2000 Uniform Swimming Pool Spa and Hot Tub Code, and all appendices thereof, and the Americans with Disabilities Act (ADA) included as a part of CCR, Title 24. The City has not adopted local amendments to these codes. Enforcement of development and building standards does not constrain the

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production or improvement of housing in the City. The presence of an active code enforcement effort serves to maintain the condition of the City’s housing stock.

**TABLE A-36
HEALTH AND SAFETY CODE VIOLATIONS**

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

Sources: City of Rancho Cordova Neighborhood Services Division. 2020

INFRASTRUCTURE CAPACITY

Water Supply and Infrastructure

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

Wastewater Treatment

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

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

Environment

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

NON-GOVERNMENTAL CONSTRAINTS

Land Cost

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

Table A-37 shows a sample of vacant land for sale and properties with development potential in both Rancho Cordova and surrounding communities as of July 2020. There were two parcels listed in the City of Rancho Cordova at the time that would permit residential uses. Both were within Commercial Mixed Use zones. The parcels were listed at \$199,900 and \$295,000 and were each less than half an acre. Depending on the size and location of the parcel, the sample vacant parcels in areas surrounding Rancho Cordova ranged from \$195,000 to \$600,000. On a per-unit basis, the parcels in Rancho Cordova were among the least expensive, at \$66,633 and \$42,143, owing to the high unit density permitted in the Commercial Mixed-Use zones.

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TABLE A-37
VACANT LAND “FOR SALE”

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

Source: Zillow.com, July 14, 2020

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

Construction and Labor Costs

Many factors affect the cost of building a house, including the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. The cost of raw land is estimated to be \$54,388 per unit, based on the average of the two currently available parcels in the city. Once a vacant parcel is purchased, the contractor has to make certain site improvements to prepare for building on the property. Such improvements include connections to existing utility systems and rough grading, plus installation of water and sewer lines. The estimated costs for these types of improvements are \$40,000 per unit.

An internet source of construction cost data (www.building-cost.net), provided by the Craftsman Book Company, estimates the per-square-foot cost of a single-story home in the Rancho Cordova area to be approximately \$134.81 per square foot. This cost estimate is based on a 2,000-square-foot house of good-quality construction with a two-car garage and forced-air heating. The total construction costs are estimated at \$269,627, excluding land costs.

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

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Availability of Financing

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

Nevertheless, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. Most governmental programs that seek to increase homeownership among low- and moderate-income households rely on loan products that provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. Many programs offer deferred second loans to facilitate homeownership. **Table A-38** shows interest rates for 15- and 30-year fixed-rate conventional and jumbo loans in the Rancho Cordova area as well as 7-year adjustable rate mortgages. In Sacramento County, the limit for conventional loans is \$569,250, which may put mortgages for larger homes in the city into the higher-rate “jumbo” category. Interest rates change on a daily basis.

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

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

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

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

Rates are subject to change on a daily basis.

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OPPORTUNITIES FOR ENERGY CONSERVATION

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

- A passive solar approach that requires suitable solar orientation, appropriate levels of thermal mass, south-facing windows, and moderate insulation levels.
- Higher levels of insulation than what was previously required, but not requiring thermal mass or window orientation requirements.
- Active solar water heating in exchange for less stringent insulation and/or glazing requirements.

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

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

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

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

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

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

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

ASSESSMENT OF FAIR HOUSING

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

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

The City has completed the following:

- Include a program that affirmatively furthers fair housing and promotes housing opportunities throughout the community for protected classes (applies to housing elements beginning January 1, 2019). (Action H.3.4.1)
- Conduct an assessment of fair housing, which includes summary of fair housing issues; an analysis of available federal, state, and local data; local knowledge; and an assessment of the contributing factors for the fair housing issues.
- Prepare the housing element land inventory and identification of sites through the lens of affirmatively furthering fair housing.

Summary of Fair Housing Issues

The California Government Code Section 8899.50 requires that all state and local agencies ensure that their laws, programs, and activities affirmatively further fair housing. As part of this requirement, the City of Rancho Cordova is required to include an Assessment of Fair Housing in this Housing Element and ensure that the identification of sites for future housing

APPENDIX A – DRAFT HOUSING ELEMENT NEEDS ASSESSMENT

is consistent with goals and programs to affirmatively further fair housing. In 2019, Sac Valley Fair Housing Collaborative published a draft of its Analysis of Impediments to Fair Housing Choice (A), a joint effort between the City of Rancho Cordova and other jurisdictions in the Sacramento Valley. The AI put forth actions that will guide the participating communities to overcome historic patterns of segregation, foster inclusive communities, and promote fair housing. It resulted in several goals and actions that the City is committed to pursuing. This AFH furthers the AI through a consistent process put forth by HCD.

Fair housing issues include concentration of low-income housing, disproportionate access to services, housing design that make it inaccessible to an individual with a disability, discriminatory actions when renting or selling a housing unit, addressing housing needs disproportionately across the City, etc. The City proactively addresses any potential issues that may arise through ongoing review of land use policies, permitting practices, and building codes to ensure compliance with state and federal fair housing laws. In addition, when considering development proposals, including Specific Plans or other policy documents, the City will endeavor to ensure that all persons have equal access to sound and affordable housing (Policy H.3.4).

The City's Housing Division refers discrimination complaints to Sacramento Self-Help Housing, HUD, California Department of Fair Employment and Housing, Legal Services of Northern California, and the California Department of Consumer Affairs, and other fair housing organizations and agencies. Additionally, the City will produce, market, and distribute information to residents in English and other languages on what fair housing laws are and provide information on assistance, advice, and enforcement activities that are available (Action H.3.4.1)

Opportunity Areas

California Government Code Section 65583(c)(10)(A) requires jurisdictions to identify sites to meet their RHNA that are consistent with their duty to affirmatively further fair housing and to create integrating and balanced patterns. In order to do this, the City reviewed their identified sites in the context of the 2020 TCAC/HCD Opportunity map, which indexes census tracts in the City by access to educational, environmental, and economic health factors and patterns of integration. There are five categorizations: High Segregation and Poverty, Low Resource, Moderate Resource, High Resource, and Highest Resource. In an area of high segregation and poverty, at least 30 percent of the population is below the federal poverty level, and patterns of racial segregation exist. For purposes of evaluating fair housing, resource levels refer to the geographic proximity and ease of access to resources such as low-cost transportation, jobs, and high-quality schools, with Low Resource areas having the most limited access.

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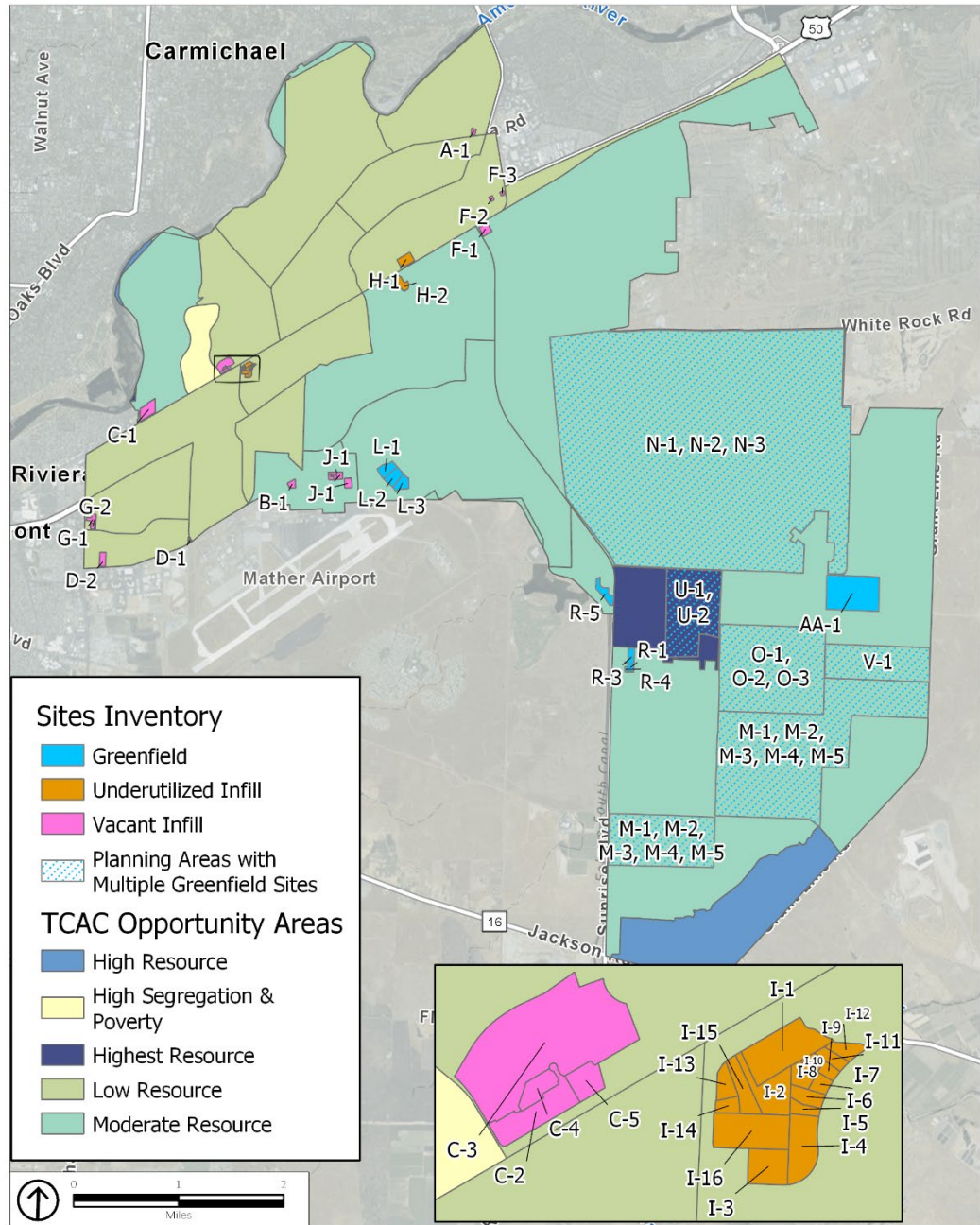
There are 21 census tracts within the City boundaries (**Figure A-3**). Of these, 1 is categorized as an area of High Segregation and Poverty, 12 are categorized as Low Resource areas, and the remaining 8 are categorized as Moderate, High, and Highest Resource areas. The area of segregation and poverty abuts Folsom Boulevard to the south and is located between La Loma Drive and W. La Loma Drive. The Low Resource areas exist both north and south of Folsom Boulevard. The area to the north is west of La Loma Drive and stretches north to the American River and east to the City boundary at Sunrise Boulevard, Highway 50, and Hazel Avenue. To the south of Folsom Boulevard, the Low Resource areas encompass the tracts between Bradshaw Road east to South White Rock Road and the area located between Mather Field Road to the west, Folsom Boulevard to the north, Highway 50 to the south, and Zinfandel Drive to the east. Most of the remainder of the City is made up of Moderate Resource areas, with the exception of one High and one Highest Resource tract in the southern reaches of the City.

As seen in **Figure A-3**, no vacant, underutilized, or greenfield sites have been identified in the High Segregation and Poverty area to meet RHNA. While 11 sites have been identified in the Low Resource Areas to meet the City’s lower-income household regional housing needs, these are expected to yield just 474 of the anticipated 3,705 lower-income units for this planning period, or approximately 12.8 percent of lower-income units. Therefore, while there are sites for lower-income housing identified in Low Resource areas, the City is not overconcentrating this housing in areas with poor access to opportunity. Most of the lower-income housing is projected to be constructed in Moderate Resource areas through Specific Plan areas.

While the sites analysis through the lens of opportunity demonstrates that lower-income housing will be distributed across the City to affirmatively further fair housing, the City will continue to work to improve access to opportunity for all residents and address patterns of segregation throughout the City.

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FIGURE A-3 TCAC OPPORTUNITY AREAS MAP AND SITES INVENTORY



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Federal, State, and Local Data and Knowledge

HUD’s Region IX Office of Fair Housing and Equal Opportunity (FHEO) tracks all fair housing cases that have been reported to their office or filed the California Department of Fair Employment and Housing as part of the Fair Housing Assistance Program (FHAP). Between these two agencies’ records, the FHEO reported 17 housing discrimination cases filed by residents of the City of Rancho Cordova between January 1, 2013, and September 1, 2020. These cases included discriminatory refusal to rent, failure to make reasonable accommodations, discriminatory terms, and other discriminatory acts. The number of cases reported provides a snapshot of discrimination cases that exist because many go unreported or are referred to other agencies. Of the 17 cases filed, nearly two-thirds (11) were discrimination based on disability, with retaliatory actions being the second most common basis for a complaint (**Table 39**).

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

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

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

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

In order to gather public input on fair housing issues, the City assisted with extensive community engagement that was conducted as part of the AI development process with residents and stakeholders across the Sacramento region. Engagement techniques included focus groups and subsequent in-depth interviews, “pop ups” at local events, and a resident survey. Resident focus groups targeted protected classes and groups who disproportionately experience housing discrimination, including African American and Hispanic residents, low-income families, residents with disabilities, and transgender residents. Stakeholder focus groups included those who work in housing, real estate, supportive services, education,

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transportation, advocacy, and more. While this engagement process included residents and stakeholders from across the region, the findings represent Rancho Cordova as well.

The resident survey presented the top 12 housing challenges faced by residents and ask the level to which they agree with the statement. Respondents in Rancho Cordova were less likely than those in the region as a whole to agree with statements like “I worry about my rent going up to an amount I can’t afford,” and as likely to agree with statements such as “My home/apartment is in poor condition (such as mold or needs repairs).” Through demographic analysis and focus groups of low-income residents, the study was able to identify several needs and areas for potential improvement, including the following:

Homeownership. Homeownership rates between Black and White communities in the city had a gap of more than 30 percentage points, and the gap between White and Hispanic homeownership rates is greater than 20 percentage points.

Housing Opportunities for Disabled Residents. Disabled residents in Rancho Cordova were less likely to live alone (15 percent) than disabled residents of the region as a whole (21 percent). Additionally, labor force participation among Rancho Cordova residents with disabilities is among the lowest in the region; this may be related to the specific constraints of resident disabilities but may also speak to the distance between accessible housing and accessible job opportunities.

Multilingual Information. Approximately one in four residents was born outside the US. Fifteen percent of residents have limited English proficiency, which has increased over time as it has in the region as a whole.

Poverty and Ethnic Concentration. As with many jurisdictions in the region, Rancho Cordova experienced an increase in the number of people living in poverty between 2010 and 2016. However, compared to most other jurisdictions in the county of a similar size, the increase has been the same or smaller. As a percentage of the total population, the percentage of individuals in poverty increased by one percentage point (from 16 percent to 17 percent).

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

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The labor market engagement gap between Asian residents in Rancho Cordova and White residents is approximately 1.5 times greater than that of African American, Hispanic, or Native American residents.

Building Maintenance and Code Enforcement. In a focus group, a low-income Rancho Cordova resident described receiving a 30-day eviction notice as a result of having an additional child. Residents in this focus group also expressed concerns about lack of code enforcement and delayed maintenance of their apartment building, and some had been evicted when their landlord received code enforcement violations.

Local Facilities and Infrastructure. Compared to the rest of the region, residents in Rancho Cordova are less likely to live in neighborhoods with proficient schools. Lower-income residents in particular expressed concerns about school options, because the primary way to address the lack of quality schools was to move to an unaffordable neighborhood. Lower-income neighborhoods were also identified as lacking safety features for students walking to school, such as streetlights and sidewalks.

Assessment of Contributing Factors to Fair Housing

The AI development process identified several barriers to fair housing in Rancho Cordova and throughout the Sacramento region, including the following:

- Limited affordable rental options, furthering limited economic opportunity;
- Insufficient number of accessible units for households with a disability;
- Strict rental policies such as income requirements;
- Disparities in access to lending based on race;
- Limited access to affordable transportation outside of the City of Sacramento grid.

Location, adequate infrastructure, housing supply, and fair leasing and sales practices are the greatest contributing factors to fair housing issues. Areas with limited access to jobs and education or with poor public infrastructure are most likely to experience fair housing issues. Given that these issues are present throughout Rancho Cordova, the City will work to further fair housing and address historic patterns of segregation and poverty through the goals, policies, and actions in this Housing Element.

Continue to Affirmatively Further Fair Housing

The City has included Action H.3.4.1 to affirmatively further fair housing in Rancho Cordova and to address significant disparities in housing needs and in access to opportunity for all groups protected by state and federal law.

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

Action	Timeline	Implementation Status	Action
<p>Action H.1.1.1 – The City will work with the Economic Development Department to inquire with larger employers in the community to determine salary information and employee preference regarding housing type.</p>	<p>Funding Source: General Fund Responsible Agency: Economic Development Department Time Frame: Inquire with employers once every two years</p>	<p>The City Economic Development Department receives California Employment Development Department (EDD) data with salary information in relation to industries.</p>	Continue
<p>Action H.1.2.1 – Residential development projects of 100 gross acres or more shall include a minimum of 5 percent of the total project residential developable acreage (net) for residential uses of 30 units per acre or higher. This minimum high density acreage requirement is calculated to satisfy projected RHNA to the City. Additionally, the City will require a minimum of 5 percent for residential uses of 10 units per acre or higher. Development projects with a requirement of less than 5 acres in either or both categories may opt to designate land off-site, if deemed appropriate for the project. If projects propose densities higher than the identified density, the required acreage shall be decreased accordingly.</p> <p>For example, if a project is required to provide 15 acres at 30 units per acre, that project could alternatively provide 11.25 acres at 40 units per acre. Similarly, if the project’s requirement for land with density of 10 units per acre was 6 acres, the project could alternatively provide 4 acres at 15 units per acre.</p> <p>For the purpose of satisfying the 5 percent for land uses at or above 30 units per acre, sites must meet the following requirements:</p> <ul style="list-style-type: none"> • Sites must be zoned exclusively residential. • Acres used to satisfy RHNA requirements will be required to maintain set minimum densities. • Sites must be of sufficient size to accommodate a minimum of 16 units per site. • Sites must be proximate to public transportation routes which provide ready access to fixed rail. 	<p>Funding Source: General Fund, Local Housing Trust Fund Responsible Agency: Planning Department, Housing Division Time Frame: Ongoing, as residential applications are received.</p>	<p>The City has met the high-density set-asides in all of the new Development Entitlements that have been recently approved or are currently under review. As part of the development review process, all new housing projects are reviewed for their compliance to these housing standards.</p> <p>The Ranch Project, which was approved in 2019, includes an Affordable Housing Plan. The project includes a land dedication of 7.14 acres that will be dedicated to the City. This land will be developed at a minimum of 26 units per acre.</p>	Continue
<p>Action H.1.3.1 – The City’s Zoning Code accommodates and facilitates the development of executive housing options in Specific Plans and large subdivisions (500+ units) in the Rural Residential (RR) and the Estate Residential (ER) zones.</p>	<p>Funding Source: General Fund Responsible Agency: Planning Department Time Frame: Ongoing, as projects are possessed through the Planning Department.</p>	<p>The Suncreek and Rio Del Oro Specific Plans were approved in 2013 and 2016, respectively. These plans include a variety of housing types and densities, ranging from 6.1 dwelling units per acre (d.u./acre) to 40 d.u./acre. As addressed in the 2013–2021 Housing Element land use and sites inventory, the City’s current zoning standards, accompanied with vacant land, has the capacity to meet the City’s fair share of the housing needs within the current planning cycle.</p>	Continue
<p>Action H.1.4.1 – As part of an ongoing effort to promote transit oriented development the City will coordinate with regional partners to incentivize the production of housing for persons living and working in same community.</p> <ul style="list-style-type: none"> • SACOG – The City will continue to work with SACOG to identify and apply for grant opportunities aimed at planning and promoting TOD development along the Regional Transit Light Rail lines. • Regional Transit – The City will continue to cooperate with Regional Transit in identifying transit needs in the community and working to provide viable solutions. These may include negotiating new bus routes, partnering to provide special or commuter routes, creating and maintaining a discount RT pass program for low-and very low-income residents living in the City’s affordable housing, and leveraging new infill development projects around existing mass transit infrastructure (Transit Oriented Development). • Local and Regional Complete Streets Advocate groups – The City will continue to work with local 	<p>Funding Source: General Fund Responsible Agency: Public Works, Housing Division, Planning, and Economic Development departments Time Frame: The City will coordinate efforts to apply for funding for transit-oriented developments as Notices of Funding Available (NOFAs) are released and will create project requirements and incentives to encourage reduced auto use in transit nodes.</p>	<p>The City is maintaining a commitment to TOD high-density residential in review of all projects to be located adjacent to Regional Transit access points.</p> <p>The Crossings, an affordable multifamily project near Zinfandel Regional Transit Authority (RTA) light rail station, was approved and is currently occupied. In addition, the City purchased a 10-acre TOD property in 2018 and has plans to look at providing housing and community uses at this site.</p> <p>In addition, all new master plans and specific plans currently under review contain a variety of multimodal transportation options that focus on</p>	Continue

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<p>and regional Complete Streets Advocate groups to improve transportations options in the City, including bicycle lanes, improved pedestrian access, and better connectivity between existing alternative transportation options and local mass transit (such as dedicated pedestrian pathways), particularly in development projects located immediately adjacent to transit services.</p>		linkages (i.e., bike to bus, bus to light rail) to improve connectivity and usage of existing transit systems.	
<p>Action H.1.5.1 – The City has established the following guidelines to provide direction for the review of Affordable Housing Plans associated with individual development projects and to provide direction for the preparation of an Affordable Housing Ordinance if one is to be developed.</p> <ul style="list-style-type: none"> • The Affordable Housing Plan shall be approved in conjunction with the earliest stage of project entitlement, typically with the City Council approval of the Specific Plan, Development Agreement, or other primary land use entitlement. • The Affordable Housing Plan shall specify and include the following: <ul style="list-style-type: none"> ○ A projection of the number of dwelling units that will be developed as affordable to extremely low-, very low-, low , moderate-, and above moderate-income households. ○ The number of affordable ownership and rental units to be produced. Such split shall be approved by the City Council based on housing needs, market conditions, and other relevant factors. The split of ownership and rental units shall be addressed within the Plan of each individual project. ○ Program options within project-specific Affordable Housing Plans may include but are not limited to the following: <ul style="list-style-type: none"> ▪ Actual production (on-site or off-site) of affordable units (including ownership and rental opportunities in the form of corner units, halfplexes, duplexes, cottages, creative alternative housing products, etc.). ▪ Land dedication (on-site and off-site). ▪ Rehabilitation of existing residential structures located within existing City neighborhoods. ▪ Payment of in-lieu fees. • The timing for completion of affordable housing obligations includes the following considerations: <ul style="list-style-type: none"> ○ For projects proposing to construct affordable housing units or to renovate existing dwellings, the City generally supports construction/renovation of affordable dwellings concurrent with the construction of market-rate housing when feasible. ○ For projects providing alternative contributions (land dedication, funds, etc.), timing of such contributions shall be identified in the project specific Affordable Housing Plan, with the expectation that the City will pursue construction of affordable units generally concurrent with construction of project market-rate housing. • At the City Council’s discretion, land or other contributions provided by developers as specified within project-specific Affordable Housing Plans may be utilized to augment City efforts and the efforts of its nonprofit partners to provide affordable housing opportunities to all income levels throughout the community. The City will pursue supplemental funding to allow affordability to households earning less than 50 percent of area median income. • In order to ensure the production and preservation of housing affordable to the City’s workforce, no productive, reasonable program or incentive option will be excluded from consideration within project-specific Affordable Housing Plans. Possible incentives may include, but are not limited to: <ul style="list-style-type: none"> ○ Density bonuses ○ Fee waivers or deferrals (as reasonably available) ○ Expedited processing/priority processing ○ Reduced parking standards ○ Technical assistance with accessing funding ○ Modifications to development standards (on a case-by-case basis) ○ Other incentives 	<p>Funding Source: General Fund</p> <p>Responsible Agency: Housing Division, Planning, and Economic Development Departments</p> <p>Time Frame: The Affordable Housing Plan obligations will be implemented as projects are received by the Planning Department.</p>	<p>The City has negotiated Affordable Housing Plans (AHPs) with the developers of the Suncreek Specific Planning Area, Rio del Oro, and The Ranch Special Planning Area, as per Housing Element standards. Future Specific Plans will also include AHPs. The total of these for areas with AHPs is 4,777 units at build out.</p>	Continue

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

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<p>Action H.2.1.3 – Support churches and service clubs who organize semi-annual community improvement days by providing information about the event at City Hall and on the City’s website. Continue to make information available to the community about other revitalization programs including but not limited to Blight Busters, the Neighborhood Improvement Program, SMUD, and the Sacramento Tree Foundation.</p>	<p>Funding Source: Community Development Block Grant (CDBG), or other funds (as funding becomes available to the City) Responsible Agency: Housing Division, Neighborhood Services Division and Economic Development Department Time Frame: Ongoing, as community improvement days occur and new programs become available.</p>	<p>The City’s Volunteer Program worked with local businesses and residents to provide residential improvement and revitalization programs to impacted neighborhoods. The City’s Volunteer Program organized residential improvement and revitalization, such as Re-build Day, Blight Busters, and other clean-up and beautification projects. These projects engaged volunteers from local businesses, residents, and church organizations.</p>	Modify
<p>Action H.2.1.4 – Continue to identify the most troubled multi-family projects (in terms of law enforcement, code enforcement, and blight conditions) and aggressively pursue the transformation or conversion of such properties into uses that move the community into a more balanced housing market and that will not result in the loss of existing affordable housing units subsidized with federal, state, or local funds.</p>	<p>Funding Source: HOME Program and CDBG Program Responsible Agency: Housing Division and Neighborhood Services Division Time Frame: Ongoing.</p>	<p>Throughout the previous Housing Element period, the City’s Rental Housing Inspection program has continued to strongly encourage rental housing property owners and managers to make necessary health and safety improvements, focusing on properties with the highest calls for service. The City has also been formulating ordinances that would include services of a community prosecutor and other fee-based site review to continue to bolster that encouragement.</p>	Continue.
<p>Action H.2.1.5 – Continue to implement the Crime Prevention Through Environmental Design (CPTED) standards through the design review process.</p>	<p>Funding Source: General Fund Responsible Agency: Planning and Building Departments Time Frame: Implemented as part of the project processing and review of individual development applications.</p>	<p>The Planning Department has continuously used CPTED standards as part of the design review process for new entitlements and has applied these safety design standards to numerous use permits and design review applications at both staff-level review and projects that went before the City Council for approval. Additionally, the City continues to consult with the City’s police department for further CPTED and other safety standards.</p>	Continue
<p>Action H.2.2.1 – Continue to identify and implement opportunities on Folsom Boulevard for revitalization that will improve the Folsom Boulevard corridor, especially targeting the following:</p> <ul style="list-style-type: none"> • Underutilized, blighted, and/or vacant shopping centers on Folsom Boulevard to increase mixed use and reuse in that corridor. 	<p>Funding Source: General Fund Responsible Agency: Housing Division, Neighborhood Services Division, and Economic Development Department Time Frame: Mixed-use and revitalization opportunities are currently being developed through the Folsom Boulevard Specific Plan.</p>	<p>The City has continuously worked with both property owners and developers along Folsom Blvd. to identify development opportunities. The City has encouraged private owners to make frontage and landscape improvements along the boulevard. In 2013, the City partnered with Portland State University to develop an infill program to encourage use of underused sites in this corridor. Additionally, one multifamily affordable housing project was approved on Folsom Blvd.</p>	Continue

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<p>Action H.2.3.1 – Continue implementing the Housing Stock Conservation Fee which is an annual fee collected on business licenses for multi-family properties. This program supports general code enforcement aimed at ensuring code compliance and general housing habitability. Additional code enforcement activities include targeted inspections by the Neighborhood Services Division to enforce higher standards for building maintenance, parking requirements, and landscaping.</p>	<p>Funding Source: CDBG Funds, General Fund</p> <p>Responsible Agency: Housing Division and Neighborhood Services Division</p> <p>Time Frame: Annually</p>	<p>The City is continuing to collect the Housing Stock Conservation Fee on business licenses.</p>	<p>Continue</p>
<p>Action H.2.4.1 – The City will continue to undertake the following programs and activities during the planning period of the Housing Element. The Housing Division and Neighborhood Services Division will implement these efforts. The efforts listed below represent a varied strategy to mitigate potential loss of “at-risk” units due to conversion to market-rate units. These local efforts utilize existing City and local resources. They include efforts to secure additional resources from the public and private sector should they become available.</p> <ul style="list-style-type: none"> • Monitor owners of at-risk projects on an ongoing annual basis, in coordination with other public and private entities to determine their interest in selling, prepaying, terminating, or continuing participation in a subsidy program. • Maintain and annually update the inventory of “at-risk” projects through the use of existing databases (e.g., California Housing Partnership Corporation (CHPC), HUD, State HCD, and California Tax Credit Allocation Committee). • Take all necessary steps to ensure that a project remains in or is transferred to an organization capable of maintaining affordability restrictions for the life of the project, including proactively ensuring notices to qualified entities, coordinating an action plan with qualified entities upon notice, and assisting with financial resources or supporting funding applications. • Ensure projects are monitored to see if they are subject to other State or local requirements regarding the provision of assistance to displaced tenants. • Annually monitor local investment in projects that have been acquired by non-profit or for-profit entities to ensure that properties are well managed and maintained and are being operated in accordance with the City’s property rehabilitation standards. • Work with owners, tenants, and nonprofit organizations to assist in the nonprofit acquisition of at-risk projects to ensure long-term affordability of the development. Annually contact property owners, gauge interest, and identify nonprofit partners and pursue funding and preservation strategy on a project basis. • Annually meet with stakeholders and housing interests to participate and support, through letters and meetings and technical assistance, local legislators in federal, state, or local initiatives that address affordable housing preservation (e.g., support state or national legislation that addresses at-risk projects, support full funding of programs that provide resources for preservation activities). • Use available financial resources to restructure federally assisted preservation projects, where feasible, in order to preserve and/or extend affordability. • Annually identify funding sources for at-risk preservation and acquisition rehabilitation and pursue these funding sources at the federal, state, or local levels to preserve at-risk units on a project-by-project basis. 	<p>Funding: Local Housing Trust Fund, CDBG</p> <p>Responsible Agency: Housing Division and Neighborhood Services Division</p> <p>Time Frame: Annually</p>	<p>The City has developed an affordable housing monitoring plan, and since 2018 has provided monitoring to City-funded affordable housing programs. The City continues to update its information regarding at-risk and other affordable housing units. The City continues to meet with nonprofit developers and other stakeholders and look for funding to maintain existing and at-risk affordable units and develop new affordable housing.</p>	<p>Modify</p>

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<p>Action H.2.4.2 – Work with interested individuals, nonprofit housing corporations, and for-profit developers to acquire rental housing projects in need of rehabilitation, and transfer ownership, when necessary, to maintain the affordability of the units to low-income households.</p>	<p>Funding Source: General Fund, Local Housing Trust Fund and other subsidies as available Responsible Agency: Housing Division Time Frame: Ongoing</p>	<p>Throughout the Housing Element period, the City has continuously worked with both for-profit and non-profit developers to identify potential rehabilitation projects.</p>	Continue
<p>Action H.3.1.1 – Continue to review other local jurisdictions’ programs that spread a range of housing types throughout the jurisdiction.</p>	<p>Funding Source: General Fund Responsible Agency: Housing Division Time Frame: Ongoing</p>	<p>The City has encouraged best practices by maintaining ongoing contact with other jurisdictions’ housing programs and creating a matrix of information about other jurisdictions’ programs.</p>	Continue
<p>Action H.3.1.2 - The City has identified sites B-1, B-2, L-1, L-2, and L-3, in the Land Inventory (see Tables A-18, A-19, and A-20 in the Appendix) as appropriate to meet a portion of the City’s RHNA. These sites are mixed use sites and require a Conditional Use Permit to allow for residential development. The CUP requirement ensures that the commercial uses are compatible with residential development. The sites already meet the location and environmental requirements of the CUP and therefore applications on these sites will be expedited. The City will monitor the development of these sites and upon consultation with developers should the CUP process pose a constraint to the development of Housing, the City will either change the CUP requirement to a Limited Use permit or find alternative sites.</p>	<p>Funding Source: General Fund Responsible Agency: Planning Department Time Frame: Annually monitor the CUP process to ensure it doesn’t pose a constraint to any of the sites listed above.</p>	<p>These sites are located throughout the City, including Villages of Zinfandel and the Mather Special Plan Area. Discussion with applicants is ongoing and occurs when applicants approach the City. The Limited-Use Permit was eliminated from the entitlement process in June 2017. The City will update the codes to comply with the 2019 state laws.</p>	Modify
<p>Action H.3.2.1 – Research feasibility of converting existing multi-family rental housing to senior housing facilities, such as a congregate care or assisted living facility.</p>	<p>Funding Source: General Fund Responsible Agency: Planning Department, Housing Division, Building Department, and Sacramento Metro Fire District Time Frame: Evaluate the feasibility of converting units as sites are identified and funding becomes available.</p>	<p>The City did not have an opportunity to identify a conversion facility during this period. However, a new retirement congregate care facility was approved in 2019 and The Ranch Special Planning Area includes an active adult neighborhood.</p>	Continue
<p>Action H.3.3.1 – Provide accessibility in housing for persons with physical and developmental disabilities by implementing state and federal requirements by undertaking the following actions:</p> <ul style="list-style-type: none"> Review regulations and procedures for City-funded or City-operated housing programs to ensure that housing needs for persons with physical and developmental disabilities are addressed. The City will continue to encourage and support housing for persons with physical and developmental disabilities, which will include assessing the need for elevator access, continued review of zoning standards, and implementation of the City’s reasonable accommodation program. 	<p>Funding Source: General Fund Responsible Agency: Planning Department, Building Department, and Housing Division Time Frame: Ongoing. Provide accessibility in housing for persons with disabilities as projects are processed through the Planning Department.</p>	<p>The City has sponsored two supportive housing projects that are targeting groups that have a high percentage disabled population: seniors and homeless veterans. Phase 3 of Mather’s Veteran Village, which provides transitional and permanent supportive housing, is complete, and Phase 2 is expected to open in the near future.</p>	Modify

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<p>Action H.3.3.2 – Provide incentives for the development of single-room occupancy (SRO) and supportive housing units for identified special needs groups. Incentives may include fee deferrals, reduced parking requirements, density bonus, priority permit processing, technical assistance in project processing, and accessing funding for the special needs. SROs are allowed with a conditional use permit in the RD-20, RD-25, RD-30, and high density residential (HDR) zones. To ensure development standards do not constrain the development of SROs, the City will evaluate adopting development standards which may include:</p> <ul style="list-style-type: none"> • 24-hour on-site management • Room limitation to single occupancy, with allowance for overnight guests • Requirements for monthly tenancies • Units must be 250–300 square feet in size and include kitchen or bathroom • Parking ratio of one space per unit or less, and bicycle rack storage of one rack per 5 units <p>The Planning Department and Housing Division will review development standards to see if they act as a constraint as SRO applications are submitted.</p>	<p>Funding Source: General Fund, Local Housing Trust Fund, CDBG</p> <p>Responsible Agency: Housing Division and Planning Department</p> <p>Time Frame: Implemented as part of project processing and review of individual development applications</p>	<p>The City did not receive any SRO applications or inquiries during this period. However, a student housing application was received in 2019 for a medical school.</p>	Continue
<p>Action H.3.3.3 – Participate in regional coordination for homeless services and facilities. The City will continue to support existing facilities and programs (including financial support when appropriate and necessary) and permit homeless facilities in the Office/Industrial/Mixed Use (OIMU) and the Light Industrial Business Park (LIBP) zones. The City will permit and continue to allow transitional and supportive housing in all residential zones subject to the same restrictions that apply to other residential uses of the same type in the same zone. The City will establish managerial standards for homeless facilities that will include the following: maximum number of beds;</p> <ul style="list-style-type: none"> • Off-street parking based upon demonstrated need; • Size and location of on-site waiting and intake areas; • Provision of on-site management; • Proximity to other shelters; • Length of stay; • Lighting; and • Security during hours when the shelter is open 	<p>Funding Source: General Fund, State Emergency Shelter Program, HUD, other specialized funding</p> <p>Responsible Agency: Housing Division</p> <p>Time Frame: Participate in regional coordination on an annual basis. Develop managerial standards for homeless facilities within one year of adoption of the Housing Element.</p>	<p>The City participates in the Continuum of Care through Sacramento County. Transitional housing facilities receive special consideration during the entitlement process, including parking reductions and density bonuses. All transitional facilities are required to have a management plan.</p> <p>The City is the physical location of the Mather Community Campus. Sacramento County and Volunteers of America operate four separate programs at this location, including a transitional housing program, a veteran’s transitional housing program, and a transitional age youth housing and services center.</p>	Modify
<p>Action H.3.4.1 – The City will continue implementation of its Fair Housing Plan that works to affirmatively further fair housing. The Plan is part of a new fair housing effort that the City began in fiscal year 2012-2013, and includes:</p> <ul style="list-style-type: none"> • Production, marketing, and distribution of fair housing materials, and marketing in non-English languages • Fair housing case intake, and routing of fair housing complaints through the City’s Fair Housing Representative • Routing of potential fair housing cases to the appropriate entities, including Sacramento Self-Help Housing, HUD, California Department of Fair Employment and Housing, Legal Services of Northern California, and the California Department of Consumer Affairs, etc. • Strategic implementation of activities and programs intended to address the impediments to fair housing identified in the City’s Analysis of Impediments to Fair Housing (AI) completed in 2010. 	<p>Funding Source: General Fund, CDBG funds</p> <p>Responsible Agency: Housing Division</p> <p>Time Frame: Ongoing</p>	<p>The City has taken a regional approach by partnering with neighboring jurisdictions and organizations, such as Project Sentinel, Sacramento Self-help Housing, the Sacramento Housing and Redevelopment Agency, and the Rental Housing Association. Through these partnerships, the City has been able to attain scale and leverage funding for robust Fair Housing enforcement.</p>	Modify

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<p>Action H.3.4.2 – Per Chapter 1.1.0 of the Zoning Code (Entitlements), the City will allow requests for reasonable accommodation in regard to relief from the various land use or zoning rules, policies, practices, and/or procedures that may be necessary to ensure equal access to housing designed for, intended for occupancy by, or with supportive services for individuals with disabilities as required in the Zoning Code.</p>	<p>Funding Source: General Fund Responsible Agency: Planning Department Time Frame: Ongoing</p>	<p>The City has continuously worked to accommodate individuals that require reasonable accommodations consistent with the provision of the zoning code. During the previous Housing Element period, there were no formal reasonable application submittals.</p>	<p>Combine with Action H3.3.1</p>
<p>Action H.4.1.1 – Partner with SMUD and PG&E to develop model programs for energy efficiency in new development without increasing costs to the homebuyer, and post and distribute information on currently available weatherization and energy conservation programs to residents and property owners as well as encourage participation in SMUD’s photovoltaic (solar), energy efficiency, peak reduction, and other comparable programs. The City will distribute information through the City’s newsletter, annual mailings in City utility billings, distribution of program information to community organizations and at municipal offices, and postings on the City’s website. To best capture the ethnic diversity of the community, information will be available in the four major languages used in the community and other languages on demand.</p>	<p>Funding Source: General Fund Responsible Agency: Planning and Building Departments Time Frame: Ongoing</p>	<p>The Planning Department and Building Department have continuously coordinated efforts to encourage energy efficiency in design. In 2018, the City and Mercy Housing successfully implemented Sacramento Municipal Utility District’s (SMUD’s) virtual net-metering program on Mather Veterans Village Phase 1 and has planned to extend the program to Phases 2 and 3. The City has also partnered with Grid Alternatives.</p>	<p>Continue</p>
<p>Action H.5.1.1 – Consider creating a local housing foundation/trust that may be funded by for profit and non-profit partners as well as major employers as well as funding from potential in-lieu fees and land grants from new developments.</p>	<p>Funding Source: General Fund Responsible Agency: Economic Development Department Time Frame: Determine viability of creating a local housing trust fund by end of fiscal year 2014.</p>	<p>In 2019, the City established a trust that is funded through the Housing Trust Development Impact Fees. The Affordable Housing Plans include an in-lieu fee for each market rate housing unit, land dedication, and land purchase options.</p>	<p>Modify</p>
<p>Action H.5.2.1 – Pursue available and appropriate state and federal funding sources to support efforts to meet new construction needs of extremely low-, very low-, low-, and moderate-income households. Appropriate sources of funding will be determined on a case-by-case basis. (See Program Timeframe and Potential Funding below.) The City will collaborate with nonprofit organizations and agencies such as Northern California Construction Training, Community Housing Opportunity Corporation. Potential funding sources for this program will include the CDBG, HOME, CalHome, and BEGIN programs, the state Multi-Family Housing Program, California Housing Finance Agency programs (such as HELP), tax exempt bond financing, low-income housing tax credits, the Federal Home Loan Bank Affordable Housing Program, and various other HUD programs for special needs groups.</p>	<p>Funding Source: Economic Development Initiations Grant (EDI) CDBG, HOME, CalHome, BEGIN, Multi-Family Housing program, California Housing Finance Agency, HELP Program, HUD Program Section 221(d), Section 202 (elderly), Section 811 (persons with disabilities), Federal Home Loan Bank, Tax Exempt Bonds, Low-Income Housing Tax Credits (state and federal), and Housing Tax Increment Funds, Workforce Housing Reward Program Funds Responsible Agency: Housing Division Time Frame: Ongoing. The City will apply for all of the above loans and grants as Notices of Funding Available (NOFAs) are released from HCD.</p>	<p>The City has continuously submitted applications for grants and other affordable housing funding, including:</p> <ul style="list-style-type: none"> • HOME • CalHOME • UrbanLift • Infill grant • Affordable Housing Sustainable Communities • Tax Credits 	<p>Modify</p>

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Action	Timeline	Implementation Status	Action
<p>Action H.5.2.2 – Work with financial institutions serving Rancho Cordova to solicit interest in providing financing for extremely low-, very low-, low-, and moderate-income housing as part of their responsibilities under the Federal Community Reinvestment Act (CRA). The City will seek specific lending commitments to be used in conjunction with state and federal funds. The City will work with interested lending institutions and developers to use existing CRA-funded programs through the Federal Home Loan Bank Board and the Federal Reserve Bank Board.</p>	<p>Funding Source: CDBG, HOME and other funds (as funding becomes available to the City)</p> <p>Responsible Agency: Housing Division</p> <p>Time Frame: Meet with financial institutions serving Rancho Cordova regularly to determine what funding is available for lower-income households.</p>	<p>The City has continuously explored opportunities to work with financial institutions to encourage CRA investment. A number of banks already operate in the City, providing very low-cost down payment programs, and providing mortgages to low- and moderate-income households.</p>	Continue
<p>Action H.5.3.1 – To promote the development of affordable housing, the City will market available incentives by advertising on the City’s website, publishing brochures and making referrals. The incentives for developers may include:</p> <ul style="list-style-type: none"> • Financial assistance (based on availability of housing funds) • Expedited development review • Streamlined processing • Density bonuses <p>Given equal quality of design, priority will be given to projects containing units affordable to extremely low and very low-income households.</p>	<p>Funding Source: General Fund</p> <p>Responsible Agency: Housing Division and Planning Department</p> <p>Time Frame: Offer incentives as projects are processed through the Planning Department.</p>	<p>The City has continuously worked to encourage development of affordable housing projects as funds and resources become available.</p>	Continue
<p>Action H.5.4.1 – The City will continue to explore the option of updating the existing Housing Trust Development Impact Fee (fee for non-residential development that funds the Local Housing Trust Fund) to better address the needs and desires of City. The update to the fee program shall include the following:</p> <ul style="list-style-type: none"> • An updated nexus study addressing the extremely low-, very low- and low-income housing needs generated by non-residential development, including the cost to provide a variety of lower-income housing types; • A fee structure based on defined types of non-residential development that are consistent with uses identified in the Zoning Code; • A fee component to cover administrative costs; • An annual inflationary adjustment; • Exempt uses; and • Allowed uses of the fee, including its use to provide pre-development, construction, and permanent financing for affordable multi-family projects and provide a homebuyer assistance program. 	<p>Funding Source: General Fund</p> <p>Responsible Agency: Housing Division</p> <p>Time Frame: Determine the viability of updating the Housing Trust Development Impact Fee by end of fiscal year 2016. Annually review fee to determine if additional updates are necessary to reflect changes in real estate market.</p>	<p>The City assessed the opportunity to update the Housing Trust Development Impact Fee but did not update the fee. It was determined that the current impact fee meets the desires of the City.</p>	Remove.



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