X HOUSING ELEMENT

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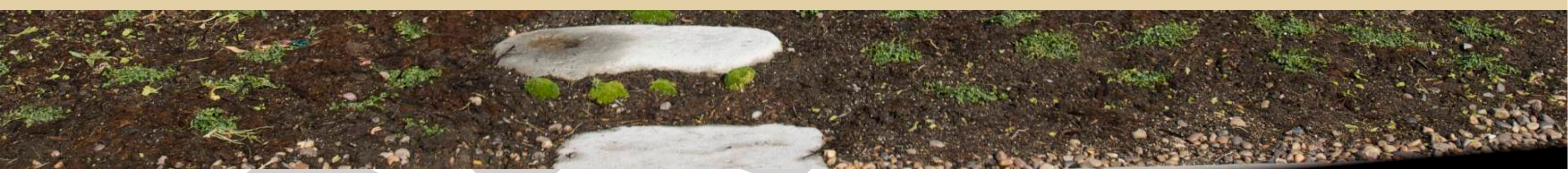


INTRODUCTION

In California, cities and counties are required to adequately plan for existing and future housing needs. This plan is the Housing Element, a component of the General Plan that includes analyses of barriers to housing production and strategies for producing the needed housing. This Housing Element covers the period from 2021–2029. The Housing Element includes the following major sections:

- **Purpose:** This section analyzes the purpose and relationship to other elements, and data sources. This section includes the outreach efforts taken by the City to engage all segments of the community throughout the Housing Element update process.
- **Evaluation of the Previous Housing Element:** This component of the Housing Element examines goals, policies, implementation measures, and specific programs included in the 2013 Housing Element to determine their effectiveness.

- **Housing Plan:** This section identifies housing goals, policies, and objectives for the 2021 Housing Element. Funding sources are identified and schedules for implementation are set forth. In addition, a quantified objectives summary is provided.
- **Housing Needs Assessment:** This section includes an analysis of the city's demographic profile, housing characteristics, and existing and future housing needs.
- **Housing Resources:** This section includes a discussion of the City's Regional Housing Needs Allocation (RHNA), inventory/land availability, opportunities for energy efficiency and conservation, and financial resources.
- **Housing Constraints:** This section identifies potential governmental and non-governmental constraints, such as land use controls, fees and exactions, permit processing, land and construction costs, availability of financing, and equitable access to housing.

PURPOSE

The purpose of the Housing Element is to identify and analyze existing and projected housing needs in an effort to preserve, improve, and develop housing for all economic segments of the community. The Roseville Housing Element is an eight-year proactive document, comprising guidelines for the long-term development of housing in the city.

In accordance with Government Code Section 65583, the Housing Element for Roseville includes technical data from the 2010[1] Census (e.g., population, housing, growth rates, and income levels) and other data sources, an evaluation of existing policies and implementation measures, and a description of new programs designed to effectively implement the Housing Element.

The overall components of the Housing Element reinforce the City's dedication to provide current and future residents a range of purchase and rental units affordable to all income groups. The City will meet housing affordability goals with policies, programs, and implementation measures detailed in this Element. The City, along with all segments of the community, including the development, business, and manufacturing sectors, will work together to ensure the success of affordable housing programs.

The City of Roseville adopted a 10% Affordable Housing Goal in 1988. The 10% Affordable Housing Goal has been retained and implemented through the General Plan (as amended) and several Housing Element updates. Since its adoption 30 years ago, the 10% Affordable Housing Goal has proven to be an effective tool in the production of affordable housing. The 10% Affordable Housing Goal is not meant as a maximum goal to the development of affordable housing. In fact, the 10% goal does not ensure that Roseville meets its new RHNA allocation for the low- and very low income units for the 2021–2029 planning period.

The City's Affordable Housing Goal is not intended to be used as an inclusionary zoning program, whereby the property owner would be required to shoulder the entire responsibility of producing the affordable housing. The intent of the 10% Affordable Housing Goal is to ensure City and developer's willingness to actively work together to develop housing affordable to households of very low, low, and middle income. The City's experience has proven that incorporating the 10% Affordable Housing Goal as a long-term policy within the framework of the Housing Element provides the legal and social motivation for the City and developers to work together to designate, finance, and produce affordable housing units. However, the City will consider alternatives to achieving affordable housing within newly annexed areas, should conditions or legislation require the City to alter its approach to affordable housing.

[1] This Housing Element is being prepared in fall/winter 2020/2021. Updated 2020 census data will not be available until spring 2021, and therefore was not available for use in this Housing Element.

Some of the base assumptions used in the element include:

- Future housing needs were derived from projections provided by the Regional Housing Needs Plan (RHNP), which was adopted by the Sacramento Area Council of Governments (SACOG) in March 2020. The California Government Code requires cities to use the growth rate projections contained in the RHNP.

- The City has established a 10% Affordable Housing Goal, which is based on existing and projected financial feasibility for housing projects.

- The provision of units for new households will not alter the need to maintain a 5% or less vacancy rate for both owner-occupied and rental units.

- The wage level associated with a majority of jobs created during the next eight years will not permit the purchase of a typical single-family detached unit in Roseville, unless a second wage earner contributes to total household income.

- There is a regional goal to continue to reduce commute traffic within the region by providing adequate housing in proximity to jobs, achieved, in part, by matching housing affordability to wage levels.

- Of current Roseville residents, very low- and low-income renters allocating in excess of 30% of their income for rent have a current unmet housing need.

- The City's 10% Affordable Housing Goal will be used to provide rental housing affordable to very low-and low-income households and purchase housing affordable to low-and moderate-income homebuyers.

- The State of California prefers to combine middle- and moderate-income levels into the moderate-income category. The City of Roseville considers 80% to 120% of median income too broad a range when dealing with housing affordability and has chosen to keep the two income levels separate. For purposes of clarification, the City of Roseville identifies middle-income households as having 80% to 100% of median income.

- The success of the Housing Element in attaining its goal of ensuring housing for all economic segments of the community will be measured through its ability to:

  - Promote equal and fair housing opportunities for all individuals;
  - Foster and maintain affordable housing for city residents;
  - Promote public-private cooperation in the provision of affordable housing;
  - Minimize governmental and non-governmental constraints to housing production;
  - Incorporate energy efficiency and conservation into residential development;
  - Continue housing monitoring programs.

The components of the Housing Element serve to reinforce the following overall principles:

- Roseville will work to accommodate the housing needs of its current and future residents by providing a range of purchase and rental housing affordable to all income groups.

- The City will strive to guarantee housing affordability over time through the adoption of policies and implementation measures as detailed in this Housing Element.

- The City's policy to provide affordable housing for all income groups is a social objective, and as such, it is the responsibility of all segments of the community to actively work together to achieve the goal. The City of Roseville, its development community, and its business/manufacturing community should work together to ensure the success of an affordable housing program.

- The City will take meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity.

SUMMARY OF POPULATION AND HOUSING CHARACTERISTICS

- **Population** – According to the California Department of Finance, the population total for the City of Roseville was 145,163 people in 2020.
- **Persons per Household** – According to the 2014 – 2018 American Community Survey (ACS), the citywide person-per-household average was 2.68.
- **Number of Households** – According to the 2014 – 2018 ACS, the number of households in the city was 49,204.
- **Household Income** – According to the California Department of Housing and Community Development (HCD), the area median income (AMI) for a family of four in Placer County in 2020 was $80,100.
- **Employment** – According to the 2014 – 2018 ACS, approximately 63,060 Roseville residents 16 years and over are employed.
- **Regional Fair Share Allocation** – Roseville's fair share of the region's housing needs is 12,066 units, broken down into four income groups as follows:

Very Low income:	3,854 (32%)	Low Income:	2,323 (19%)
Moderate Income:	1,746 (15%)	Above Moderate Income:	4,142 (34%)

- **Residential Units** – According to the 2014 – 2018 ACS, there were 54,621 housing units in Roseville.
- **Owner-Occupied Households** – According to 2014 – 2018 ACS, 32,080 (65.2%) of the households were owner-occupied.
- **Renter-Occupied Households** – According to 2014 – 2018 ACS, 17,124 (34.8%) of households were renter-occupied.
- **Housing Vacancy Rates** – According to the 2014–2018 ACS, Roseville had a rental vacancy rate of 6.6% and an ownership vacancy rate of 0.9%.
- **Housing Stock by Unit Type** – According to the 2014–2018 American Community Survey, 76.4% of the city's housing stock was made up of single-family homes, 22.9% was multi-family units, and the remaining 0.7% was mobile homes.
- **Median Purchase Price** – According to realtor.com, the median sales price for homes in Roseville for the period from July 2020 to September 2020 was $507,000. This figure represents an increase of 4.2%, or $20,500, compared to the prior quarter and an increase of 8.2% compared to the prior year.
- **Rental Prices** – According to Forrent.com, in September 2020, one bedroom apartments were renting for $744–$3,400, two bedroom apartments were renting for $888 to $5,000, and three bedroom apartments were renting for $2,195 to $6,000.

DATA SOURCES

The most current and relevant data sources were used in the preparation of the 2021 Housing Element. The information in this document draws on a broad range of informational sources. Information on population, housing stock, and economics comes primarily from the 2014–2018 American Community Survey, the 2013–2017 Comprehensive Housing Affordability Strategy (CHAS) data, the California Department of Finance, Sacramento Area Council of Governments (SACOG) publications, and City documents. Information on available sites and services for housing comes from numerous public agencies. The 2020 Census results were not available during document preparation. Information on constraints on housing production and past and current housing efforts in Roseville comes from City staff, other public agencies, and some private sources.

General Plan Consistency

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. All elements of the Roseville General Plan have been reviewed for consistency in coordination with the update to the Housing Element and were found to be consistent with the other elements of the Roseville 2035 General Plan.

Public Participation

NOTE TO REVIEWERS: This section is incomplete because public participation and outreach is ongoing. The section describes outreach conducted thus far, but does not include all organizations and persons who have been or will be contacted for comments.

State law requires a diligent effort be made to achieve public participation during the update of the Housing Element. Public participation assists the City with identifying and analyzing existing and projected housing needs in order to achieve the City's goal to preserve, improve, and develop housing for all income segments of the community.

It is important to note that the City of Roseville's effort to encourage community participation in development of its housing policies and programs is an ongoing process.

Public outreach efforts in conjunction with the Housing Element update are described below. Public outreach strategies for the Housing Element focused on digital options due to COVID-19.

INITIAL OUTREACH

After presenting the Housing Element update as a publically-noticed informational item at the July 15, 2020 City Council meeting (virtual), staff began preparing for broader community outreach. A comprehensive website with both summary information and detailed information was launched in August 2020, and announcements about the website and the initiation of the project were published through NextDoor, Facebook, Twitter, an article in Roseville Today and in Business Matters, and via e-mail to the City's listserve. These announcements prominently featured an encouragement to sign up for future notification and outreach events, which resulted in over 100 sign-ups within the first week.

FLASHVOTE

The City distributed two Flash Vote surveys, with approximately 1,000 local respondents participating. On September 23, 2020 the City distributed a Flash Vote survey to receive initial feedback on housing types and outreach needs. The survey results suggest that respondents are somewhat evenly split between wanting smaller homes and larger homes; most want a mid-size yard or larger; and the cost of the home, size of the home, and distance to shopping/services are significant determining factors in choosing a home location. Only about a quarter of respondents indicated they understood the City's development process or how affordable housing gets constructed. As a result of this feedback the City devoted significant time to a discussion of processes and affordable housing at the City's first public workshop held on October 20, 2020 (see the Public Meetings and Hearing section, below).

A second Flash Vote survey on housing needs and concerns was distributed on October 20, 2020. When asked what type of housing the City needed most, over half chose single-family, but between 30 to 40 percent of respondents chose townhomes, senior housing, and multi-generational housing. These results speak to the need to provide flexible housing and age-in-place housing options. When asked about future growth concerns, people were most concerned about traffic, public safety, and the natural environment.

INTERVIEWS AND STAKEHOLDER OUTREACH

Outreach was targeted to lower-income residents, special needs groups, service providers, and other community-based organizations. Groups and service providers contacted for individual interviews included The Gathering Inn, Volunteers of America, AMI Housing, Meta Housing, Mercy Housing, and Placer County Whole Person Care. City staff also discussed the project and took comments and other feedback at the November 18, 2020 meeting of the North State Building Industry Association and at the November 19, 2020 meeting of the Roseville Coalition of Neighborhood Associations.

PUBLIC MEETINGS AND HEARINGS

The City of Roseville held a virtual workshop on October 20, 2020 to provide information on the project, the City's development processes, and affordable housing, and to take questions. Subsequently, the City held two virtual community meetings to receive comments and input on Housing Element development, one on October 27, 2020 at 6 p.m. and a second on October 29, 2020 at noon. Notice of these meetings was provided on the Housing Element website, in an e-mail to the City's listserve, and in Citywide communications. The purpose of the community meetings was to solicit public input and encourage public participation in the Housing Element update. Two meeting times were offered, one meeting during the daytime and one in the evening, in order to allow as many as possible from the community to attend the meetings. Each meeting was attended by City Planning staff and City Housing staff, including the Housing Manager. The evening community meeting was attended by seven people, including representatives from House Sacramento, Placer YIMBY, and representatives from local churches and the daytime meeting was attended by five people, including a representative from Placer Independent Resource Services (a nonprofit providing advocacy and support for people with disabilities).

Attendees were very engaged and were very supportive of efforts to provide more housing, and more affordable housing. Each meeting group raised many questions and points of discussion on topics ranging from accessory dwelling units to accessibility. Key discussion topics included:

- Prioritizing infill development, particularly in commercial corridors, paired with discussions on how to promote conditions that result in "naturally occurring affordable housing."
- Policies or programs which could result in more medium density housing, such as bungalows and duplexes.
- The role of accessory dwelling units in affordable housing.
- Policies and/or programs which could result in more housing accessible to people with disabilities.
- Affordable housing for seniors and age-in-place development.
- Opportunities for nonprofits and places of worship to help meet the region's housing needs.
- Funding and grant opportunities for affordable housing construction and purchase.

EVALUATION OF 2013–2021 HOUSING ELEMENT

This component of the Housing Element examines goals, policies, implementation measures, and specific programs included in the 2013 Housing Element to determine their effectiveness.

Factors influencing housing production over the prior planning period

Housing is influenced by state and county growth rates, interest rates, employment levels, the national investment climate and other economic variables. Affordable housing challenges have resulted as the gap between housing costs and household income levels widen. Traditionally, housing costs throughout California have risen at a rate greater than household income levels.

The nation saw an unprecedented boom in housing prices that began in 1998 and continued until 2007. However, by 2008, the national economy and the housing market across the United States had undergone a dramatic turnaround. Due to the accessibility of credit and risky mortgage lending practices during the housing boom, the country saw insupportable home price inflation, and, subsequently, a rise in mortgage defaults and foreclosures nationwide, which led to an excess of available properties, and a tightening of the credit market.

As a consequence the City of Roseville along with the region, experienced a substantial slowdown in residential development in 2008 and a substantial drop in median home price through 2012.

A market recovery began in the 2012/2013 timeframe, with residential development and median home prices seeing steady year-on-year increases through the present time. Consequently, multiple affordable housing projects were successfully approved and developed during the previous Housing Element cycle. These projects relied on gap funding and support from the City to be developed, using the last of the City's remaining Redevelopment Agency funding.

However due to state legislation eliminating Redevelopment Agencies effective February 2012 no funding remains and the City will be challenged in the upcoming planning period to assist financially in the development of future affordable housing.

City of Roseville staff has determined that the goals, policies, implementation measures, and specific programs included in the 2013 Housing Element are appropriate and effective in providing sound housing and community development planning on a regional basis and for the City of Roseville. The City will continue to use these measures in an effective and efficient manner during the upcoming 2021–2029 Housing Element planning period. The City's aggressive affordable housing programs continue to use as many affordable housing tools as possible to help meet the goals it has established.

Unless otherwise specified, any program not implemented will continue to be an important potential source for affordable housing assistance and will remain in the Housing Element for possible future use. These programs may be implemented if the need for the program exists and sufficient resources are available.

The following is a summary of the City's progress in meeting priorities identified in the 2013 Housing Element:

<table>
<tr><th>Program</th><th>Accomplishments</th><th>Continue/Modify/ Delete</th></tr>
<tr><td>Affordable Housing</td><td></td><td></td></tr>
<tr><td>Federal and State Programs (Annual Applications, Ongoing: 2013–2021)
Table X-8 provides data on programs, projected funding, and quantified objectives, for each of the following Federal and State Programs.
The City shall pursue and continue to participate in the following Federal and State Programs:</td><td>The City applied for HOME funds for the First Time Home Buyer and Owner-Occupied Housing Rehabilitation Programs in 2014 and was awarded $1,000,000 to split between the two programs.
The First Time Home Buyer and Housing Rehabilitation programs were fully funded until the 2014 contract expired in November of 2017</td><td>Continue.</td></tr>
<tr><td>Section 8 Housing Choice Vouchers (Federal)
The Section 8 Housing Choice Voucher Program is administered by the Roseville Housing Authority and provides rental assistance to very low income households through direct payments to the property owner.
The Program is promoted on the City’s website, and through Program brochures.
(Policies 1, 2, and 5)</td><td>RHA is authorized to provide 735 households with HCV rental assistance. This total includes 75 vouchers allocated for non-elderly and disabled households (NED vouchers), which were awarded in October 2010, 65 Veterans Affairs Supportive Housing (VASH) vouchers used to house veteran households who were homeless or at risk of being homeless, and 33 Mainstream vouchers that assist households who have a non-elderly adult person with a disability and are transitioning out of institutional and other segregated settings, or are currently homeless or at risk of becoming homeless. Awards for new vouchers received are as follows:
<table>
<tr><th>Year</th><th>VASH</th><th>Mainstream</th></tr>
<tr><td>2014</td><td>10</td><td>0</td></tr>
<tr><td>2015</td><td>8</td><td>0</td></tr>
<tr><td>2016</td><td>8</td><td>0</td></tr>
<tr><td>2017</td><td>0</td><td>0</td></tr>
<tr><td>2018</td><td>9</td><td>14</td></tr>
<tr><td>2019</td><td>0</td><td>0</td></tr>
<tr><td>2020</td><td>30</td><td>19</td></tr>
<tr><td>Total</td><td>65</td><td>33</td></tr>
</table>
RHA was awarded its first VASH vouchers October 2014 and first Mainstream vouchers in 2018 and continues to request additional vouchers as HUD makes more available.
To be in compliance with HUD’s regulations, the lease-up rate for a calendar year cannot exceed 100% of its allocation of vouchers (per voucher type), and the Housing Authority is required to be at-least 95% leased up for its voucher allocation or utilizing at least 95% of its annual budget</td><td>Continue.</td></tr>
</table>

Program	Accomplishments	Continue/Modify/ Delete
	authority. Agencies leasing up at least 98% or more of its allocated vouchers can reach high-performing status. The following is a list of the percentage of allocated vouchers leased in previous years: 2013 - 97% 2014 - 98% 2015 - 99% 2016 - 97% 2017 - 96% 2018 - 93% 2019 - 90% 2020 (as of July 2020) - 92.1% Although RHA's lease up is under the 95% requirement, RHA continues to meet HUD's program requirement for high-performing status through 100% expenditure of its annual budget allocation for the program. The Roseville Housing Authority has been designated by HUD as a "High Performing Housing Authority" for the past fifteen years.	

Program	Accomplishments	Continue/Modify/ Delete
Community Development Block Grant (Federal) The City is an entitlement jurisdiction for Community Development Block Grant (CDBG) funds and sets aside a portion of its annual allocation of CDBG funds for the following housing activities:		
<u>Housing Rehabilitation Program</u> The City began the Housing Rehabilitation Program in 1980. This program is considered a key component in the City's affordable housing strategy as a means of preserving Roseville's housing stock affordable to lower income households. The program, targeted to low income, owner-occupied households, offers grants to elderly and disabled households and deferred loans to all low income households for health and safety repairs and home improvements. Deferred loans become due and payable upon sale, change of title, change of use or 30 years. Any program income received as a result of a loan payoff is used to fund new loans and grants. The Housing Rehabilitation Program is promoted on the City's website, through the use of Program brochures and largely word of mouth.	Housing Rehabilitation Program: A total of 49 loans were issued from 2013 to present. <u>Handyperson Program</u>: A total of 417 households were assisted from 2013 to 2016 when the program was unfunded <u>Paint Program</u>: A total of 47 Paint Vouchers were issued from 2013 to 2017 when the program was rolled into the Owner-Occupied Rehab program.	Continue.
<u>Handyperson Program</u> The City initiated funding for the Handyperson Program in 1999 as a result of public input, which identified a need for such a program in Roseville. The Handyperson program provides grants to seniors in need of minor home repairs, such as installation of grab bars, repair of minor plumbing leaks, etc. The Program is administered by Seniors First. Senior homeowners may be referred to the Housing Rehabilitation Program for assistance if repairs exceed the scope of the Handyperson Program. The Handyperson Program is promoted on the City's website, through the use of Program brochures and Senior Resource Guide for Placer County.		Delete
<u>Paint Program</u> The City began the Paint Program in 1995 which provides vouchers for exterior paint and materials to assist low income homeowners with property maintenance. The Program is administered by the City's Housing Division and is promoted on the City's website and through Program brochures. *(Policies 1, 5, and 6)*		Delete

Program	Accomplishments	Continue/Modify/ Delete
Home Investment Partnership Program (HOME) (State) The City began its participation in the State Administered HOME Program in 1994 for the creation and maintenance of affordable housing. The City utilizes HOME funds for the following Programs: **<u>Housing Rehabilitation Program</u>** The CDBG funds are leveraged with HOME funds to provide loans and grant to low-income homeowners. The Housing Rehabilitation Program is described above. **<u>First Time Home Buyer (FTHB) – Down Payment Assistance (DAP) Program</u>** The City sets aside a portion of its HOME grant for down payment assistance in the form of deferred, shared appreciation loans (second mortgages). The FTHB-DAP Program is targeted to low-income households. The homebuyer must qualify under the City's definition of a first time homebuyer; be able to provide at least a 1% down payment; and have attended a Home Buyer's Seminar. The buyer must also comply with the City's criteria with regard to the home selection. **<u>Multifamily New Construction</u>** The City will pursue HOME funds for construction of multifamily affordable units. HOME funds are leveraged with other funding sources such as Section 202 funds, Low Income Housing Tax Credits, Tax Exempt Housing Bonds, etc. to provide affordable rental housing targeted to extremely low and very low income households. *(Policies 1, 2, 5, and 6)*	The City applied in 2014 for HOME funds and were able to fund both the First Time Home Buyer and Housing Rehabilitation programs. Through the Housing Rehabilitation Program, a total of 44 loans were issued from 2013 to present. From 2013 to 2017, 22 FTHB program loans were funded.	Combine with Program 1.
Local Programs *(Ongoing: 2008–2013)* Table X-8 provides information on programs, projected funding and quantified objectives for the following local program. The City shall pursue and continue to participate in the following local finance programs: **<u>Redevelopment Low and Moderate Income Housing Funds</u>** Redevelopment Agency is required by law to set aside 20% of tax increment revenue funds into the Low/Mod Housing fund to be used for a variety of activities benefiting low and moderate income households. Among the types of activities the Low/Mod Housing Fund can be used for is to provide assistance in the form of gap financing to developers of affordable housing when other funding sources are not sufficient to provide the level of targeted	In 2015, an agreement was made to loan $5.76 million in bond proceeds for the Lohse Apartment affordable housing development (58 units) completed in November of 2018. The Housing Successor spends up to $250,000 annually for Homeless Prevention and Rapid Rehousing (HPRR) and it is distributed to nonprofits that apply for the grant funding each year.	Continue

Program	Accomplishments	Continue/Modify/ Delete
affordability. Low/Mod Housing funds are also used in conjunction with the HOME Program to meet local match requirements. *(Policies 1, 2, 5, 6, and 11)*		
Density Bonus Program *(Ongoing: 2013–2021)* The City shall continue to implement its Density Bonus Program to help promote and create affordable housing units. The program provides a property owner the ability to construct more income-producing units within the project that can offset the cost of providing affordable units. The Density Bonus Program is promoted on the City's website, and information is available at the City's Permit Center. The City's Housing Division staff also actively promotes the Density Bonus Program in conjunction with implementation of the 10% Affordable Housing Program. The City's Density Bonus Program is consistent with State Government Code Section 65915–65918. The Density Bonus Program provides for a minimum 20% to a maximum 35% density bonus in the maximum number of dwelling units, in addition to incentives and/or concessions. The concessions and/or incentives may include reduction in zoning standards, development standards, design requirements, mixed-use zoning, financial assistance, or any other incentive that would reduce costs of the developer. A developer may qualify for a density bonus and additional incentives and/or concessions if the developer agrees to construct and maintain a minimum of: Ten percent (10%) of the units affordable to lower-income households; Five percent (5%) of the units affordable to very low-income households; A senior housing development; Ten percent (10%) of the units in a condominium project affordable to moderate-income households. The density bonus is increased on a sliding scale, depending on the type and number of affordable units, up to a maximum 35% density bonus. The number of concessions/incentives granted by the City also increases based on the number and type of affordable units to be constructed. The developer must enter into an Affordable Housing Agreement to secure the affordable units for a minimum of 30 years prior to issuance of building permits or prior to final map approval. *(Policies 1, 2, and 4)*	The City updated the Zoning Code to reflect the latest changes to the Density Bonus Ordinance in 2008. Siena Apartments, a 156-unit, multi-family development, took advantage of a density bonus and received their Certificate of Occupancy in 2009.	Modify. The City's Density Bonus Program is outdated and needs to be revised to be consistent with current state law.

Program	Accomplishments	Continue/Modify/ Delete
Second Unit Ordinance *(Ongoing: 2008–2013)* A second dwelling unit shall be as defined by Government Code Section 65852.2 and shall mean an attached or detached residential dwelling unit which provides complete independent living facilities for one (1) or more persons. It shall include permanent provisions for living, sleeping, eating, cooking and sanitation on the same parcel as the primary dwelling is situated. It also includes an efficiency unit and a manufactured home as defined in the Health and Safety Code. The floor area of the second dwelling unit for an attached unit shall not exceed 30% of the existing dwelling's living area. The floor area of the detached unit shall not exceed 1,200 square feet. Fees associated with the development of the second units are the same as those for new single family units. A second unit is permitted provided it complies with the applicable design and development standards identified in Chapter 19.60 of the Zoning Ordinance. The City currently supports and promotes the development of second units on the City's website and information is available at the City's Permit Center. *(Policies 1, 2, and 9)*	The City supports and promotes the accessory dwelling unit ordinance through the City's website and information is available at the City's Permit Center. The City has processed 46 second units since 2013.	Modify. The City's Accessory Dwelling Unit Ordinance has been updated multiple times to respond to changes in state law. The program in the Housing Element should be revised to correctly reflect the City's existing Ordinance.
Condominium Conversion Ordinance *(Ongoing: 2008–2013)* The City shall continue to enforce its Condominium Conversion Ordinance to define those conditions under which the conversion of rental units to condominiums would be permitted. Under the Ordinance, conversions cannot occur unless certain criteria is met, including: the City has established minimum City-wide vacancy rates for multifamily rental housing; a minimum percentage of multifamily rental units citywide; provision for affordable housing requirements and Community Benefit Fee; and tenant protections including a Tenant Relocation Plan, etc. If the conversion meets the required criteria, the developer must enter into an Affordable Housing Development Agreement to secure the affordable units provided as part of the conversion approval. *(Policies 1, 2, 4, and 11)*	There have not been any condo conversions since 2008.	The City will continue to support this program.
Streamline Project Processing *(Ongoing: 2008–2013)* To facilitate project approval and provide internal support to project applicants, the City established the Community Development	The Development Services Department implemented an Online Permitting Services (OPS) portal in 2018. OPS improves the delivery of permitting services for the City's internal and	Modify to reflect the implementation of the OPS portal.

Program	Accomplishments	Continue/Modify/ Delete
Manager position within the Community Development Department. The Community Development Manager acts as a liaison between project applicants, development community, Chamber of Commerce and City staff to continually assess the City's existing project processing system and identify short-term and long-term areas for improvement of the plan check process. *(Policies 1 and 2)*	external customers by providing the following: Internet access with a user friendly interface that is intuitive to the customer. Online citizen access including online fee estimation, online permit submission, online permit tracking, online inspection scheduling, and permit management. Single source for City permit tracking. Enhancement of the reliability and consistency of development services while providing transparency of workflow to the customer. Integrates with software systems supporting development with emphasis on the City's financial and GIS software. The City has created the Development Services Department to provide development services in a single location with a single point of contact for the customer. The organizational structure is developed around products delivered to the customer irrespective of current departmental lines of authority	
Review of Subdivision Improvement Standards and Zoning Ordinances *(Ongoing: 2008–2013)* The City's intent is to ensure current standards represent the best means to achieve housing and other City objectives. The City, through the Public Works and Planning Divisions, shall continue to review and modify Subdivision Improvement Standards on an annual basis. Evaluation of the Zoning Ordinance occurs approximately every 2–5 years. Properly developed and updated standards can help reduce the costs of development while balancing basic environmental, health, safety and welfare needs. *(Policies 1 and 2)*	The City updated the Zoning Code in 2020 to address typos, errors and omissions; modify text for clarity and consistency and interpretation; and modify development processes to be consistent with the City's goals.	Modify. This program duplicates the program in the Governmental and Non-Governmental Constraints section so will be removed from this section.
Specific Plan Areas (SPA) *(Ongoing: 2013–2021)* The City shall ensure that Specific Plans are consistent with the goals and policies of the General Plan. The primary purpose of the Specific Plan Area process is to guide the comprehensive urbanization of land use in a mix of residential neighborhoods, schools, parks, open spaces, supporting retail and public facilities, office uses, and an affordable housing component. The SPA's are the first step in	Since 2013, the City has approved the following Specific Plans: Amoruso Ranch Specific Plan (June 2016).	Continue.

Program	Accomplishments	Continue/Modify/ Delete
implementing programs such as the 10% Affordable Housing Goal. Within each SPA, specific parcels are subject to certain affordable housing requirements. Agreements between the City and developers may include a variety of housing types, including mixed use, wherever applicable to help achieve the 10% Affordable Housing Goal. Specific Plans identify programs to meet the 10% Affordable Housing Goal. The type of units, targeted income categories, and parcel by parcel obligations are specified. Strategies, including City and landowner obligations, are described. A provision for the payment of in-lieu fees for affordable housing may be included, if appropriate. Development Agreements are utilized to secure implementation of the Affordable Housing Program. Projected subsidies and quantified objectives are outlined in Table X-8. Additional discussion regarding the City's SPA's is provided under the 10% Affordable Housing Goal in the Affordable Housing section of the Element. *(Policies 1, 2, 3, 4, 8, and 10)*		
Public/Private Partnerships (Ongoing Roseville Specific Plan Process: 2013–2021) The provision of affordable housing is a societal goal, one that should be achieved through the efforts of the entire community. Within each of the adopted Specific Plans, the City has included a provision for a public/private partnership, between developers of housing and the City, to achieve the 10% Affordable Housing Goal. Roseville has identified the following specific roles in this partnership to provide affordable housing: City of Roseville The City shall continue with an aggressive affordable housing program designed to maximize potential funds available through existing federal, state, and local programs. Developers for each of the designated affordable housing parcels are required to provide affordable housing pursuant to the terms of the Specific Plan Development Agreement. Prior to building permits being issued or recording of the final map, developers are required to enter into an Affordable Housing Development Agreement. The City of Roseville will assist all property owners in obtaining appropriate and available subsidies for construction of the affordable housing obligation. If adequate subsidies are unavailable, the affordable housing goal may be deferred to a later phase of the project to	Since 2008, the City has approved the following Specific Plans: Downtown (2009), Sierra Vista (May 2010), Westbrook Amendment to the Sierra Vista Specific Plan (March 2012), and Creekview Specific Plan (September 2012), and Amoruso Ranch Specific Plan (June 2016). All of these Specific Plans have included affordable housing units meeting the 10% requirement. Since 2013, the Amoruso Ranch Specific Plan included 283 affordable housing units and the Campus Oaks amendment to the HP Master Plan included 95 affordable housing units	Continue.

Program	Accomplishments	Continue/Modify/ Delete
allow time to assemble the necessary financing. Development Community Developers for each of the designated affordable housing parcels are required to provide affordable housing pursuant to the terms of the Specific Plan Development Agreement.		
Affordable Housing Agreements *(Ongoing and Annual Monitoring: 2013–2021)* The City shall require Affordable Housing Development Agreements for all housing projects subject to affordability requirements. Such agreements shall stipulate: 1) number of affordable units to be constructed; 2) the affordable purchase price or rental price; 3) the income group to whom the units will be affordable; and, 4) the length of time the units will remain affordable. Maximum rents and purchase prices will be determined based on unit size and occupancy levels as follows: **Unit Size** / **Household Size**: 1 Bedroom – 1.5 Persons 2 Bedroom – 3 Persons 3 Bedrooms – 4.5 Persons 4 Bedrooms – 6 Persons If adequate subsidies are not available to assist in achieving the 10% Affordable Housing Goal, the goal may be deferred to a future date agreed upon by the property owner and the City. Deferring the goal will give the City an opportunity to assemble the necessary financing. The City shall, on an annual basis, review all Developments Agreements for compliance with affordability provisions. Any property owner who fails to comply with the requirements of a Development Agreement may be found by the City Council to be in default of the Agreement. *(Policies 1, 2, 3, 7, 9 and 10)*	The City reviews all Affordable Housing Agreements for compliance with affordability provisions. Since 2013, the following multi-family complexes were completed and Agreements entered into: Pearl Creek Apartments – 23 units Campus Oaks Apartments Phase 1 – 42 units Lohse Apartments – 58 units Main Street Plaza – 65 units Campus Oaks Apartments Phase 2 – 45 units	Continue.
In-Lieu Fees *(Available Development Funding Mechanism)* The City prefers affordable housing be developed as specified under the 10% Affordable Housing Goal within each of the specific plan areas. The collection of in-lieu fees presents a challenge to the City, since the City does not control or own land to ensure the development of the affordable units. Therefore, the City has not established a formal in-lieu fee program and encourages the development of affordable housing. In-lieu fees may be	The City collects in-lieu fees for rezoned developments that provide purchase housing opportunities. The City has ensured that very low-income units which would have been required to be developed on site are funded through an in-lieu fee, in order to be used for rental housing opportunities, which are better suited than purchase housing for very low-income households.	Continue.

Program	Accomplishments	Continue/Modify/ Delete
considered on a case by case basis. In all cases where in-lieu fees are considered as an alternative to producing affordable units, the Housing Division staff will review the project based on: 1) a good faith effort by the owner to secure and utilize available subsidies; 2) the type of project and its ability to absorb the affordable units; 3) ability to use the in-lieu fees within the same specific plan or infill areas. Development Agreements shall be the mechanism utilized to secure implementation of the affordable housing program. *(Policies 1, 2, and 3)*		
Non-Residential Construction Fee *(Proposed)* The City shall consider the establishment of a non-residential construction fee program, which would levy a fee on non-residential construction to assist in the development and retention of affordable housing. The rationale behind this fee is that new employment is a factor in the need for additional housing. The City expects to review the establishment of a non-residential construction fee by 2012–2013, at which time the City will determine if it will pursue a program and, if so, the specifics of the program. *(Policy 7)*	The City did not consider the establishment of a non-residential construction fee during the previous planning period, as the construction industry was just beginning to recover from a significant recession and additional fees were not being considered.	Modify. Work to establish a non-residential construction fee is ongoing at this time. The program is being modified to reflect that current status.

Program	Accomplishments	Continue/Modify/ Delete
	The City does not keep a record of the number of manufactured units permitted. A manufactured unit is treated as a single-family residence.	Delete.
	The City updated the Reasonable Accommodation Ordinance in 2007 to meet state law requirements. Since adoption of the Reasonable Accommodation Ordinance, the City has not processed any reasonable accommodations.	Delete. This program was completed.
	The City amended the Zoning Ordinance to address the SB 2 requirement on November 3, 2010. No one has approached the City about a homeless shelter during this planning period.	Delete. This program was completed.
Units at Risk As noted, the City does not have any projects at risk of conversion to market rate during the five year planning period of the Housing Element and subsequent five year planning period. However, the City has identified the following program for projects at risk of conversion in future years. On an annual basis, the City will update its list of subsidized rental properties and identify those units at risk of converting to market rate units. If the City identifies projects with affordable units at risk, the City will contact the owner regarding their interest in selling properties or maintaining the rental units as affordable. The City will work with property owners to identify and apply for federal, state, and local subsidies to ensure the continued affordability of housing units. The City will maintain a list of nonprofit agencies interested in acquisition/rehabilitation of at risk units and inform them of the status of such units. The City will work with nonprofit agencies to identify and apply for federal, state, and local subsidies available to assist with providing funds for the acquisition and rehabilitation of at risk projects. The City will make available to tenants of projects at risk of conversion, referral and contact information regarding tenant rights and conversion procedures, as well as information regarding other affordable housing opportunities within the City.	Both Colonial Village and Preserve at Creekside have units at risk of converting to market rate during this Housing Element cycle.	Continue.
Residential Land Inventory		

Program	Accomplishments	Continue/Modify/ Delete
Monitor the City's Land Inventory (Ongoing 2013–2021) The City will annually review its land inventory to ensure there is enough vacant residential land in the city to meet its RHNA allocation.	The City has reviewed the land inventory each time a new Specific Plan has been processed and maintained its allocation during the planning period.	Modify to provide continuous monitoring.
Downtown Specific Plan (Ongoing 2013–2021) The City will implement the Downtown Specific Plan focusing on infill development, revitalization of older neighborhoods and commercial corridors, as well as encouraging the development of mixed use and high density residential units. The City offers various programs in the Downtown Specific Plan, which encourage and facilitate the development of high density and mixed use housing.	Three affordable residential developments have been approved in the Downtown Specific Plan since 2013. The Frederic Lohse Apartments (58 units, completed 2018), Junction Crossing Apartments (80 units, approved 2018), Main Street Plaza Apartments (65 units, under construction).	Revise to encompass the entire Infill designated area of the City.
Special Housing Needs		Rename to Housing Choice
Federal and State Programs *(Annual Application)* The City shall pursue following state and federal sources that will assist the City in addressing the housing and supportive needs of special needs populations. **<u>Section 8 Housing Choice Voucher Program (Federal)</u>** Administered by the Roseville Housing Authority, the Department of Housing and Urban Development (HUD) provides funding for rental subsidy payments for households earning 50% or less of the median income. *(Policy 1)* **<u>Section 202 (Federal)</u>** HUD provides long term, direct loans to private, nonprofit sponsors to finance new construction of elderly and handicapped housing affordable to households earning 50% or less of the median income. The City will support applications by nonprofit housing developers for Section 202 funding. *(Policy 1,2)* **<u>HOME Investment Partnership Program (State)</u>** The Housing Division utilizes State Administered Federal HOME funds for the First Time Homebuyer Program which provides down payment assistance to low-income first time homebuyers. The City's First Time Homebuyer Down Payment Assistance Program allows displaced homemakers to qualify as first time homebuyers. The City also uses HOME funds to leverage Community Development Block Grant funds for the Housing Rehabilitation Program described below. The City will pursue HOME funds for	The City applied in 2014 for HOME funds and was able to fund both the First Time Home Buyer and Housing Rehabilitation programs. Through the Housing Rehabilitation Program, a total of 44 loans were issued using HOME funds from 2013 to present. From 2013 to 2017, 22 FTHB program loans were funded. The Roseville Housing Authority issued the following number of vouchers during the designated year: 2013: 117 2014: 124 2015: 95 2016: 117 2017: 122 2018: 72 2019: 129 2020: 100 Through the Housing Rehabilitation Program funded with both CDBG and HOME funds, a total of 76 loans were issued from 2013 to present. <u>Handyperson Program</u>: A total of 417 households were assisted from 2013 2016. The program was unfunded in 2017. <u>Paint Program</u>: A total of 47 Paint Vouchers were issued from 2013 to 2017. The program was rolled into the	Continue.

financing of affordable multifamily rental projects targeted to special needs groups such as seniors. *(Policies 1, 2, 3, 4)*

Community Development Block Grant (CDBG) (Federal)

The City will continue to set aside CDBG funds for the following programs which address the needs of special needs populations, including elderly, disabled and homeless individuals and families.

Housing Rehabilitation Program

Deferred loans up to $100,000 are available to low-income homeowners for health and safety repairs and general home improvements. Elderly and disabled homeowners can also receive a $5,000 grant for health and safety repairs.

Roseville Handyperson Program

The Roseville Handyperson Program provides grants to elderly and disabled homeowners for minor home repairs and handicapped accessible improvements.

Public Service Funds

The City has made CDBG Public Service funds available to nonprofit agencies and organizations that provide supportive services to special needs populations. The City will continue to consider applications for funding for special needs activities under the Public Service category during the Annual Action Plan process.

(Policies 2 and 5)

Owner-Occupied Rehab program in 2018.

The following is a list of Public Services that have been funded since 2013:

2013

Case Management and Temporary Assistance

The Gateway Resource Center

Youth Program Passport-Recreation Assistance

Case Management Services

Domestic Violence Services Project

Case Management Program

Senior Nutrition Program

BAGS Program

2014

Senior Link – Information and Assistance

SPARKS and Operation Swim

Handyperson Program

Supportive Housing Case Manager

Transitional Housing for Families with Children

Child and Family Therapy Program

Roseville Victims' Services

BAGS Program

Case Management Temporary Rent/Utility and Transportation Assistance

2015

Handyperson Program

Child and Family Therapy Program

Senior Nutrition Program

BAGS Program

Case Management Temporary Rent/Utility and Transportation Assistance

Senior Link – Information and Referral Program

2016

Transportation Services

Case Management Services

Handyperson Program

Youth Swim Passport/Sparks

Senior Nutrition Program

Child and Family Therapy Program

Roseville Victims' Services

BAGS Program for Elderly and Disabled Adults

Transitional Living for Homeless Families

Emergency Homeless Shelter

Program	Accomplishments	Continue/Modify/ Delete
	2017 Meals on Wheels Mental Health Clinician Emergency Overnight Homeless Shelter Roseville Victims' Services Project BAGS Program Family Mental Wellness Program Housing Supportive Services 2018 Meals on Wheels Mental Health Clinician Emergency Shelter Services Roseville Victims' Services Project BAGS Program Family Mental Wellness Program Housing Supportive Services 2019 Mental Health Clinician Emergency Shelter Services Roseville Victims' Services Project BAGS Program Family Mental Wellness Program Meals on Wheels Housing Supportive Services 2020 Mental Health Clinician Emergency Shelter Services Roseville Victims' Services Project BAGS Food Home Delivery Program Meals on Wheels Fair Housing Services Family Mental Wellness Program Transitional Housing for Homeless Persons with Mental Illness	
Local Programs The City shall continue to utilize the following local financing programs to address the needs of special needs populations: **Homeless Voucher Program** The City Council has approved Roseville General Funds to assist Roseville homeless and those about to be homeless with grants up to $1,500 for payment of past due rent, security deposits, first month's rent, past due utility bills, and emergency motel vouchers. The Salvation Army administers the Program and provides dollar for dollar matching funds. The program is promoted by the Salvation Army and by	From 2013 to 2021, 1,010 households were assisted as part of the Homeless Voucher Program. From 2013 to 2020, the City provided $2,778,284 in funds between the Citizens' Benefit Trust and the REACH Fund. The Auto Mall funding obligation expired 2010, and is no longer available through the City's Grant's Advisory Commission	Continue.

Program	Accomplishments	Continue/Modify/ Delete
referrals from local nonprofit organizations and/or advocates for the homeless. *(Policy 5)* **<u>Roseville Community Grant Funds</u>** The City has established the following community grants. The Grants Advisory Commission reviews grant applications and makes grant recommendations on an annual basis to the City Council. The City's Housing Division will encourage service providers who assist special needs populations to apply for the following grant funds. <u>Citizens' Benefit Fund</u> - The Citizens' Benefit Fund utilizes interest payments on funds received from the sale of the City-owned Roseville Community Hospital to provide grants of up to $30,000 to public agencies, schools and non- profit organizations serving citizens of Roseville are eligible to apply "to improve the quality of life for the citizens of Roseville." <u>REACH Fund</u> - The REACH FUND utilizes contributions by Roseville City employees, retirees and businesses to provide grants up to $7,500 to public agencies, schools, and nonprofit organizations that assist youth, families or seniors in Placer County. <u>Auto Mall Fund -</u> The Auto mall has made a five year commitment totaling $250,000, $50,000 annually through 2010. The fund provides grants up to $5,000 to public agencies, schools, and nonprofit organizations serving youth, families and seniors in Placer County. *(Policies 2 and 5)*		
Regional Housing Programs When feasible the City will address affordable housing issues on a regional basis. **<u>McKinney-Vento Act Funds</u>** The City's Housing Division will continue to participate in the Placer Consortium on Homelessness with other jurisdictions, local organizations and service providers to establish and promote a network of facilities and resources to assist the homeless population and other special needs populations. The City will continue to participate in the preparation of the Placer County Continuum of Care annual application for McKinney-Vento Act funds. *(Policy 5)*	From 2008 to 2012, 216 households were assisted using Homeless Emergency Assistance and Rapid Transition to Housing Act Funds The Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) of 2009 amended the McKinney-Vento Homeless Assistance Act	Continue.
Redevelopment w/Mod Income Housing Set Aside Funds The Redevelopment Agency is required by law to set aside 20% of its tax increment revenue funds for activities that benefit low and moderate income households. The Low/Mod	In 2015, an agreement was made to loan $5.76 million in bond proceeds for the Lohse Apartment affordable	Continue

Program	Accomplishments	Continue/Modify/ Delete
Income Housing Set Aside fund can provide assistance in the form of gap financing to developers of affordable housing when other federal and state resources are not sufficient. The Low/Mod funds can also be used in conjunction with the HOME Program to provide match funds or provided in the form of a deferred loan or grant for rehabilitation of facilities such as Home Start a transitional housing program for families with children. *(Policies 1, 2, 3, 4, and 5)*	housing development (58 units) completed in November of 2018. The Housing Successor spends up to $250,000 annually for Homeless Prevention and Rapid Rehousing (HPRR) and it is distributed to nonprofits that apply for the grant funding each year.	
Governmental and Non-Governmental Constraints to Housing Production		
Process and Fee Structure Review Permit Process – To expedite project facilitation and provide internal support to project applicants the City established the Project Processing Manager position within the Community Development Department in 1999. The Project Processing Manager acts as a liaison between project applicants, development community, Chamber of Commerce, and City staff to continually assess the City's existing project processing system and identify short-term and long-term areas for improvement of the plan check process. *(Policy 1)* Fee Structure – *The City will continue to review its fee system and work toward graduated fees as a means of reducing the cost of housing development.* *(Policy 1)*	The City reviews the permit process and fee structure on an annual basis. Fees are updated annually. In September 2012, with the purpose of improving the delivery of services to the development customer the City established the Development Services Department with the goal to provide development services in a single location with a single point of contact for the customer. The organizational structure is developed around products delivered to the customer. In September of 2010 the City created a Development Advisory Committee (now known as the Economic Development Advisory Committee). Its purpose is to provide a forum for the public and staff to introduce and discuss suggestions, comments, and concerns regarding the City's development services function. The Economic Development Advisory Committee represents the voice of the customer providing input into delivery of development services, cost of services, construction standards, development impact fees, and other development service policy areas. The Committee functions as a liaison building relationships between the City and development community to foster and support development investment. The Committee routinely reviews and makes recommendations on the City's fee structure.	Continue.
Review of Subdivision Improvement Standards and Zoning Ordinances The City will continue to review the Subdivision Improvement Standards and Ordinances. *(Policy 2)*	The City has not made any changes to the subdivision improvement standards. The City updated the Zoning Ordinance in 2020 to address typos, errors and omissions; modify text for clarity and consistency and interpretation; and modify development processes to be consistent with the City's goals.	Continue.

Program	Accomplishments	Continue/Modify/ Delete
Public Education Program The City will continue to educate its citizens regarding the necessity of providing the affordable housing needed to support the job growth occurring in Roseville. Specifically, this information will focus on the need to provide affordable housing in close proximity to jobs in an effort to reduce the traffic and air quality impacts that result from long commutes. In addition, the City will continue to monitor community opposition to affordable housing projects in an effort to remove negative perceptions. Education will occur through public hearings, presentations to various service organizations, and other community groups, articles published in the local newspaper, the City's newsletter. *(Policy 3)*	The City has continued to educate the public at neighborhood meetings involving rezones and at neighborhood association meetings, as well as during the rezone process.	Modify to reflect an emphasis on equity.

Program	Accomplishments	Continue/Modify/ Delete
Public Participation The Planning Division will continue to encourage developers to meet with interested parties before the public decision making process begins. Preliminary neighborhood forums allow persons directly affected by the project to have their questions and concerns addressed early in the planning process. *(Policy 3)*	The City meets with developers on a daily basis. For specific plans, the City has standing biweekly staff meetings and weekly technical meetings. The public has many opportunities to be notified of proposed development projects including: • Uploading initial notices that an application was received to the Roseville Coalition of Neighborhood Associations (RCONA) website. • Maintenance of the City's Development Activity website, which includes a list of all new applications received during the previous week, a description of all active development proposals in the City, and interactive maps displaying the location of current and upcoming construction in the City. • Maintenance of the City's Planning Projects of Interest website, where project details and documents are uploaded for projects generating significant community interest. • Maintenance of the City's Online Permitting Services portal, which allows the public to look up documents and details for all active applications in the City. • For General Plan Amendments, physically posting a notice of the project application on the project site. • Encouraging applicants to hold neighborhood meetings before the public decision-making process begins. Preliminary neighborhood forums allow persons directly affected by the project to have their questions and concerns addressed early in the planning process. • Uploading public hearing notices and notices of intent to approve a project to the RCONA website, in addition to the direct mailing of such notices to properties within 300 feet of the project.	Modify to include the various ways the public is notified of projects.
Fair Housing (Ongoing 2013–2021) The City will continue to provide assistance regarding equal housing opportunities through its Housing Division and Housing Authority. The City of Roseville will continue its collaborative Housing Education Campaign to provide fair housing counseling workshops and one-on-one counseling for	The City continues to provide Fair Housing Counseling workshops and one-on-one counseling for Roseville residents, landlords/property owners, and tenants, with counseling provided by Legal Services of Northern California through the City's Fair Housing Education Program.	Modify by moving this program into the Special Housing Needs section (which is being renamed Housing Choice).

Program	Accomplishments	Continue/Modify/ Delete
Roseville residents, landlords/property owners, and tenants, with counseling provided by Legal Services of Northern California through the City's Fair Housing Education Program. In addition to the provision of workshops and one-on-one counseling, the City's website includes fair housing information and referral service data with links to other Fair housing resources.		
Residential Energy Efficiency and Conservation		
Roseville Electric Program **Peak Load Management Program** *(Current Available Program)* Roseville Electric will continue to implement the peak load management program. This program cycles off customer equipment when City load approaches its resource limits.*(Policy 1)* **Energy Audits** *(Current Available Program)* Roseville Electric will continue to offer energy audits to aid the customers in reducing home energy costs. In addition to free mail-in and web-based customer assisted energy audits, at the customer's request, a trained energy auditor will inspect residences and advise the best way to achieve energy efficiency and save money. Roseville Electric will also offer web site or mail in energy audits. The audit includes a utility bill analysis to show the customer where the energy is being used. Also included are suggested low and no cost conservation practices and an analysis of recommended conservation measures. *(Policies 1 and 2)*	3,300 customers are currently enrolled in the Power Partners program. Over 38,000 households receive Home Energy Reports and all Roseville Residents have access to the online energy audit tools provided by Roseville Electric.	Continue.
Energy Efficiency Rebates and Renewable Energy Rebates *(Current Available Program)* Roseville Electric will continue to offer rebates to all electric customers who install or upgrade their homes with energy efficiency appliances and equipment. Examples include energy efficient air conditioners, programmable thermostats, sunscreens, energy efficient windows, floors, and attic insulation and renewable energy systems such as photovoltaics.*(Policies 1 and 2)*	Over 3,300 residents participated in retrofit energy efficiency programs in fiscal year 2020.	Continue energy efficiency rebates.
Electric Rate Assistance Programs*(Current Available Program)* Roseville Electric offers a discount to residential customers whose income is no greater than specified by the US Department of Housing and Urban Development as "very low" for Placer County. Roseville Electric also offers Medical Support Rate Reductions for	Currently, Roseville Electric is assisting 1700 households with the Electric Rate Assistance programs.	Continue.

Program	Accomplishments	Continue/Modify/ Delete
customers who have medical devices in their homes. Roseville Electric closed the Senior Low-Income Rate Reduction to new applicants effective July 1, 1998. Electric customers receiving the Senior Low-Income Rate may either continue receiving the senior discount or apply for the Electric Rate Assistance Program discount. *(Policy 3)*		
Roseville Utility Exploration Center *(Current Available Program)* Roseville's Utility Exploration Center is an interdepartmental project spearheaded by Roseville Electric and the Environmental Utilities Department with support from the Parks, Recreation and Libraries Department and City Manager's Office. The Exploration Center is a key component of the site and will be a one-of-a-kind center offering an exciting new take on preserving our natural resources and protecting our environment through new technologies and conservation measures in energy efficiency, water conservation, recycling, and water quality and environmentally sustainable building materials making the center an exhibit in itself. When completed, the Exploration Center will offer children and adults fun and interactive tools for learning	This program is still in operation and is working with local schools to provide state recognized education on environmental awareness and sustainability.	Continue.
Green Roseville *(Ongoing)* Green Roseville offers residential and commercial customers a way to contribute to Roseville Electric's purchase of renewable energy. The minimum amounts of renewables that must be purchased by Roseville Electric are set by state law.	This program changed to allow customers to contribute to Roseville Electric's efforts to include a set percentage of renewable resources in the utility's overall portfolio. The percentage is set by state law.	Delete. Roseville Electric now has a Community Solar program.
BEST Homes Project *(Project)* The BEST Homes Project incorporates rooftop solar generation, as well as other energy-saving features in up to 20% of new homes built in Roseville. Partnership with Lennar resulted in the company's commitment to build 635 new BEST homes in Roseville.	Builders have included solar systems on over 860 homes through the BEST Homes program.	Delete. Solar is now required by the building code.
New Construction Efficiency *(Routine Daily Operation)* The Roseville Building Department will continue to enforce Title 24 of the Building Code. Title 24 is the state residential energy conservation standard, which defines construction standards for energy requirements to promote energy efficiency and conservation. *(Policy 1)*	Roseville Electric provides incentives to home builders who design and build homes that exceed state building standards.	Continue.

HOUSING PLAN

Citywide Housing Goals

The City of Roseville has the following citywide goals.

CITYWIDE HOUSING

Goal H.1 **Provide decent, safe, adequate, and affordable housing in sufficient quantities for all economic segments of the community.**

Goal H.2 **Ensure that all segments of the Roseville community actively work together to provide affordable housing.**

Goal H.3 **Preserve, maintain, and improve Roseville's supply of affordable housing stock.**

Goal H.4 **Increase the opportunity for low- and middle-income households to become homeowners, thereby freeing up rental housing for other low-income households.**

Goal H.5 **Reduce the overall incidence of homelessness among Roseville individuals and families through regional coordinated and comprehensive housing and supportive services.**

The following goals, policies, and programs are divided into five sections:

- Affordable Housing
- Residential Land Inventory
- Special Housing Needs
- Government and Non-Governmental Constraints to Housing Production
- Residential Energy Efficiency and Conservation

Affordable Housing Goals and Policies

AFFORDABLE HOUSING

Goal H1 **Work with the development and business communities to provide affordable rental and homeownership opportunities for extremely low-, very low-, low-, and middle-income households.**

Goal H2 **Strive to ensure the affordability of Roseville's housing supply over time.**

Goal H3 **Maximize efforts to meet affordable housing needs by requiring 10% of new housing units be affordable to extremely low-, very low-, low-, and middle-income households.**

Goal H4 **Integrate the community in terms of income levels to avoid overconcentration of lower-income households.**

Goal H5 **Encourage the production of rental and owner-occupied high-density, multi-family housing units.**

Policy H1.1 *The City shall pursue programs that can provide a range of purchase and rental units affordable to all income categories.*

Policy H1.2 *Efforts to develop affordable units will be focused on multi-family rental units, with an emphasis on units affordable to the lowest income categories.*

Multi-family rental units provide the most cost efficient way to provide affordable housing opportunities to extremely low-, very low-, and low-income households.

Policy H1.3 *The 10% Affordable Housing Goal shall apply consistent with General Plan Land Use Element Policy LU5.5.*

Policy H1.4 *The City shall strive to maintain an overall vacancy rate of 5% for both owner and rental housing units.*

Policy H1.5 *The City shall continue to pursue potential federal, state, and local subsidies for construction of new affordable housing as well as the continued availability of existing affordable housing.*

Policy H1.6 *The City shall provide direct financial assistance in support of local affordable housing activities when feasible.*

Policy H1.7 *The City shall encourage the Roseville business and development communities to participate in a community affordable housing goal.*

Policy H1.8 *Encourage construction of affordable housing units to be intermixed with market-rate units..*

Policy H1.9 *Encourage developers to incorporate accessory dwelling units, cohousing, and other flexible housing options into their projects.*

Policy H1.10 *Promote efficient and cost-effective development types, such as mixed-use projects, small-lot subdivisions and other medium density housing such as duplexes and townhomes, as a means of achieving housing affordability and carrying out the provisions of the Land Use Element.*

Policy H1.11 *The City shall work to maintain the affordability of assisted units.*

Implementation Measures/Programs

1. FEDERAL AND STATE PROGRAMS

The City shall pursue and continue to participate in the following federal and state programs:

Section 8 Housing Choice Vouchers (Federal)

The Section 8 Housing Choice Voucher (HCV) Program is administered by the Roseville Housing Authority and provides rental assistance to very low-income households through direct payments to the property owner. The Housing Authority currently has the 735 vouchers broken down as follows:

Housing Choice Voucher (HCV) – 562

Non-Elderly Disabled (NED) – 75

Veterans Administration Supportive Housing (VASH) – 65

Mainstream (MV) – 33

The HCV rental assistance program is promoted on the City's website, through program brochures and through service providers throughout the region.

Community Development Block Grant (Federal)

The City is an entitlement jurisdiction for Community Development Block Grant (CDBG) funds and sets aside a portion of its annual allocation of CDBG funds for the following housing activities:

Owner Occupied Housing Rehabilitation Program
The City began the Owner Occupied Housing Rehabilitation Program in 1980. The program is considered a key component in the City's affordable housing strategy as a means of preserving Roseville's housing stock affordable to lower-income households. The program, targeted to low-income homeowners, offers grants to elderly and disabled homeowners and deferred loans to all low-income households for health and safety repairs and energy efficient upgrades. Deferred loans become due and payable upon sale, change of title, change of use or 30 years. Any program income received as a result of a loan payoff is used to fund new loans and grants. The Housing Rehabilitation Program is promoted on the City's website and through the use of program brochures.

Home Investment Partnership Program (HOME) (State)

The City began its participation in the State-administered HOME Program in 1994 for the creation and maintenance of affordable housing. The City utilizes HOME funds for the following programs:

Housing Rehabilitation Program
The CDBG funds are leveraged with HOME funds to provide loans and CDBG grants to low-income homeowners. The Housing Rehabilitation Program is described above.

First Time Home Buyer (FTHB) – Down Payment Assistance (DAP) Program
The City sets aside a portion of its HOME grant for down payment assistance in the form of deferred, shared appreciation loans (second mortgages). The FTHB-DAP Program is targeted to low-income households. The homebuyer must qualify under the City's definition of a first-time home buyer, be able to provide at least a 1% down payment, and have attended a Home Buyer's Seminar. The buyer must also comply with the City's criteria with regard to home selection.

Multi-Family New Construction
The City also pursues HOME funds for construction of multi-family affordable units. HOME funds are leveraged with other funding sources such as Section 202 funds, Low Income Housing Tax Credits, Tax Exempt Housing Bonds, etc., to provide affordable rental housing targeted to extremely low- and very low-income households.

(Policies H1.1, H1.2, H1.5, H1.6)

Time Frame: Annual Applications, 2021–2029

Objectives: To support low income households that need assistance in order to stay housed by issuing a minimum of 100 Housing Choice Vouchers per year and assisting 6 low income homeowners per year.

Implementing Agency: Housing Division and Roseville Housing Authority

Funding Source: HUD, HOME, CDBG

2. DENSITY BONUS PROGRAM

The City shall continue to implement its Density Bonus Program to help promote and create affordable housing units. The program provides a property owner the ability to construct more income-producing units within the project that can offset the cost of providing affordable units. The Density Bonus Program is promoted on the City's website, and information is available at the City's Permit Center. The City's Housing Division staff also actively promotes the Density Bonus Program in conjunction with implementation of the 10% Affordable Housing Program. The City's Density Bonus Program is consistent with State Government Code Section 65915–65918.

(Policies H1.1, H1.2, H1.4)

Time Frame: Ongoing

Objectives: To increase the City's supply of affordable housing.

Implementing Agency: Housing Division and Planning Division

Funding Source: General Fund

3. ACCESSORY DWELLING UNITS ORDINANCE

An accessory dwelling unit (ADU) shall be as defined by Government Code Section 65852.2 as it now exists or may hereafter be amended, and means an attached or detached residential dwelling unit that provides complete independent living facilities for one (1) or more persons. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the primary dwelling is situated. It also includes an efficiency unit and a manufactured home as defined in the Health and Safety Code. A junior accessory dwelling unit (JADU) shall be as defined by Government Code Section 65852.22, as it now exists or may hereafter be amended, and means a unit that is no more than 500 square feet in size and contained entirely within a single-family dwelling. A junior accessory dwelling unit may include separate sanitation facilities, or may share sanitation facilities with the existing structure. The City currently supports and promotes the development of ADUs and JADUs on the City's website and information is available at the City's Permit Center.

(Policies H1.1, H1.2, and H1.9)

Time Frame: Ongoing

Objectives: Issue building permits for a minimum of 30 units annually for a total of 240 units.

Implementing Agency: Planning Division

Funding Source: General Fund

4. CONDOMINIUM CONVERSION ORDINANCE

The City shall continue to enforce its Condominium Conversion Ordinance to define those conditions under which the conversion of rental units to condominiums would be permitted. Under the ordinance, conversions cannot occur unless certain criteria are met, including the City's established minimum citywide vacancy rates for multi-family rental housing; a minimum percentage of multi-family rental units citywide; provision for affordable housing requirements and Community Benefit Fee; and tenant protections, including a Tenant Relocation Plan, etc.

If the conversion meets the required criteria, the developer must enter into an Affordable Housing Agreement to secure the affordable units provided as part of the conversion approval.

(Policies H1.1, H1.2, H1.4, and H1.11)

Time Frame: Ongoing

Objectives: To support the conversion of rental units to condominiums.

Implementing Agency: Planning Division and Housing Division

Funding Source: General Fund

5. STREAMLINE PROJECT PROCESSING

To provide certainty and facilitate application processing, the City publishes processing schedules for all entitlements, provides pre-application review to ensure applications are complete prior to submittal, and provides an online permit system. The online permit system allows applicants to submit an application, pay fees, and process comments and revisions entirely online. The online permit system streamlines development and reduces applicant costs by eliminating the need for printing, travel to City offices, and mailing delays. .

(Policies H1.1 and H1.2)

Time Frame: Ongoing, as applications are processed.

Objective: Complete 100% of complete applications within the City's adopted schedules.

Implementing Agency: Development Services Department

Funding Source: General Fund

6. REVIEW OF SUBDIVISION IMPROVEMENT STANDARDS AND ZONING ORDINANCES

The City's intent is to ensure current standards represent the best means to achieve housing and other City objectives. The City, through the Public Works Department and Planning Division, shall continue to review and modify Subdivision Improvement Standards on an annual basis and the Zoning Ordinance every two to five years.

Properly developed and updated standards can help reduce the costs of development while balancing basic environmental, health, safety, and welfare needs.

(Policies H1.1 and H1.2)

Time Frame: Evaluate the Zoning Ordinance every 2–5 years and the Subdivision Improvement Standards annually.

Objectives: Evaluate the Zoning Ordinance every 2–5 years and the Subdivision Improvement Standards annually.

Implementing Agency: Public Works Department and Planning Division

Funding Source: General Fund

7. SPECIFIC PLAN AREAS (SPA)

The City shall ensure that Specific Plans are consistent with the goals and policies of the General Plan. The primary purpose of the Specific Plan Area process is to guide the comprehensive urbanization of land use in a mix of residential neighborhoods, schools, parks, open spaces, supporting retail and public facilities, office uses, and an affordable housing component. The Specific Plan Areas are the first step in implementing programs such as the 10% Affordable Housing Goal.

Within each SPA, specific parcels are subject to certain affordable housing requirements. Agreements between the City and developers may include a variety of housing types, including mixed use, wherever applicable to help achieve the 10% Affordable Housing Goal.

Specific Plans identify programs to meet the 10% Affordable Housing Goal. The type of units, targeted income categories, and parcel-by-parcel obligations are specified. Strategies, including City and landowner obligations, are described. A provision for the payment of in-lieu fees for affordable housing may be included, if appropriate. Development Agreements are used to secure implementation of the Affordable Housing Program. Additional discussion regarding the City's Specific Plan Areas is provided under the 10% Affordable Housing Goal in the Housing Constraints section of this Housing Element.

(Policies H1.1, H1.2, H1.3, H1.4, H1.8, and H1.10)

Time Frame: Ongoing, as SPAs are approved

Objectives: Ensure affordable units are integrated throughout the SPA and provide 10% of total SPA units as affordable units, consistent with Land Use Element Policy LU5.5.

Implementing Agency: Housing Division and Planning Division

Funding Source: General Fund

8. PUBLIC/PRIVATE PARTNERSHIPS

The provision of affordable housing is a societal goal, one that should be achieved through the efforts of the entire community. Within each of the adopted Specific Plans, the City has included a provision for a public/private partnership, between developers of housing and the City, to achieve the 10% Affordable Housing Goal. Roseville has identified the following specific roles in this partnership to provide affordable housing:

City of Roseville
The City shall continue with an aggressive affordable housing program designed to maximize potential funds available through existing federal, state, and local programs. Developers for each of the designated affordable housing parcels are required to provide affordable housing pursuant to the terms of the Specific Plan Development Agreement. Prior to building permits being issued or recording of the final map, developers are required to enter into an Affordable Housing Agreement. The City of Roseville will assist all property owners in obtaining appropriate and available subsidies for construction of the affordable housing obligation.

Development Community
Developers for each of the designated affordable housing parcels are required to provide affordable housing pursuant to the terms of the Specific Plan Development Agreement.

(Policy H1.7)

Time Frame: Ongoing Roseville Specific Plan Process

Objectives: Ensure affordable units are integrated throughout the SPA and provide 10% of total SPA units as affordable units, consistent with Land Use Element Policy LU5.5.

Implementing Agency: Housing Division and Planning Division

Funding Source: General Fund

9. AFFORDABLE HOUSING AGREEMENTS

The City shall require Affordable Housing Agreements for all housing projects subject to affordability requirements. Such agreements shall stipulate: (1) the number of affordable units to be constructed; (2) the affordable purchase calculations or rental price; (3) the income group to whom the units will be affordable; and (4) the length of time the units will remain affordable. Maximum rents and purchase prices will be determined based on unit size and occupancy levels as follows:

Unit Size	Household Size
1 Bedroom	1.5 Persons
2 Bedroom	3 Persons
3 Bedrooms	4.5 Persons
4 Bedrooms	6 Persons

The City shall, on an annual basis, review all Affordable Housing Agreements for compliance with affordability provisions. Any property owner who fails to comply with the requirements of an Affordable Housing Agreement may be found by the City Council to be in default of the agreement.

(Policies H1.1, H1.2, H1.3, H1.7, H1.9, and H1.10)

Time Frame: Ongoing and Annual Monitoring

Objectives: Provide 10% of total SPA units as affordable units, consistent with Land Use Element Policy LU5.5.

Implementing Agency: Housing Division

Funding Source: General Fund

10. IN-LIEU FEES

The City prefers affordable housing be developed as specified under the 10% Affordable Housing Goal within each of the Specific Plan Areas. The collection of in-lieu fees presents a challenge to the City, since the City does not control or own land to ensure the development of the affordable units. Therefore, the City has not established a formal in-lieu fee program and encourages the development of affordable housing. In-lieu fees may be considered on a case-by-case basis. In all cases where in-lieu fees are considered as an alternative to producing affordable units, Housing Division staff will review the project based on: (1) a good faith effort by the owner to secure and use available subsidies; (2) the type of project and its ability to absorb the affordable units; and (3) the ability to use the in-lieu fees within the same Specific Plan or infill areas.

Development Agreements shall be the mechanism used to secure implementation of the affordable housing program.

(Policies H1.1, H1.2, and H1.3)

Time Frame: Ongoing, as SPAs are approved.

Objectives: Provide 10% of total SPA units as affordable units, consistent with Land Use Element Policy LU5.5.

Implementing Agency: Housing Division

Funding Source: General Fund

11. NON-RESIDENTIAL CONSTRUCTION FEE

The City shall consider the establishment of a non-residential construction fee program, and has initiated a nexus study to review the establishment of a non-residential construction fee which would levy a fee on non-residential construction to assist in the development and retention of affordable housing. The rationale behind this fee is that new employment is a factor in the need for additional housing. The City will review the establishment of a non-residential construction fee by 2021, at which time the City will determine if it will pursue a program and, if so, the specifics of the program.

(Policy H1.7)

Time Frame: 2021

Objectives: Provide additional funding sources for affordable housing.

Implementing Agency: Development Services Department

Funding Source: Affordable Housing and Planning Administration for nexus study - Funds would be generated as part of this program to provide affordable housing.

12. UNITS AT RISK

Both Colonial Village and Preserve at Creekside have units at risk of converting to market rate during this Housing Element cycle. The City has identified the following program for projects at risk of conversion in future years.

- On an annual basis, the City will update its list of subsidized rental properties and identify those units at risk of converting to market-rate units.
- If the City identifies projects with affordable units at risk, the City will contact the owner regarding their interest in selling properties or maintaining the rental units as affordable.
- The City will work with property owners to identify and apply for federal, state, and local subsidies to ensure the continued affordability of housing units.
- The City will maintain a list of nonprofit agencies interested in acquisition/rehabilitation of at-risk units and inform them of the status of such units.
- The City will work with nonprofit agencies to identify and apply for federal, state, and local subsidies available to assist with providing funds for the acquisition and rehabilitation of at-risk projects.
- The City will make available to tenants of projects at risk of conversion, referral and contact information regarding tenant rights and conversion procedures, as well as information regarding other affordable housing opportunities within the city.

(*Policy H1.6, H1.11)*

Time Frame: Annually monitor.

Objectives: To ensure affordable units remain affordable for as long as possible.

Implementing Agency: Housing Division

Funding Source: General Fund

13. HOUSING SUCCESSOR AGENCY

All redevelopment agencies were dissolved in California effective February 1, 2012. The City of Roseville elected to function as the successor to the former Redevelopment Agency ("Successor Agency") and to form a Housing Successor to serve as the governing body for the former agency's low and moderate income housing assets. Housing Successors receive the non-cash housing assets of the former Redevelopment Agencies and are charged with monitoring and maintaining existing low-and moderate income housing assets and meeting outstanding requirements for former redevelopment agencies.

Beginning in 2015, agreements were made to spend the remaining $5.9 million in bond proceeds on an affordable housing development constructed by Mercy Housing. That project was completed in 2018 and the total distributed to Mercy in the form of a loan was $5.76 million. After the expenditure of those funds, there are no longer any significant funding sources available.

The Housing Successor receives 20% of loan repayment revenues, approximately $240,000 annually, until all loans are paid back, which is projected to be 2036. As of October 2020 there are current projects, planned for yet unencumbered, totaling approximately $1.2 million. The Housing Successor may spend up to $250,000 for Homeless Prevention and Rapid Rehousing (HPRR) each year, the maximum allowed in the law. Going forward the fund's revenues will be only from loan payment funds. Surplus funds may provide small gap funding for future affordable development projects.

Time Frame: 2021–2029

Objectives: Gap financing for future developments and Homeless Prevention and Rapid Rehousing Program

Implementing Agency: Housing Division

Funding Source: City loan payoffs

RESIDENTIAL LAND INVENTORY GOALS AND POLICIES

LAND INVENTORY

Goal H6 **Maintain adequate land within the various land use categories that allows development of housing to meet projected demand for high-density units.**

Policy H6.1 *Encourage development of mixed-use and infill projects in accordance with goals and policies contained in the Land Use Element.*

Policy H6.2 *Continue to encourage developers to use accessory dwelling units, cohousing, and other flexible housing options in their housing projects as part of the City strategy for maximizing affordability of land development and the availability of housing.*

Policy H6.3 *Encourage the development of accessory dwelling units, including on existing multi-family sites.*

Policy H6.4 *Continue to support the use of Voluntary Rezones to encourage and facilitate increased land use density, thereby maximizing the affordability of land development either through increasing the permitted density of properties zoned for residential use or rezoning non-residential parcels to mixed use or high density residential use.*

Policy H6.5 *Encourage development of higher density residential units by use of mixed use zoning within three key commercial corridors with underutilized infill parcels: the Douglas Boulevard/Harding Boulevard corridor, Douglas Boulevard/Sunrise Avenue corridor, and the Atlantic Street corridor. .*

Implementation Measures/Programs

14. RESIDENTIAL CAPACITY MONITORING (NO NET LOSS)

The City will monitor the development of all sites identified in the adequate sites inventory, to ensure the minimum Regional Housing Needs Allocation for each income category is met at all times. The City will develop and implement an evaluation and tracking procedure pursuant to Government Code Section 65863. The City will track all instances where a site identified in the City's adequate sites inventory is developed with greater or fewer units (at the specified income level) than had been identified in the inventory. If a project is proposed which would reduce the City's capacity in any income category below the amount allocated by the City's Regional Housing Needs Assessment, the City will identify and, if necessary, rezone sufficient sites to offset the shortfall and ensure no net loss in capacity.

(Goal H6)

Time Frame: Ongoing

Objectives: Evaluate 100% of residential applications for RHNA consistency.

Implementing Agency: Planning Division and Housing Division

Funding Source: General Fund

15. REZONE PROGRAM FOR ADEQUATE SITES

The City has been allocated a RHNA of 12,066 total units, of which 6,178 units must be lower income (a combination of low and very low income). As of the writing of this Housing Element, the City has insufficient units to meet the lower income RHNA, and has therefore committed to providing adequate sites through a rezone program consisting of the following:

1. **Commercial Corridors:** The City has identified three commercial corridors for revitalization. The Douglas Boulevard/Harding Boulevard Corridor includes a mix of single-family residential properties, single-family residences which have been converted to businesses, aging hotels, and many older commercial properties with large, minimally improved parking fields. The Douglas Boulevard/Sunrise Avenue Corridor includes a mix of land uses, including commercial businesses and business professional offices with large, minimally improved parking fields and single-family homes, duplexes, and apartments. The Atlantic Street Corridor includes a mix of uses along the street frontage, with residential uses to the rear; many of the residential properties contain more than one housing unit, or room for additional units. The Commercial Corridors project will consist of the preparation of Specific Plans for each corridor, the establishment of mixed-use land use and zoning designations to provide more opportunities for redevelopment and reuse, more flexible zoning and development standards, and streamlined approval processes. The City anticipates adding capacity for a minimum of 400 lower income (high density) residential units. See Appendix B for details.

2. **Infill Intensification**: The central core of Roseville where development occurred prior to the 1980s is known as the City's "Infill Area," and is approximately 8,500 acres. This older area of the City is not within a Specific Plan, and much of the development occurred prior to the adoption of the City's General Plan or Zoning regulations. Consequently, inconsistencies between a property's land use and zoning designations are relatively common, and the land use designation density typically reflects the built conditions rather than planned future conditions. These factors have presented regulatory barriers to development and redevelopment. The City would amend the land use and zoning designation of selected properties in the Infill Area, to remedy inconsistencies between land use and zoning and to increase the permitted residential densities. This program has the potential to add capacity for 1,400 units at all levels of affordability, and up to 880 lower income units (based on density). See Appendix B for details.

3. **Vacant Sites—Residential Conversion**: Staff examined vacant sites throughout the City to find properties with the potential to be converted to high density residential use. After screening out sites due to the presence of approved entitlements, Development Agreements, or significant environmental constraints (floodplain, wetland preserves, etc), the City has identified potential sites for evaluation as part of this rezone program. Additional sites may be identified as the City develops this option and sites on this list may be removed due to unforeseen constraints. The current list of sites has the potential to add 1,600 lower income (high density) residential units, but due to various constraints it is estimated to yield up to 600 lower income (high density) units. See Appendix B for details.

4. **Vacant Sites—Residential Intensification**: The western areas of the City include multiple vacant sites with High Density Residential land uses at densities below 25 units per acre. Increasing the land use density of these sites to 30 units per acre would yield 2, 370 additional units. As part of this strategy the City would develop and adopt a Land Use Amendment Policy requiring all Specific Plan Amendment projects involving land use changes to also amend the land use of High Density Residential sites the applicant/property owner

controls to between 25 and 30 units to the acre. The strategy is estimated to yield up to 1,200 lower income (high density) residential units. See Appendix B for details.

The above rezone program has the potential to add up to 3,080 units of lower income capacity. In adopting this program the City is approving a menu of strategies which may be pursued, and providing evidence for the realistic capacity which could be added by each. In implementing the rezone program, the City may choose to implement one or all of these, based on need, to the extent necessary to ensure the City achieves the minimum required RHNA capacity. The City's rezone program, in combination with other programs, shall result in the City's achievement of the minimum required capacity of 6,178 lower income units.

(Policy H6.2, H6.4, H6.5)

Time Frame: 2024

Objectives: Achieve a minimum lower income capacity of 6,178 units by 2024.

Implementing Agency: Planning Division

Funding Source: General Fund/Grant Funding

16. AFFORDABLE HOUSING STREAMLINING

The City has developed a ministerial approval process for affordable housing projects which meet specified criteria. The streamlined approval process is an opt-in program for developers who must request streamlined ministerial approval at the time of application to the City. To qualify, the developer must agree to enter into an affordable housing agreement with the City ensuring a minimum of 20% of the units will be affordable to low, very low, or extremely low income households. A qualifying project may opt to be reviewed for conformity with the City's Objective Design Standards though the ministerial Building Permit process in lieu of the City's discretionary Design Review Permit process. The City's discretionary Design Review Permit process is required for any developer seeking exceptions, variances, or modifications to objective zoning or objective design standards, excluding modifications granted as part of a density bonus concession, incentive, parking reduction, or waiver of development standards pursuant to Density Bonus Law or the City's density bonus program.

(Policy H6.1)

Time Frame: Ongoing

Objectives: To streamline the approval of affordable housing projects.

Implementing Agency: Housing Division and Planning Division

Funding Source: General Fund

17. ACCESSORY DWELLING UNIT OUTREACH PROGRAM

The City will develop an accessory dwelling unit outreach program targeting existing multifamily sites, to help educate the owners of multifamily properties about the use of accessory dwelling units as a means to add units on multifamily sites without the need for additional entitlements. The program is intended to promote and create affordable housing units. The program will be promoted on the City's website and information will be available at the City's Permit Center. The City's Housing Division staff will also actively promote the program in conjunction with implementation of the 10% Affordable Housing Program and other Housing programs.

(Policy H6.2, H6.3)

Time Frame: 2022

Objectives: Ensure 100% of multifamily property owners who contact the City receive information on accessory dwelling units.

Implementing Agency: Planning Division and Housing Division

Funding Source: ***General Fund***

HOUSING CHOICE GOALS AND POLICIES

FAIR HOUSING

Goal H7 **Ensure the availability of adequate housing opportunities for the elderly, the disabled, large families, female heads of households, and the homeless.**

Goal H8 **Participate in local and regional efforts to provide a network of facilities and resources to aid the special needs populations.**

Goal H9 **Take affirmative actions to further fair housing choice in the City and mitigate or remove the barriers identified within the Sacramento Valley Fair Housing Collaborative Analysis of Impediments to Fair Housing Choice.**

Policy H7.1 *Special housing needs shall be met through direct rental subsidies and below-market construction financing.*

Policy H7.2 *Continue the City's housing rehabilitation loan and grant programs to assist low-income elderly and disabled households.*

Policy H7.3 *Encourage construction of 3+ bedroom units in multi-family rental complexes to help meet the housing needs of low–income, large families.*

Policy H7.4 *Actively facilitate construction of rental units that include childcare facilities affordable to lower-income, female heads of households.*

Policy H7.5 *Work in conjunction with other Placer County jurisdictions, agencies, and organizations to provide shelter and supportive services for homeless individuals and families.*

Policy H7.6 *Encourage programs and developments that support inclusive, racially and ethnically diverse, and mixed-income residential communities throughout the City.*

Policy H7.7 *Support resources and assistance that help individuals who were justice-involved to locate, obtain, and maintain affordable housing.*

Policy H7.8 *Support programs and services which provide housing discrimination protection.*

Policy H7.9 *Support programs and measures that increase the affordability and availability of housing for people with disabilities.*

Implementation Measures/Programs

18. FEDERAL AND STATE PROGRAMS

The City shall pursue the following state and federal sources that will assist the City in addressing the housing and supportive needs of special needs populations.

Section 8 Housing Choice Voucher Program (Federal)
The Department of Housing and Urban Development (HUD) provides funding for rental subsidy payments for households earning 50% or less of the median income. Special vouchers have also been made available for veterans, called Veterans Administration Supportive Housing (VASH), as well as Mainstream Vouchers which serve those with mental illness and are homeless or near homelessness. These programs are administered by the Roseville Housing Authority.

Section 202 (Federal)
HUD provides long-term, direct loans to private, nonprofit sponsors to finance new construction of elderly and disabled housing affordable to households earning 50% or less of the median income. The City will support applications by nonprofit housing developers for Section 202 funding.

HOME Investment Partnership Program (State)
The Housing Division utilizes State-administered federal HOME funds for the First Time Homebuyer Program, which provides down payment assistance to low-income first time homebuyers. The City's First Time Home Buyer Down Payment Assistance Program allows displaced homemakers to qualify as first time home buyers. The City also uses HOME funds to leverage Community Development Block Grant funds for the Housing Rehabilitation Program described below. The City will pursue HOME funds for financing of affordable multi-family rental projects targeted to special needs groups such as seniors.

Community Development Block Grant (CDBG) (Federal)
The City will continue to set aside CDBG funds for the following programs that address the needs of special needs populations, including elderly, disabled, and homeless individuals and families.

Housing Rehabilitation Program

Deferred loans up to $100,000 are available to low-income homeowners for health and safety repairs and general home improvements. Elderly and disabled homeowners can also receive a $5,000 grant for health and safety repairs.

Public Service Funds
The City has made CDBG Public Service funds available to nonprofit agencies and organizations that provide supportive services to special needs populations. The City will continue to consider applications for funding for special needs activities under the Public Service category during the Annual Action Plan process.

(Policies H7.1, H7.2, H7.3, H7.4 and H7.5)

Time Frame: Ongoing, as funding is available.

Objectives: Effectively implement federal and state programs and leverage funding opportunities.

Implementing Agency: Housing Division

Funding Source: Housing Choice Voucher, CDBG, HOME, Section 202

19. HOMELESS PREVENTION AND RAPID REHOUSING PROGRAM

The City Council has approved Roseville Homeless Prevention Rapid Rehousing (HPRR) funds consisting of Permanent Local Housing Allocation funds and up to $250,000 in Low and Moderate Income Funds to assist Roseville homeless and those about to be homeless with grants for payment of past due rent, security deposits, first month's rent, past due utility bills, and emergency motel vouchers. Nonprofits apply for program funds annually.

(Policy H7.5)

Time Frame: Ongoing, as funding is available

Objectives: Fund nonprofits to implement homeless prevention and rapid rehousing programs such as rent, utilities and deposit payments, homeless hotel vouchers, and ready-to-rent programs.

Implementing Agency: Housing Division& Nonprofits that apply for funding

Funding Source: Permanent Local Housing Allocation and Low and Moderate Income Fund

20. ROSEVILLE COMMUNITY GRANT FUNDS

The Grants Advisory Commission reviews grant applications and makes grant recommendations on an annual basis to the City Council for the following community grants:

Citizens' Benefit Fund
The Citizens' Benefit Fund was established in 1993 following the sale of the City-owned Roseville Hospital. The proceeds were invested and a portion of the interest earned each year is made available for grants with the purpose of improving the quality of life for the citizens of Roseville. Public agencies, schools and nonprofit 501(c)3 or 501(c)4 are eligible to apply.

REACH Fund
The Roseville Employees Annual Charitable Hearts Fund (REACH) is a community giving fund created through the generosity of Roseville employees and retirees. These employee-donated funds are dispersed to local charitable organizations that serve youth, seniors and families in the South Placer County region.

(Policy H7.5)

Time Frame: Ongoing, as funding is available

Objectives: Provide funding to public agencies and nonprofits for programs that benefit and support the Roseville community.

Implementing Agency: Housing Division, City Manager, City Council

Funding Source: Citizens' Benefit Trust, and REACH Fund

21. HOUSING DISCRIMINATION LEGAL SERVICES

The City will fund a program which will provide the services of legal counsel to persons experiencing housing discrimination.

(Policy H7.8)

Time Frame: Ongoing, as funding is available

Objectives: To ensure residents are informed of their housing rights and are provided with support on fair housing issues.

Implementing Agency: Housing Division

Funding Source: Community Development Block Grant Funding

22. HOMELESS OUTREACH

The Roseville Police Department uses a Social Services Unit consisting of two full-time Problem-Oriented Policing Officers and two Homeless Outreach Workers from Placer County Health and Human Services to link homeless individuals to services throughout the County and to build trust with unsheltered individuals.

(Policy H7.5)

Time Frame: Ongoing

Objectives: Contact 50 high-risk community members per month.

Implementing Agency: Roseville Police Department Social Services Unit

Funding Source: Community Development Block Grant, Downtown Roseville Partnership, General Fund

23. FAMILY MOBILE TEAM

The Roseville Police Department collaborates with Placer County Mental Health on a Family Mobile Team unit, which responds to family crisis situations and calls from minors in dangerous situations, to connect these individuals to support and services to avoid these situations from resulting in homelessness.

(Policy H7.5)

Time Frame: Ongoing

Objectives: A minimum of 350 interactions annually.

Implementing Agency: Roseville Police Department Social Services Unit

Funding Source: Community Development Block Grant, Downtown Roseville Partnership, General Fund

24. FAMILY REUNIFICATION PROGRAM

The City will implement a Family Connect and Reunification Program to assist those experiencing homelessness to be reconnected with family and friends who can help support the individual, including by providing transportation to the friend or family member.

(Policy H7.5)

Time Frame: 2020

Objectives: Reunification of 20 individuals experiencing homelessness

Implementing Agency: Roseville Police Department Social Services Unit

Funding Source: Grant program or other funding

25. REGIONAL HOUSING PROGRAMS

When feasible, the City will address affordable housing issues on a regional basis.

Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act Funds
The City's Housing Division will continue to participate in the Placer Consortium on Homelessness (PCOH) with other jurisdictions, local organizations, and service providers to establish and promote a network of facilities and resources to assist the homeless population and other special needs populations. The City will continue to participate in the preparation of the Placer County Continuum of Care annual application for Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act funds.

(Policy H7.5)

Time Frame: Annually

Objectives: Participate in regional approaches to affordable housing.

Implementing Agency: Housing Division

Funding Source: Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act funds (Federal)

26. FAIR HOUSING

The City will continue to provide assistance regarding equal housing opportunities through its Housing Division and Housing Authority.

The City of Roseville will continue its collaborative Housing Education Campaign to provide fair housing counseling workshops and one-on-one counseling for Roseville residents, landlords/property owners, and tenants, with counseling provided by Legal Services of Northern California through the City's Fair Housing Education Program.

In addition to the provision of workshops and one-on-one counseling, the City's website includes fair housing information and referral service data with links to other Fair Housing resources.

(Policies H7.6, H7.7, H7.8)

Time Frame: Ongoing

Objectives: To ensure residents are informed of their housing rights and are provided with support on fair housing issues.

Implementing Agency: Housing Division and Roseville Housing Authority

Funding Source: General Fund

GOVERNMENTAL AND NON-GOVERNMENTAL CONSTRAINTS TO HOUSING PRODUCTION

GOVERNMENTAL AND NON-GOVERNMENTAL CONSTRAINTS TO HOUSING PRODUCTION

Goal H.1 Promote affordable housing development through the local government permit process.

Policy H8.1 *The City shall continue to explore options to restructure how fees are assessed.*

Policy H8.2 *The City shall review and modify its Subdivision Improvement Standards, where reasonable, to provide cost savings in the development of residential units while continuing to ensure the public health, safety and welfare.*

Policy H8.3 *The City recognizes the importance of providing affordable housing to support job growth, and shall prioritize communicating this message to the community.*

Implementation Measures/Programs

27. PROCESS AND FEE STRUCTURE REVIEW

Permit Process – To expedite project facilitation and provide internal support to project applicants, the City established the Economic Development Advisory Committee to assist the City Council in creating a community environment conducive to existing businesses and attracting businesses to Roseville. This includes helping to implement the City's fee deferral program and acting as a liaison between the City and the development and business community.

Fee Structure – The City will continue to review its fee system and work toward graduated fees as a means of reducing the cost of housing development.

The Development Services Department will work with the Economic Development Advisory Committee.

(Policy H8.1)

Time Frame: Annually review process and fee structure.

Objectives: Review process and fee structure once per year.

Implementing Agency: Development Services Department

Funding Source: General Fund

28. REVIEW OF SUBDIVISION IMPROVEMENT STANDARDS AND ZONING ORDINANCES

The City will regularly review the Subdivision Improvement Standards and Zoning Ordinance.

(Policy H8.2)

Time Frame: Ongoing

Objectives: Complete review of the Subdivision Improvement Standards once per year and of the Zoning Ordinance once every 2–5 years.

Implementing Agency: Planning Division

Funding Source: General Fund

29. PUBLIC EDUCATION PROGRAM

The City will continue to educate the greater Roseville community about the necessity of providing the affordable housing needed to support the job growth occurring in Roseville and the region. Specifically, this information will focus on the need to provide affordable housing in close proximity to jobs for multiple reasons, including to reduce the traffic and air quality impacts that result from long commutes and reduce inequities by ensuring all sectors of the City's employment base can afford to live in the community where they work. In addition, the City will continue to monitor community opposition to affordable housing projects in an effort to remove negative perceptions. Education will occur through public hearings, presentations to various service organizations and other community groups, and articles published in the local newspaper and the City's newsletter.

(Policy H8.3)

Time Frame: Bi-annually.

Objectives: 100% of staff reports or other City materials for affordable housing projects will include information about the necessity of affordable housing and City newsletters will contain such materials a minimum of twice annually.

Implementing Agency: Housing Division, Planning Division

Funding Source: General Fund

30. PUBLIC PARTICIPATION

The Planning Division will continue to provide multiple ways for residents to be informed of development projects and multiple opportunities and means for community input on proposed projects within the City, including:

- Uploading initial notices that an application was received to the Roseville Coalition of Neighborhood Associations (RCONA) website.
- Maintenance of the City's Development Activity website, which includes a list of all new applications received during the previous week, a description of all active development proposals in the City, and interactive maps displaying the location of current and upcoming construction in the City.
- Maintenance of the City's Planning Projects of Interest website, where project details and documents are uploaded for projects generating significant community interest.
- Maintenance of the City's Online Permitting Services portal, which allows the public to look up documents and details for all active applications in the City.
- For General Plan Amendments, physically posting a notice of the project application on the project site.
- Encouraging applicants to hold neighborhood meetings before the public decision-making process begins. Preliminary neighborhood forums allow persons directly affected by the project to have their questions and concerns addressed early in the planning process.
- Uploading public hearing notices and notices of intent to approve a project to the RCONA website, in addition to the direct mailing of such notices to properties within 300 feet of the project.

(Policy H8.3)

Time Frame: Ongoing, as projects are processed through the Planning Division.

Objectives: Provide multiple means and opportunities for public participation as part of Planning entitlement projects.

Implementing Agency: Planning Division

Funding Source: General Fund

RESIDENTIAL ENERGY EFFICIENCY AND CONSERVATION

RESIDENTIAL ENERGY EFFICIENCY AND CONSERVATION

Goal H.1 Continue efforts to encourage energy efficiency in housing construction and maintenance.

Policy H9.1 *Roseville Electric shall pursue reasonable and cost-effective energy efficiency, conservation, and load management programs that provide benefits to the community..*

Policy H9.2 *Roseville Electric shall continue to apply energy-efficiency requirements to all residential construction.*

Policy H9.3 *Roseville Electric shall continue the Electric Rate Assistance Programs for residential customers whose medical status or income qualify.*

Roseville's conservation efforts contribute to needed reductions of greenhouse gas emissions.

Implementation Measures/Programs

31. ROSEVILLE ELECTRIC PROGRAM

Peak Load Management Program

Roseville Electric will continue to explore and implement peak load management programs deigned to most efficiently manage energy use during critical peak demand.

Energy Audits

Roseville Electric will continue to offer online energy audits and custom energy information to aid customers in reducing home energy costs. These tools will include suggestions for low- and no-cost conservation practices and an analysis of recommended energy efficiency measures.

Energy Efficiency Rebates and Renewable Energy Rebates

Roseville Electric will continue to offer rebates to electric customers who install or upgrade their homes with qualified energy-efficiency measures. Renewable energy options are available through Roseville Electric's community solar program. Electric Rate Assistance Programs

Roseville Electric offers a discount to residential customers whose income is no greater than specified by the US Department of Housing and Urban Development as "very low" for Placer County. Roseville Electric also offers Medical Support Rate Reductions for customers who have medical devices in their homes.

Roseville Electric may offer energy efficiency rebates to low-income customers through a partnership with the City's Housing Division.

Roseville Utility Exploration Center

The Utility Exploration Center is an interdepartmental project sponsored by Roseville Electric and the Environmental Utilities Department with support from the Parks, Recreation and Libraries Department and the City Manager's Office. The center is a key component of Mahany Park and is a one-of-a-kind center offering an exciting new take on preserving our natural resources and protecting our environment through new technologies and measures in energy efficiency, water efficiency, recycling, and water quality, with environmentally sustainable building materials making the center an exhibit in itself. The center offers children and adults fun and interactive tools for learning.

Community Solar Program

Roseville Electric Utility offers a solar option for residents interested in solar without long-term commitments or the need to install costly equipment. This program offers various participation levels as well as options for income qualified residents. The program began in 2019 as a pilot and is expected to continue through 2029.

(Policies H9.1, H9.2, H9.3)

Time Frame: Ongoing, as funding is available.

Objectives: Meet the City's Renewable Portfolio Standards requirements.

Implementing Agency: Roseville Electric Department, Housing Division

Funding Source: Roseville Electric

32. NEW CONSTRUCTION EFFICIENCY MEASURES

The Roseville Building Department will continue to enforce Title 24 of the Building Code. Title 24 is the state residential energy conservation standard, which defines construction standards for energy requirements to promote energy efficiency and conservation.

(Policies H9.1, H9.2)

Time Frame: Ongoing

Objectives: Review 100% of building permits for consistency with Title 24 requirements.

Implementing Agency: Building Department

Funding Source: General Fund

QUANTIFIED OBJECTIVES

Table X-1 provides the City's quantified housing availability objectives for the 8-year planning period by income group and strategy type (e.g. new construction, rental assistance, etc). These quantified objectives are based on the City's RHNA, which allocates the City 6,178 units lower income units and 12,066 total units.

Table X-1 | Quantified Objectives By Income Group						
	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
New Construction	1,320	1,660	2,260	1,636	4,150	11,026
Rental Assistance	610	205				815
First Time Homebuyer/Affordable Purchase			10	130		140
Housing Rehabilitation		60	60			120
Unit Conservation		5		34		39
Total Qualified Objectives	1,930	1,930	2,330	1,800	4,150	12,066

*Assumes the City will assist 80 households with the City's Paint Program and 750 households with the City's Handyman Program.

COMMUNITY PROFILE

Population Characteristics

POPULATION GROWTH

According to the California Department of Finance, the population total for the City of Roseville is 145,163. When looking at the US Census, the City's population has risen steadily over the last ten years, increasing 18.2% from 118,788 in 2010. Roseville's population growth began in the late 1980s, due mainly to a strong economy and development in the City's specific plan areas.

Table X-2 | Population				
Jurisdiction	Total Population		Growth	
	2010	2020	Total Increase	Percentage
Roseville	118,788	145,163	26,375	18.2%
Placer County	348,432	403,711	55,279	13.7%

Source: 2010 Census and California Department of Finance

Age Characteristics

Although population growth strongly affects total demand for new housing, housing needs are also influenced by age characteristics. Typically, different age groups have distinct lifestyles, family characteristics, incomes, and housing preferences. As people move through each stage of life, their housing needs and preferences also change. Age characteristics are therefore important in planning for the changing housing needs of residents.

According to the 2014 – 2018 ACS, a little more than half (51.8%) of the population is working age, between 20 and 59 years of age, and a little more than one-quarter (26.2%) of the population is school age or below, between 0 and 19 years of age. The population 60 years and over represents the remaining percentage of 22%.The age distribution for Roseville is presented in Table X-3.

Table X-3 | Age Characteristics, 2014 to 2018		
Years of Age	**Number**	**Percentage**
0–5	7,715	5.8%
5–9	9,081	6.8
10–14	8,940	6.7
15–19	9,183	6.9%
20–24	7,811	5.9%
25–34	15,711	11.8
35–44	18,795	14.1
45–54	18,426	13.8
55–64	15,225	11.4
65–74	11,968	9.0
75–84	6,695	5.0
85 and over	3,499	2.6%
Median Age	**39.1 years**	

Source: 2014–2018 ACS

Race and Ethnicity

As shown in Table X-4, the largest racial group in Roseville according to 2014-2018 ACS identified themselves as white (68.5%), followed by Asian (10%). Hispanics represented 15.2% of the population in Roseville.

Table X-4 | Race and Ethnicity, 2014–2018		
Race/Ethnicity	**Number**	**Percentage**
White	91,180	68.5%
African American	2,303	1.7%
American Indian/Alaska Native	284	0.2%
Asian	13,363	10%
Hawaiian/Pacific Islander	280	0.2%
Some Other Race	5,464	4.1%
Hispanic	20,175	15.2%

Source: 2014–2018 American Community Survey (5-year estimates)

HOUSEHOLD CHARACTERISTICS

Household type and size, income levels, and other household characteristics determine the type of housing needed by residents. This section details the various household characteristics affecting housing needs.

Households Type and Size

A household refers to the people occupying a home, such as a family, a single person, or unrelated persons living together. Family households often prefer single-family homes or condominiums to accommodate children, while non-family households generally occupy smaller apartments or condominiums.

Table X-5 displays household composition as reported by the 2014–2018 American Community Survey (5-year estimates). In the City of Roseville, families comprised 68.9% of all households, of which 34.6% have children under 18 years of age. The average household size was 2.68 persons.

Table X-5 | Household Characteristics, 2014–2018

	Number	Percentage
Total Households	49,204	100.0%
Family Households	33,872	68.8%
Families with Children Under 18	17,040	34.6%
Non-Family	15,332	31.2%
Average Household Size	**2.68 persons**	

Source: 2014–2018 American Community Survey (5-year estimates)

Overcrowded Housing

The US Census defines overcrowding as more than one person per room in a housing unit. The Census includes living rooms, dining rooms, bedrooms, kitchens, finished attics and basements, recreation and family rooms, permanently enclosed porches, and rooms used for offices in the definition of a "room."

According to the 2012–2016 Comprehensive Housing Affordability Strategy (CHAS) data, 0.9% of Roseville's owner-occupied households (approximately 270 units) and 3.0% of renter-occupied households (approximately 500 units) were overcrowded (more than 1 person per room). Generally, overcrowding reflects a household's inability to afford a larger housing unit.

Overcrowding does not appear to be a significant problem in Roseville. However, it can be assumed that those households living in an overcrowded situation are most likely lower-income households that cannot afford to rent market-rate, adequately-sized units that meet their space needs.

Household Income

Along with housing prices and rents, household income is the most important factor affecting housing opportunities in Roseville. Housing choices such as tenure (owning versus renting), housing type, and location are dependent on household income. On the other hand, household size and type often affect the proportion of income that can be spent on housing.

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 Placer County, the area median income (AMI) for a family of four in 2020 was $80,100.

Extremely Low Income	Up to 30% of AMI ($0–$25,100)
Very Low Income	30–50% of AMI ($25,101–$40,050)
Low Income	50–80% of AMI ($40,051–$64,100)
Moderate Income	80–120% of AMI ($64,101–$96,100)
Above Moderate Income	Above 120% of AMI (more than $96,100)

Table X-6 | Placer County Income Limits, 2020

Income Category	Household Size							
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Extremely Low	$16,850	$19,250	$21,650	$25,100	$29,420	$33,740	$38,060	$42,380
Very Low	$28,050	$32,050	$36,050	$40,050	$43,300	$46,500	$49,700	$52,900
Low	$44,900	$51,300	$57,700	$64,100	$69,250	$74,400	$79,500	$84,650
Moderate	$67,250	$76,900	$86,500	$96,100	$103,800	$111,500	$119,150	$126,850

Source: HCD 2020

Extremely Low-Income Households

In 2020, the median income for a household of four in Placer County was $80,100. Households that earn 30% or less than the county's median income are considered "extremely low-income." The 2012–2016 Comprehensive Housing Affordability Strategy (CHAS) data indicate that 4.9% of owner-occupied households (1,485) and 17.6% of renter-occupied households (2,935) are extremely low income.

Cost Burden

State and federal housing law defines cost-burdened households as those paying more than 30% of gross income for housing expenses. Housing cost burdens are especially problematic for lower-income households that have limited resources for other living expenses. For renters, housing costs include rent and utilities paid by the tenant. For owners, housing costs include mortgage payment, taxes, insurance and utilities. According to HUD's definition, housing is not affordable, and a cost burden occurs when households pay more than 30% of their income for housing costs and a severe cost burden occurs when households pay more than 50% for housing costs.

Table X-7 shows to what extent occupied housing units (households) are cost burdened for housing cost by their income category in the City of Roseville. Of the lower-income households in the city, 11,505 (24.0%) were cost burdened.

Table X-7 | Total Lower Income Households Cost Burdened

Income Range	Renter-Occupied		Owner-Occupied		All Occupied Housing	
	Number	Percentage	Number	Percentage	Number	Percentage
Extremely Low (0–30%AMI)	2,715	38.6%	1,505	33.7%	4,220	36.7%
Very Low (30–50% AMI)	1,930	27.4%	1,210	27.1%	3,140	27.3%
Low (50–80% AMI)	2,390	34.0%	1,755	39.3%	4,145	36.0%
Total Burdened Households	7,035	41.6%	4,470	14.4%	11,505	24.0%
Total Households	**16,910**	**–**	**30,940**	**–**	**47,850**	**–**

Source: 2013–2017 CHAS data

EMPLOYMENT CHARACTERISTICS

Roseville's Labor Force

According to data from the 2013-2017 U S Census American Community Survey (5-year estimates), the City of Roseville has 65,414 persons in the civilian labor force, of which 61,692 are employed. At the time of data collection, the City had an unemployment rate of 5.7%. Of the employed persons, the top occupations were management, business, and financial occupations; and sales and office occupations (see Tables X-8 and X-9). Table X-10 provides the number of persons within each business sector to the percent each industry represents.

Table X-8 | Summary of Labor Force

Summary Information	
Total In civilian labor force	65,414
Civilian employed population 16 years and over	61,692
Unemployment rate	5.7%
Average travel time to work	25.8 minutes

Source: 2013–2017 U S Census American Community Survey (5-year estimates)

Table X-9 | Employment by Occupation

Occupation	Number	Percentage	Median Income
Management, business, and financial occupations	27,938	45.3%	$71,804
Service occupations	9,766	15.8%	$20,422
Sales and office occupations	16,873	27.4%	$39,276
Natural resources, construction and maintenance occupations	3,715	6.0%	$50,216
Production, transportation, and material moving occupations	3,400	5.5%	$32,606
Total	**61,692**	**100%**	

Source: 2013 – 2017 American Community Survey (5-year estimates)

Table X-10 | Business by Sector

Business by Sector	Number of Workers	Percent	Number of Jobs
Agriculture, Mining, Oil, and Gas Extraction	145	0.2%	50
Arts, Entertainment, Accommodations and Food Services	5,590	9.1%	8,963
Construction	3,254	5.3%	3,825
Education, Health Care and Social Assistance	14,795	24.0%	14,699
Finance, Insurance, and Real Estate	5,819	9.4%	7,696
Information	1,346	2.2%	943
Manufacturing	3,779	6.1%	3,442
Other Services [except Public Administration]	2,732	4.4%	2,611
Professional, Scientific, Management Services	7,592	12.3%	5,260
Public Administration	4,526	7.3%	1,721
Retail Trade	7,785	12.6%	12,525
Transportation and Warehousing	2,457	4.0%	887
Wholesale Trade	1,872	3.0%	1,732
Total	**61,692**	**100%**	**62,633**

Source: 2013–2017 American Community Survey (5-year estimates). SACOG 2019. (Workers).
2015 and 2017 Longitudinal Employer-Household Dynamics (LEHD) (Jobs).

NOTE: Labor Market is residence based, not work location based. These data represent the industry sector in which the resident population works.

HOUSING STOCK CHARACTERISTICS

This section describes the housing characteristics and conditions that affect housing needs in Roseville. Important housing stock characteristics include housing type, tenure, vacancy rates, age, condition, cost, and affordability.

Housing Type

According to the 2014–2018 American Community Survey, 76.4% of the city's housing stock was made up of single-family homes, 22.9% was multi-family units, and the remaining 0.7% was mobile homes.

Table X-11 | Housing Units by Housing Type

Housing Type	Number	Percentage
Single-Family Detached	40,337	73.8%
Single-Family Attached	1,414	2.6%
Multi-Family 2–4 Units	2,827	5.2%
Multi-Family 5+ Units	9,653	17.7%
Mobile Homes	390	0.7%
Total Housing Units	**54,621**	100.0%

Source: 2014–2018 American Community Survey

Housing Tenure

Housing tenure (owner versus renter) can be affected by many factors, such as housing cost (interest rates, economics, land supply, and development constraints), housing type, housing availability, job availability, and consumer preference.

Table X-12 details housing tenure in Roseville according to the2014–2018 American Community Survey. Almost two thirds of Roseville households were owner-occupied (65.2%), leaving a little more than one third renter-occupied (34.8%).

Table X-12 | Housing Tenure

Housing Tenure	Number	Percentage
Owner-Occupied Households	32,080	65.2%
Renter-Occupied Households	17,124	34.8%

Source: 2014–2018 American Communities Survey

Vacancy Rate

Vacancy rates of 5% to 6% for rental housing and 1.5% to 2.0% for ownership housing are generally considered to be optimum. A higher vacancy rate may indicate an excess supply of units and a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and diminished affordability.

Table X-13 shows the occupancy status of the housing stock according to the 2014–2018 ACS. The City of Roseville had a rental vacancy rate of 6.6% and an ownership vacancy rate of 0.9%. The vacancy rate among rental households is slightly higher than optimum while the vacancy rate among for sale households is lower than optimum.

Table X-13 | **Occupancy Status of Housing Stock, 2014–2018**

Type	Number	Percentage
Occupied	46,986	95.5%
Vacant	2,218	4.5%
For rent	1,129	2.3%
For sale	319	0.6%
Rented or Sold, not occupied	322	0.7%
For seasonal/recreational or occasional use	146	0.3%
All other vacant	302	0.6%
Total Owner Households	**32,080**	----
For Sale Vacancy Rate		0.9%
Total Renter Households	**17,124**	----
For Rent Vacancy Rate		6.6%
Total Households	**49,204**	**100.0%**

Source: 2014–2018 American Community Survey

Condition of Housing Stock

There are several ways to assess the condition of housing stock and estimate the need for housing rehabilitation, including the age of housing stock, estimates obtained from experts within the city, or surveys. As a general rule in the housing industry, structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Unless properly maintained, homes older than 50 years require major renovations to remain in good condition. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, thereby depressing neighboring property values and impacting the quality of life in a neighborhood. Maintaining and improving housing quality is an important goal for the City.

In July and August 2020, the City undertook a housing conditions windshield survey of units built prior to 1980 and looked at a few select neighborhoods (reference Figure X-1 for each neighborhood surveyed), which included homes built within any time frame, to assist with determining the condition of housing stock. The City's survey methods were consistent with both US Department of Housing and Urban Development (HUD) and California Department of Housing and Community Development (HCD) guidelines. The windshield survey included only an exterior assessment of the condition of the roof, siding, windows, and foundation. Interior conditions were not inspected.

The condition of housing was assessed by an exterior survey of quality, condition, and improvement needed. Each residential structure was scored according to structural criteria established by the HCD. There are five structural categories (foundation, roofing, siding, windows, and electrical). Based on scores assigned to the five categories, each housing structure was rated as being in sound or dilapidated condition, or in need of minor, moderate, or substantial repairs (defined below).

The majority of units, 504 units (72.01%), were found to be in sound condition, with 148 units (21.14%) in need of minor and 45 units (6.42) requiring moderate repairs. Only 3 units (0.43%) were in need of substantial rehabilitation or in dilapidated condition (see Figure X-1).

According to the 2014–2018 American Community Survey (ACS), approximately 22.2% of the city's housing stock was built prior to 1980 and 8.7% prior to 1960.

Looking at the ACS and the 2020 housing condition survey results, it is safe to assume that approximately 25% of the housing stock is in need of some type of rehabilitation.

DEFINITION OF HOUSING CONDITIONS

Sound – A unit that appears new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.

Minor – A unit that show signs of deferred maintenance, or which needs only one major component, such as a roof.

Moderate – A unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs.

Substantial – A unit that requires replacement of several major systems and possibly other repairs (e.g., complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement).

Dilapidated – A unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is nonexistent, is not fit for human habitation in its current condition, may be considered for demolition, or at minimum, major rehabilitation will be required.

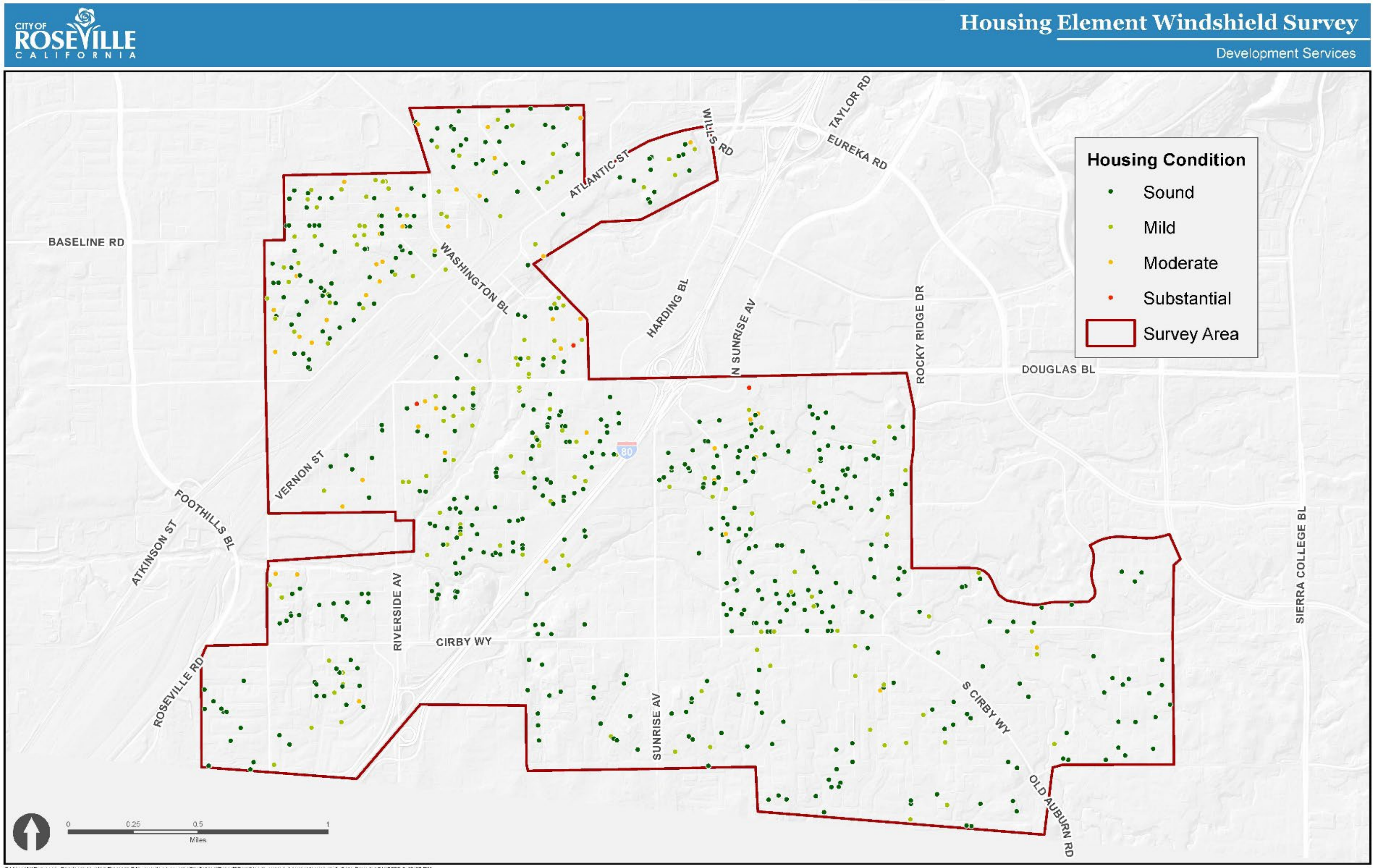
Through this survey, the City was able to identify specific rehabilitation needs and formulate efforts to meet such needs. Based on the windshield survey, 196 units (28.0%) of those surveyed (700 units) were in need of rehabilitation. A large majority of units that require rehabilitation, 148 units (75.5%) require only minor rehabilitation.

Housing Rehabilitation

The Roseville Housing Rehabilitation Program provides a means to preserve Roseville's housing stock affordable to lower-income households. The Housing Rehabilitation Program assists low-income, owner-occupied households with deferred loans up to $100,000 for health and safety repairs and general property improvements, and provides $5,000 grants to elderly and disabled owner-occupied households to address health and safety repairs. Over the eight-year planning period, an estimated 50 households (6 per year) will be assisted with the Housing Rehabilitation Program during 2021–2029.

The City's Housing Rehabilitation Program maintains an ongoing waiting list of low-income, owner-occupied households in need of housing rehabilitation and completes an average of 6 rehabilitation projects each year.

Figure X-1 | 2020 Housing Condition Survey Results



Housing Cost and Affordability

One of the major barriers to housing availability is the cost of housing. In order to provide housing to all economic levels in the community, a wide variety of housing opportunities at various prices should be made available. Housing affordability is based on the relationship between household income and housing expenses. According to the US Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development, housing is considered “affordable” if the monthly housing cost is no more than 30% of a household’s gross income.

SALES PRICES

The median sales price for homes in Roseville for the period from May 2020 to July 2020 was $492,000. This figure represents an increase 1.4%, or $6,500, compared to the prior quarter and an increase of 5.8% compared to the prior year. Sales prices have appreciated 29.5% over the last five years in Roseville. The average sale price for Roseville homes for sale on Redfin.com was $495,000 for the week ending August 28, 2020. The market was in the most competitive range with most homes getting multiple offers and sell for around the list price. Average price per square foot for Roseville was $277 in 2020, an increase of 4.1 % compared to the same period in the previous year (see Table X-14).

Table X-14 | Median Sales Prices

No. Bedrooms	May – July 2020	Year of Year Change	3 Months Prior	1 Year Prior	5 Years Prior
1 bedroom	$245,000	+2.08%	$240,000	$247,000	$138,500
2 bedrooms	$370,000	+2.77%	$320,000	$360,000	$200,660
3 bedrooms	$449,900	+5.64%	$385,000	$425,000	$342,000
4 bedrooms	$594,000	+6.26	$550,000	$559,000	$482,000
All properties	**$492,000**	+5.80%	**$485,500**	**$465,000**	**$380,000**
Square Foot (average)	$277	+4.1%	$269	$266	$199

Source: MetroList Services (MLS) Comparative Market Analysis (CMA) Report, August 2020. Realtor.com. https://www.realtor.com/realestateandhomes-search/Roseville_CA/housing-market. Redfin.com https://www.redfin.com/city/16146/CA/Roseville/housing-market. Accessed September 24,2020
(1) Realtor.com website data

RENTAL PRICES

In August 2020, a rental survey was conducted to determine rent rates for housing units in Roseville (see Table X-15).

Table X-15 | Rental Cost

Number of Bedrooms	Monthly Rental Range	Median Monthly Rental
1 bedroom	$744–$3,400	$1,450
2 bedrooms	$888–$5,000	$1,865
3 bedrooms	$1,023–$4,180	$2,197
4 bedrooms	$2,195–$6,000	$2,595

Source: Forrent.com, realton.com, Zumper.com, August 2020

HOUSING AFFORDABILITY

Table X-16 provides the affordable rents and maximum purchase price, based on the 2020 HCD income limits for Placer County. As shown in Table X-16, the maximum affordable rent for a very low-income four-person household is $916 monthly. As shown in Table X-15, two-bedroom apartments were renting for $888 to $5,000, meaning that very low-income households would be able to afford a two-bedroom apartment at the lowest end of the rent spectrum. But the number of units affordable at this level are limited.

The median sales price for single-family homes in Roseville has almost fully recovered from the 2008 recession low and had a 29.5% increase in the last five years. From May 2020 to July 2020, the median sales prices in the city were $449,900 for a three-bedroom home, and $370,000 for a two-bedroom home and $245,000 for a one-bedroom home. (Table X-14). The maximum affordable sales price for a four-person household is $152,244 for a very low-income household, $251,279 for a low-income household, and $398,883 for a moderate-income household. This indicates that low-income households would be able to afford a one-bedroom home and moderate income households would be able to afford a one or two-bedroom home in Roseville.

Table X-16 | Housing Affordability by Income Level

	Income Level		
	Very Low	Low	Moderate
Annual Income	$43,150	$69,050	$103,550
Monthly Income	$3,596	$5,754	$8,629
Maximum Monthly Gross Rent[1]	$916	$1,561	$2,426
Maximum Purchase Price[2]	$152,244	$251,279	$398,883

Source: 2020 income limits: HCD; Monthly mortgage calculation: primelending.com

1 Affordable housing cost for renter-occupied households assumes 30% of gross household income, not including utility cost.

2 Affordable housing sales prices are based on the following assumed variables: approximately 10% down payment, 30-year fixed rate mortgage at 3.75% annual interest rate.

SPECIAL NEEDS GROUPS

In accordance with Section 65583(a)(6) of the Government Code, this section of the Housing Element evaluates the special housing needs and needs for supportive housing services within the City of Roseville. Special housing needs categories include persons with disabilities, seniors, large families, female-headed households, farmworkers, and homeless individuals and families.

Persons with Disabilities

The 2014–2018 ACS identified 9.8% (13,164 persons) of Roseville's population 5 years and older as having one or more disabilities. There are a variety of disabilities, including sensory, physical, mental, and developmental. Disabilities can result in mobility, self-care, and employment limitations. Of the 13,164 persons identified to have a disability, 5,294 are within the labor force age group of 18-64 years old. Within this labor force group, 2,119 are employed (40%), 330 are unemployed (6.2%), and 2,845 (53.7%) are not considered eligible to be included the labor force. The majority of disabled persons have income significantly lower than that of the non-disabled population and require housing assistance. While it is difficult to determine how many of the disabled require supportive housing services, it can be assumed that those with mobility and/or self-care limitations have special needs and require in-home supportive services and special housing accommodations.

Placer Independent Resource Services (PIRS) is a primary resource for disabled persons in Placer County, including in the City of Roseville. PIRS advocates for the rights of people with disabilities, educates the community about disability issues, and provides services to persons with disabilities to live independent, productive lives. PIRS identified a need for programs that provide assistance with accessibility improvements that create more accessible and safer home living environments for the disabled and senior populations.

Persons with mental health disabilities range from those that can live and work within the community to those with severe mental illness that require special housing accommodations, constant medical attention, and supportive services. Placer County Adult System of Care (ASOC) provides a variety of services to the mentally ill. ASOC identifies housing as a constant struggle for the severely mentally ill. Mental health clients are typically low income; in addition, their illnesses have resulted in rental histories or credit histories that do not meet typical rent requirements and limit their housing options.

The Roseville Housing Authority will continue to apply for the following Housing Choice Vouchers when applications are made available:

- Non-Elderly Disabled (NED) - used to provide rental assistance to households with a member who is under the age of 62 and disabled
- Veterans Administration Supportive Housing (VASH) – used to house veteran households who are homeless or at risk of becoming homeless
- Mainstream (MV) – used to house households with a disabled non-elderly adult who is transitioning out of institutional and other segregated settings, or is currently homeless or at risk of becoming homeless

Residential care facilities and single-room occupancy (SRO) units provide additional housing options for the disabled. These housing types can house persons with similar disabilities, assist with case management efforts, and provide an environment where residents support one another.

In summary, disabled persons generally do not have the financial capacity to pay for needed accommodations or modifications to their homes. In addition, disabled persons need housing in close proximity to public services and public infrastructure and facilities that are accessible with special design features that alleviate the disability.

PERSONS WITH DEVELOPMENTAL DISABILITIES

Senate Bill (SB) 812 requires the City to include in the "Special Housing Needs Analysis", the needs of individuals with a developmental disability within the community. According to Section 4512 of the Welfare and Institutions Code, "developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but does not include other handicapping conditions that are solely physical in nature.

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 (DDS) 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 Placer County Regional Center provides 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.

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, Housing Choice Vouchers (aka Section 8), 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 special needs group. Incorporating "barrier-free" design in all new multi-family housing is especially important to provide the widest range of choices for disabled residents.

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 Placer County Regional Center, 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.

Over twenty (20) years ago, the Roseville Housing Authority (RHA) adopted a policy allowing Shared Housing under their Housing Choice Voucher (HCV) Program. Shared Housing enables persons who may have developmental disabilities to be able to use their voucher in housing that is shared with other non-related persons. The rent and rental subsidy for these households is then based on the use of only one bedroom (or two if a live-in aide is required). The HCV rental assistance Shared Housing option does not take into account the income of the other household members who may actually be assisting in providing some independence for the developmentally disabled HCV participant. RHA has had a number of developmentally disabled individuals make use of this option of Shared Housing and has received positive feedback from the participants and their families regarding the benefit of this provision.

Female Heads of Household

Female-headed households are considered a special needs group because of the higher incidence of poverty in this type of household as compared with all families. Most female-headed households are either single women over the age of 65 or single women (mothers or other female relatives) with minor children.

Of the 33,872 families in the City, according to the 2014–2018 ACS, 4,893 were female-headed families, or 14.4%. Approximately 53.2% (2,604) of female-headed families have minor children. Approximately 19.3% of female-headed families are classified as living below the poverty level and 23.5% have children under the age of 18. Comparatively, only 6.6% of all families in Roseville had household incomes below the poverty level.

It may be assumed that the majority of lower-income, female-headed households are cost burdened for housing (i.e., more than 30% of their income) or are experiencing other unmet housing needs. As a result of poverty, female heads of families often spend more on immediate needs such as food, clothing, transportation, and medical care than on home maintenance, which results in living units falling into disrepair. Female-headed families have a greater need for affordable housing, located in areas near child care, schools, parks, transportation, shopping, and other services.

Seniors

According to the 2014–2018 ACS, there are 22,162 seniors (persons age 65 or older) residing in Roseville. Seniors age 65 and older account for 16.7% of the city's population. Examining the last decade of data on seniors and tenure indicates that rates of homeownership and rental have remained fairly steady. Approximately 28% of homeowners are seniors while approximately 16% of renters are seniors. Seniors are more likely to have lower incomes than the general population, and according to the 2014–2018 ACS, 9.0% of the senior population is at or below the poverty level. Many seniors face financial challenges due to limited incomes and need affordable housing.

Seniors also face housing challenges related to physical disabilities. Many of the disabilities are age related, including declining mobility and self-care issues that interfere with their ability to remain independent.

Seniors have a variety of housing options, including:

Independent living – seniors reside in their home or apartment with little support or care

Assisted living facilities – senior maintains a level of independence, residing in an apartment and receives varied levels of support and assistance such as light housekeeping, meals, transportation, and/or medication

Residential care facilities – typically a smaller licensed facility, often with 6 or fewer residents, that provides services similar to those provided by assisted living facilities

Intermediate care or skilled nursing facilities – a licensed facility that provides a higher, continuous level of professional care

Although there are a variety of housing options for seniors, and all housing options are available in Roseville, facilities providing supportive services and a higher level of care are expensive. Most affordable senior housing is classified as independent living and does not provide supportive services. Lower-income seniors cannot afford to take advantage of many of the housing options and consequently, remain in independent living situations struggling with self-care issues.

Seniors First/Senior Link, located in Placer County, provides a link to variety of senior programs, referral services, and housing options and serves as an advocate for seniors within the community. The Area 4 Agency on Aging serves a seven-county area including the City of Roseville.

Large Families

Large families are defined by HUD as family households with five or more persons. The 2014–18 ACS reports that 9.2% of the total households (4,528 households) in Roseville are large families.

There are approximately 23,395 units (47.5%) in the city with three or more bedrooms, indicating that the City of Roseville has a sufficient supply of large housing units for the number of large households residing in the city.

Farmworkers

Farmworkers tend to have low incomes due to the lower-paying nature of their work. Farmworkers who are permanent residents, particularly those who are part of large family households, face many of the same difficulties in obtaining suitable affordable housing as other low-income families. Farmworkers who migrate on a seasonal basis face the issue of finding suitable, short-term housing.

The City of Roseville does not contain any farmlands. The 2013 – 2017 ACS indicates that 0.2% of the working population (persons 16 years and older) are employed in the agriculture, mining, oil, and gas extraction industries (50 jobs total). The City does not have plans for providing farmworker housing; since there is no demand for migrant housing within the city, it is anticipated that any farmworkers who are permanent residents will obtain housing through affordable housing programs targeted to all lower-income families.

Homelessness

Homelessness is a complex issue that has become a significant social concern in recent years. The number of homeless persons has increased dramatically in the last decade for a number of reasons, including the decrease in federal housing funds, the high cost of available housing, the increasing number of mentally ill individuals living on their own, persons with substance abuse problems, women and children fleeing family violence, foster children being aged out of the system, and the lack of family support networks in today's fast-paced society.

The homeless have complex, multiple needs and require integrated coordinated services. A lack of affordable housing can make it difficult for families to move from shelters and transitional housing into permanent housing and puts many low-income families with housing at risk of becoming homeless. It is difficult to estimate the number of individual households and households with children who are at risk of becoming homeless. Many individuals and families move in and out of homelessness over the course of a year. It can be assumed that those most at risk are lower-income households paying more than 50% of their income for housing costs. These households are not likely to have reserve funds in case of an illness, job loss, or other factors and are at risk of becoming homeless.

The City of Roseville has joined with Placer County, other Placer County cities, service agencies, and faith-based organizations to support and work as part of a cooperative effort through the Placer Collaborative Network (PCN) and the Placer Consortium on Homelessness (PCOH) (a subgroup of the PCN) to address homeless needs and provide comprehensive services on a regional basis.

The PCOH conducts point-in-time counts every odd numbered year to identify the number of sheltered and unsheltered homeless in Placer County and utilizes the information in the preparation of the Placer County Continuum of Care. The count is only a snapshot, reflecting those persons identified as homeless on the day of the point-in-time count. Both shelter providers and PCOH members emphasized the fact that the homeless are nomadic, and it is difficult to identify them with a specific city.

According to the 2011 City of Roseville Homeless Information gathered by the Placer County Continuum of Care, Roseville had 211 homeless adults and 72 homeless children, for a total of 283 homeless persons (0.24% of the total population). Of those, 76 persons were unsheltered, 70 people were in emergency shelters, and 128 were in transitional shelters. Table X-17 provides information regarding homeless persons within Placer County.

Table X-17 | Sheltered and Unsheltered Homeless Persons in Placer County, 2012

Homeless Population	Sheltered		Total
	Emergency	Transitional	
Persons in Households with at Least One Adult and One Child			
Number of Households	9	35	40
Number of Persons	33	107	144
Persons in Households without Children			
Number of Households	50	83	133
Number of Persons	52	83	135
Total Households	**59**	**118**	**177**
Total Persons	**85**	**190**	**275**

Source: 2012 Placer County Point-in-Time Count

Placer County's homeless service providers strive to meet the multiple needs of the homeless and provide integrated, coordinated services such as motel vouchers, emergency shelter, transitional housing, and permanent supportive housing services, in addition to assistance with utilities, security deposits, and past due rent.

It should be noted, because of the regional, cooperative effort between Placer County jurisdictions and service providers, the homeless in Roseville are able to avail themselves of shelters and housing services countywide. Conversely, homeless persons in other cities within the county can avail themselves of services located within the City of Roseville.

ANALYSIS OF AT-RISK HOUSING

State housing element law requires the analysis of government-assisted housing units that are eligible to convert from low-income housing to market-rate housing during the next 10 years due to expiring subsidies, mortgage prepayments, or expiration of affordability restrictions and the development of programs aimed at their preservation.

Inventory of Affordable Units

There are two affordable rental agreements with the City of Roseville that will expire during this Housing Element time frame. A list of the City's Affordable Housing Rental Agreements, including expiration dates, is provided in Table X-18. The 6 affordable units at Colonial Villages will expire in February of 2025 & the 34 units at Preserve at Creekside will expire as of April 2029.

Table X-18 | Affordable Housing Developments

Apartment Complex	Affordability Period Expires	Very Low-Income Units 0–50%	Low-Income Units 51–80%	Total Units	Units per Acre
Senior Apartments					
Eskaton Roseville Manor 1725 Pleasant Grove Boulevard	7/2065	48 @ 50%		48	19.6
Maidu Village I Apartments (Elderly 62+ years/Project Go, Inc.) 1750 Eureka Road	11/2041		80 @ 60%	80	13.6
Maidu Village II Apartments (Senior 55+ years/Project Go, Inc.) 101 Sterling Court	2/2040		84 @ 60%	84	25.6
Maidu Village III Apartments (Senior 55+ years/Project Go, Inc.) 109 Sterling Court	7/2060	23 @ 50%	52 @ 60%	76	22.9
Manzanita Place (Elderly 62+ years and/ or Mobility Impaired/VOA) 1019 Madden Lane	11/2030	63 @ 50%		63	35
Silver Ridge Apartments (Senior 55+ years) 1101 Stone Canyon Drive	4/2033	31 @ 50%	125 @ 60%	156	29
Sutter Terrace Apartments (Elderly 62+ years) 6725 Fiddyment Road	4/2038	20 @ 50%	80 @ 60%	100	25
Vintage Square at Westpark 2351 Wharton Lane	7/2064	75 @ 50% 55	75 @ 60%	150	19.3
Woodcreek Terrace Apartments (Senior 55+ years) 1295 Hemingway Drive	10/2039	4 @ 50%	100 @ 60%	104	19.5
Subtotal of Units per Income Limit		*264*	*596*		
Multi-Family Apartments					
Campus Oaks Apartments Phase I 500 Roseville Parkway	7/2074	42 @ 50%		186	20.4
Campus Oaks Apartments Phase II 350 Roseville Parkway	TBD	45 @ 50%		210	23.6
Colonial Village Apartments 3881 Eureka Road	2/2025		6 @ 60%	56	12.87
Crocker Oaks Apartments 8000 Painted Desert Way	11/2042	14 @ 50%	38 @ 60%. 66 @ 80%	131	21
Haverhill at Highland Reserve Apartments 701 Gibson Drive	4/2032		20 @ 80%	321	15.3
Heritage Park Apartments 1098 Woodcreek Oaks Boulevard	9/2047	65 @ 50%	263 @ 60%	328	19.4
Highland by Vintage 800 Gibson Drive	1/2043	55 @ 50%	129 @ 60%	184	21.5
Lohse Apartments 623 Vernon Street	11/2073	6 @ 30% 16 @ 40% 20 @ 50%	15 @ 60%	58	50

Table X-18 | Affordable Housing Developments

Apartment Complex	Affordability Period Expires	Very Low-Income Units 0–50%	Low-Income Units 51–80%	Total Units	Units per Acre
Main Street Plaza 140 Main Street & 300 Washington	1/2076	31 @ 30% 6 @ 40% 6 @ 50%	20 @ 60%	65	56
The Oaks at Woodcreek Apartments 1550 Pleasant Grove Boulevard	9/2031		13 @ 60%	80	14.81
Pearl Creek 1298 Antelope Creek Drive	12/2043	9 @ 50%	14 @ 80%	224	19.1
Pinnacle at Galleria Apartments 1100 Roseville Parkway	9/2031		12 @ 60% 23 @ 80%	200	16.42
Preserve at Creekside 1299 Antelope Creek Drive	4/2029		34 @ 100%	336	19.1
Siena Apartments 2501 Hayden Pkwy	7/2064	78 @ 50%	76 @ 60%	156	22.5
State Hotel Apartments 324 Lincoln Street	7/2058	15 @ 50%		15	15
Terraces at Highland Reserve Apartments 700 Gibson Drive	6/2032		27 @ 80%	273	18.2
Venu at Galleria Apartments 301 Gibson Drive	5/2034		26 @ 80%	258	20.12
Villages of the Galleria 701 Gibson Drive	4/2032		20 @ 80%	321	19
Vineyard Gate Apartments 1601 Vineyard Road	3/2032		5 @ 60% 9 @ 80%	280	19.35
Subtotal of Multi-Family Units per Income Limit		*408*	*816*		
Total Number of Units per Income Limit		**672**	**1,412**		

Source: City of Roseville, 2020, CHPC, 2020

Unit Conservation

Important components of the City's affordable housing strategy are programs aimed at maintaining and improving existing affordable housing stock. The following programs, in addition to the Housing Rehabilitation Program, will help conserve housing affordability.

- The City will continue the practice of using Affordable Rental Housing Agreements to secure the affordability of rental housing on a long-term basis. These agreements will maintain affordability for approximately 2,000 units during the eight-year planning period.
- The City will continue the practice of using Affordable Purchase Housing Agreements to create and secure the affordability of purchase housing for middle income buyers. These agreements will create and maintain affordability for approximately 45 units during the eight-year planning period
- The First Time Homebuyer Down Payment Assistance Program targeted to low-income households could assist up to 10 households during the eight-year planning period if the average cost of homes in Roseville decreases and the program receives future funding.

Nonprofit Entities
Nonprofit entities serving Placer County, including Roseville, can be contacted to gauge their interest and ability in acquiring and/or managing units at risk of conversion. A partial listing of entities with resources in the Placer County area includes:

- ACLC, Inc.
- Affordable Housing Foundation
- Auburn Villa Tenant Association
- Christian Church Homes of Northern California
- Eskaton Properties, Inc.
- Pacific Housing, Inc.
- ROEM Development Corporation
- Rural California Housing Corp
- Sacramento-Yolo Mutual Housing Association

RESIDENTIAL LAND INVENTORY

REGIONAL HOUSING NEEDS ALLOCATION

An important component of the Housing Element is the identification of sites for future housing development and an evaluation of the adequacy of these sites in fulfilling the City's share of the RHNA, as determined by Sacramento Area Council of Governments (SACOG). The intent of the RHNA is to ensure that local jurisdictions address their fair share of the housing needs for the entire region. Additionally, a major goal of the RHNA is to assure that every community provides an opportunity for a mix of affordable housing to all economic segments of its population.

The 2021–2029 Regional Housing Needs Plan, adopted in March 2020 by SACOG, mandates Roseville's share of the region's housing needs for all income categories as 12,066 units. Table X-19 shows the Regional Housing Needs Allocation for the planning period from 2021 to 2029 for the City of Roseville.

Table X-19 | Regional Housing Needs Allocation, 2013–2021

Income Category	Regional Housing Needs Allocation	
	Number	Percentage
Extremely Low	1,927	16.0%
Very Low	1,928	16.0%
Low	2,323	19.2%
Lower Income Total	**6,178**	**51.2%**
Moderate	1,746	14.5%
Above Moderate	4,142	34.3%
Total	**12,066**	**100.0%**

Source: Sacramento Area Council of Governments, March 2020
Note: The RHNP allocates the City 3,855 units in the Very Low income category, which for the purposes of this table has been equally divided between Extremely Low and Very Low incomes.

AVAILABILITY OF LAND

To demonstrate the City's capacity to potentially meet its RHNA, an adequate sites inventory was conducted. As required by the Roseville General Plan, the City of Roseville plans for development in new growth areas through the Specific Plan process. In addition to the Specific Plan process, the City's infill areas also offer opportunities to develop a diverse mix of housing.

Benefits of the Specific Plan Process

The City's specific plan process provides certainty for the City and landowners by vesting all land uses approved with the specific plan through development agreements. This approach greatly assists the development of adequate housing by assigning housing unit allocations to appropriately-designated large lot parcels. Pursuant to state law, development agreements are recorded against individual properties, and outline the legal rights and responsibilities of the City and the landowner regarding land use designations and entitlements. This approach ultimately encourages and facilitates the creation of affordable housing, especially higher-density housing, which is necessary to provide for very low- and low-income housing opportunities in the city.

The City continually strives to make the best land use decisions and implement policies that efficiently use remaining developable land. To ensure the adequate provision and efficient use of facilities, services, and infrastructure, all specific plan areas within the City specify residential densities and affordable housing goals, and identify necessary traffic circulation systems (including provisions for public transit), adequate infrastructure and capacity for water and wastewater facilities, utilities, drainage and flood control, and all other essential public facilities. This ensures that the projects not only are implemented but are able to build out in a timely manner. Community Facilities District ("Mello-Roos") financing provides a stable source of funding for construction and perpetual maintenance of public infrastructure in the specific plan area. Ultimately, the housing units allocated to individual large-lot parcels through the specific plan and development agreement process are used to calculate the financing necessary to adequately fund all required infrastructure, as well as project water supply demands and sewer capacity. The specific plan and development agreement process ultimately provides certainty for the development community by reducing the long-term entitlement risk associated with residential development.

Infill Development

In addition to the opportunities to develop housing within the specific plan areas, infill areas, as well as planning areas which contemplated only non-residential uses, offer new opportunities to develop a diverse mix of housing. Many developers are looking to the City's infill areas to develop mixed-use developments, which offer commercial and residential units, in an effort to provide more diverse housing opportunities in centralized locations.

Realistic Capacity

For existing sites not within the Rezone Program, the City is relying on sites within specific plans to meet its RHNA. Because of this, the exact capacity/allowable density has already been determined through the specific plan process, although affordability has not yet been determined.

Zoning to Accommodate the Development of Housing Affordable to Lower-Income Households

Housing element law requires jurisdictions to provide a requisite analysis showing that zones identified for lower-income households are sufficient to encourage such development. The law provides two options for preparing the analysis: (1) describe market demand and trends, financial feasibility, and recent development experience; (2) use default density standards deemed adequate to meet the appropriate zoning test. According to state law, the default density standard for the City of Roseville is 30 dwelling units per acre.

As a result of Roseville's Affordable Housing Goal, units affordable to low-income households have been produced on parcels with densities lower than 20 units per acre. For example, North Roseville Specific Plan Parcels WN-4 and WN-

5 (medium-density residential parcels with densities of less than 9 units per acre) included a combined affordable housing goal of 43 units. The solution resulted in halfplex developments on corner lots. The halfplexes were priced at rates affordable to low-income households using private financing. In another example, tax credits used for Northwest Roseville Specific Plan Parcel 91 allowed affordable units to be developed at 15 units per acre. The project resulted in 80 rental units, 32 of which are affordable to low-income households (60% of median). The remainder is affordable to households of moderate income (80% to 120% of median). These projects demonstrate that an effective affordable housing program can produce affordable units on project sites with densities less than 20 units per acre. The full list of all multi-family affordable housing developments can be found in Table X-18, while Table X-20 lists the multi-family affordable housing developments in the City at less than 25 units per acre.

In addition, the City contacted local affordable housing developers to receive input on appropriate densities for the production of affordable housing. The City received feedback from The Grupe Company, Mutual Housing, and Mercy Housing. Based on those conversations, it was determined that densities of 20–25 units per acre are appropriate for development of affordable housing. Mercy Housing stated that the push toward a minimum density of 30 dwelling units per acre has proven problematic, while The Grupe Company specifically stated that it would be helpful to have more land zoned for the 20–25 dwelling unit range, particularly in infill areas of the community. Most critically, Mutual Housing pointed out that at 20–25 units per acre State Density Bonus Law enables a project to increase density by 80%, up to 36–40 units per acre. Therefore, a land use density of 20–25 units per acre already provides flexibility for a range of 20–40 dwelling units per acre. For this reason, Mutual Housing indicated that—provided a site allows at least 20 units per acre—the more critical rule of thumb is the total number of units which can be realized. They indicated that their projects must be no less than 60 units, and preferably at least 100 units, in order to be financially feasible; the higher the total units, the more development and operating cost efficiencies are realized and the project's viability is increased.

The City also received feedback on what is needed from a jurisdiction in order to make an affordable project work. Mutual Housing expressed that a key issue is the need for localities to provide a local contribution in order to qualify for State and Federal affordable housing financing programs, which are essential for all affordable housing developments. Mutual Housing specifically stated that "without a local contribution, increasing allowed density will not result in new affordable housing development." Therefore, gap financing is more critical to the success of affordable housing production than increasing minimum densities.

Based on the above information, taking into account conversations with affordable housing developers, and looking at what has been built in the community in the past eight-year cycle, the City of Roseville strongly believes it is appropriate to rely on parcels that allow for less than 30 units per acre to meet a portion of the City's RHNA.

In examining current market conditions, the City has seen the completion of multiple apartment developments within the past several years, including Harvest at Fiddyment Ranch (market-rate), Campus Oaks Apartments Phase I and Campus Oaks Apartments Phase II, Lohse Apartments, and Main Street Apartments. The market-rate complex offers 1–3 bedrooms with high-end finishing and amenities, and advertised rents range from $1,700 to $2,400/month; this development is located within the West Roseville Specific Plan. All of the other listed developments provide some or 100% of units with affordable rents from 30 percent to 60 percent of median income, and are located in the City's Downtown Specific Plan and Campus Oaks Master Plan (North Industrial Planning Area).

Table X-20 | Affordable Housing Developments, Less Than 22 Units Per Acre					
Apartment Complex	**Affordability Expires**	**Very Low Income**	**Low Income**	**Total Units**	**Du/Acre**
Campus Oaks Apartments Phase I 500 Roseville Parkway	7/2074	42 @ 50%		186	20.4
Campus Oaks Apartments Phase II 350 Roseville Parkway	TBD	45 @ 50%		210	23.6
Colonial Village Apartments 3881 Eureka Road	2/2025		6 @ 60%	56	12.87
Crocker Oaks Apartments 8000 Painted Desert Way	11/2042	14 @ 50%	38 @ 60%. 66 @ 80%	131	21
Haverhill at Highland Reserve Apartments 701 Gibson Drive	4/2032		20 @ 80%	321	15.3
Heritage Park Apartments 1098 Woodcreek Oaks Blvd.	9/2047	65 @ 50%	263 @ 60%	328	19.4
Highland Creek Apartments 800 Gibson Drive	1/2043	55 @ 50%	129 @ 60%	184	21.5
The Oaks at Woodcreek Apartments 1550 Pleasant Grove Blvd.	9/2031		13 @ 60%	80	14.81
Pearl Creek 1298 Antelope Creek Drive	12/2043	9 @ 50%	14 @ 80%	224	19.1
Pinnacle at Galleria Apartments 1100 Roseville Parkway	9/2031		12 @ 60% 23 @ 80%	200	16.42
Preserve at Creekside 1299 Antelope Creek Drive	4/2028		34 @ 100%	336	19.1

Source: City of Roseville

Sites Inventory

Table X-21 compares the City of Roseville's RHNA to the undeveloped existing land capacity. As shown, the City's existing land capacity has a lower income housing shortfall of 339 units. Table X-22 displays the City's existing land capacity by land use acreage and Table X-23 displays the City's inventory by Plan Area.

Table X-21 | Comparison of Regional Housing Need and Existing Residential Units					
Income Category	**Regional Housing Needs Allocation**	**Vacant Land**	**Commercial Corridor Opportunity Sites**	**Accessory Dwelling Units**	**Housing Unit Surplus or Deficit**
Very Low	3,855	5,306	399	134	-339
Low	2,323				
Moderate	1,746	5,203	0	103	**3,560**
Above Moderate	4,142	6,025	0	2	**1,885**
Total	**12,066**	**16,534**	**399**	**239**	**5,106**

Source: Sacramento Area Council of Governments; City of Roseville 2021

[1] Capacity based on sites with a density of 21 du/acre or greater
[2] Capacity based on sites with a density of 7–20.9 du/acre
[3] Capacity based on sites with a density of less than 7 du/acre
[4] This number is derived from the current vacant existing housing unit capacity minus the regional housing need number for the planning period.

Table X-22 | Summary of Undeveloped Residential Land by Land Use Density

Land Use Category	Density (units/acre)	Undeveloped Acres	Undeveloped Units
Low Density Residential (LDR)	0.5 to 6.9	1,246	5,983
Medium Density Residential (MDR)	7.0 to 12.9	490	4,147
High Density Residential (HDR)	13.0 and above	254	5,956
Mixed Use (CC)	--	73	847
TOTAL		**2,063**	**16,933**

Table X-23 | Summary of Undeveloped Residential Land Inventory by Plan Area

Plan Area	Undeveloped Acres					Undeveloped Units				
	LDR	MDR	HDR	Mixed Use	Total	LDR	MDR	HDR	Mixed Use	Total
ARSP	240	49	38	27	354	1,252	542	873	159	2,826
CSP	183	51	18	0	252	951	513	547	0	2,011
DTSP	0	0	0	5	5	0	0	0	257	257
NCRSP	0	0	20	0	20	0	0	322	0	322
NIPA	17	52	0	0	69	168	398	0	0	566
NRSP	0	0	8	0	8	0	0	63	0	63
RSG	0	0	0	6	6	0	0	0	142	142
SVSP	541	277	92	35	945	2,572	2,046	2,320	289	7,227
WRSP	251	53	76	0	380	973	586	1,756	0	3,315
INFILL	14	7	3	0	24	67	62	75	0	204
Total	**1246**	**490**	**254**	**73**	**2063**	**5,983**	**4,147**	**5,956**	**847**	**16,933**

Note: Several of the City's Specific Plans are not included in this list, because they are fully developed and have no further undeveloped land.

UNDEVELOPED RESIDENTIAL LAND INVENTORY

The following section includes an inventory of all undeveloped residential land in the City based on the City's Specific Plan parcels. Table X-24 displays the City's Specific Plan parcel number, the land use and zoning designation, the land use density, the number of undeveloped units allocated to the parcel, and the income category the units satisfy. Because the City comprehensively plans for development as part of its Specific Plan process, sufficient public services and facilities exist or are planned and fully funded to serve the parcels listed. Appendix A includes maps of all inventory sites.

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)							
A. Amoruso Ranch Specific Plan							
Parcel Number	Land Use	Zoning	Acres	Allocated Units	Density	Undeveloped Units	Previous Inventory Y/N
Above Moderate Income							
AR-1	LDR	R1	20.2	68	3.4	68	N
AR-2	LDR	R1	24.7	97	3.9	97	N
AR-3	LDR	R1	27.3	80	2.9	80	N
AR-4	LDR	RS	7.3	41	5.6	41	N
AR-5	LDR	RS	2.8	17	6.1	17	N
AR-6	LDR	RS	5	34	6.8	34	N
AR-7	LDR	RS	3.1	18	5.8	18	N
AR-8	LDR	RS	8.4	52	6.2	52	N
AR-9	LDR	RS	6.3	40	6.3	40	N
AR-11	LDR	RS	8.4	55	6.5	55	N
AR-12	LDR	RS	3.4	21	6.2	21	N
AR-13	LDR	RS	6.1	40	6.6	40	N
AR-14	LDR	RS	7.1	45	6.3	45	N
AR-15	LDR	RS	7.4	45	6.1	45	N
AR-16	LDR	RS	6.6	43	6.5	43	N
AR-17	LDR	RS	3.6	24	6.7	24	N
AR-18	LDR	RS	5.1	31	6.1	31	N
AR-21	LDR	RS	2.4	13	5.4	13	N
AR-22	LDR	RS	4.4	28	6.4	28	N
AR-23	LDR	RS	2.8	19	6.8	19	N
AR-24	LDR	RS	2.5	13	5.2	13	N
AR-25	LDR	RS	4.7	28	6	28	N
AR-26	LDR	RS	9.7	55	5.7	55	N
AR-27	LDR	RS	2.4	15	6.3	15	N
AR-30	LDR	RS	3.2	23	7.2	23	N
AR-31	LDR	RS	4.5	27	6	27	N
AR-32	LDR	RS	7.6	50	6.6	50	N
AR-34	LDR	RS	3.7	19	5.1	19	N
AR-35	LDR	RS	4.8	24	5	24	N
AR-37	LDR	RS	5.1	25	4.9	25	N
AR-40	LDR	RS	14.4	71	4.9	71	N

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)

AR-43	LDR	RS	12.1	78	6.4	78	N
AR-46	LDR	RS	2.4	13	5.4	13	N
Above Moderate Income Subtotal			**239.5**	**1,252**		**1,252**	
Moderate Income							
AR-10	MDR	RS	10.5	138	13.1	138	N
AR-28	MDR	RS	10.2	129	12.6	129	N
AR-33	MDR	RS	5.3	61	11.5	61	N
AR-39	MDR	RS	7.8	54	6.9	54	N
AR-42	MDR	RS	7.5	66	8.8	66	N
AR-45	MDR	RS	8	94	11.8	94	N
AR-36	HDR	R3	7.5	113	15.1	113	N
Moderate Income Subtotal			**56.8**	**655**		**655**	
Lower Income							
AR-19	HDR	R3	9.3	230	24.7	230	N
AR-38	HDR	R3	15.1	380	25.2	380	N
AR-44	HDR	R3	5.9	150	25.4	150	N
HDR Subtotal			**30.3**	**760**		**760**	
AR-51	CC-VC	CMU-SA	14.3	91	--	91	N
AR-52	CC-VC	CMU-SA	13	68	--	68	N
Mixed Use Subtotal			**27.3**	**159**		**159**	
Lower Income Subtotal			**57.6**	**919**		**919**	
Total			**353.9**	**2,826**		**2,826**	

B. Creekview Specific Plan

Parcel Number	Land Use	Zoning	Acres	Allocated Units	Density	Undeveloped Units	Previous Inventory Y/N
Above Moderate Income							
C-1	LDR	R1/DS	19.6	94	4.8	94	N
C-2	LDR	R1/DS	10.1	52	5.1	52	N
C-3	LDR	R1/DS	14	67	4.8	67	N
C-4	LDR	R1/DS	9.7	51	5.3	51	N
C-5	LDR	R1/DS	13.6	74	5.4	74	N
C-6	LDR	R1/DS	7.9	48	6.1	48	N
C-7	LDR	R1/DS	13.9	74	5.3	74	N
C-8	LDR	R1/DS	5.6	32	5.7	32	N
C-9	LDR	R1/DS	22.1	97	4.4	97	N

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)

C-10	LDR	R1/DS	6	36	6	36	N
C-11	LDR	R1/DS	7.5	34	4.5	34	N
C-12	LDR	R1/DS	18.7	95	5.1	95	N
C-13	LDR	R1/DS	7.2	50	6.9	50	N
C-14	LDR	R1/DS	3.7	20	5.4	20	N
C-15	LDR	R1/DS	3.6	20	5.6	20	N
C-16	LDR	R1/DS	12.9	71	5.5	71	N
C-17	LDR	R1/DS	6.9	36	5.2	36	N
Above Moderate Subtotal			**183**	**951**		**951**	
Moderate Income							
C-20	MDR	RS/DS	8.7	106	12.2	106	N
C-21	MDR	RS/DS	7.7	95	12.3	95	N
C-22	MDR	RS/DS	11.3	130	11.5	130	N
C-23	MDR	RS/DS	8.1	61	7.5	61	N
C-24	MDR	RS/DS	8.1	59	7.3	59	N
C-25	MDR	RS/DS	7.2	62	8.6	62	N
Moderate Subtotal			**51.1**	**513**		**513**	
Lower Income							
C-40	HDR	R3	5.2	168	32.3	168	N
C-41	HDR	R3	4.3	127	29.5	127	N
C-42	HDR	R3	4.3	136	31.6	136	N
C-44	HDR	R3	3.9	116	29.7	116	N
Lower Subtotal			**17.7**	**547**		**547**	
Total			**251.8**	**2,011**		**2,011**	

C. North Central Roseville Specific Plan

Parcel Number	Land Use	Zoning	Acres	Allocated Units	Density	Undeveloped Units	Previous Inventory Y/N
Moderate Income							
44	HDR	R3/DS/SA-NC	9.6	201[a]	19	201	Y
	HDR	R3/DS/SA-NC	10.8	121[b]	19	121	Y
Moderate Total			**20.4**	**322**		**322**	

a. Entitlements for age-restricted apartments which include 20 deed-restricted affordable units are approved on this site.
b. Entitlements for an assisted-living facility are approved on this site.

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)

D. North Industrial Planning Area

Parcel Number	Land Use	Zoning	Acres	Allocated Units	Density	Undeveloped Units	Previous Inventory Y/N
Above Moderate Income							
CO-2	LDR	RS/DS	6.2	36	5.8	36	N
CO-3	LDR	R1/DS	16.6	62	3.8	62	N
CO-7	LDR	RS/DS	10.3	70	6.8	70	N
CO-12	MDR	RS/DS	6.3	42	7.7	42	N
Above Moderate Subtotal			**39.4**	**210**		**210**	
Moderate Income							
CO-4	MDR	RS/DS	13.2	132	10	132	N
CO-6	MDR	RS/DS	10.7	86	8.3	86	N
CO-11	MDR	RS/DS	4.7	38	8.1	38	N
CO-13	MDR	RS/DS	6.1	51	8.4	51	N
CO-14	MDR	RS/DS	9.8	37	8.4	37	N
CO-16	MDR	RS/DS	1.5	12	8	12	N
Moderate Subtotal			**46**	**356**		**356**	
Total			**85.4**	**566**		**566**	

E. North Roseville Specific Plan

Parcel Number	Land Use	Zoning	Acres	Allocated Units	Density	Undeveloped Units	Previous Inventory Y/N
Moderate Income							
WW-17	HDR	R3/SA-NR	7.5	147	19.9	63	Y
Moderate Total			**7.5**	**147**		**63**	

F. Sierra Vista Specific Plan

Parcel Number	Land Use	Zoning	Acres	Allocated Units	Density	Undeveloped Units	Previous Inventory Y/N
Above Moderate Income							
CG-1	LDR	RS/DS	23.9	115	4.8	115	Y
CO-1	LDR	RS/DS	17.2	86	5	86	Y
CO-2A	LDR	RS/DS	14.3	71	5	71	Y
CO-2B	LDR	RS/DS	14.6	73	5	73	Y
CO-3	LDR	RS/DS	15.7	78	5	78	Y
DF-1	LDR	RS/DS	19.9	100	5	100	Y
DF-2	LDR	RS/DS	3.2	15	4.7	15	Y

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)							
FD-1	LDR	RS/DS	18.6	74	4	74	Y
FD-2	LDR	RS/DS	17.1	97	5.7	97	Y
FD-3	LDR	RS/DS	9.1	46	5.1	46	Y
FD-4	LDR	RS/DS	6.6	33	5	33	Y
FD-5	LDR	RS/DS	17.4	90	5.2	90	Y
FD-6	LDR	RS/DS	14.5	95	6.6	95	Y
FD-7	LDR	RS/DS	9	57	6.3	57	Y
FD-8A	LDR	RS/DS	16.5	78	4.7	78	Y
FD-8B	LDR	RS/DS	19	86	4.5	86	Y
FD-9	LDR	RS/DS	19.2	107	5.6	107	Y
FD-10	LDR	RS/DS	20.5	93	4.5	93	Y
FD-22A	LDR	RS/DS	12	76	6.3	76	Y
FD-22B	LDR	RS/DS	10.8	60	5.6	60	Y
JM-2	LDR	RS/DS	29.7	187	6.3	102	Y
JM-3	LDR	RS/DS	30.2	127	4.2	58	Y
JM-4	LDR	RS/DS	26.4	132	5	78	Y
JM-21	LDR	RS/DS	18.8	95	5.1	95	Y
KT-1A	LDR	RS/DS	14.4	60	4.2	60	Y
KT-1B	LDR	RS/DS	19.6	95	4.8	95	Y
KT-2	LDR	RS/DS	25.4	125	4.9	125	Y
KT-3A	LDR	RS/DS	20.6	110	5.3	110	Y
KT-3B	LDR	RS/DS	17.4	97	5.6	97	Y
KT-4	LDR	RS/DS	15.9	82	5.2	82	Y
KT-5	LDR	RS/DS	23.9	140	5.9	140	Y
Above Moderate Subtotal			**541.4**	**2,780**		**2,572**	
Moderate Income							
CG-20	MDR	RS/DS	5.3	44	8.3	44	Y
CO-20	MDR	RS/DS	9.4	84	8.9	84	Y
CO-21	MDR	RS/DS	7.8	70	9	70	Y
CO-22	MDR	RS/DS	4.8	43	9	43	Y
DF-20	MDR	RS/DS	14.5	115	7.9	115	Y
FD-20A	MDR	RS/DS	14.2	110	7.7	110	Y
FD-20B	MDR	RS/DS	11.6	88	7.6	88	Y
FD-21	MDR	RS/DS	24.4	197	8.1	197	Y
FD-23	MDR	RS/DS	17.7	143	8.1	143	Y
FD-24	MDR	RS/DS	10.7	84	7.9	84	Y

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)							
JM-1	MDR	RS/DS	17.2	135	7.8	135	Y
JM-20	MDR	RS/DS	39.7	322	8.1	239	Y
KT-20	MDR	RS/DS	24.6	167	6.8	167	Y
KT-21A	MDR	RS/DS	18.7	135	7.2	135	Y
KT-21B	MDR	RS/DS	21.7	152	7	152	Y
WB-20	MDR	RS/DS	8.4	66	7.9	66	Y
WB-21	MDR	RS/DS	11.8	81	6.9	71	Y
WB-22	MDR	RS/DS	4.8	32	6.7	32	Y
WB-23	MDR	RS/DS	9.9	71	7.2	71	Y
FD-33	HDR	R3	8.6	172	20	172	Y
FD-32	HDR	R3	8.7	178	20.5	178	Y
Moderate Subtotal			**294.5**	**2,489**		**2,396**	
Lower Income							
CG-30	HDR	R3	14.0	420	30	420	Y
CG-31	HDR	R3	14.5	420	29	420	Y
FD-34	HDR	R3	7.0	172	24.6	172	Y
JM-30	HDR	R3	7.5	159	21.2	159	Y
KT-30	HDR	R3	7.4	171	23.1	171	Y
WB-30	HDR	R3	8.1	237	29.3	237	Y
WB-31	HDR	R3	11.1	263	23.7	263	Y
WB-32	HDR	R3	5.1	128	25.1	128	Y
HDR Subtotal			**74.7**	**1,970**		**1,970**	
FD-41	CMU	CMU/SA	5.7	40	--	40	Y
JM-40	CMU	CMU/SA	5.7	40	--	40	Y
KT-40A	CMU	CMU/SA	5.3	46	--	46	Y
KT-40B	CMU	CMU/SA	18.1	163	--	163	Y
Mixed Use Subtotal			**34.8**	**289**		**289**	
Lower Subtotal			**109.5**	**2,259**		**2,259**	
Total			**945.4**	**7,528**		**7,227**	

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)							
G. West Roseville Specific Plan							
Parcel Number	Land Use	Zoning	Acres	Allocated Units	Density	Undeveloped Units	Previous Inventory Y/N
Above Moderate Income							
F-6A	LDR	RS/DS	32.4	179	5.5	179	Y
F-7	LDR	RS/DS	21	131	6.2	35	Y
F-10A	LDR	RS/DS	30.1	122	4.1	122	Y
F-10B	LDR	RS/DS	21.9	115	5.3	115	Y
F-10C	LDR	RS/DS	19.9	80	4	80	Y
F-11A	LDR	RS/DS	29.9	175	5.9	147	Y
F-12	LDR	RS/DS	19	97	5.1	75	Y
F-13A	LDR	RS/DS	21.4	93	4.3	65	Y
F-13B	LDR	RS/DS	31.5	161	5.1	56	Y
F-55A	LDR	RS/DS	24.3	99	4.1	99	Y
Above Moderate Subtotal			**251.4**	**1,252**		**973**	
Moderate Income							
F-6C	MDR	RS/DS	26.3	307	11.7	307	Y
F-8B	MDR	RS/DS	10.5	127	12.1	127	Y
F-11B	MDR	RS/DS	16.1	152	9.4	152	Y
W-16	HDR	R3	12.2	250	20.5	250	Y
Moderate Subtotal			**65.1**	**836**		**836**	
Lower Income							
F-6B	HDR	R3	8.4	195	23.2	195	Y
F-8A	HDR	R3	11.7	277	23.7	277	Y
F-21	HDR	R3	14.5	343	23.7	343	Y
F-22	HDR	R3	9.8	244	24.9	244	Y
F-25	HDR	R3	5.5	137	24.9	137	Y
F-26	HDR	R3	5.6	140	25	140	Y
W-27	HDR/VC	R3/DS	7.9	170	21.5	170	Y
Lower Subtotal			**63.4**	**1,506**		**1,506**	
Total			**379.9**	**3,594**		**3,315**	

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)							
H. Infill Plan Area							
APN	Parcel Number	Land Use	Zoning	Net Acres	Density	Potential Units	Previous Inventory Y/N
Above Moderate Income							
011-162-015-000	IN-10	LDR	R1	0.16	5	1	Y
015-080-019-000	IN-13	LDR	R1	0.16	4	1	Y
012-010-022-000	IN-17	LDR	R1	0.17	5	1	Y
014-252-003-000	IN-30	LDR	R1	0.18	5	1	Y
013-152-019-000	IN-31	LDR	PD	0.11	5	1	Y
013-022-033-000	IN-35	LDR	R1	0.11	4	1	Y
013-024-023-000	IN-35	LDR	R1	0.17	4	1	Y
014-112-018-000	IN-37	LDR	R1	0.12	4	1	Y
014-113-060-000	IN-37	LDR	R1	0.15	4	1	Y
014-120-010-000	IN-37	LDR	R1	0.36	4	1	Y
014-263-045-000	IN-38	LDR	R1	0.23	5	1	Y
014-263-042-000	IN-38	LDR	R1	0.34	5	2	Y
472-210-033-000	IN-39	LDR	R1	0.24	4	1	Y
471-190-046-000	IN-46	LDR	PD326	1.14	4	5	Y
471-310-020-000	IN-48	LDR	R1	0.79	2.8	2	Y
470-050-008-000	IN-54	LDR	R1	0.17	4	1	Y
469-100-046-000	IN-58	LDR	R1	1.49	4	6	Y
469-110-031-000	IN-61	LDR	R1	0.51	4.5	2	Y
467-090-002-000	IN-69	LDR	RS	6.85	4.8	33	Y
015-360-022-000	IN-8	LDR	R1	0.19	6	1	Y
015-360-026-000	IN-8	LDR	R1	0.32	6	2	Y
011-181-006-000	IN-9	LDR	R2	0.17	6	1	Y
Above Moderate Subtotal				**14.13**		**67**	
Moderate Income							
011-250-007-000	IN-102	MDR	R3	0.8	12	10	Y
014-051-017-000	IN-108	MDR	R3	0.16	11	2	Y
014-062-018-000	IN-108	MDR	R3	0.24	11	3	Y
014-252-013-000	IN-109	MDR	R3	0.18	8	1	Y
469-100-013-000	IN-86	MDR	RS	1.18	10	12	Y
469-280-009-000	IN-87	MDR	NC	0.29	8	2	Y
048-260-030-000	IN-93	MDR	PD7	3.19	8	26	Y
013-075-010-000	IN-97	MDR	R1	0.9	7	6	Y

Table X-24 | Specific Plan and Infill Sites Inventory, (A through H)							
Moderate Subtotal				**6.94**		**62**	
			Lower Income				
048-260-048-000	IN-148	HDR	R3	3.36	22.4	75	N
Lower Income Subtotal				3.36		75	
Total				**24.43**		**204**	

UNDERUTILIZED LAND INVENTORY

Over the last two decades the City of Roseville renewed its focus on revitalization of our older neighborhoods and commercial corridors, as well as encouraging the development of mixed use and High Density Residential (HDR) units in both the Riverside Gateway Specific Plan and the Downtown Specific Plan.

Each of those two plan areas have unique characteristics which offer more housing opportunities, especially with the opportunity to consolidate small lots into larger development opportunities. Each specific plan land use map can be viewed online: https://www.roseville.ca.us/cms/One.aspx?portalId=7964922&pageId=8774576

Below are descriptions of the respective plan areas, which encourage and facilitate the development of high density and mixed use housing. See Appendix A for maps of the Riverside Gateway Specific Plan and the Downtown Specific Plan sites.

Riverside Gateway
Fundamental to the adopted Specific Plan are six development strategies that were developed by the Steering Committee of the Riverside Gateway Project. The Steering Committee was comprised of property owners, business representatives, residential property owners and appointed officials. The Specific Plan was adopted with the following recommendations:

Parking Strategy: The adopted parking strategy is based on; offsetting parking needs by providing additional on-street parking, consolidating and creating alley loaded parking fields, providing a central parking lot on Riverside Avenue, amending the parking requirement to reflect a mixed use standard and creating a future in-lieu fee to develop future parking.

Pedestrian Friendly Improvements: The plan promotes development of pedestrian friendly improvements, including the use of bulb-outs, sidewalk replacement, one-way alleyways with pedestrian shoulders, enhanced crosswalks and an enhancement of the intersection at Douglas Boulevard and Riverside Avenue.

Enhancement of the Streetscape: Streetscape features that include such items as furniture, signage, banners and other amenities that are similar in nature to the Vernon Streetscape design are also anticipated. Included in the streetscape is the upgrade and under grounding of utilities adding new capacity and making new development more attractive for the area.

Land Use Strategy: The Specific Plan promotes an increase in the Floor Area Ratio (FAR) standard, adding a mix of residential uses and establishing more flexible design and development standards for the Riverside Gateway project area. (Note: FAR is the ratio of developed area, as compared to total area of a parcel.)The previous FAR was .27 and has been increased to .60, allowing for 4 story buildings to be created in the plan area.

In addition, the previous zoning was GC (General Commercial), which did not allow residential development. With the adoption of the Riverside Gateway Specific Plan, a Special Area overlay (SA) for zoning was applied to the plan area, thereby creating a Commercial Mixed Use Zone District with a Special Area overlay, which is known as CMU/SA-RG (Commercial Mixed Use with a Special Area Overlay for the Riverside Gateway Plan Area). The current zoning now allows residential development by right, creating more opportunities to develop higher density housing. Additionally the zoning now prohibits Auto Service and Auto Sales uses. Currently Riverside Avenue is heavily occupied by auto uses. By precluding these uses, the sites will become available for redevelopment with projects including residential units, further introducing additional HDR units into the plan area.

Catalyst Sites In order to promote redevelopment in the area the Council felt that it was important for the City to support and pursue funding for a catalyst project within the Riverside Gateway project area. There are two catalyst sites. The sites will combine smaller lots, which are owned by the same landowner, therefore increasing the probability of mixed use and high intensity development at each of these sites. Conceptual plans were prepared for the sites that, as proposed, would provide a cumulative of 100 additional HDR units within the plan area.

The conceptual plans and housing unit yield take into consideration the following: setbacks, floor area ratio, lot coverage, parking, height limitations, site constraints, and design guidelines.

Site Development Prototypes The Riverside Gateway Specific Plan identifies various prototype development plans for interested developers, eliminating the project from going through the design review process. The developer would then save time and money, as well as ensure the project will have addressed concerns relative to parking, site access, landscaping, utility connections, and trash enclosures.

Four prototype plans were prepared for the various lot sizes on Riverside Avenue; single lots (50’ x 150’), double lots (100’ x 150’), triple lots (150’ x 150’) or triple corner lots. The prototypes demonstrate the redevelopment potential of the parcels with mixed-use, ground floor retail and upper floor residential use. The developments include between 2–12 residential units each and were designed to be consistent with the Riverside Gateway goals and City regulations. The prototype plans and housing unit yield take into consideration the following: setbacks, floor area ratio, lot coverage, parking, height limitations, and design guidelines. Refer to Chapter 9 of the Riverside Gateway Specific Plan for prototype plans.

Using the prototype plans, staff estimated the amount of new units that could be introduced to the area by redeveloping the parcels occupied by non-conforming uses.

Analysis of Existing Uses. The Riverside Gateway Specific Plan provides a variety of changes to the previous land use designations, as well as other regulatory incentives that encourage and facilitate the development of higher density residential housing units.

As mentioned under the Land Use Strategy and Site Development Prototype discussions, staff identified the parcels with potential development of HDR units. The sites identified are or were occupied by the now non-complying automotive uses. Although development has also slowed, the viability that these sites will be developed is probably more realistic once funding can be obtained due to the fact that there are fewer constraints that could potentially impede development. In summary, the analysis of existing uses reveals that there are no uses that could impede development of the potential development sites.

Downtown Specific Plan

Introduction

New housing in Downtown Roseville is a key strategy of the Downtown Specific Plan. The City of Roseville, as well as the Sacramento region, has been focused on reducing the footprint of future development on the outer edges of existing communities within the region. The Downtown Specific Plan provides new high density residential development within an urbanized area. New residents will enhance the customer base for Downtown retail businesses and will be in walking distance to the multi-modal facility and bus transfer facilities that exist in the plan area.

A variety of residential types are proposed to create a downtown that is accessible to different economic and life-style sectors of the community. Housing types that are appropriate in Downtown include multi-family flats and apartments, efficiency units, single room occupancy units, condominiums, town homes, flexible live-work options and mixed income housing (market rate and affordable units). The land use plan anticipates that the majority of units will be incorporated as part of future mixed use development or high density housing projects.

Incentives

The Downtown Specific Plan regulates the development of property through use and bulk restrictions. The tool selected for regulating density and intensity in Downtown Roseville is the allowable Floor Area Ratio (FAR). In order to encourage a mix of housing within the Downtown area, there are a number of incentives that are directed towards assisting housing related projects. Through incentive zoning, the City seeks to realize certain amenities or design provisions related to a particular development project in exchange for granting an increase in the FAR, a reduction in the required parking or additional height for development, for the property being developed.

The City worked in conjunction with a consultant to prepare development plans for several sites within the Downtown. The sites were chosen based on size, location, existing conditions, and the property owners' interest in developing the site. All of the projects include mix-use development and are consistent with the Downtown policies and City regulations.

Six of the sites were identified as catalyst sites because they were vacant or City owned parcels. As an incentive to developers, Pre-Design plans were prepared for the sites and the review process streamlined. The developers then save time and money, as well as ensure the project addressed concerns relative to parking, site access, landscaping, utility connections and other City guidelines and regulations. In summary, the primary regulatory incentives are focused on land use, parking reductions, in-lieu fees and process streamlining. These incentives are intended to encourage additional housing in the Downtown. These overall incentives are listed below:

Land Use

- Increased FAR = Additional 900,000 square feet (s.f.) ground floor commercial and 1,020 residential units;
- Adds height to the existing zone districts;
- Adds new housing related uses as being principally permitted that the market supports, such as: Mixed Use, High Density Residential and Live Work housing;
- Principally permits existing single room occupancy residential units; and,
- Principally permits high efficiency residential units.

Parking Requirements

- On-site requirements for residential development have been reduced;
- Public Parking is used to satisfy private parking requirements. An increase in the public parking supply on the side streets will be added where plausible;
- An on-street parking credit of 2.5 spaces for every 7,500 s.f. of lot area is provided;
- Parcel aggregation credit is provided when consolidating properties; and,
- Permitted uses that are rehabilitating an existing building do not require additional on-site parking when a discretionary action is not required.

Fees

- Park land dedication fees and in-lieu fees are not required for residential uses; and,
- Parking in-lieu fee payment at a reduced rate based on number of spaces helps the financial performa of projects.

Process

- Administrative Design Review Permits are encouraged to streamline future housing developments;
- Pre-approved development scenarios have been developed for catalyst sites containing residential development; and,

- Completion of an Environmental Impact Report will address increased traffic and utility use on an area wide basis.
- Completes an architectural and historical survey necessary for future CEQA actions.
- Provides the ability to use CEQA exemptions for future projects streamlining the development process.

Application of Standards
Due to the relatively small parcel sizes it is difficult to assign a density or unit allocation that is parcel specific. The Specific Plan allocates units on a district basis. It establishes minimum and maximum density requirements in order to allow the market to dictate what type of projects are economically feasible. For projects that are strictly residential, the density combined with the maximum FAR will be the regulating factors. Mixed use projects (residential over retail/office) will be regulated through the overall floor area ratio requirement. This approach will allow commercial mixed use projects to have smaller units, which can maximize density.

SUMMARY OF UNDERUTILIZED LAND

Currently, the Riverside Avenue corridor has very low-intensity development, with mostly one-story buildings and very few two-story structures. The area is currently occupied by auto service buildings and used car dealerships. The existing floor area ratios (FARs) on this corridor are also very low for an urban environment, ranging from 0.10–0.60 for one-story buildings. Many parcels have low FARs since they primarily house cars for sale, with a small office or modular unit placed on the property. These auto dealerships have been on this corridor for generations.

The Riverside Gateway and Downtown Specific Plans do offer opportunity sites and prototype analysis for mixed-use development. These opportunity sites are those that are either vacant or partially vacant, parcels under common ownership, or sites with existing buildings and uses that are expected to be developed in the future with higher, more intense uses. Table X-25 displays the different opportunity sites within the planning areas.

Table X-25 | Downtown & Riverside Gateway Specific Plan High Density Residential Opportunity Sites

Map #*	Address	Total Units	Density (units/acre)	Floor Area Ratio	Acres	Zoning**	Existing Use	Permitted Use	Previous Inventory Y/N
Downtown Specific Plan – Historic Old Town									
1	725-845 Lincoln	63	30	0.9	2.0	CMU/SA-DT	Vacant lot	Commercial / Residential	Y
2	400-412 Washington , 209/211 Pleasant	34	37.8	--	0.5	CMU/SA-DT	Auto Sales/Office	Commercial / Residential	Y
3	400-426 Lincoln	80	58.1	0.37	1.4	HD/SA-DT	Parking lot	Commercial / Residential	Y
4	120 Pacific	80	60	1.57	1.4	HD/SA-DT	City Parking lot	Approved 4-story apartments	Y
Subtotal		**257**			**5.3**				
Riverside Gateway									
5	108-110 Douglas, 119-125 Riverside	39	40.45	1.29	1.0	CMU/SA-RG	Hayes Used Auto Sales	Commercial / Residential	Y
6	201-227 Riverside	12	18.3	1	0.7	CMU/SA	Auto/Retail / Vacant	Commercial / Residential	Y

7	401-415 Riverside, 110 Cherry	20	19.4	0.9	0.8	CMU/SA	Used Auto Sales	Commercial / Residential	Y
8	440 Riverside	10	14.5	0.8	1.0	CMU/SA	Hayes Used Auto Sales	Commercial / Residential	Y
9	527 Riverside, 424 Clinton, 109-115 Darling	61	29	1.31	2.1	CMU/SA	Hertz Auto Sales, GM Auto Repair Center, Small Retail Strip Mall	Commercial / Residential	Y
Subtotal		**142**			**5.6**				
Total		**399**							

*The Map is found in Appendix A
**Zoning Designations: CMU = Commercial Mixed Use, HD = Historical District, CBD = Central Business District, SA = Special Area, DT = Downtown Specific Plan area, RG = Riverside Gateway Specific Plan Area

ENVIRONMENTAL AND INFRASTRUCTURE CONSTRAINTS

Environmental and infrastructure issues affect the amount, location, and timing of new residential development. New housing opportunities create challenges regarding public infrastructure extensions and expansions, and encroachment into agricultural land. In addition, the availability of adequate water, public infrastructure such as wells and wastewater treatment facilities, and other public services and facilities can impact the feasibility of new residential development.

Environmental

All sites listed in the sites inventory are generally free of constraints or the site constraints are so minor they can be mitigated with development. The City does not give land use entitlements for land within a floodplain (it would contain a floodplain overlay designation, for instance, that limits development). If the affordable sites are part of a specific plan and subject to a development agreement, it is a condition of the development agreement that the affordable sites be free of any encumbrances.

Infrastructure

The concept of linking growth management and the ability to provide adequate services is articulated throughout the goals and policies of the Growth Management Component, PolicyLU8.3, which states: “Growth shall be managed to ensure that adequate public facilities and services, as defined in the Public Facilities Element, are planned and provided and public health, safety and welfare is protected.” Therefore, new development must contribute its fair share toward the provision of water, wastewater, electric, parks and recreation, and police and fire services, as well as school funding. The fees associated with the provision of adequate facilities and services will affect the cost of housing since the costs will be passed on to homebuyers, who will pay for the expansion and provision of services over time. The City of Roseville is the utility provider for water, wastewater, sewer, and solid waste. The City has sufficient infrastructure capacity to address its RHNA during the 2021–2029 planning period of the Housing Element.

OPPORTUNITIES FOR ENERGY EFFICIENCY AND CONSERVATION

An important consideration in the development of a comprehensive housing plan is the attention given to the issue of energy efficiency and conservation. Roseville Electric is a locally owned and operated nonprofit municipal utility of the City of Roseville. Roseville Electric has served the Roseville community for over 90 years with the primary concerns of energy efficiency and conservation and maintaining low rates and high service reliability. Customers are encouraged to participate in the local utility commission meetings. Residential electric rates in the city are generally lower than rates charged by the Pacific Gas and Electric Company. The City’s Residential Energy Efficiency and Conservation goals and policies found in the Housing Plan section, reflect the City’s continued commitment to implement programs which incorporate efficiency and conservation measures into the construction and maintenance of the city’s housing, and reinforce the Water and Energy Conservation Component of the Public Facilities Element of the General Plan.

Continued promotion of efficiency and conservation efforts and program standards, rebates, and financial assistance will help reduce the percentage of income devoted to housing-related costs through utility bill savings. Further, many new homebuilders are embracing green technology and installing instant hot water features in their housing developments.

State law is addressing the issue of climate change, in terms of both the cause and the potential effects. Energy conservation has been identified as one of the most effective ways to counteract the effects of global warming. Roseville’s efficiency and conservation efforts contribute to needed reductions in greenhouse gas emissions. Also, a more focused discussion of climate change can be referenced in the Air Quality Element of the General Plan.

FINANCIAL RESOURCES

Federal Programs

The *Housing Choice Voucher Program* provides direct rental assistance to very low-income families. Managed by the Roseville Housing Authority, this federally sponsored program distributes rental payments directly to the property owner. The Roseville Housing Authority currently has 562 Housing Choice Vouchers and 75 special purpose vouchers for non-elderly disabled households.

Section 202 provides long-term direct loans to private, nonprofit sponsors to finance new rental housing construction for very low-income seniors.

The *Community Development Block Grant (CDBG)* is a major federal program available to assist local government in the development and maintenance of affordable housing. Funds are used to encourage the construction and rehabilitation of low-income housing in cooperation with nonprofit corporations to acquire or write down the cost of land for residential units and/or infrastructure improvements. Funds for the maintenance of affordable housing are available for rehabilitation projects.

The *Housing Rehabilitation Program* is partially funded by CDBG to provide financial assistance to low-income owner-occupied units for the purpose of repairing health and safety defects and for general property improvements. The Housing Rehabilitation Program currently provides $5,000 grants to elderly or disabled, very low- and low-income owner occupants, and low-interest loans of up to $100,000 to low-income owner-occupied units.

Low Income Tax Credits represent the federal government's largest effort to assist in the development of housing affordable to low-income households. The tax credits enable the owner of a rental complex which is affordable to low-income households to take an annual tax credit equal to 9% of the depreciable basis of the complex against the owner's federal tax obligation for up to ten years.

Continuum of Care/Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH). Since 1987, programs authorized under the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 have been the major source of federal funding to states, local governments, and nonprofits for meeting the needs of homeless individuals and families. The Supportive Housing Program (SHP) is designed to develop supportive housing and services that will allow homeless persons to live as independently as possible. The City will continue to participate in the preparation of the regional Continuum of Care application process in hopes of continuing to receive HEARTH Act Funds for homeless activities. It is reasonable to assume the City and Placer County can anticipate ongoing funding from this program over the eight-year program period of the Housing Element.

State Programs

The *California Housing Finance Agency Programs (CalHFA)* Home Ownership Program provides low-interest financing for home purchase in every county of the state. Private for-profit and nonprofit sponsors of new construction are eligible to receive loan commitments through this program.

The *Home Investment Partnership Program* (HOME) is funded by the federal government, which then annually awards funding to the State of California, who then administers the HOME Program to eligible local jurisdictions through the Department of Housing and Community Development (HCD). HOME funds are used to assist recipients in the areas of new construction, acquisition, rehabilitation, tenant-based rental assistance, and below-market-rate interest loans and deferred loans to low-income first-time homebuyers.

- The *Housing Rehabilitation Program* is partially funded by HOME funds to provide financial assistance to low-income owner-occupied units for the purpose of repairing health and safety defects and for general property improvements for very low- and low-income owner occupants. Low-interest loans are available to assist low-income owner-occupied units.

- The First Time Home Buyers Down Payment Assistance Program offers down payment assistance for low-income households. The program estimates it will assist approximately 20 households during the eight-year program period.

Single Family Housing Bond Programs (Mortgage Revenue Bonds) are issued through a third-party issuer and used by local lenders/developers to access below market interest rate loans for first-time homebuyers.

- *California Rural Gold* provides assistance to low- and middle-income homebuyers to purchase homes utilizing reduced interest rates. Cal Rural Gold is funded through issuance of taxable mortgage backed securities with continued funding based on the state allocation process.

- *Mortgage Credit Certificate Program* assists low- and moderate-income first-time homebuyers utilizing tax credits.

Building Equity and Growth in Neighborhoods (BEGIN) is funded by the State of California and administered by HCD. The funds are used to assist in the creation of affordable housing opportunities to low- and moderate-income households in new subdivisions which have been given special regulatory relief measures by the local jurisdiction. The assistance is in the form of $30,000 maximum down payment assistance for each eligible household. The City has received funding for one subdivision in 2006 but is uncertain as to the ability to secure funds for this program in the upcoming eight-year Housing Element planning period.

Cal Home is administered by HCD with funds awarded to jurisdictions which have submitted successful applications for eligible activities. Activities which can be funded include owner-occupied housing rehabilitation and first-time homebuyer down payment assistance. Cal Home is designed to augment current programs offered by jurisdictions. The City is optimist of the availability of this funding source in the upcoming eight-year planning period of the Housing Element.

Low Income Housing Tax Credits represent the state government's effort to assist in the development of housing affordable to low-income households. Tax credits enable the owner of a rental complex which is affordable to low-income households to take an annual tax credit equal to 4% of the depreciable basis of the complex against the owner's state tax obligation.

Federal Emergency Shelter Grants assists local government agencies and nonprofit organizations to finance emergency shelters, supportive services, and transitional housing for homeless individuals and families. The City has assisted and supported Federal Emergency Shelter Grant applications in the past for nonprofit organizations and is willing to assist with future applications. However, the City cannot anticipate ongoing funding from this program over the eight-year program period of the Housing Element.

Local Government Programs

The *City's Housing Division manages the Homeless Prevention and Rapid Rehousing Program funded by Permanent Local Housing Allocation and up to $250,000 in Low and Moderate Income Fund dollars to* provide grants to Roseville homeless persons or those at risk of becoming homeless by providing payment of past due rent, security deposits and first month's rent, past due utility bills, and emergency motel vouchers. Nonprofits apply for funding on an annual basis.

Private Programs

Citizens' Benefit Trust.

The Citizens' Benefit Trust was established in 1993 following the sale of the city-owned Roseville Hospital. The proceeds were placed in a trust and a portion of the interest earned each year is made available for grants with the purpose of improving the quality of life for the citizens of Roseville. Public agencies, schools and nonprofit 501(c)3 or 501(c)4 are eligible to apply. The Grants Advisory Commission was created in 1994 to review grant applications for expenditures of the Citizens' Benefit Trust and to make recommendations to the City Council on an annual basis.

<u>REACH Fund</u> - The Roseville Employees Annual Charitable Hearts Fund (REACH) is a community giving fund created through the generosity of Roseville employees and retirees. These employee-donated funds are dispersed to local charitable organizations that serve youth, seniors and families in the South Placer County region.

Developer contributions are a result of the City's 10% Affordable Housing Goal. The types of contributions vary depending on the type of affordable housing developed. The typical developer contribution funds silent second mortgages on purchase units, to bridge the gap between the affordable purchase price and market value, and facilitate land write-downs for affordable rental unit projects.

Nonprofit corporations advocate for affordable housing and educate the community on current and projected needs for affordable housing through presentations, articles, and workshops. They may also develop and manage an unmet need for affordable housing for very low- and low-income households. Nonprofit firms may apply directly for state and federal housing funds and solicit funding from private sources and foundations. The Roseville Charter allows the City to sell surplus property to nonprofit firms headquartered in the city without holding a competitive bid.

Project Go is a locally based nonprofit housing development corporation working with the City in implementing affordable housing through the development of multi-family affordable housing. Project Go offers free weatherization services for low-income households to help reduce energy bills, thereby providing a means of keeping housing affordable.

Other nonprofit corporations, such as the Nehemiah Progressive Housing Corporation, Pacific Housing Inc., Community Revitalization and Development Corporation, and Greek Orthodox Housing Corporation, have worked in conjunction with the City to build affordable housing utilizing the Low Income Tax Credits program.

Reverse Annuity Mortgage is a home equity conversion program, where elderly homeowners may work in conjunction with local financial institutions to allow the extraction of equity out of their homes for repairs and as supplemental income. The City has not been involved in referring residents to financial institutions to pursue reverse annuity mortgage programs. Instead, residents are referred to the Community Services Department's Housing Division's Residential Rehabilitation Program.

Private funding sources are noted as potential resources; however, the City does not control private funding and cannot anticipate ongoing funding from this these sources over the eight-year program period of the Housing Element.

HOUSING CONSTRAINTS

The Government Code, as it relates to the Housing Element, requires an analysis of both governmental and non-governmental constraints to development of affordable housing.

Historic and Current Barriers to Housing Access

A key consideration to providing housing for all segments of the community is evaluating inequities which may present barriers to access. Throughout the nation there are historically underserved and/or disenfranchised communities which have experienced housing and infrastructure disinvestment and exclusion from housing opportunities. The makeup and profile of existing communities throughout the nation is often heavily influenced by historic patterns of racism and other forms of exclusion, the effects of which persist to this day. The history of Roseville and the greater Sacramento region is consistent with this national history, and includes periods where people were excluded or expelled from the area or otherwise prevented from purchasing land or homes on the basis of race or background.

Both Rocklin and Roseville were railroad towns, and because Chinese immigrants made up nearly 90% of the labor force laying the track[2], the area was home to approximately 400 Chinese immigrants by the 1870s. However, as documented in "Driven Out: The Forgotten War Against Chinese Americans" (Jean Pfaelzer, 2008), in 1877 a group of Chinese men were accused of murder, and a white mob formed. After all of the Chinese residents were driven out, the

[2] From the Chinese Railroad Workers in North America Project at Stanford University: https://web.stanford.edu/group/chineserailroad/cgi-bin/website/virtual/

homes in the Chinese quarter were demolished and a fire started, which burned the shops and homes to the ground. As news of the incident spread, neighboring towns followed suit: Loomis, Penryn and Roseville ordered all Chinese people to leave their towns and armed men rode into Chinese-owned mining camps and forced them to leave. At the time "many Chinese either owned or leased considerable land or mining claims within a ten-mile radius of Rocklin, and most of their loans had been fully paid off." Thus, the events of this period disenfranchised a sizable existing community of Chinese immigrants in this region. Events such as this ensured that as the City incorporated and expanded, the majority of property owners and residents were white.

"Redlining Revisited: Mortgage Lending Patterns in Sacramento 1930–2004"[3] describes patterns of disenfranchisement in the greater Sacramento region. In this area racially-restrictive covenants—terms within deeds and other documents prohibiting sale or rental of property to people of color—began use in the 1920s. In the 1930s, approval of federal loans increasingly became contingent on including racially restrictive covenants on the property. By the late 1930s the process known as "redlining" was established. This was a process of developing lending risk maps which were based on the assumption that the presence of Black, immigrant, or poor white communities compromised the value of homes and made mortgages in these areas higher risk. Areas designated in red (hence "redlining") on these maps were considered highest risk and were placed over majority Black neighborhoods, neighborhoods with high immigrant populations, and less affluent neighborhoods. Redlining made financing for properties in these areas extremely difficult to obtain, severely hampering the ability of people to finance home maintenance and repairs or buy property in these areas. This in turn drove down property values in these areas, even while property values climbed elsewhere.

Although racial exclusion, redlining, and racially-restrictive covenants eventually became illegal, and the illegality was enforced by the courts, the effects linger to the present day. CalEnviroScreen is an interactive map-based tool that identifies relative risk based on the community pollution burdens, health risk indicators, and economic vulnerability. An overlay of the 1930s era redlining map of Sacramento and the CalEnviroScreen map of Sacramento shows substantial overlap between redlined areas and areas today which have higher pollution burdens and vulnerable populations. Moreover, demographic maps of the region show that the patterns of racial segregation established by this history have improved, but remain evident. To evaluate the current status of inequities in our region, the Sacramento Valley Fair Housing Collaborative prepared the "Analysis of Impediments to Fair Housing Choice" (February 2020), which covers the greater Sacramento Area, including the City of Roseville.

DIVERSITY

The Sacramento Valley region is home to more racial, ethnic, and cultural diversity than the national average. Roseville is less diverse than the region, as the regional average is 56 percent non-Hispanic White while Roseville is 71 percent non-Hispanic White (as of 2013). While less diverse than the region, both the City and region have become more diverse over the past three decades; in 1990, the City's population of non-Hispanic Whites was 85 percent. The diversity within the City of Roseville is similar to adjacent jurisdictions such as Rockling (at 76% non-Hispanic White) and Citrus Heights (at 72% non-Hispanic White).

RATES OF POVERTY

The rates of poverty have remained fairly stable in Roseville from the period of 2010 to 2016, with only a 1 percent increase in family households living in poverty during that time (and no increase in individuals living in poverty). The poverty rate in Roseville is 6 percent of all families, which is substantially lower than the regional average of 16 percent. However, poverty disproportionately impacts families of color in Roseville. In 2010 this affected Black families most starkly, with 18 percent of these families living in poverty. By 2016 poverty rates for Black families had improved to 10 percent, but remains higher than the 6% average for all families in Roseville. While conditions have improved for Black families, conditions have declined for Hispanic families. In 2010 the rates of poverty for Hispanic families was 9 percent and by 2016 it had risen to 17 percent.

[3] Hernandez, Jesus. (2009). Redlining Revisited: Mortgage Lending Patterns in Sacramento 1930-2004. International Journal of Urban and Regional Research. 33. 291-313. 10.1111/j.1468-2427.2009.00873.x.

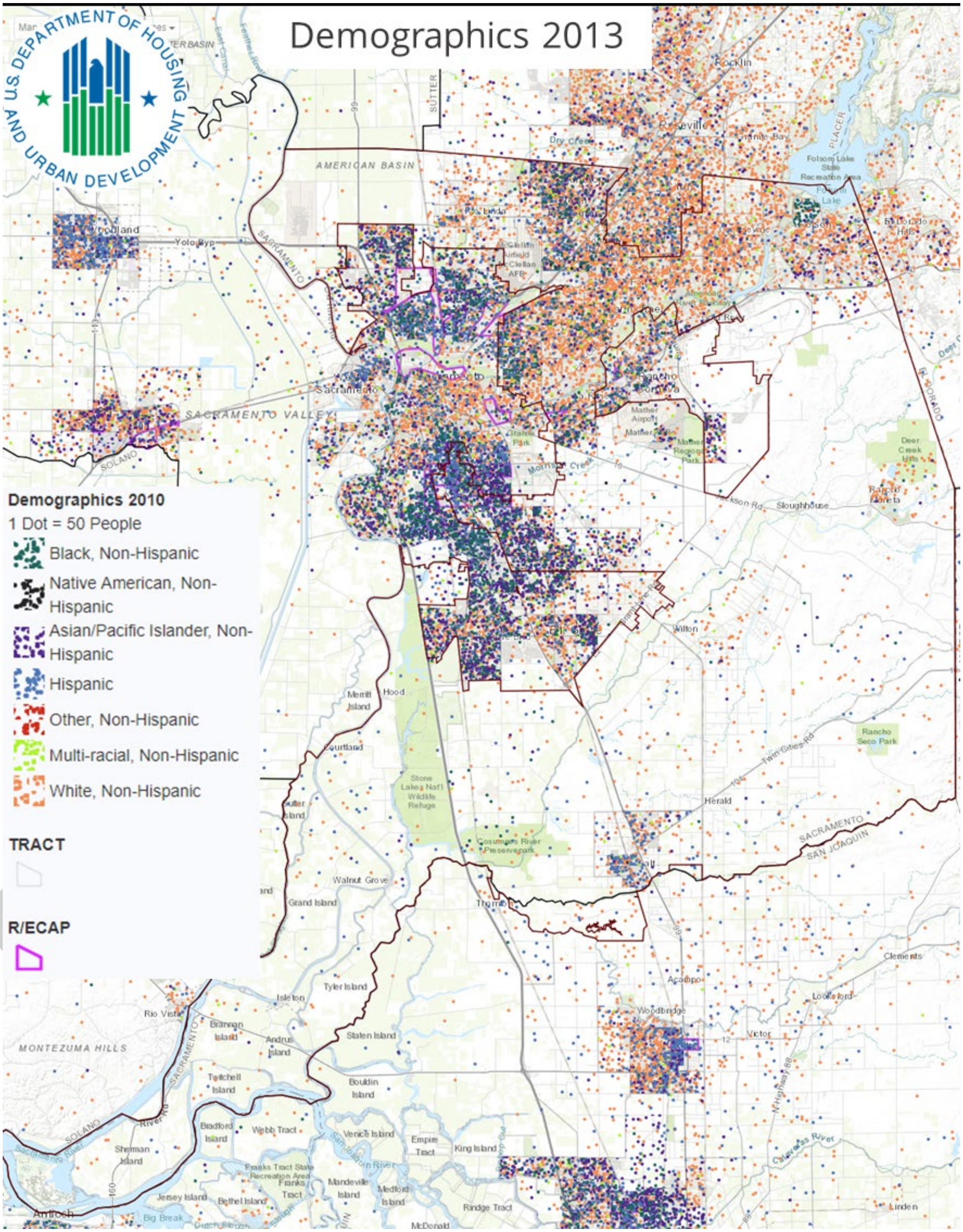
INCOME DIVERSITY

Income diversity describes the percentage of people within in a community who fall within different income levels in a community, and can help describe and define economic segregation. The study examined the proportion of people within low-income (below $35,000 annually), middle-income ($35,000 –$100,000), and high-income (above $100,000) households. In 2016, the regional share of these households was 31 percent low-income, 43 percent middle-income, and 27 percent high-income and the City of Roseville share of these households was 21 percent low-income, 41 percent middle-income, and 39 percent high-income. As shown, the City has a higher proportion of high-income households than the region. However, more notable is the change since 2010. The City's middle-income households declined by 5 percent over this period while the high-income households increased by 4 percent. This should not be construed as describing upward mobility of middle-income families, as it is equally likely to describe the end result of increasing housing and other costs making it less affordable for middle-income families to remain in Roseville.

SEGREGATION AND INTEGRATION

As described previously, the patterns of segregation established by racial exclusion, redlining, and racially-exclusive covenants remain visible today. The location of Black and Hispanic residents in the Sacramento Region today tends to fall outside of the areas of historic covenant restrictions. Maps of racial/ethnic diversity show that even while total diversity has increased in the region, patterns of racial and ethnic segregation remain (Figure X-#). Within Roseville segregated patterns are low, but the study indicates that a low dissimilarity index (a measure of segregation) can sometimes occur because overall diversity is low, not because segregation is low.

Another measure of historical segregation is rates of homeownership among different racial and ethnic groups. Federal regulations prohibiting discrimination in lending have been in place for fewer than 50 years, and actions limiting housing choice were in place for even longer. In Roseville, Black and Hispanic households have considerably lower rates of homeownership (48%) than either Non-Hispanic White (66%) or Asian (72%) households. However, while Roseville has disparate rates of homeownership, the disparities between Black and Non-Hispanic White households are less than every other studied jurisdiction (in some cases substantially so) and the disparities between Hispanic and Non-Hispanic White households are less than half of studied jurisdictions.


Demographics 2013
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Demographics 2010
1 Dot = 50 People
Black, Non-Hispanic
Native American, Non-Hispanic
Asian/Pacific Islander, Non-Hispanic
Hispanic
Other, Non-Hispanic
Multi-racial, Non-Hispanic
White, Non-Hispanic
TRACT
R/ECAP
AMERICAN BASIN
SACRAMENTO VALLEY
MONTEZUMA HILLS
Sacramento
Rocklin
Roseville
Folsom Lake State Recreation Area
Woodland
Walnut Grove
Grand Island
Tyler Island
Staten Island
Bouldin Island
Isleton
Rio Vista
Herald
Woodbridge
Victor
Lockeford
Clements
Acampo
Linden
Rancho Seco Park
Stone Lakes Nat'l Wildlife Refuge
Cosumnes River Preserve park
Hood
Courtland
Wilton
Sloughhouse
Antioch
King Island
Rindge Tract
Mandeville Island
Medford Island
McDonald
Empire Tract
Venice Island
Webb Tract
Bradford Island
Sherman Island
Jersey Island
Bethel Island
Twitchell Island
Brannan Island
Andrus Island
SACRAMENTO
SAN JOAQUIN
SOLANO
PLACER
SUTTER
Thornton

DISPROPORTIONATE HOUSING NEEDS

The study included a disproportionate housing need analysis, the purpose of which is to identify how access to the housing market differs for members of protected classes and to determine if such differences are related to discriminatory actions or effects. For the majority of households in the U.S., owning a home is the single-most important factor in wealth-building. Homeownership is also thought to have broader public benefits, and therefore for nearly 100 years the federal government has subsidized ownership through various means. Yet these incentives for ownership have been in place far longer than the existence of fair lending and fair housing protections, meaning that the financial and other benefits of homeownership have not been equally realized for all protected classes. This explains some of the reason for homeownership disparities today, in addition to the now-illegal practices of redlining, steering, blockbusting, unfair lending, and discriminatory pricing.

For the disproportionate housing need analysis, a “housing problem” is defined as units having incomplete kitchen or plumbing facilities, more than 1 person per room, and households with cost burdens greater than 30 percent (where costs include utilities, insurance, HOA fees, and property taxes). “Severe” housing problems include all of the above except that the cost burden is greater than 50 percent. In Roseville, the study found that 39 percent of Roseville households experience housing problems and 18 percent experience severe housing problems. Black households are most likely to experience housing problems (49%) and severe housing problems (39%). In Roseville, there is less variation of housing problems between race and ethnicity when compared to the region overall. In general, housing burdens are not concentrated in Roseville. However, south central Roseville has both a large concentration of Hispanic households and housing burden (over 58% of households in that census tract are burdened).

In addition to housing burdens, unequal mortgage loan access also contributes to disproportionate housing needs. Despite efforts to reform long-standing practices of discrimination in the American housing credit system, widespread patterns of inequality still exist today. The recession and housing crisis made apparent the unusually high concentration of non-White residents with subprime mortgages and property foreclosures across the country. A subprime mortgage is a type of housing loan given to individuals with an impaired credit history, who otherwise would not qualify for a conventional mortgage loan. Subprime mortgages carry higher interest rates due to a higher risk of default. The concentration of subprime mortgages in areas where racial and ethnic minorities are also concentrated suggests that modern lending practices may be repeating historically punitive practices, such as redlining.

The study shows that mortgage denial rates—the proportion of loan applications which were denied—are higher for non-White households. The disparities are lower in Roseville than in most other studies jurisdictions, but remain significant. For example, the denial rate among Non-Hispanic White households was 13 percent while the denial rate among Asian households was 17 percent. Some of this may be explained because there may be a higher proportion of lower-income households within a particular ethnic group. However, even when the analysis is adjusted for income, disparities narrow but remain. Even among high-income households—those making greater than 120 percent of the average median income—denial rates in the Sacramento region for Non-Hispanic Whites is 13 percent and for Black or African American households is 20 percent. The most common reasons cited for these denials were incomplete applications, debt-to-income ratio, and credit history.

As with mortgage denial, rates of subprime loans also differ among racial/ethnic groups. Overall subprime loan rates have dropped significantly from the 2006 high of 25 percent, and nationally account for about 4 percent of conventional loans. In Roseville, subprime loans account for 2.3 percent of Non-Hispanic White borrowers, 2.8 percent of Asian borrowers, 4.0 percent of Hispanic borrowers, and 7.2 percent of other racial minority borrowers. A recent study at UC Berkeley found that, nationally, Latinx and African American borrowers paid between 5.6 and 8.6 basis points more, which is equivalent to 11 to 17 percent of lender profit on the average loan. Lenders earn significantly more from loans made to Latinx and African American homebuyers.

The study also included a survey which, among other questions, asked whether respondents had faced housing discrimination. Overall, 17 percent of respondents indicated they had, and African American respondents, Native American respondents, and households that include a member with a disability reported the highest rates of discriminatory experiences.

DISABILITY AND ACCESS

The City has approximately 14,000 residents with disabilities, approximately 6,000 of whom have ambulatory disabilities. The study indicates that residents with disabilities are twice as likely to live in poverty and in surveys the study found that, regionally, one in four households that include a member with a disability are precariously housed and one in three households with a mobility need are living in housing that does not meet those mobility needs. When asked what improvements or modifications were needed to meet accessibility needs, nearly half of respondents reported a lack of grab bars, and approximately a quarter indicated that service or support animals were prohibited, showers were not walk or roll-in, and reserved accessible parking was not near the entrance.

PUBLICALLY-SUPPORTED HOUSING

The study indicates that 3.4 percent of the total housing units in the region are publically-supported housing, but this figure excludes the federal Low Income Housing Tax Credit Program. Based on this calculation, the study reports that only 1.3% of the City's housing is publically-supported. However, a substantial amount of housing within the City of Roseville is offered as a result of the federal tax program. The City currently has 1,800 deed-restricted affordable housing units, which is approximately 3.3% of the City's units. A further 1.2% of the City's total units are available through Section 8 or other programs, for a total of 4.5% of housing units in the City. The City's affordable housing policy is for 10% of units to be affordable, and all of the new planning areas approved since this policy went into effect in 1988 provide 10% of the units for affordable housing.

ACCESS TO OPPORTUNITY

Access to opportunity is measured by access to healthy neighborhoods, education, employment, and transportation. The study examined the United States Department of Housing and Urban Development (HUD) opportunity indicators, local and regional needs assessment, and findings from community engagement surveys and reports. The study is thorough, examining many opportunity factors and evaluating access based on intersecting factors such as race and ethnicity, tenure (e.g. renter), income, disability, and other factors. The primary findings pertinent to Roseville indicate that the City is an area of high opportunity. Residents have access to high quality schools and economically strong neighborhoods with major employment centers and labor market engagement, and report healthy neighborhood indicators as being higher than the regional average. The UC Davis Regional Opportunity Index also indicates that Roseville is an area of high opportunity.

The study also shows that while opportunity remains higher than the regional average even when considering intersecting factors such as race and ethnicity, there are nonetheless access disparities. For example, the School Proficiency Index measures likelihood of access to high quality schools on a scale from 0 to 100, and Hispanic households have an index score of 69 while Non-Hispanic White households have a score of 75. When adding the intersection of poverty the disparity widens, with an index score of 59 for Hispanic households and a score of 71 for Non-Hispanic White households.

The City of Roseville's overall high opportunity scores were a significant contributing factor to the City's RHNA. The lower income housing allocation for each jurisdiction was adjusted based on methodologies addressing job-housing balance (the relationship between the number of low wage jobs and the availability of affordable housing), regional income parity (the amount of low-income households compared to the regional average), and affirmatively furthering fair housing (high opportunity areas). For Roseville, all three factors resulted in substantial increases in the City's allocation, because the City has a large service sector with low-wage jobs in need of affordable housing, has a lower-than-average share of low-income households, and the City is an area of high opportunity. These three factors resulted in the City receiving 1,265 additional lower income units as part of its allocation, increasing the proportion of the City's lower income RHNA from 40.7% to 51.2% of the total allocation.

POLICY CONSIDERATIONS

The study concludes with a Goals and Strategies section, summarizing the barriers to fair housing and opportunities to address these barriers. It is notable that the City's Zoning Ordinance is not one of the barriers. The study reviewed the Zoning Ordinance to determine whether any definitions or regulations would present barriers to protected classes, and found that there were none. The goals listed include:

- Incentivize and increase opportunities for development and continued availability of affordable homeownership products.
- Expand and preserve affordable rental opportunities by encouraging reasonable policies for tenant criminal, rental, and credit history; increasing affordable housing opportunities; increasing the number of housing units accessible and affordable to people with disabilities; encouraging the preservation of affordable housing; encouraging residential infill opportunities; and engaging the private sector in solutions.
- Expand equity in access to economic opportunity by improving infrastructure and public transportation access in disadvantaged communities, connecting low income residents to job opportunities, and reduce housing instability by closing service gaps.

The City considered these goals and the analysis of impediments when reviewing and revising the policies and programs of this Housing Element. The following Housing Element policies support Fair Housing:

Policy H1.8 *Encourage construction of affordable housing units to be intermixed with market-rate units.*

Policy H7.1 *Special housing needs shall be met through direct rental subsidies and below-market construction financing.*

Policy H7.2 *Continue the City's housing rehabilitation loan and grant programs to assist low-income elderly and disabled households.*

Policy H7.3 *Encourage construction of 3+ bedroom units in multi-family rental complexes to help meet the housing needs of low–income, large families.*

Policy H7.4 *Actively facilitate construction of rental units that include childcare facilities affordable to lower-income, female heads of households.*

Policy H7.5 *Work in conjunction with other Placer County jurisdictions, agencies, and organizations to provide shelter and supportive services for homeless individuals and families.*

Policy H7.6 *Encourage programs and developments that support inclusive, racially and ethnically diverse, and mixed-income residential communities throughout the City.*

Policy H7.7 *Support resources and assistance that help individuals who were justice-involved to locate, obtain, and maintain affordable housing.*

Policy H7.8 *Support programs and services which provide housing discrimination protection.*

Policy H7.9 *Support programs and measures that increase the affordability and availability of housing for people with disabilities.*

GOVERNMENTAL CONSTRAINTS

Governmental constraints are policies, standards, requirements, or actions imposed by the various levels of government upon land and housing ownership and development. Although federal and state agencies play a role in the imposition of governmental constraints, these agencies are beyond the influence of local government and are therefore not addressed in this document.

Land Use Controls

Roseville is one of the leading jurisdictions in the SACOG region for the production of affordable housing. The City has been proactive for years in reducing on/off-site development standards to increase housing densities and decrease the cost of producing new housing in the specific plan areas as well as in infill areas. In addition to physical infrastructure investment, the City has focuses heavily on its downtown core, approving the Downtown Roseville Specific Plan, which includes financial and regulatory incentives, process amendments, and a specific set of code-related exceptions that are focused on creating additional opportunities for housing development within the downtown.

Typical regulatory exceptions are (1) the reduction of parking requirements for multi-family residential development, (2) an increase in residential densities in the downtown, (3) promotion of live-work and mixed-use housing types, and (4) elimination of parkland dedication for residential projects. Code-related amendments that dictate the future physical improvements include (1) assigning a historical designation to the downtown, allowing for use of the Historical Building Code when applicable and (2) encouraging alley-loaded housing products with reduced street widths.

In the development of the new or "greenfield" areas of the community through the years, the City has made several adjustments to the physical improvements to promote higher-intensity housing. In the early to mid-1990s, the standard right-of-way width for residential streets was significantly larger. Residential street width standards have been reduced from a 54-foot-wide standard to a 42-foot right-of-way. Another adjusted physical standard is the reduction of the easement widths from a 12-foot-wide to a 10-foot-wide easement in order to promote higher-density projects. Additionally, exceptions have been made to fire lane widths for high-density housing where parking has been restricted.

Zero lot lines, townhomes, and courtyard, alley-loaded development are not unusual in the city, and neither are residential lot sizes of 3,000 square feet. The City's Zoning Ordinance includes DS district overlay zone (Development Standard) which permits an applicant to propose tailored development standards for the type of housing they propose to build. This overlay zone is extremely common within Specific Plans approved since 2010 and is the zoning designation which provides for "missing middle" housing types.

The City's zoning and development standards have not had a cumulative negative or costly impact on the development of or affordability of housing, especially multi-family developments. Nor does the City have any local ordinances that increase the cost or supply of residential development.

Land Use Controls for Residential and Commercial Mixed Use

The Residential Mixed Use (RMU) and Commercial Mixed Use (CMU) zoning districts promote a variety of residential and commercial use types. Single-family, two-family, and multi-family housing and mixed-use uses are principally permitted in the RMU and CMU zoning districts. In addition, the older portions of the downtown area in the Central Business District (CBD) provide flexibility in the types of uses typically found in the traditional downtown where a range of business and service, residential, and mixed-use uses can be located to support the entire community. Single-family, two-family, and multi-family housing are conditionally permitted in the CBD zoning district. Several of the City's Specific Plans include commercial mixed-use parcels, as shown in the vacant land inventory.

Development standards for mixed-use uses in the City's General Plan indicate a floor area ratio (FAR) for commercial uses of 20%–40%, which may be exceeded if all other applicable development standards are met.

Land Use Densities and Dwelling Units per Acre

Table X-26 | Land Use Densities

Land Use Densities	Dwelling Units per Acre
Low Density Residential	0.5 to 6.9
Medium Density Residential	7.0 to 12.9
High Density Residential	13.0 and above

Zoning Districts

Zoning, unlike the General Plan, is regulatory. The Zoning Code, divides the General Plan land use categories (i.e. Residential, Commercial, Industrial, etc.) into more defined zoning districts with a list of allowable uses (Table X-27).

Table X-27 | Zoning Districts

Residential Zones	
R1	**Single-Family Residential District.** The R1, Single-Family Residential district is intended for detached, single-family homes and similar and related uses inclusive of halfplexes.
RS	**Small Lot Residential District.** The RS, Small Lot Residential district is intended to allow either attached or detached single-family dwellings and similar and related compatible uses.
R2	**Two-Family Residential District.** The R2, Two-Family Residential district is intended to allow two dwellings per lot, either detached single-family dwellings or duplexes, and similar and related compatible uses.
R3	**Multi-family Housing District**. The R3, Multi-family Housing district is intended for a range of high density and multiple-family housing. The types of land use intended for the R3 zoning district include apartments, condominiums, townhomes, small lot cluster housing, and similar and compatible uses.
RMU	**Residential Mixed Use District.** The Residential Mixed Use district is intended to promote a variety of residential uses/dwelling types and the flexible siting of uses that are typically considered to be compatible with residential development.
Commercial Zones	
BP	**Business Professional District.** The Business Professional district is intended to provide locations for a wide variety of office uses and other uses that are related to and supportive of office uses.
NC	**Neighborhood Commercial District**. The Neighborhood Commercial district is intended to be applied to properties in close proximity to residential areas providing for convenient retail and personal service facilities.
CC	**Community Commercial District.** The Community Commercial district is intended to serve the principal retail shopping needs of the entire community by providing areas for shopping centers and other retail and service uses.
GC	**General Commercial District**. The General Commercial district is intended to serve the entire community by providing areas for commercial facilities that are more of a service or heavy commercial character than are permitted in the Community Commercial District, and may involve outdoor display, storage, or activity areas.
HC	**Highway Commercial District**. The Highway Commercial district is intended to be applied where commercial facilities serving the traveling public are necessary or desirable.
RC	**Regional Commercial District**. The Regional Commercial district is intended to provide for commercial facilities serving Roseville and the greater South Placer Area.
CBD	**Central Business District.** The Central Business district is intended to be applied to the older portions of the downtown area to provide flexibility in the types of uses typically found in the traditional downtown where a range of business and service, residential, and mixed-use uses can be located to support the entire community.
CMU	**Commercial Mixed Use District.** The Commercial Mixed Use district is intended to promote a variety of commercial uses types and the flexible siting of other uses that are typically considered to be compatible with commercial development. It is the intent of the CMU zoning district to establish a mix of uses, which will be accompanied by overlay zones, to ensure that different commercial uses will be successfully integrated into desirable, cohesive commercial districts. The CMU zoning district shall always be applied in conjunction with either the DS (Development Standards) or SA (Special Area) overlay zones.
HD	**Old Town Historic District.** The Old Town Historic district is intended to be applied to the original commercial core of Roseville to acknowledge its historic and architectural significance. The HD zoning district is intended to ensure that new land uses and development within the district further the rehabilitation, revitalization, and preservation of the architectural, aesthetic, historic, and economic health of the district. Each parcel within a Historic District shall be subject to the specific historic district design

	guidelines contained within the City's Community Design Guidelines as adopted by the City Council from time to time. Whenever a design review permit is required for development of a parcel within the Historic District zone, the Historic District guidelines shall apply.
Industrial Zones	
MP	**Industrial/Business Park (MP) District.** The industrial/business park district is intended to designate areas appropriate for the development of a mixture of light industrial, office and commercial land uses. The use types permitted within the MP district do not include outdoor manufacturing but may include limited outdoor storage. These use types do not result in the emission of any appreciable amount of visible gasses, particulates, steam, heat, odor, vibration, glare, dust, or excessive noise and can be conditioned to be compatible when operating in close proximity to commercial and residential uses.
M1	**Light Industrial District.** The Light Industrial district is intended to designate areas appropriate for light industrial uses such as manufacturing, processing, assembly, high technology, research and development, and storage uses. The use types permitted within the M-1 district do not include outdoor manufacturing but may include limited outdoor storage and the emission of limited amount of visible gases, particulates, steam, heat, odor, vibration, glare, dust, and noise. These uses may be compatible operating in relatively close proximity to commercial and residential uses.
M2	**General Industrial District.** The General Industrial district is intended to designate areas suitable for a broad range of industrial uses, including manufacturing, assembly, wholesale distribution, and warehousing.
MMU	**Industrial Mixed Use District.** This district is intended to promote a variety of industrial use types and the flexible siting of uses that are typically considered to be compatible with industrial development. It is the intent of the MMU zoning district to establish a mix of uses, which will be accompanied by overlay zones, to ensure that different industrial uses will be successfully integrated into desirable, cohesive industrial districts. The MMU zoning district shall always be applied in conjunction with either the DS (Development Standards) or SA (Special Area) overlay zones as described in Chapter 19.18.
Overlay and Special Purpose Zones	
DS	**Development Standard District.** This district is an overlay district which allows modification of the specified development standards in general zone districts. The district may establish or modify any or all of the following development standards: minimum lot size, lot width, setbacks, usable open space, and parking; principal building types; and maximum lot depth, coverage, and building height.

Residential Development Standards

The City of Roseville regulates the type, location, and scale of residential development through its Zoning Code. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, as well as preserve the character and integrity of neighborhoods. Under the Zoning Code, residential development must comply with specific enforceable standards such as minimum lot requirements, maximum height, minimum setbacks, maximum lot coverage, and allowable density, as outlined in Table X-28. These development standards are similar to those in other communities and are not considered a constraint to the development of affordable housing. As previously indicated, the DS overlay zoning district may also occur in combination with any of these residential zoning districts (e.g. RS/DS), in which case a subdivision/development-specific development standards table would be created by an applicant to fit the housing product type being proposed.

Table X-28 | Residential Development Standards

	Requirement by Zoning District

	R1	RS with attached sidewalk[10]	RS with separated sidewalk[8],[10]	R2	R3[2]	RMU
Area, interior lot	6,000 sq ft	4,500 sq ft	4,275 sq ft	6,000 sq ft	6,000 sq ft	None [7]
Area, corner lot	7,500 sq ft	5,500 sq ft	4,710 sq ft	7,500 sq ft	7,500 sq ft	
Width, interior	60 ft	45 ft	45 ft	60 ft	60 ft	
Width, corner	75 ft	55 ft	50 ft	75 ft	75 ft	
Residential Density						
Maximum number of primary dwelling units per lot	1 dwelling	1 dwelling	1 dwelling	2 dwellings[1]	As provided by General Plan, but a minimum of 3 dwellings	As provided by General Plan
Maximum number of accessory/junior dwelling units per lot[11]	Up to 2 dwellings	Up to 2 dwellings	Up to 2 dwellings	Up to 2 dwellings	Up to 2 dwellings	Up to 2 dwellings
See Chapter 19.22 for accessory structure development standards for the following standards						
Setbacks (minimum)						
Front[9]	20 ft for interior lots; 15 ft for corner lots; 20 ft minimum driveway depth	15 ft to living space or side wall of garage; 12.5 ft to porch; 18 ft minimum driveway depth[6]	10 ft to first floor living space or side wall of garage; 7.5 ft to porch, but in no case may encroach into a PUE; 15 ft to second floor living space; 18 ft minimum driveway depth[6]	20 ft for interior lots; 15 ft for corner lots; 20 ft minimum driveways depth	20 ft minimum on all street frontages	None[7]
Sides[9]	5 ft interior; 15 ft street side on corner	5 ft interior; 12.5 ft street side on first floor; 15 ft street side on second floor	5 ft interior; 10 ft street side on first floor; 13 ft street side on second floor	5 ft interior; 15 ft street side on corner	5 ft interior; 20 ft minimum on all street frontages	None[7]
Rear	20% of lot depth; need not exceed 20 ft; 10 ft minimum[3]	10 ft minimum with minimum useable open space of 700 sq ft or 500 sq ft where a usable front porch is provided[4]	10 ft minimum with minimum useable open space of 500 sq ft[4]	20% of lot depth; need not exceed 20 ft; 10 ft minimum	20 ft; 20 ft minimum on all street frontages	None[7]

Lot Coverage (primary buildings)	35% for 2 story; 45% for 1 story	None[4]	None[4]	40%	50%	None[7]
Height Limits	35 ft	35 ft	35 ft	35 ft	45 ft[5]	None[7]
Additions to the primary structure greater than 700 square feet in area[12]	May only be permitted upon approval of an Administrative Permit					

Notes:

(1) Attached or detached. Detached dwelling units must maintain a minimum 10-foot building separation.

(2) The general development standards for the R3 district may be modified through approval of a Design Review Permit.

(3) On corner lots, the minimum rear setback may be determined by using an average of three measurements taken at the ends of the structure and a point midway between the ends of the structure. The measurements shall be made perpendicular to the rear lot line.

(4) The rear and side yards may be utilized to meet the minimum usable open space provided the minimum dimension, measured perpendicular to the applicable rear or side yard is 10 feet. Maximum coverage is a function of lot size, required setbacks and usable open space. A minimum usable open space of 500 square feet may be applied where a front porch is provided with minimum dimensions of six feet by 10 feet exclusive of entry way.

(5) Except for units immediately adjacent to the R1 and RS zone districts, where the height limit shall be 35 feet.

(6) Minimum driveway depth of 18 feet requires a roll-up garage door.

(7) As provided in development standard overlay or special area overlay district.

(8) Sidewalk separated from back of curb by five-foot planter strip.

(9) Front setback (and side setback where adjacent to street) measured from back of walk. Fence side yard setback is five feet from back of walk where facing a street. In the absence of sidewalk, setbacks measured from the edge of right-of-way.

(10) Variations to the standards and other housing product types may be permitted subject to processing of a Design Review Permit for Residential Subdivision (DRRS) concurrent with the approval of a tentative subdivision map and review of product type.

(11) A combination of up to two accessory dwelling/junior accessory dwelling units are permitted within areas zoned to allow single-family, two-family or multi-family residential use provided the lot contains an existing or proposed single-family dwelling, two-family or multi-family unit as defined in Sections 19.08.080(F)(1) and (F)(2) (Residential Use Types) and the accessory dwelling/junior accessory dwelling unit complies with the standards identified in Chapter 19.60 (Accessory Dwelling Units). See Chapter 19.60 for the maximum number and combination of units allowed per lot. For purposes of density, accessory dwelling units shall be deemed to be an accessory use or an accessory building or structure and shall not be considered to exceed the allowable density for the lot upon which it is located.

(12) Additions (attached or detached) to primary structures that exceed 700 gross square feet in area may be permitted upon approval of an Administrative Permit, which may include a public hearing as provided in Sections 19.74.010 and 19.78.020. Excludes accessory dwelling units complying with the standards identified in Chapter 19.60 (Accessory Dwelling Units).

Provisions for a Variety of Housing

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multi-family housing, manufactured housing, mobile homes, emergency shelters, and transitional housing, among others. Table X-29 provides a summary of the permitted housing types by zone.

Table X-29 | Permitted Housing Types by Zone

Residential Use	R1	RS	R2	R3	RMU
Single-Family Dwellings	P	P	P	P	P
Rooming and Boarding House	–	–	–	P	P
Two Family	–	–	P	P	P
Multi-Family Dwellings	–	–	–	P	P
Accessory Dwelling Units	P	P	P	P	P
Mobile Home Park	CUP	CUP	CUP	CUP	P
Community Care Facility, Small	P	P	P	P	P
Community Care Facility, Large	CUP	CUP	CUP	P	P
Family Day Care Homes, Small	P	P	P	P	P
Family Day Care Homes, Large	A	A	A	A	P
Transitional and Supportive Housing	P	P	P	P	P

Civic Use	MP	M1*	M2*	MMU*	GC*	HC*	CMU*
Emergency Shelters	P				CUP	CUP	CUP

Commercial Use	R3	RMU	NC*	CC*	GC*	HC*	RC*	CBD*	CMU*	HD*	BP*
Multi-Family Dwellings	P	P	CUP	CUP	–	–	–	CUP	P	CUP	–
Caretaker/Employee Housing	-	-	CUP	CUP	CUP	CUP	CUP	–	P	–	–
Single-Room Occupancy	-	-	–	–	–	–	–	CUP	CUP	CUP	–
Community Care Facility	P	P	P	P	P	–	–	P	P	–	P
Long Term Care Facility	CUP	P	CUP	P	P	–	–	P	P	–	CUP
Family Day Care Home, Small	P	P	P	P	P	–	P	P	P	CUP	P
Family Day Care Home, Large	A	P	CUP	CUP	CUP	–	CUP	CUP	P	CUP	CUP

Downtown SP	DT-1			DT-2	DT-3	DT-4	DT-5	DT-6	DT-7	DT-9	DT-10	DT-11
High Efficiency Residential Units	–			–	–	P/CUP	–	P/CUP	P/CUP	P/CUP	–	–

Principally permitted use, designated as “P”
Conditionally permitted use, designated as “CUP”
Administratively permitted use, designated as “A”
Primary use types not listed or designated by a dash (–) are not permitted in that zone district.

Supportive and Transitional Housing

Transitional housing means housing with supportive services that is exclusively designated and targeted for homeless persons. Transitional housing includes self-sufficiency development services, with the ultimate goal of moving homeless persons to permanent housing as quickly as possible. Assistance in the Supportive Housing Program is provided to help homeless persons meet three overall goals: (1) achieve residential stability; (2) increase their skill levels and/or incomes; and (3) obtain greater self-determination (i.e., more influence over decisions that affect their lives). The City will regulate supportive housing as a residential use, provided supportive services are ancillary to the primary use.

The City's current zoning has not acted as a constraint to the provision of transitional or supportive housing. As required by SB 2, the City recognizes transitional and supportive housing as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone and without any discretionary action.

Zoning for Emergency Shelters

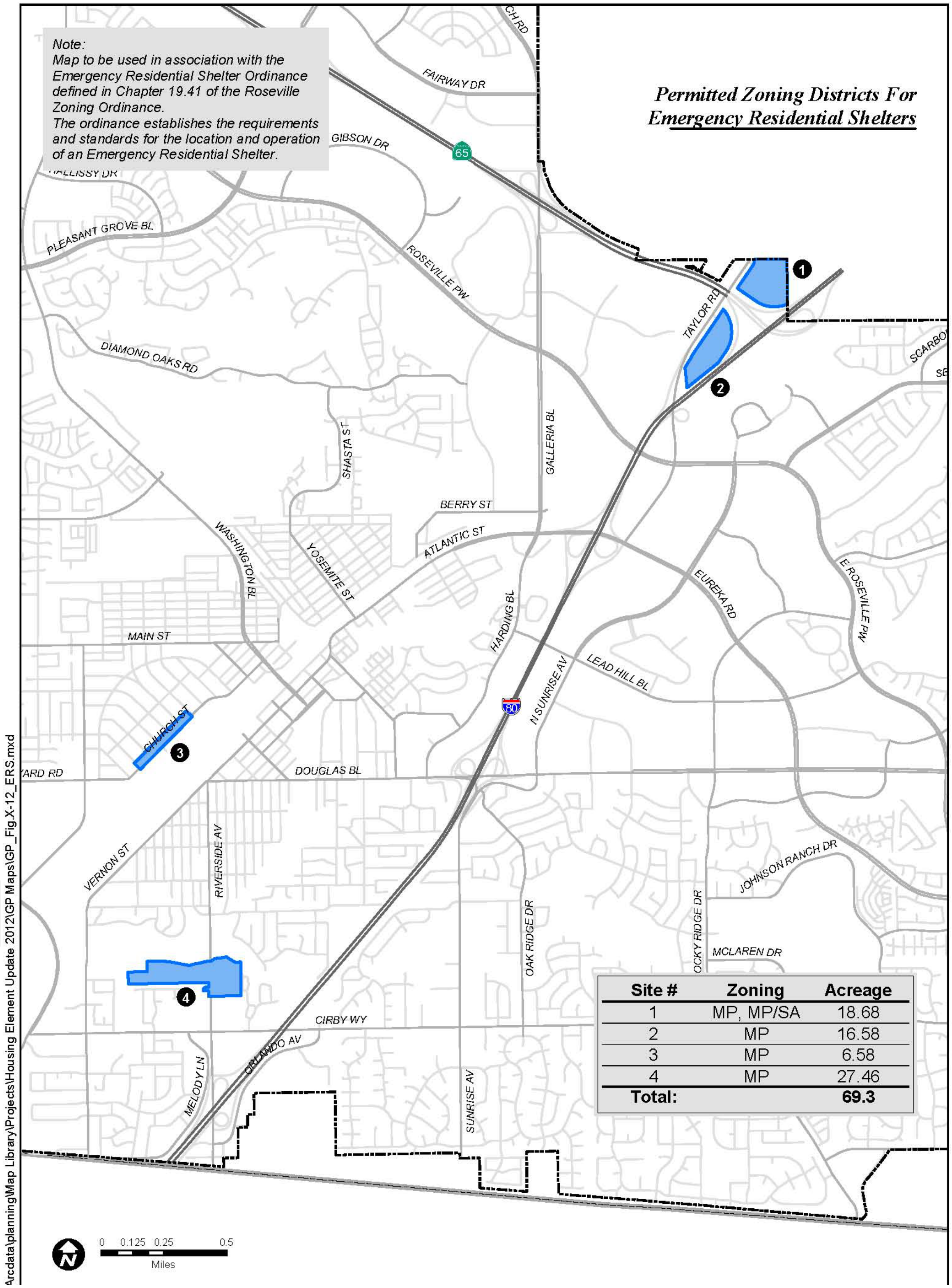
The City has identified the MP Industrial/Business Park zoning district as appropriate for emergency homeless shelters by right and without discretionary action. According to data obtained from the City's Planning Division, six parcels are zoned MP Industrial/Business Park (see table below) and may be suitable for an emergency homeless shelter, as the sites are vacant or underutilized. Any of the four parcels identified by the Planning Division include sufficient capacity to accommodate the unmet need for homeless individuals (see Table X-30). (See Figure X-2 for site locations.)

Table X-30 | Inventory of MP Zone Sites

Site #	Existing Use	Acreage	Potential Availability
1	Self-storage, auto repair, and storage	18.68	Reuse
2	Single-family residence, County services building, light manufacturing, automotive	16.58	Reuse, some vacant
3	Vacant lots, single-family residential, commercial, light industrial	6.58	Reuse, some vacant
4	Auto sales and service, office, light industrial, vacant lots	27.46	Reuse, some vacant

The Industrial/Business Park uses in the City pursuant to the Zoning Ordinance consist of the following types of uses: light manufacturing, research and development, warehousing, business parks and offices, supporting retail, financial and restaurants, personal services, and similar types of uses. Parcels zoned MP are centrally located and convenient to major transportation, schools, the downtown area, and other services.

Figure X-2 | Sites Available for Emergency Shelters



Site #	Zoning	Acreage
1	MP, MP/SA	18.68
2	MP	16.58
3	MP	6.58
4	MP	27.46
Total:		**69.3**

Permit Processing Procedures and Timeline Estimates

Development review procedures exist to ensure that proposals for new residential development comply with local regulations and are compatible with adjacent land uses. Table X-31 provides typical local development timelines. Shown below are processing times for single-family and multi-family projects.

SINGLE-FAMILY PROJECTS

For single-family dwelling production building permits, the time-frame for review of a production building permit is 2–3 weeks. Master plan reviews take approximately 2–3 months

For single-family dwelling custom homes, the time frame for these reviews is 6–12, weeks depending on the complexity of the custom home and applicant's promptness in responding. No master planning is involved.

Development of large-lot specific plan parcels into subdivisions requires a Tentative Subdivision Map, and may also be accompanied by other entitlements. In the City of Roseville it is typical for applicants to request approval of tentative subdivision maps covering large land areas, which then may take multiple years to develop. An evaluation of the City's entitlement and building permit records over the last five years indicates that the time between the approval of a subdivision and application for the first single-family building permit ranged from two to five years. The City issues an average of 800 to 900 single-family building permits per year, so this delay between approval of entitlements and application for building permits does not coincide with or result in a delay in construction or supply.

Single-family residential projects with a Medium Density Residential land use designation will also include a Design Review Permit in addition to the Tentative Subdivision Map, but it is typical for an applicant to apply separately for these entitlements. It is common that the land holder will record the Tentative Subdivision Map and then sell portions of the recorded subdivisions to a residential developer. The purchasing developer will then apply for the Design Review Permit based on their proposed home plans. Therefore, the length of time between approval of a Design Review Permit and application for building permits is shorter than it is between approval of the Tentative Subdivision Map and the building permit application. An applicant typically applies for a building permit within three months of approval of the Design Review Permit.

MULTI-FAMILY PROJECTS

For a market-rate multi-family development, the plan review time-frame between City and applicant is approximately 8–16 weeks. The Development Services Department gives priority to multi-family development projects with affordable units, which can expedite processing by up to 25%.

In the City of Roseville multi-family development projects typically only require approval of a Design Review Permit entitlement in order to apply for a building permit. An evaluation of the City's entitlement and building permit records over the last five years indicates that the time between the approval of a multi-family project and application for the first building permit is generally less than three months.

Table X-31 | Permit Processing Timelines

Application	Time Frame
Single-Family Project	10–12 weeks for construction plan check
Multi-Family Project	12 weeks for design review + 10–12 weeks for construction plan check
Administrative Permit	Approved by the Planning Director. Processing time 4–6 weeks.
Conditional Use Permit	Public hearing before Planning Commission. Processing time between 8 and 12 weeks.
Design Review Permit	Public hearing before Design Committee or Planning Commission. Processing time about 12 weeks. (note: A design review permit is required for MF development but is not a separate entitlement.)
Flood Encroachment Permit	Public hearing before Planning Commission. Processing time between 8 and 12 weeks.
Major Project Permits	Public hearing before Planning Commission for processing Stage 1 (Preliminary Development Plan), Stage 2 (Architectural and Landscaping Plan), staff approval of Stage 3 (Final Plans). Processing time 16–20 weeks.
Tentative Subdivision Maps	Public hearing before Planning Commission. Processing time is between 8 and 10 weeks.
Design Review Permits for Residential Subdivisions	Should be obtained concurrent with or following processing an application for a tentative residential subdivision map or as a separate permit when modifying existing design standards. Public hearing before Planning Commission. Processing time 8–10 weeks (usually tracks concurrent with SUBD).
Grading Plan/Permits	Planning Director approval for minor grading plans, or public hearing before Planning Commission for major grading plans. Processing time is between 4 and 8 weeks.
Tree Permits	Planning Director approval of Administrative Tree Permits or public hearing before Planning Commission or Design Committee if the tree is associated with a design review permit. Processing time between 8 and 12 weeks.
Variance	Public hearing before Planning Commission or Design Committee. Processing time between 8 and 12 weeks.
Rezone	Public hearing by both Planning Commission and City Council. Processing time is between 16 and 20 weeks.
General Plan Amendment	Public hearing by both the Planning Commission and City Council. Processing time between 16 and 20 weeks.
Specific Plan Amendment	Public hearing by both the Planning Commission and City Council. Processing time between 16 and 20 weeks.
Boundary Line Adjustment	Planning Director approval or public hearing before Planning Commission. Processing time between 6 and 8 weeks.

ENTITLEMENT APPROVAL PROCESS FOR SINGLE-FAMILY AND MULTI-FAMILY PROJECTS

Entitlement Approval Process
Planning Division

ENTITLEMENT REVIEW STEPS

1. Submittal: Project applicant submits application to Planning Division as a pre-application. Application is review to determine if it contains all information identified on the applicable submittal checklist. When all checklist items are present and fees have been paid, a project number is assigned and it becomes a submitted application.

2. Distribution: Within 5 working days from acceptance as a submittal, the application and project plans are distributed for review by City development departments, including Building, En-gineering, Electric, Fire, Parks (if involving street medians or city-maintained property), and Environmental Utilities. Plans are also routed to outside agencies (e.g., PG&E, tele-phone, cable tv, resource agencies, etc.) for review and comment.

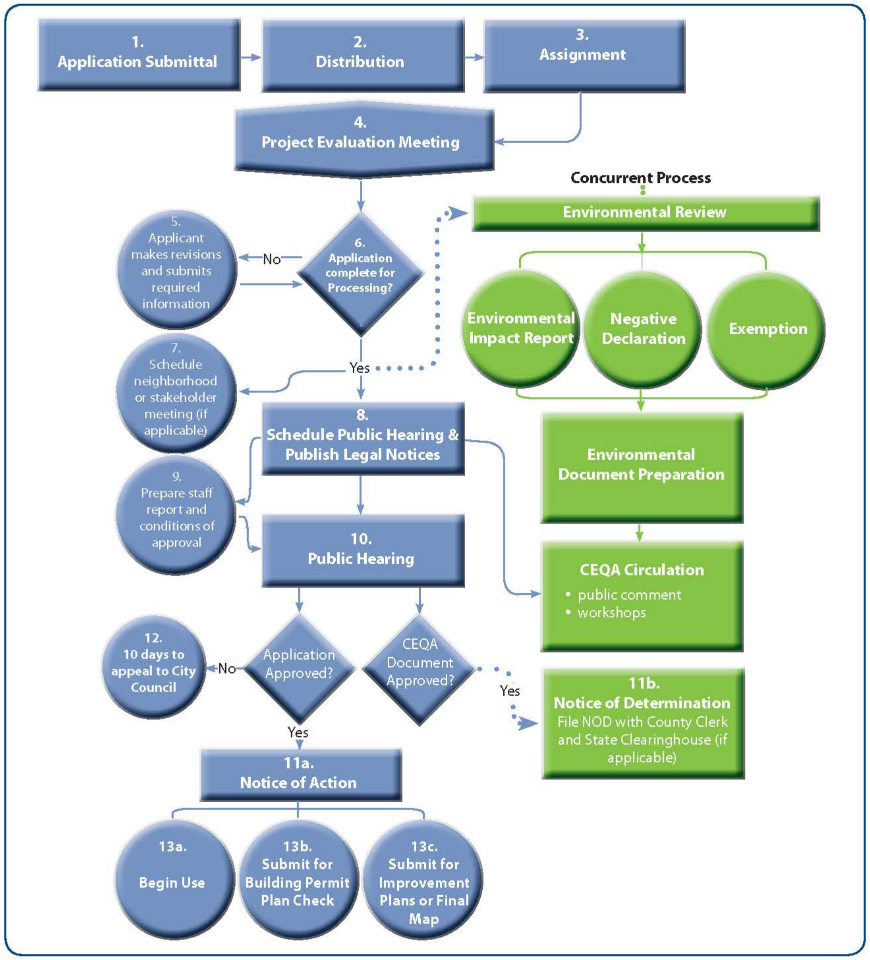
3. Assignment: Within 8 working days from submittal, the application is reviewed by a Senior Planner and assigned to a staff planner. The staff planner is the primary point of contact and is responsible for coordinating the City's response.

4. Project Evaluation Meeting: Within 30 to 45 calendar days from submittal, a Project Evaluation Meeting (PEM) is scheduled. The PEM is attended by representatives from each City department and the applicant's representative(s). The various departments discuss the project, give comments to the applicant, and suggest revisions to make the project conform to City standards. At the PEM, the City will notify the applicant if the application submittal is complete, and if not, will issue a letter identifying any information necessary to complete the application. More than one PEM may be held, depending on the size and scope of a project.

5. Resubmittal: If the application is incomplete or re-visions are required, the applicant makes appropriate cor-rections and resubmits the plans along with a letter describing any changes to the staff planner.

6. Application Formally Accepted: Following the final PEM and the submittal of all required information, the application is formally accepted as complete. Acceptance of the application initiates the timeframes required by the Permit Streamlining Act. At this stage the Planning Division performs an initial study to assess potential environmental impacts. This review will determine the appropriate environmental document.

7. Neighborhood Meeting: Some projects may require one or more presentations to various neighborhood as-sociations, depending on the level of complexity and/or controversy.



8. Hearing Schedule, Legal Notices, and Environmen-tal Document Posting: Once deemed complete, the ap-plication will be scheduled for hearing by the Planning Commission, Design Committee, or City Council (approv-ing authority varies by entitlement). The Environmental Document may be posted for a 20-, 30- or 45-day comment period, depending on the type of review required. A 10-day notice of public hearing is mailed to property owners within a 300-foot radius of the subject property.

9. Staff Report Preparation: Once the hearing is scheduled, the staff planner will prepare the staff report and finalize the conditions of approval. Staff reports are typically published the Friday preceding the meeting date. The staff report provides a project description, discusses the comments and issues identified by the City, and lists the staff recommendations or options for the Commission/ Committee /Council action.

10. Commission/Committee/Council Decisions: The entitlements reviewed by the Commission, Design Committee, or City Council are discretionary actions. As such, the project may be approved or denied, or conditions of approval imposed. The Planning Commission also serves in advisory capacity to the City Council on General Plan and Zoning issues, and hears appeals of actions taken by the Planning Director on Administrative Permits. As the designated approving authority, actions on development entitlements by the Planning Commission or Design Committee are fi nal unless appealed to the City Council.

11. Notice to Applicant & Notice of Determination: Following action by the Planning Commission or Design Committee, Planning staff will mail to the applicant an official notice of action that identifies the actions taken on the application, applicable expiration dates, and final conditions of approval. As applicable, within 5 days of the approval, Planning staff will send the Notice of (environmental) Determination, along with associated filing fees paid by the applicant, to the County Clerk.

12. Appeals: Applicants or other aggrieved persons may appeal the Planning Commission or Design Committee's decision to the City Council within 10 calendar days of the action. Appeals must be filed with the City Clerk along with the associated appeal fee.

13. Begin Use / Submit for Building Permit: After the appeal period, an applicant may submit plans to the building and/or Engineering Department for plan check. If the approval is for a Conditional Use Permit, the applicant may begin the use.

DESIGN REVIEW PERMIT

A request for a design review permit requires one public hearing before the Design Committee with an estimated processing time of 12 weeks. The applicant or the applicant's representative must be present at the public hearing to answer questions.

New multi-family construction, as well as medium-density residential (single-family), is subject to design review permits. Single-family development lots (with the exception of medium-density residential) that comply with Zoning Ordinance standards do not require a design review permit. Design Review Standards help maintain the aesthetic nature of an area without requiring special or costly construction materials that would have an impact on housing affordability. Typical design review findings for all multi-family uses include provisions for adequate drainage, access for parking, pedestrian circulation and walks, loading areas, compatible building designs, colors, building height, and trash enclosures.

A Design Review Checklist thoroughly describes standards and provides clear and objective guidelines to facilitate approval certainty for applicants. Checklists are available at the City's Permit Center and online.

The City's design review permit process has not been found to negatively impact a project or hold up the processing of an application by requiring an applicant to appear before the Design Committee multiple times for project approval.

LARGE COMMUNITY CARE FACILITIES

Large community care facilities are described as a dwelling where nonmedical care is provided to no less than 7 and no more than 12 persons on a 24-hour basis and which is operated and occupied by the owners. Large community care facilities are licensed by the California Department of Social Services, permit no more than two persons per bedroom, and shall be designed so as to be compatible with the residential character of the neighborhood.

The particular conditions or use restrictions for group homes with six or more persons, as described above, should not have a negative effect on the development or conversion of residences to meet the needs of persons with disabilities or affect the provision of services on site.

Other City policies that strive to alleviate governmental constraints include (1) reduction in parking standards for projects which can demonstrate a reduced need for parking; (2) occupancy standards in the City's Zoning Code apply to unrelated adults in the same manner they apply to families; (3) community input for the approval of group housing where it is the same, within each zoning district, as other types of residential development; (4) unit size is not regulated or restricted by the City (any minimum unit size restrictions would be included in the Conditions, Covenants, and Restrictions of a subdivision mandated by the developer or the homeowners association within a custom home subdivision); and (5) commercial floor area ratios, in mixed-use projects, are not adversely affected by inclusion of a residential use.

The first plan review takes 3 weeks, with 1–2 weeks for any necessary follow-up review.

The City utilized the California Department of Housing and Community Development's analysis tool to incorporate the provisions of SB 520 and has added to its revision to the Zoning Ordinance to assist with reasonable accommodation.

Affordable Housing Goal

The City has a 10% Affordable Housing Goal. This is calculated based on the total residential units allocated to each specific plan area. The type of units, income ranges, and parcel-by-parcel obligations are specified within each specific plan area and their related development agreements. Developers of each of the designated affordable housing parcels are required to provide affordable housing pursuant to the terms of the specific plan development agreement. Prior to building permits being issued for affordable rental housing developments, developers are required to enter into regulatory agreements with the City, at which time Housing Division staff actively assists developers in acquiring appropriate and available subsidies for the construction of affordable housing.

The 10% Affordable Housing Goal, as set forth in each specific plan area, is not intended to be set as a maximum number of affordable units; rather, it is a minimum expectation for the production of affordable housing for households that cannot afford market-rate housing. If affordable housing developers were able to secure the financing to fund the land acquisition and construction of affordable housing on parcels not previously identified as required to produce affordable housing, the City would encourage the development without limitation. However, the affordable housing requirement imposed on any parcel assists future developers in negotiating with landowners a valuation that justifies the imposition of the affordable housing requirement, which is typically less than market value.

FLEXIBILITY FOR MOVEMENT OF AFFORDABLE HOUSING WITHIN SPECIFIC PLAN AREAS

Prior to the development of the West Roseville Specific Plan (WRSP), each plan area designated parcels that would have affordable housing obligations, identified as either rental or purchase housing. In order to move the affordable housing units from one parcel to another, or merge them on to one parcel, the movement of the affordable units would require a formal amendment process to both the specific plan and related development agreements, which was costly and time intensive.

Beginning with the implementation of the WRSP in 2003, specific plans and related development agreements have provided flexibility to move the affordable housing units between the designated parcels by recording a Memorandum of Understanding, versus full amendments to the other formal agreements. The flexibility allows for developers of affordable housing to leverage the affordable housing "requirement" within the negotiations for securing the land, as well as collecting affordable housing obligations from one parcel to another, when developments conducive to 100% affordable housing financing, such as tax credits and bonds, will be used to develop the affordable housing units.

For a more detailed explanation of the affordable housing requirements of each specific plan and related development agreements, please refer to Planning Division documents located on the City's website, using the following link

http://www.roseville.ca.us/planning/planning_document_library/specific_plans/default.asp

Growth Management

The Growth Management Component of the Land Use Element views growth management as a means to proactively prepare for and manage growth. The key to Roseville's growth management component is the comprehensive planning process, rather than the establishment of growth limitations. The Growth Management Component focuses on the development of performance standards rather than timelines or growth rates for future development. Performance standards exist for all residential and non-residential projects within the City of Roseville.

Performance standards include items such as traffic circulation, landscape and lighting, parking, height restrictions, architectural design, and driveway locations. This approach has resulted in goals and policies that emphasize performance (e.g., maintaining levels of service, providing adequate park acreage, water, wastewater, electric, financing needed school facilities), rather than specific dates, growth rates, or buildout of existing plans. The performance standards provide the criteria for planning and managing growth by requiring the mitigation of growth impacts. The City has no ordinances restricting growth.

Much of the City's efforts are focused on comprehensive rather than incremental land use and facilities planning. The City currently has 16 specific plan areas that reflect the City's commitment and success in the management of growth. Each plan comprehensively plans and integrates the various elements of the area and provides detailed implementation strategies.

Implementation is secured through use of development agreements and the establishment of financing districts to ensure funding and maintenance of facilities and improvements, as well as construction of affordable units.

The limits identified in the Growth Management Component are based on estimated maximum level of development that the City can provide for and still maintain adequate service levels. Allowing development beyond the identified limits could result in a lack of resources and reduced service levels, which have the potential to directly impact the health, safety, and welfare of Roseville residents.

The concept of linking growth management and the ability to provide adequate services is articulated throughout the goals and policies of the Growth Management Component, Policy LU8.3.

The Growth Management Component of the General Plan will not affect the City's ability to accommodate its share of the Regional Housing Needs Allocation. The Growth Management Component should not impact the supply of housing, nor should it restrict the City's ability to accommodate its share of the regional housing need for the eight-year planning period of this Housing Element.

Subdivision Standards

The City's subdivision standards include provisions for increased lot densities and decreased curb/gutter/street widths to accommodate greater land use.

Consistent with SACOG's Blueprint Project and the City's Blueprint Implementation Strategies, the City annually reviews its standards to encourage compact development, mixed use, and higher-density residential units.

The City's standards for off-site improvements are no more restrictive than those of surrounding jurisdictions and serve to encourage and facilitate compact development to increase the affordability of housing in Roseville.

Permits and Fees

City permits and fees create a significant impact on the cost of new residential housing development. The City has been proactive in making sure the fees collected will pay for the necessary infrastructure and services to maintain a high quality of life for residents. The City offers three programs to help ease the financial burden of development fees to assist with the development of affordable single-family and multi-family housing: (1) the Single-Family Fee Deferral Program allows the developer to defer most City-controlled development fees until issuance of the certificate of occupancy or until close of escrow; (2) the Commercial Fee Deferral Program allows developers of multi-family affordable projects to defer most City-controlled development fees until issuance of the certificate of occupancy; and (3) the City's partnership with the California Statewide Communities Development Authority (CSCDA) allows developers to apply for the Statewide Communities Infrastructure Program (SCIP), which allows the financing of fees (over a 30-year period) that would otherwise be due at building permit issuance.

Table X-32 lists the estimated fee comparisons for Roseville and surrounding jurisdictions for single-family and multi-family development based on a study completed in 2020.

There are several development fees that apply to all new residential construction in Roseville. Each development fee is calculated individually and is based on factors such as type of project, construction valuation, square footage, and use, or a flat rate may be applied. There are no special or reduced development fee rates for affordable housing projects; however, the City does offer the fee deferral and financing programs mentioned earlier. Traffic fees and the Placer County Capital Facilities fee have reduced rates for age-restricted housing.

Building permit fees that are calculated on a flat-rate basis exert a heavier burden on smaller housing units, such as apartments and condominiums, than on larger single-family units. Since the cost is the same, regardless of size, the fee per square foot is much higher for a small dwelling as compared to a larger dwelling. Although several of the fees take this into consideration, the cost per square foot is still typically higher for apartments, condominiums, and small single-family dwellings than for larger single-family homes. Unlike market-rate homes and apartments, affordable units that must meet guidelines for purchase or rental price cannot pass along the higher cost per square foot to the buyer or renter. The City's policy is not to waive fees, as noted above; however, the City does offer the fee deferral and fee financing programs to assist affordable housing developers with payment of fees. Permit processing procedures and timelines are outlined below.

The City's 10% Affordable Housing Goal seeks to reduce the cost constraints associated with affordable housing production. The City's specific plan process includes the objective of satisfying the affordable housing goal by providing specific parcels in each specific plan area (SPA) with affordable housing obligations. The cost of parcels with affordable housing obligations are below market rate and may, by reducing or removing Mello-Roos bonds, further ensure affordability for renters or homebuyers.

Table X-32 | Residential Fee Comparison By Jurisdiction

2020 Fee/Tax	Roseville		Rocklin		Folsom[4]		Placer County		Rancho Cordova	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
Transportation	5,016	3,110	6,589	4,123	10,057	6,731	7,598	0	10,479	6,821
Capital improvement fees	3,250	2,167			3,311	3,355	4,603	3,305	4,053	3,170
Water connection	9,644	3,857	17,405	7,736	4,262	2,750	3,717	3,717	17,601	13,200[5]
Sewer connection	371	371	12,051	12,051	1,052	823	10,519	10,519		
Fire	1,165	1,165					1,940	825	917	1,663
Police/Public Safety									450	450
Recreation/Parks-Citywide parks/rec	2,345	3,155	2,696	2,217	6,900	4,584	4,785	3,480	1,500	1,500
Recreation/Parks-Neighborhood parks / other park	1,255	810			706					
Other (1)			292	116	1,052	823	224	224	175	356
Other (2)			7,103	4,774	1,017	1,017			13,303	912
Other (3)					377	406				
Other (4)					5,400					
School District[6]			4,080	4,080	45	45	7,880	3,349		
Total	**23,046**	**14,635**	**50,216**	**35,097**	**34,179**	**20,534**	**41,266**	**25,419**	**48,478**	**28,072**

SACOG September 2020. Fees based on City fees. Additional fees may be charged by school districts. For fees with a range, highest fee in range used.
[1] Fee based on North of US50 schedule. Multiple fees included in several categories.
[2] Rancho Cordova- water and fire, Sacramento fees. Sewer based on ratio of pipe for SF and acre for MF.
[3] Varies by area if no amount provided. Folsom, permit.
(1) Rocklin, Regional Drainage. Folsom, Regional Sanitation, City Portion. Placer County, Dry Creek Flood Control Fee, varies by area. Rancho Cordova, Sacramento Regional Transportation
(2) Rocklin, City & Placer County Construction Tax Combined. Folsom, Drainage. Rancho Cordova, Measure A transportation
(3) Folsom, solid waste and waste management plan fee.
(4) Folsom, housing fee.

Building Codes

To provide construction standards for the creation of efficient housing units, the City adopted the 2019 California Building Code based on the 2018 International Building Code, 2019 California Residential Code based on the 2018 International Residential Code, 2019 California Plumbing Code based on the 2018 Uniform Plumbing Code, 2019 Mechanical Code based on the 2018 Uniform Mechanical Code, 2019 California Electrical Code based on 2017 National Electric Code, the 2019 Energy Code, the 2019 California Green Building Code, the 2019 California Fire Code based on the 2018 International Fire Code with City of Roseville amendments, the 2019 California Existing Building Code, and the 2019 California Historical Code.

The City enforces building codes for existing units, new construction, and residential rehabilitation. Code enforcement is aimed primarily at new construction and remodeling through the permit process, and in older units in response to complaints. The City attempts to find a balance between ensuring that housing is safe and avoiding the potential loss of affordable housing units through unnecessarily strict enforcement practices. Based on discussions with the City's Building Department, there is no indication that code enforcement practices unduly penalize older dwellings or inhibit rehabilitation. Code enforcement inspectors who find older residential units in need of repair notify the Housing Division to determine if repairs may be made through the City's Housing Rehabilitation Program.

In order to assist developers with tax-exempt bond financing, the City has joined the California Statewide Communities Development Authority and the ABAG Finance Authority for Nonprofit Corporations.

NON-GOVERNMENTAL CONSTRAINTS

Land Costs

Land costs are one of the major components of housing development costs. Post-recession, land prices increased rapidly since the last planning period. The rising land prices post- recession and subsequent period of economic growth affected housing and building nationwide, increasing housing costs. The potential impacts from Covid-19, related economic downturn, and response to expanded work from home options on land prices create a complex forecasting environment. However, there are indications that land costs will remain strong.

Data gathered from Trulia.com, Zillow.com and Realtor.com in August 2020 indicates that land in Roseville ranges from $155,000 for 0.22 acre to $10,000,000 for 136.23 acres. See the listings below.

Given that land costs can factor heavily into the final cost of housing, allowing the construction of homes on small lots can lower the cost of housing, especially in the moderate income category. As previously discussed, the City has significant land areas with a DS overlay district, which allows tailored development standards. As a result, the City sees significant production of small-lot homes (lot sizes below 3,000 square feet) at lower price-points per square-foot.

Lot Size	Listing Price
0.22 acre	$155,000
3.5 acres	$269,000
0.65 acres	$339,000
1.2 acres	$700,000
28 acres	$4,500,000
136.23 acres	$10,000,000

Construction Costs

The cost of construction depends primarily on the cost of materials and labor, which are influenced by market demand. The cost of construction will also depend on the type of unit being built and on the quality of product being produced.

The cost of labor is based on a number of factors, including housing demand, the number of contractors in the area, and the unionization of workers.

A reduction in construction costs can be brought about in several ways. A reduction in amenities and quality of building materials in new homes (still above the minimum acceptability for health, safety, and adequate performance) may result in lower sales prices. State housing law provides that local building departments can authorize the use of materials and construction methods if the proposed design is found to be satisfactory and the materials or methods are at least equivalent to that prescribed by the applicable building codes.

In addition, modular, prefabricated, factory-built housing may provide lower-priced products by reducing labor and material costs. As the number of units built at once increases, savings in construction costs over the entire development are generally realized as a result of an economy of scale, particularly when combined with density bonus provisions.

Using current pricing sources, the average cost for a newly constructed 2,000-squarefoot single-family home (not including land) in the City of Roseville would be approximately $295,000 (National Building Cost Manual, accessed online data, indexed for location). Data from ProMatcher provides additional data as it provides a range of costs from $122.21 to $181.46 per square foot, resulting in construction costs for a 2,000 square foot single-family house ranging from $244,420 to $362,920.

The City's Specific Plan process helps control infrastructure-related construction costs. As part of each Specific Plan, detailed infrastructure studies are prepared which define the location of all improvements, including wells, lift stations, and other infrastructure needs. This is not a common approach; frequently, jurisdictions will only plan for major systems at the Specific Plan level, deferring more site-specific determinations to future projects. However, this can result in uncertainty, because the cost and location of all infrastructure is not known at the outset, and can result in wide deviations in the total per-unit infrastructure costs from one subdivision to another. The City's approach ensures that infrastructure construction costs are clear and evenly distributed over the planning area.

Development Densities

The City's Specific Plans assign a land use density and unit allocation to each large lot parcel of land, rather than a range (e.g. Medium Density Residential 12.2, or 12.2 units per acre). It is this detail which allows the Specific Plan process to clearly lay out the detailed infrastructure and per-unit construction costs for each planning area. It is common—and permitted— for developers to transfer units between parcels within a Specific Plan to ensure that each parcel's units "fit" within the acreage, but it is extremely uncommon for a developer to under-build. The City has not received any such applications in the past several years.

Availability of Financing

Interest rates are determined by national policies and economic conditions, and there is little that local governments can do to affect these rates. Jurisdictions can, however, offer interest rate write-downs to extend home purchase opportunities to lower-income households. In addition, government-insured loan programs may be available to reduce mortgage down payment requirements.

The Covid-19 influence on the housing market has had multiple impacts on the availability of financing. In late summer 2020, there were historically-low mortgage rates which stoked demand. Interest rates at the present time are not a constraint to affordable housing. However, lending standards have increased due to economic uncertainty. Lenders are announcing more stringent underwriting requirements and exiting some products completely. JPMorgan one of the country's largest lenders- and seen as a trendsetter- has raised the requirements borrowers must meet to be eligible for most new home loans. Customers need a credit score of at least 700 to qualify and must have funds equivalent to a 20% down payment.

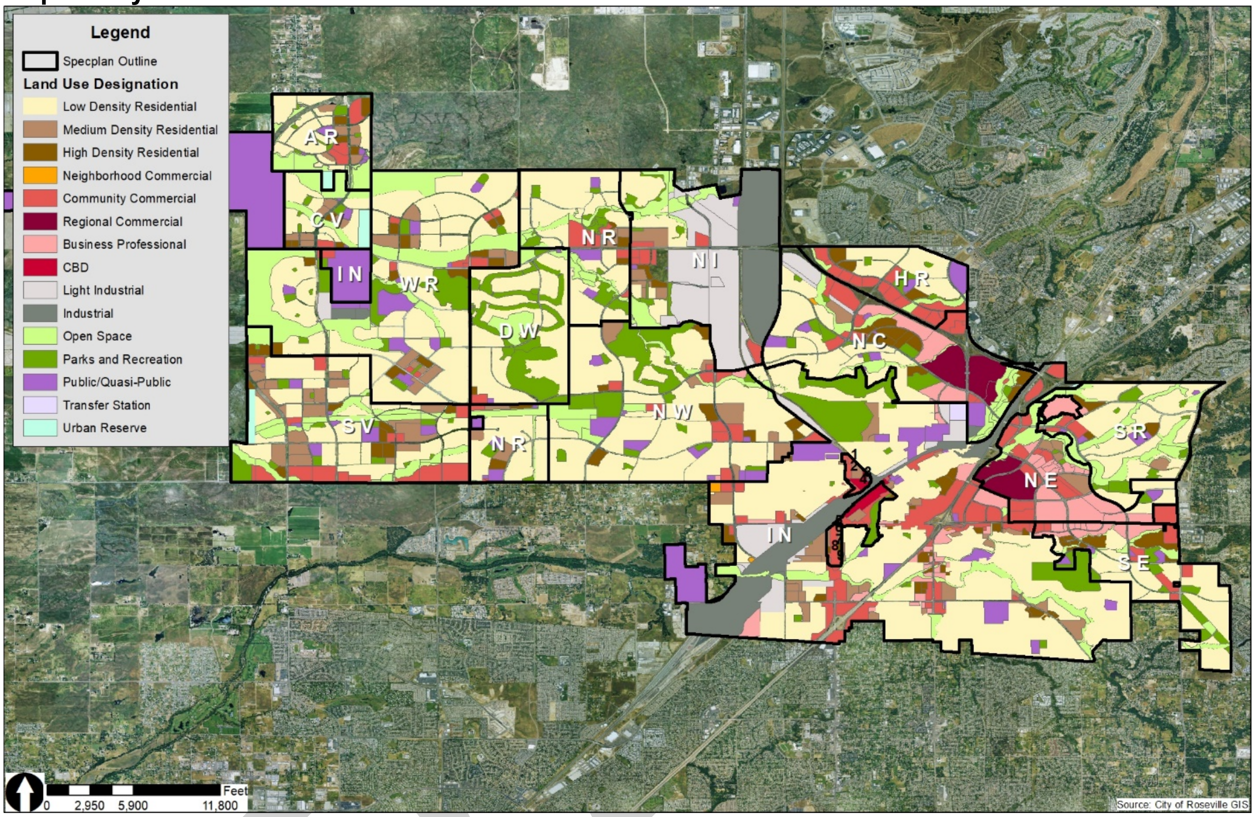
Additionally, some lenders are putting into place different reserve requirements for self-employed borrowers. Lenders stress that these changes are temporary, but it is unknown how quickly mortgage companies return to business as usual.

One of the main barriers to rising demand is the lack of inventory, especially for entry-level homes. The California Association of Realtors' Roseville July 2020 monthly market report found that the number of active listings fell 51.2 percent from July 2019.

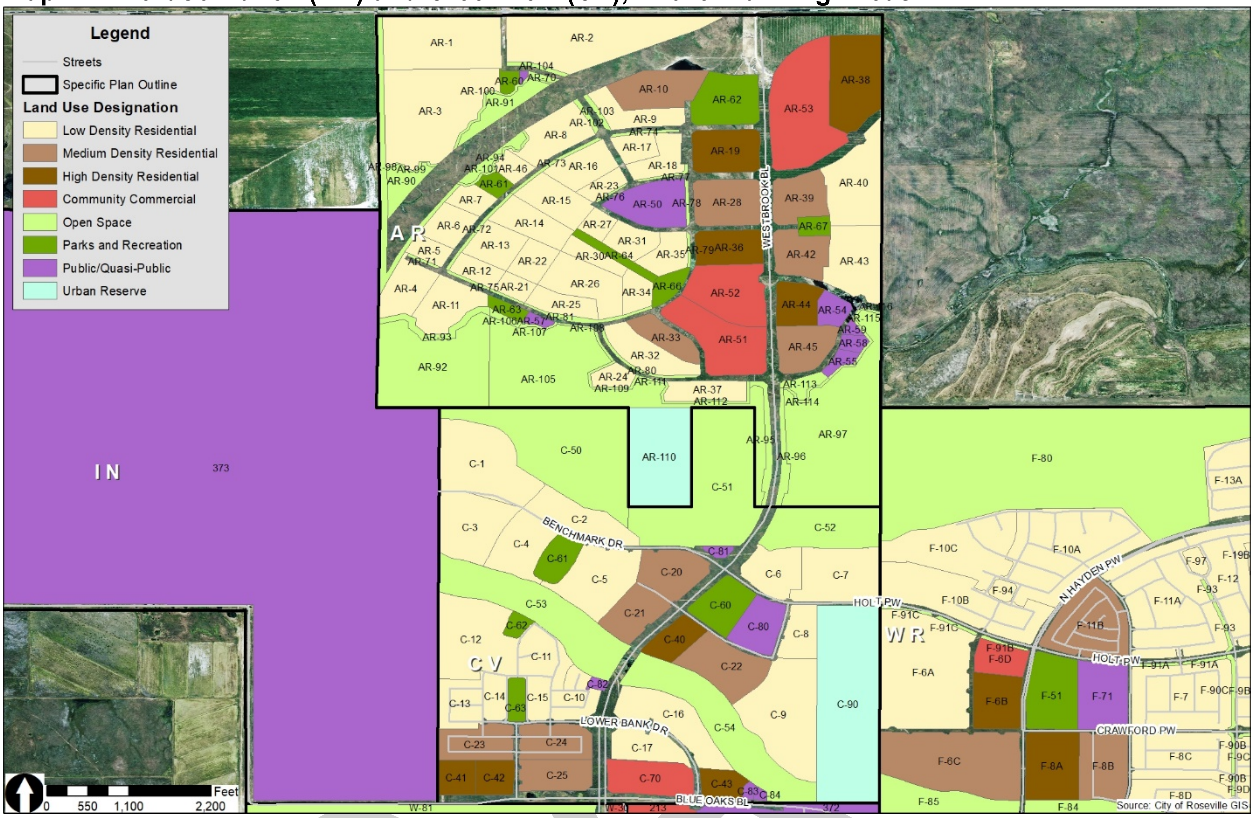
A more critical impediment to homeownership involves both the affordability of the housing stock and the ability of potential buyers to fulfill down payment requirements. Traditionally, conventional home loans typically require 5% to 20% of the sales price as a down payment, which is the largest constraint to first-time homebuyers. The current higher requirements strongly indicate a need for flexible loan programs and a method to bridge the gap between the down payment and a potential homeowner's available funds. The availability of financing for developers under current economic conditions may also pose a constraint on development outside of the City's control.

Appendix A Sites Inventory Maps

Map 1: Citywide



Map 2: Amoruso Ranch (AR) and Creekview (CV), Entire Planning Areas



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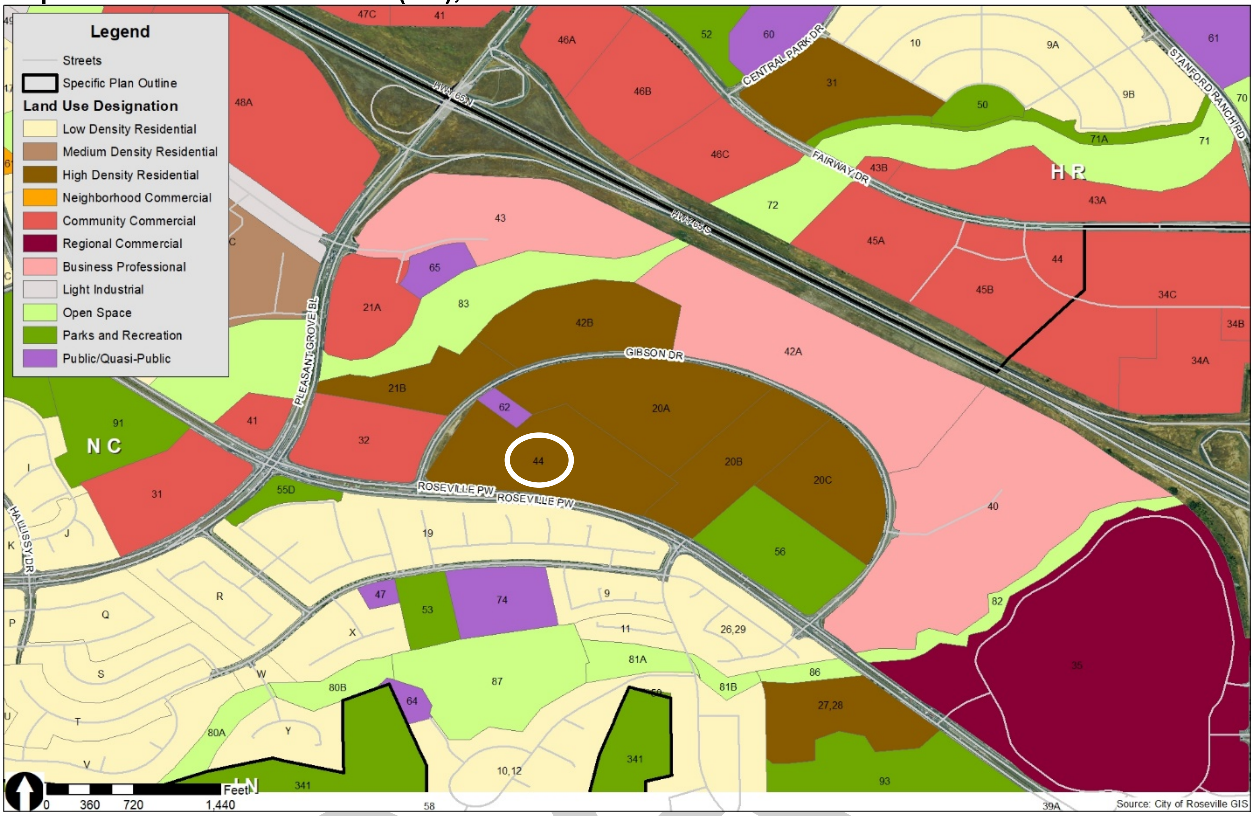
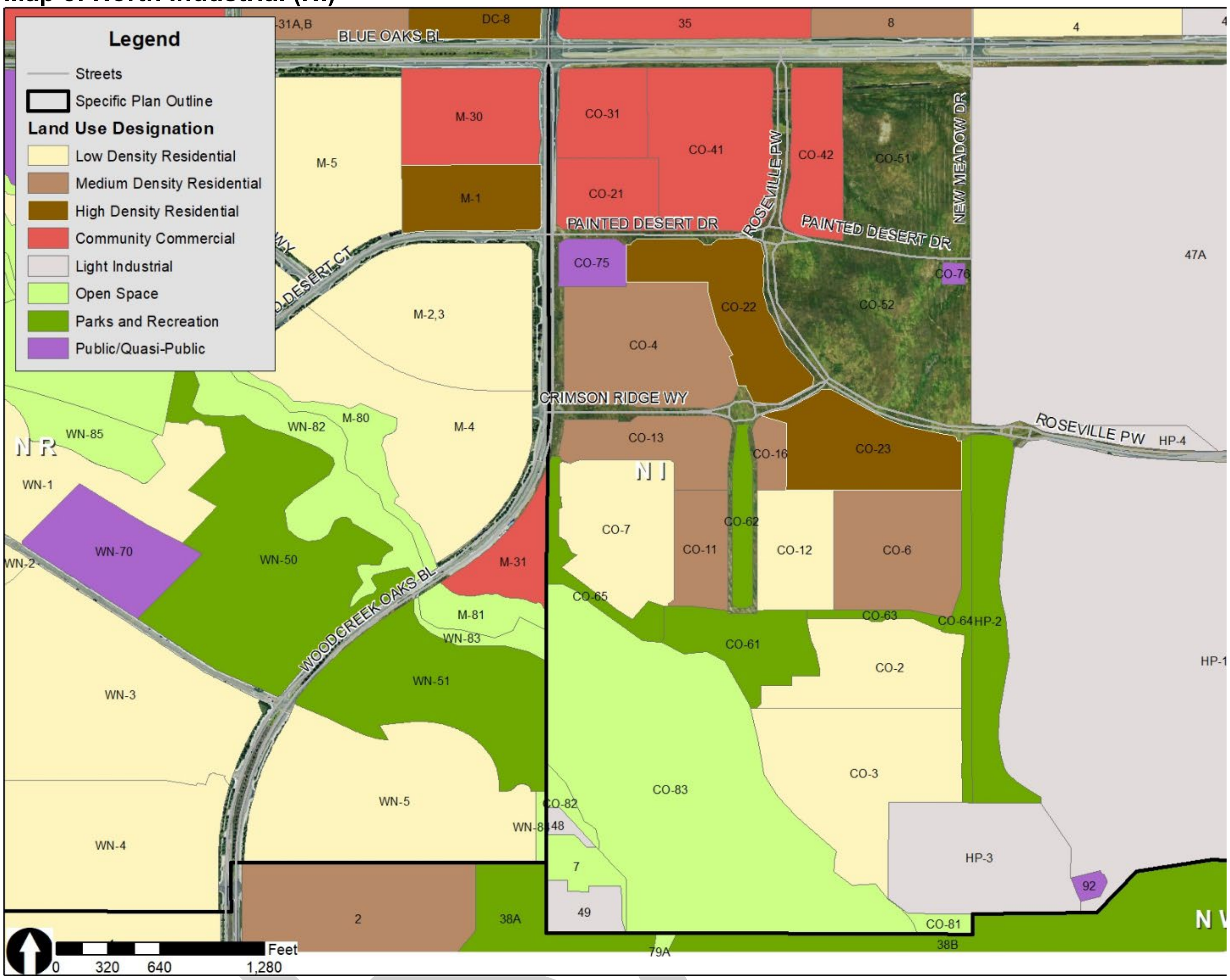
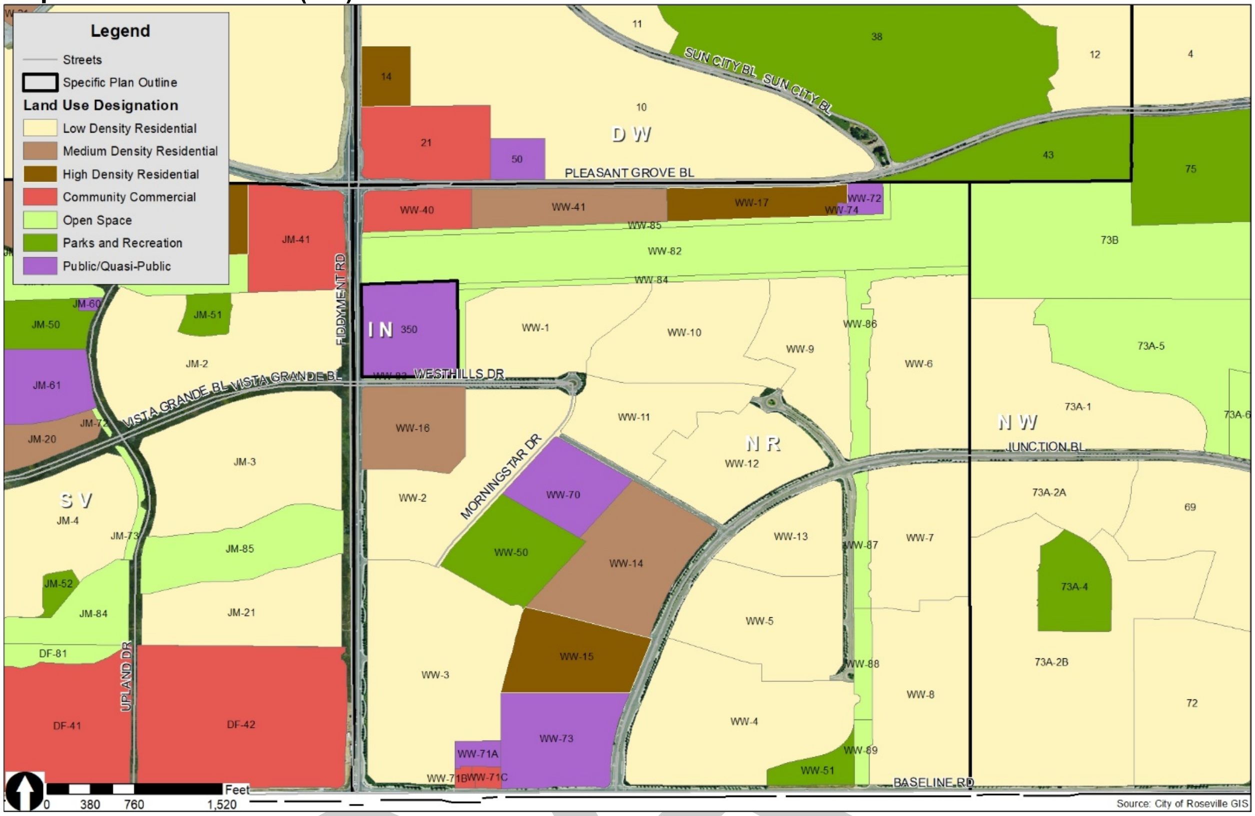
Map 4: North Central Roseville (NC), Parcel 44



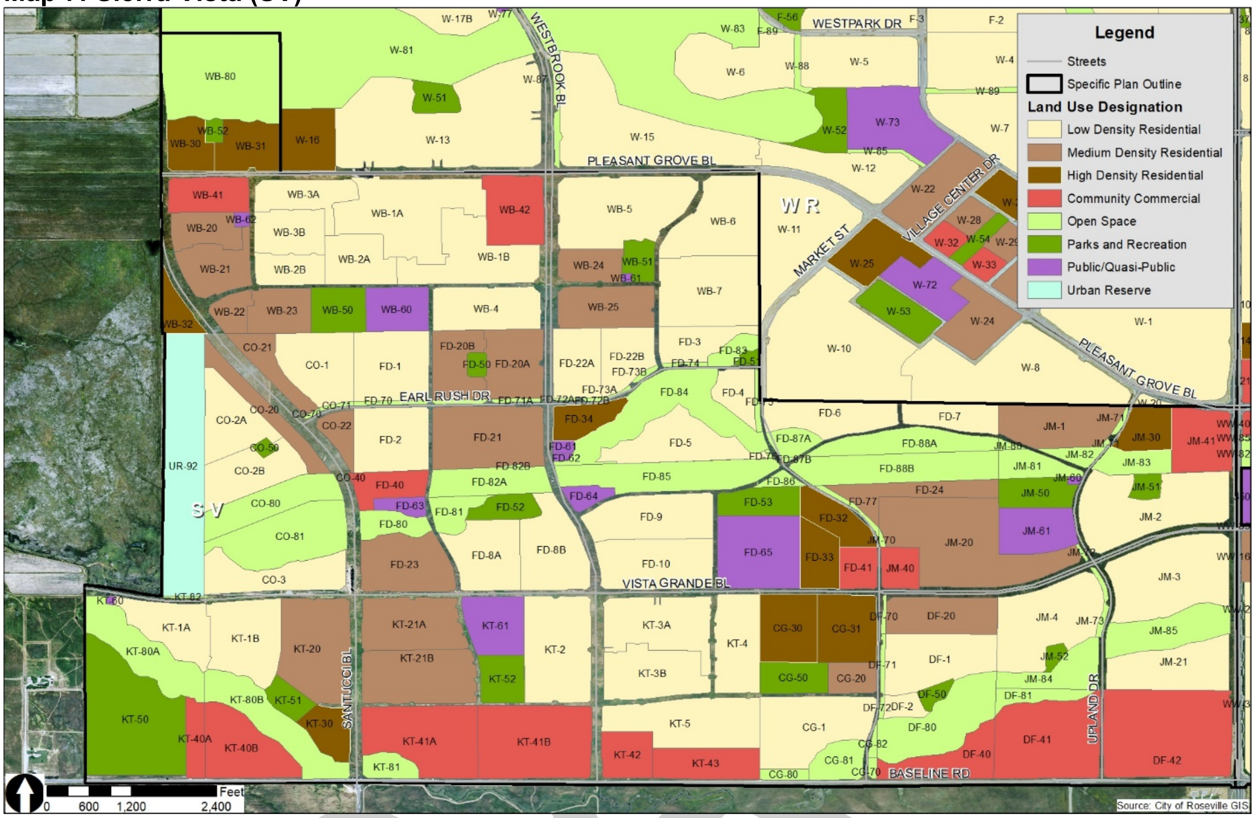
Map 5: North Industrial (NI)



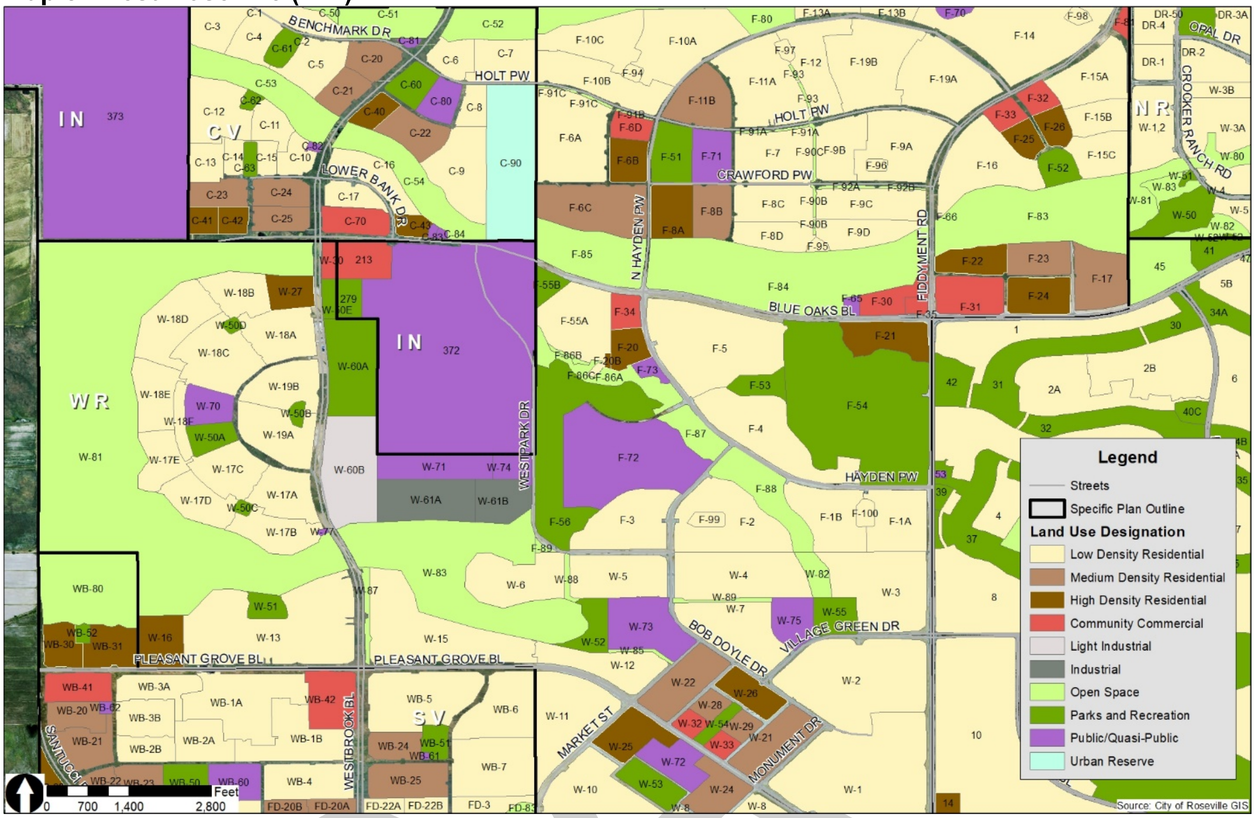
Map 6: North Roseville (NR)



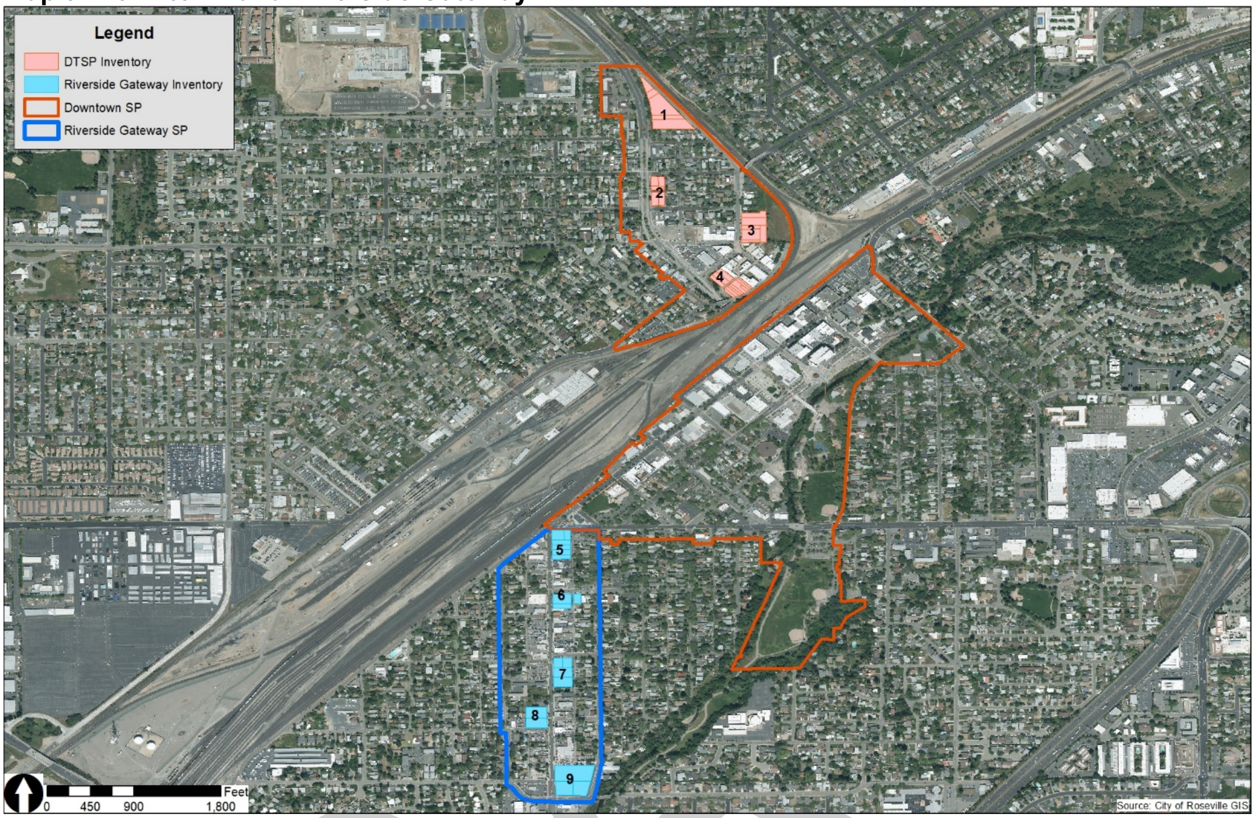
Map 7: Sierra Vista (SV)



Map 8: West Roseville (WR)



Map 9: Downtown and Riverside Gateway



Appendix B Rezone Program Details

COMMERCIAL CORRIDORS

Development Standards and Regulatory Incentives

Each Commercial Corridor will include development standards and regulatory incentives to encourage pedestrian-friendly design, public amenities, streetscape beautification, appropriate parking, access to transit, flexible and mixed uses, and affordable housing. Regulatory incentives are envisioned to include reduced standards for on-site parking, park dedication, park in-lieu fees, and streamlined entitlement and development processes. Standards included in the City's existing Downtown Specific Plan which are anticipated within the Commercial Corridor Specific Plans include:

- Parking: Off-street parking requirements reduced to a 1:500 ratio for the majority of uses, public parking may be used to satisfy private off-street parking requirements, on-street parking credit is available, parcel aggregation credit is granted when consolidating parcels; permitted uses rehabilitating existing buildings do not require off-street parking when a discretionary action is not required.

- Fees: No park land dedication fees or in lieu fees are required for new residential units and a reduced parking in-lieu fee is available for projects to meet off-street parking obligations

- Process: An Administrative Design Review Permit (Administrative DRP) is available in lieu of the Design Review Permit process (DRP). The Administrative DRP is a staff-level process with a flat fee of $219, while a DRP requires a public hearing, is billed on a time-and-materials basis, and requires a deposit of $8,000 (based on fees for the 20/21 fiscal year). The Administrative DRP process represents a significant time and cost savings.

- Design Amenities: Providing art in public spaces allows for a 10% decrease in required parking (five spaces maximum).

Within the Commercial Corridors use of the Residential Mixed Use and Commercial Mixed Use zones is anticipated. The City's Residential Mixed Use (RMU) zone is intended to allow either attached or detached residential dwellings, as well as other compatible land use types. Residential conversions to live-work spaces, where the homeowner may maintain an office and living space, is also a compatible use. This zone will be combined with the City's High Density Residential (HDR) land use. The HDR land use designation is defined as housing with a minimum density of 13 units per acre, but each HDR site is also assigned a maximum density (e.g. HDR-20 is capped at 20 units per acre). However, to provide flexibility in the Commercial Corridors the City does not envision applying a maximum density.

The City's Commercial Mixed Use (CMU) zone is intended to promote a variety of commercial and higher intensity residential uses and the flexible siting of other uses that are typically considered to be compatible with commercial development. It is the intent of the CMU zoning district to establish a mix of uses to ensure that commercial and higher intensity residential uses will be successfully integrated into desirable, cohesive mixed use districts. The CMU zone will allow existing underused commercial properties to be redeveloped with residential uses without the need to amend the land use or zoning designations.

Atlantic Street Corridor

As shown in Figure X-3, below, the majority of this planning area has a land use designation of Low Density Residential (LDR). However, substantial portions have a zoning designation of Attached Housing (R3) and many of the properties in this area have multiple dwelling units on each parcel of land. This zoning inconsistency also occurs for the areas with a Medium Density Residential land use designation, where the property has a zoning designation of R3, Two-Family, or General Commercial. This Specific Plan is envisioned to include the following (also see Figure X-4):

- Community Commercial land use and Commercial Mixed Use zoning designation for the existing commercial properties on the Atlantic Street frontage.

- High Density Residential land use and Attached Housing zoning designation for the residential property along the Atlantic Street frontage, for the land immediately behind the commercial properties, and for the land between Folsom Road and Adelante High School.

- Medium Density Residential land use and small-lot residential zoning designations for the land immediately behind the new High Density Residential land use.

- Low Density Residential land use and small-lot residential zoning designations for the land immediately behind the new Medium Density Residential land use.

- Open Space land use designation and zoning over Dry Creek and its floodplain.

The Planning Division and Building Divisions regularly handle inquiries related to redevelopment of the properties within the existing commercial areas along the Atlantic Street frontage and the adjacent residential areas. Customers are most often investigating the potential to improve a residential lot or add additional units, or to change or intensify a commercial use. These customers are individual property owners or prospective buyers of smaller properties, and are not associated with firms or development companies with the benefit of significant resources. The cost of entitlements needed to rectify land use and zoning inconsistencies and/or change the land use or zoning designations of a small property to allow the proposed use has been a significant barrier. To process entitlements for a General Plan Amendment and Rezone requires a deposit of nearly $20,000 along with a public hearing process and commitments of time and other financial resources. The customer has typically decided not to pursue the project as a result. The adoption of the Atlantic Street Corridor will remove redevelopment barriers by eliminating the need for costly entitlements and will add incentives and streamline the development process. As a consequence of the envisioned changes, the City anticipates planning for the addition of units through many small residential projects which add a few units at a time and one medium project of 10–20 units. While the total units developed could be greater, the City is crediting 50 units toward the lower income RHNA obligation as a result of development in this corridor.

Figure X-4 | Existing Land Use

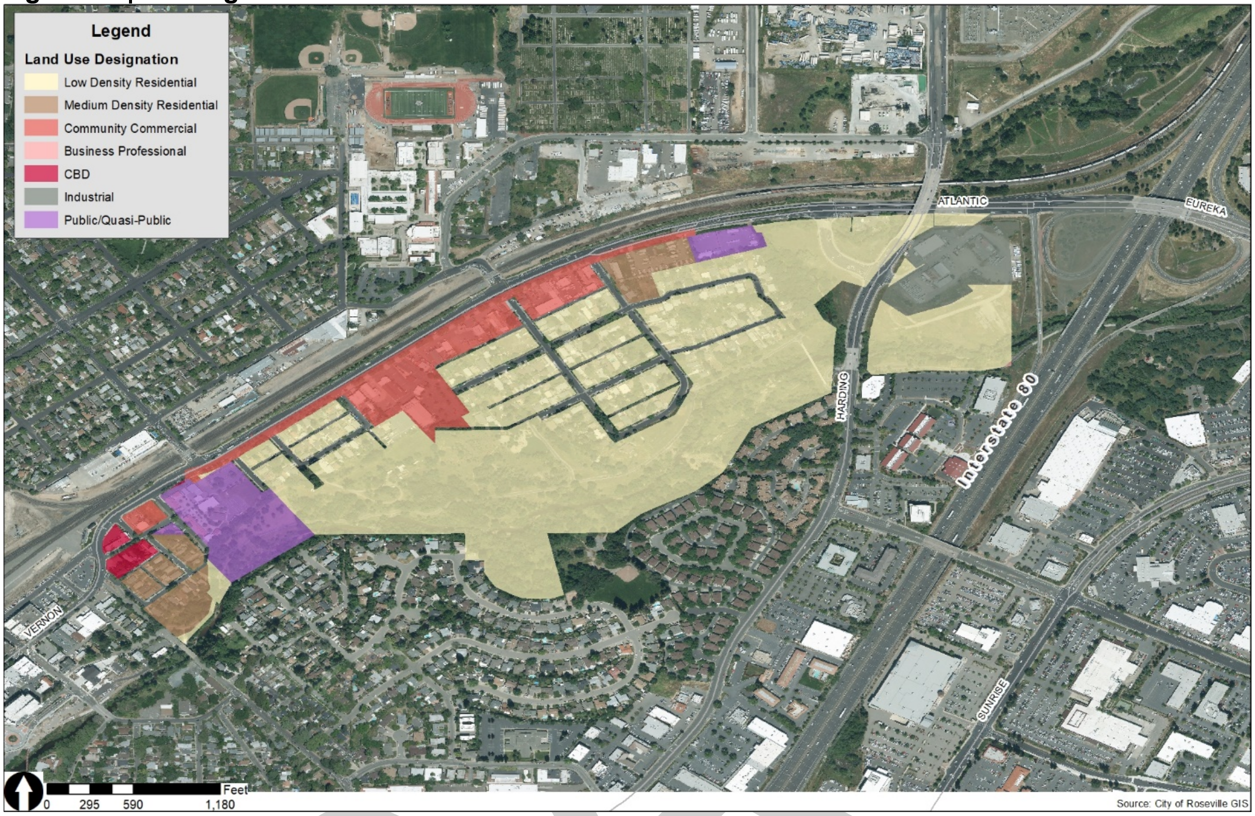


Figure X-4 | Conceptual Proposed Land Use

Douglas-Harding Corridor

As shown in Figure X-5, below, most of this planning area has a Community Commercial land use designation. However, there are single-family residential properties on Douglas Boulevard and homes which have been converted to businesses. There are also multiple properties with three or more housing units per parcel (considered multi-family), but a land use or zoning designation for commercial uses or single-family uses. In addition, there are many older commercial properties and a hotel property with large parking fields. This Specific Plan is envisioned to include correcting inconsistencies between land use and zoning designations, designating additional High Density Residential land (with a Residential Mixed Use zoning designation), and amending the commercial-use land in the Planning area to the Community Commercial land use designation and Commercial Mixed Use zone (see Figure X-6).

There are multiple vacant properties in the Douglas-Harding Corridor which have been difficult to develop because the parcels are small and would require land use amendments to consolidate and approve. In addition, there are access and infrastructure constraints to development which have also proven to be a barrier to development or redevelopment of vacant and underdeveloped properties in this area. City Planning Division and Building Division staff receive regular inquiries about some of the long-standing vacant properties and several key commercial properties, but the entitlement processes and access/infrastructure issues have usually resulted in a withdrawal of interest. The City recently approved the development of a long-vacant parcel with townhomes, and this project is representative of the types of existing barriers which must currently be overcome. Approval of the project required an access study by a qualified engineering firm and a significant investment of time and resources on the engineering plans for the site. The project also required a General Plan Amendment and a Design Review Permit and final entitlement costs of nearly $40,000. The Corridor Plan would remove the need for both of these entitlements and would also include environmental documentation and technical studies to identify and resolve development barriers.

As a consequence of the envisioned changes, the City anticipates planning for the addition of units through small projects of a few homes at a time, medium projects of up to 30 units at a time, and one large project of between 100 and 300 units. While the total units developed could be greater, the City is crediting 250 units toward the lower income RHNA obligation as a result of development in this corridor.

Figure X-5 | Existing Land Use

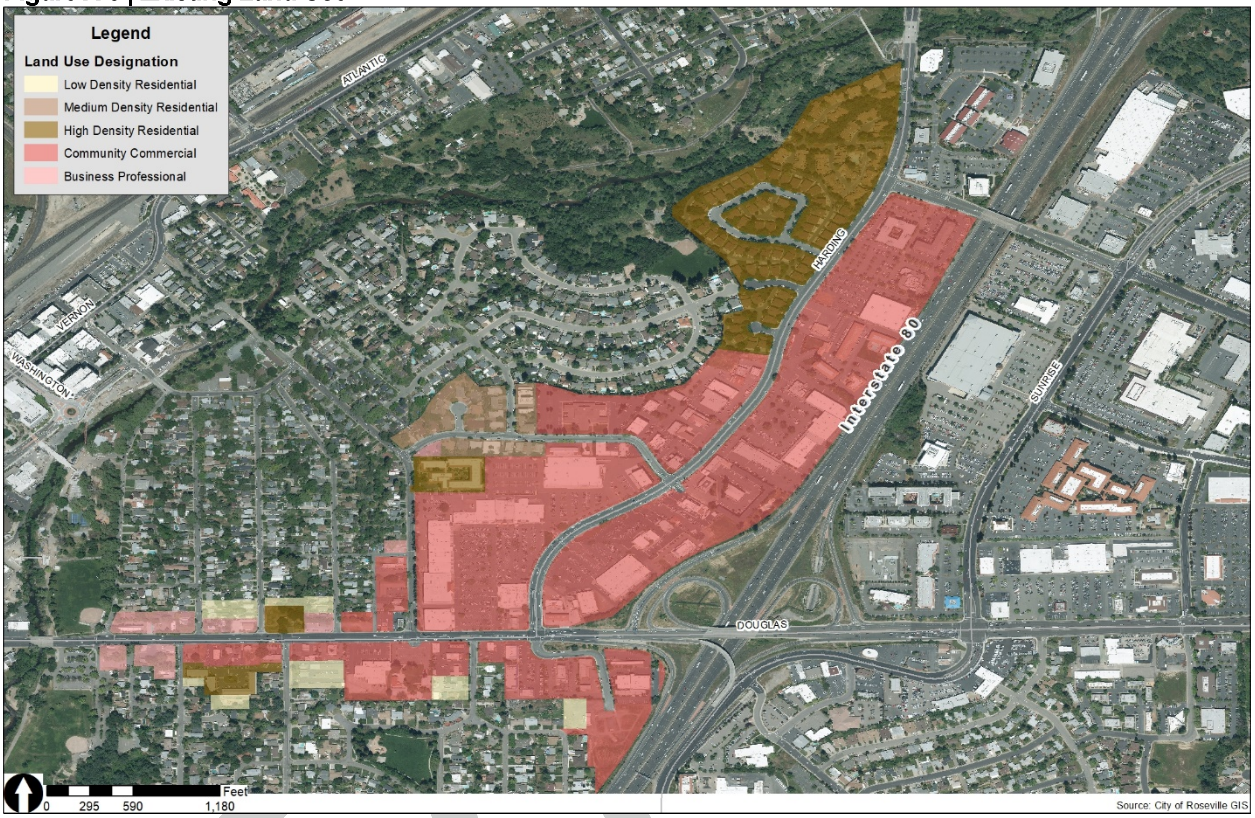
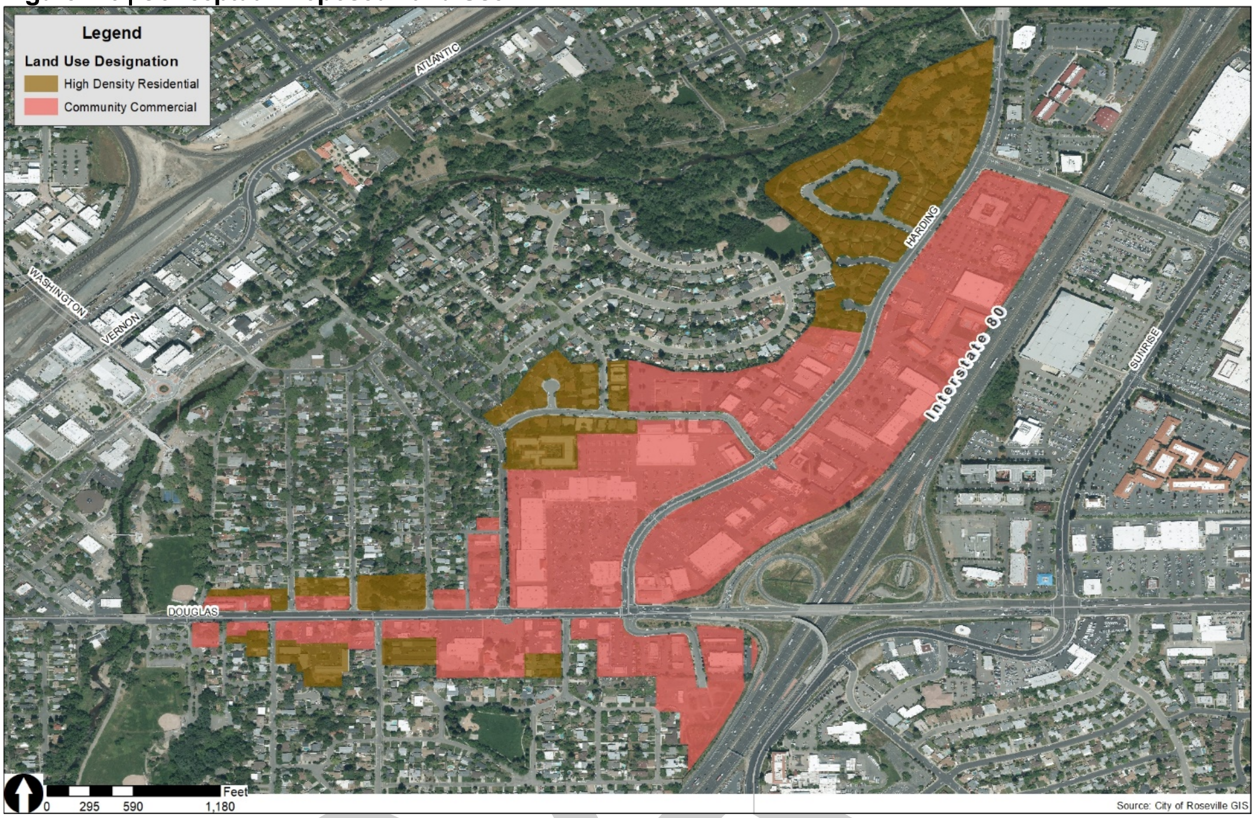


Figure X-6 | Conceptual Proposed Land Use



Douglas-Sunrise Corridor

This planning area includes a mix of land use designations, including Community Commercial, Business Professional, Neighborhood Commercial, High Density Residential, Medium Density Residential, and Low Density Residential (see Figure X-7). This Specific Plan is envisioned to include rezoning most of the planning area to the Commercial Mixed Use designation, and creating a transition between the commercial district and the single-family residential district on the southern boundary by applying a High Density Residential land use to the existing residential properties (see Figure 8). Compared to the other corridors, Planning Division and Building Division staff have received fewer inquiries and less overall interest in redeveloping this area. This corridor is developed with more established and thriving commercial businesses, including large-format retail businesses such as Target, Petsmart, and Fry's Electronics. However, there is a large office building on the southeastern corner of Lead Hill Boulevard and Sunrise Avenue which has been vacant for several years and there are some older commercial properties with large, minimally-landscaped parking fields where redevelopment inquiries have been received. Therefore, the Douglas-Sunrise Corridor is most likely to develop with a single large project of 100–300 units on one of these underused sites. While the total units developed could be greater, the City is crediting 100 units toward the lower income RHNA obligation as a result of development in this corridor.

Figure X-7 | Existing Land Use

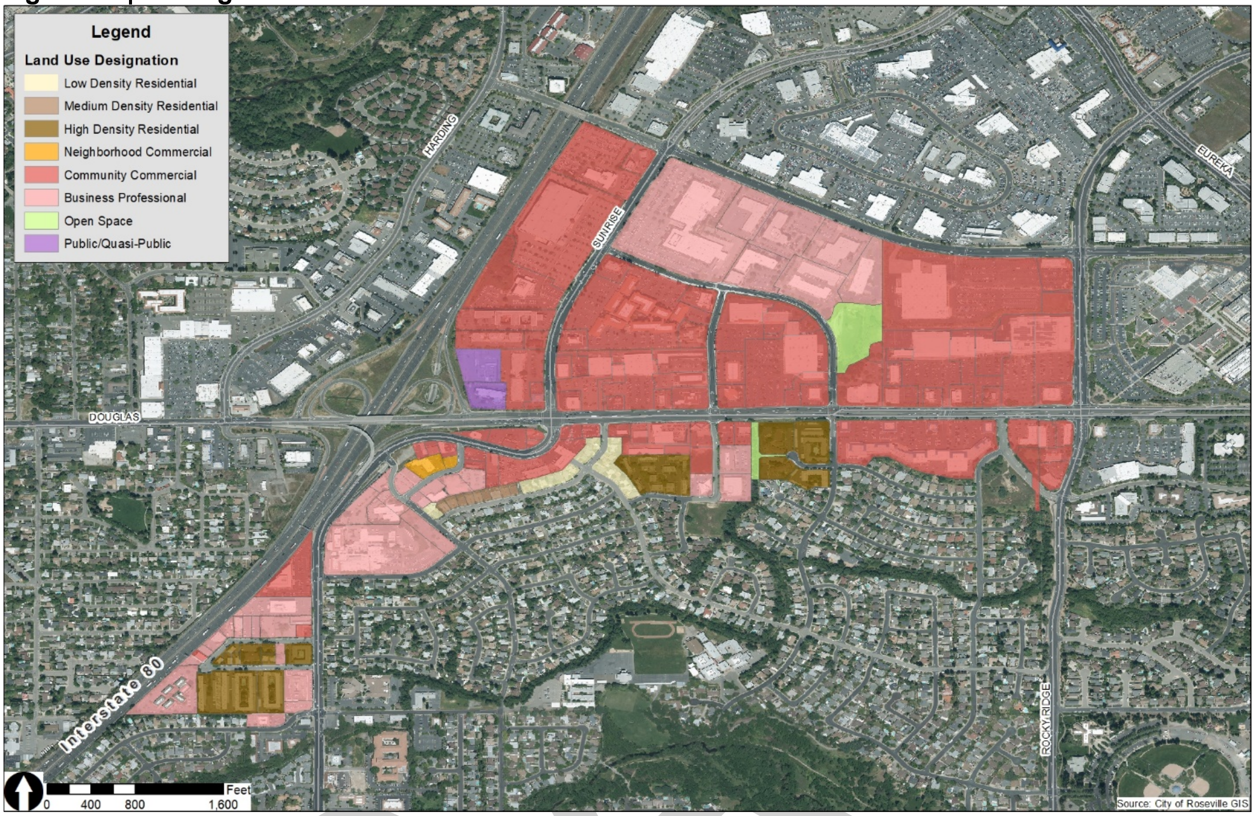
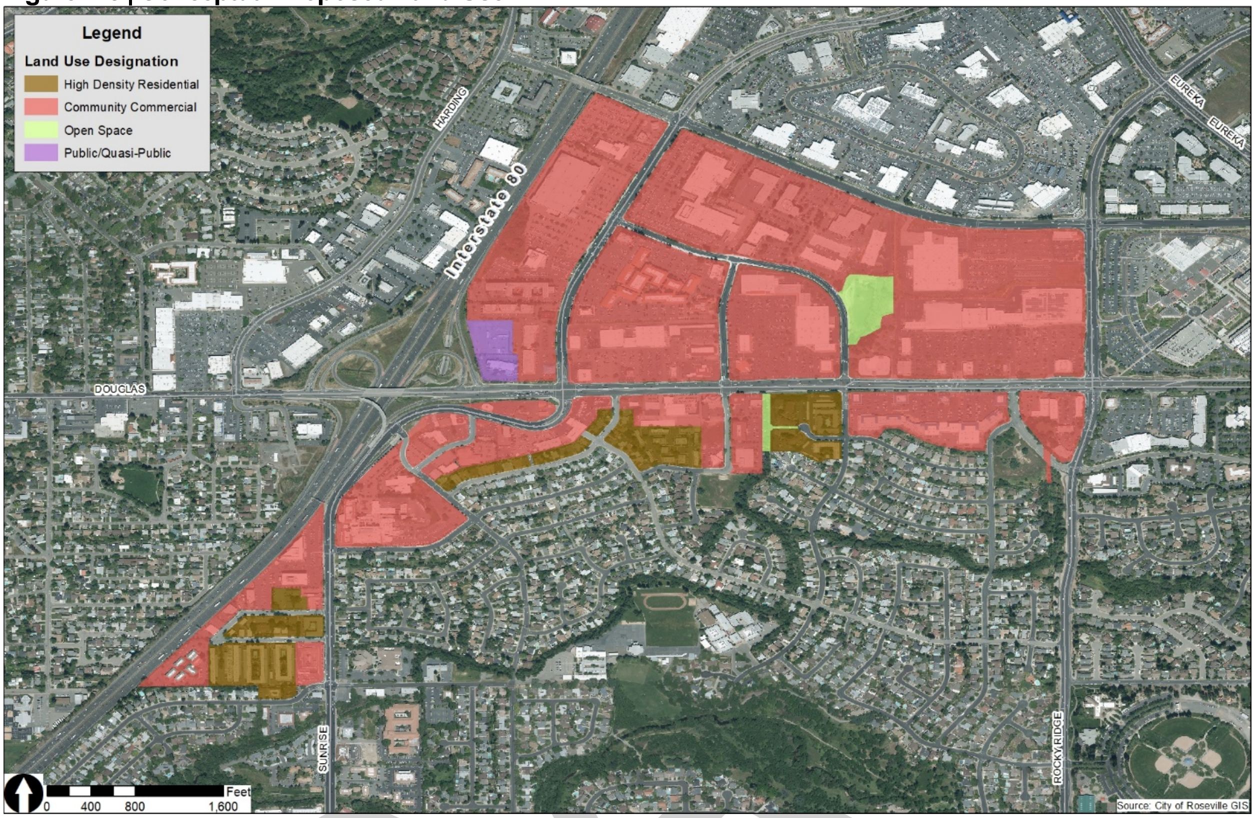


Figure X-8 | Conceptual Proposed Land Use



INFILL INTENSIFICATION

The central core of Roseville where development occurred prior to the 1980s is known as the City's "Infill Area," and is approximately 8,500 acres. This older area of the City is not within a Specific Plan and much of the development occurred prior to the adoption of the City's General Plan or Zoning regulations. As a consequence, inconsistencies between a property's land use and zoning designations are relatively common, and the land use designation maximum density typically reflects the built conditions rather than planned future conditions. These factors have presented regulatory barriers to development and redevelopment.

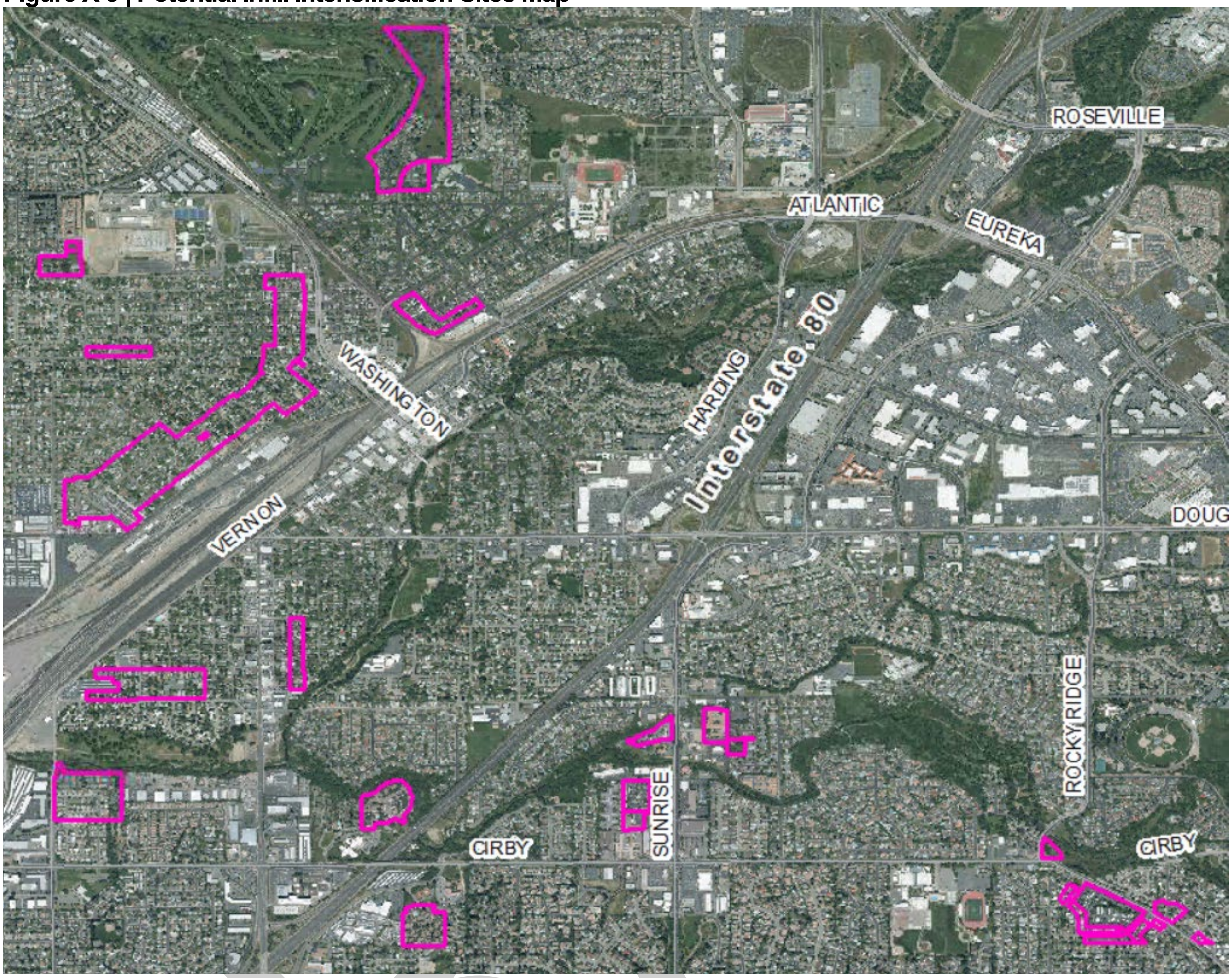
This strategy focuses on properties which already have either a multi-family zoning designation (R3), a Medium Density Residential (MDR) land use designation, or a High Density Residential (HDR) land use designation. The strategy is envisioned to include amending the zoning and land use designations of these sites to R3 and HDR-30 (density of 30 units per acre), or potentially to HDR with no maximum density specified. Many of these sites are currently developed with small multi-family developments such as fourplexes, sixplexes, and single-story or two-story apartment developments with fewer than 30 units. City Planning Division and Building Division staff receive regular inquiries about adding units to these properties, but because the General Plan land use density includes a maximum density (i.e. HDR 13.8) based on built conditions, a General Plan Amendment would be required to add *any* additional units. The cost and complication of the entitlement processes have usually resulted in a withdrawal of interest. The Infill Intensification strategy would remove this barrier.

Table X-33 below shows the parcels currently identified as potential rezone and General Plan Amendment sites as part of this strategy. The location of these parcels are shown in Figure X-9. Table X-33 lists the existing units on the site, the potential capacity if the sites were developed/redeveloped at 30 units per acre, and the realistic capacity. The realistic capacity is based on a parcel-specific analysis, including site constraints and market forces, and estimates this strategy could add up to 1,253 additional units. For the purposes of fulfilling the City's lower income RHNA obligation the City is not crediting all of these units. The sites with the greatest potential for development at densities of 30 units to the acre or greater are those which are vacant, have vacant potential (a large portion of the site is undeveloped), or are large parcels with only one or two units; these are the sites assumed to be most likely to meet the City's lower income obligation. Therefore, this analysis assumes up to 876 units would be lower income units based on development at 30 units per acre.

Table X-33 | Potential Infill Intensification Sites

Specific Plan Parcel #	Zoning Designation	Land Use Designation	Acres	Existing Units	Potential Capacity	Realistic Additional Capacity
10	R3	LDR	6.43	62	97	0
18	R3	LDR	2.59	29	39	0
18 +	R3	LDR	69.23	575	900	0
63	R3	LDR	1.58	10	24	0
86B	R3	MDR	1.18	0	35	35
99	R3/DS	MDR	3.41	26	26	0
100	R3	MDR	32.98	53	743	743
102	R1	MDR	0.67	0	20	20
104 +	R3	MDR	3.98	28	120	120
108	R3	MDR	14.26	106	213	0
109	R3	MDR	4.57	36	69	0
111 +	R3	MDR	15.28	158	229	0
116	R3	MDR	8.2	128	128	0
117	R3	MDR	7.62	124	124	0
134	R3	HDR	2.49	62	62	0
136	R3	HDR	1.76	63	63	0
137	R3	HDR	3.83	92	92	0
138	R3	HDR	5.06	200	239	239
141	R3	HDR	8.7	168	168	0
142	R3	HDR	0.66	16	20	0
142	R3	HDR	2.3	37	69	0
143	R3	HDR	1.12	11	34	0
144	R3	HDR	0.32	8	10	0
145	R3	HDR	2	24	60	0
147	R3	HDR	0.49	8	15	0
TOTAL				**2,024**	**3,599**	**876**

Figure X-9 | Potential Infill Intensification Sites Map



VACANT SITES – RESIDENTIAL CONVERSION

Staff examined vacant sites throughout the City to find properties with the potential to be converted to high density residential use. After screening out sites due to the presence of approved entitlements, Development Agreements, or significant environmental constraints (floodplain, wetland preserves, etc), the City has identified potential sites for evaluation as part of this rezone program shown in Figure X-10. Additional sites may be identified as the City develops this option and sites on this list may be removed due to unforeseen constraints. The sites are described below.

1. City Property: This 13.5-acre property is owned by the City and has a Community Commercial zoning and land use designation. Constraints include adjacency to the City's wastewater treatment plant and Roseville Electric Energy Plant and frontage on both Blue Oaks Boulevard and Westbrook Boulevard. This is also adjacent to the future Regional Sports Facility. Due to these challenges and because the City owns the property this site might be best suited as a demonstration site. The City could seek out a public-private partnership to develop an emerging or innovative housing product on this site, paired with commercial or other non-residential uses. Assuming 5 net-acres developed at a density of 30 units to the acre, this property could provide **150 units**.

2. Harris Property: This 40-acre property is designated Urban Reserve. The property owner was a non-participant in the Creekview Specific Plan and is therefore not covered by the Development Agreement. A portion of this land is unavailable due to the presence of a creek, floodplain, and an occupied single-family home, and there

would be additional land loss due to the need for major connecting roads, parks, and other public facilities. Conservatively assuming 20 acres is developable with housing at 30 units/acre, this property could provide **600 units**.

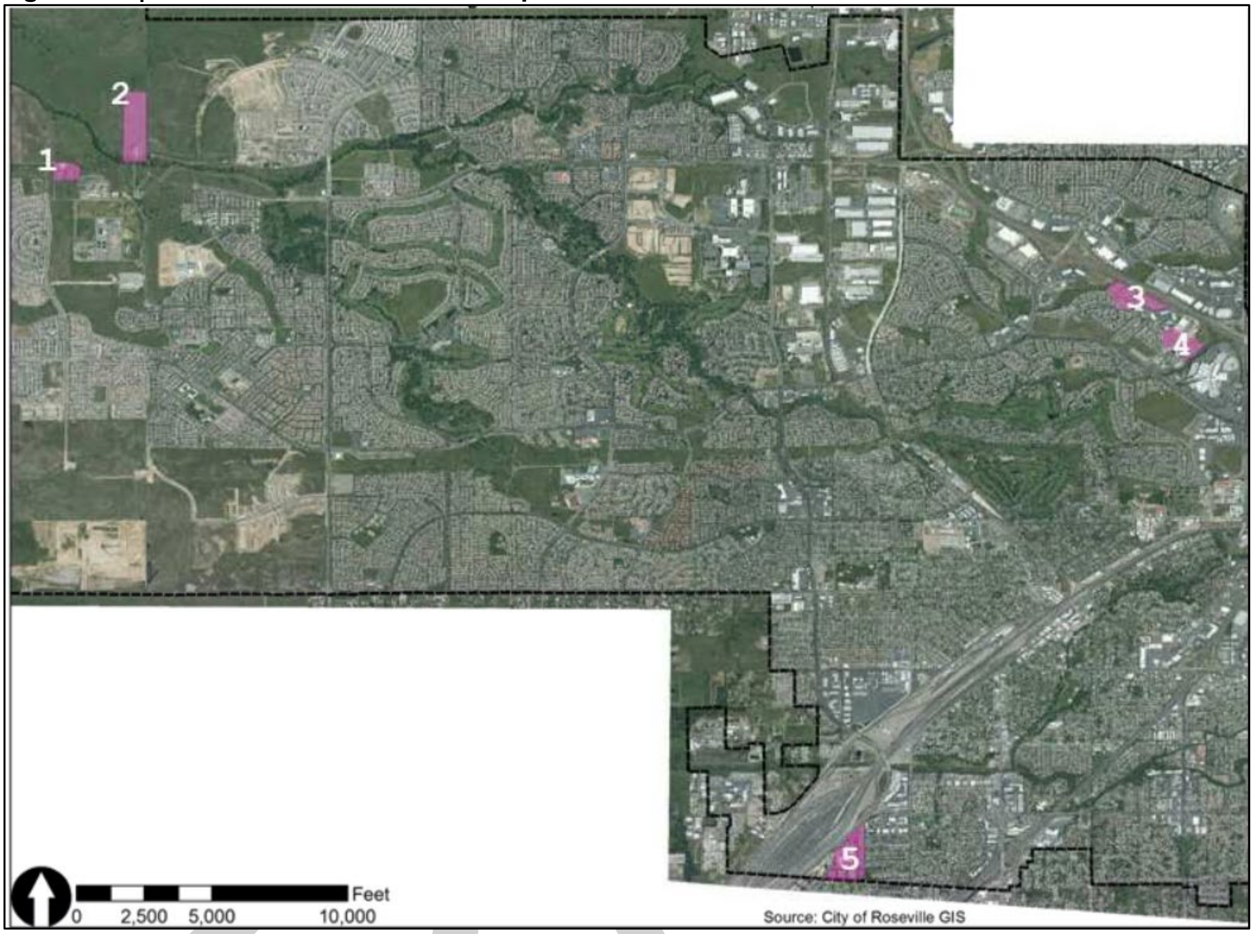
3. Shea Property: This includes multiple parcels totaling 20 acres and is designated Business Professional (BP). Staff is aware of interest in developing this site with residential uses but the interest is in market rate product. The proximity to Highway 65 and the onramp adds environmental constraints. This area has a BP land use designation specifically to provide a non-residential buffer between Highway 65 and the residential uses along Gibson Drive. The design would need to be sensitive to these constraints, including buffering area, and an outdoor activity area protected from noise. Conservatively assuming 10 acres is developable with housing at 30 units/acre, this property could provide **300 units**.

4. PAPPAS Property: This includes two parcels of 6.7 and 7.9 acres, both designated BP. As with the previous property, this land has a BP land use designation to provide a non-residential buffer between Highway 65 and the residential uses along Gibson Drive. These properties are also surrounded by high-intensity non-residential uses (a conference center, a luxury gym with large outdoor recreation area, and the Galleria) which introduces compatibility and environmental constraints. In addition Gibson Drive already supports nearly 100 acres of high density residential land use. However, assuming that 10 acres is developable with housing at 30 units/acre, this property could provide **300 units**.

5. Railyard Site: This includes multiple parcels which were approved for development with a business park which has never developed. Combined, the parcels total 34 acres with a land use designation of BP. This site involves significant environmental constraints because it is adjacent to the widest section of the Union Pacific Railyard. Issues which would require investigation include hazardous conditions, hazardous materials/contamination, air quality, and noise. A more detailed planning approach would be needed in order to consider this site, which would focus on using some of the land for non-residential buffer uses and vegetation. Assuming that 10 acres is developable with housing at 30 units/acre, this property could provide **300 units**.

If all five sites were selected, this strategy could provide 1,650 units, but because of the noted constraints for some of these sites the City is assuming this strategy could add a total of 600 units toward the City's lower-income obligation.

Figure X-10 | Residential Conversion Sites Map



VACANT SITES – RESIDENTIAL INTENSIFICATION

The western areas of the City include multiple vacant sites with High Density Residential land uses at densities below 25 units per acre. Increasing the land use density of these sites to 25–30 units per acre would yield additional units. This strategy proposes that the City would develop and adopt a Land Use Amendment Policy requiring Specific Plan Amendment projects involving land use changes to also amend the land use of High Density Residential sites the applicant/property owner controls to between 25 and 30 units to the acre. A proposed draft of the policy is included below:

Intent

In response to the statewide housing crisis and to ensure the City fulfills its obligation to provide sufficient high density housing the City has developed the Specific Plan Amendment Policy. The intent of the policy is to articulate the City's expectations for Specific Plan Amendment proposals affecting or proposing residential land uses. The Policy is not intended to be inclusive of all City development requirements, but supplements those requirements. The purpose of the policy is to increase the Citywide unit capacity of High Density Residential at densities of 30 units per acre or greater.

Applicability

The policy applies to a Specific Plan Amendment project meeting one or more of the following criteria:

- The project would amend 10 or more acres of land currently designated for residential uses (i.e. Low Density Residential, including age-restricted; Medium Density Residential, or High Density Residential). If the project will result in a net increase of 150 units of High Density Residential units within the Specific Plan at minimum densities of 30 units per acre (HDR-30), the policy does not apply.

- The project would amend land currently designated for non-residential uses to residential uses. If a minimum of five acres of non-residential land will be amended to High Density Residential at a minimum density of 30 units per acre (HDR-30), the policy does not apply. This policy does not apply to land with a Public/Quasi Public land use designation.

Policy

The property owner(s) (Owner) of a Specific Plan Amendment application subject to this policy (Project) shall be required to include an application to amend to HDR-30 or greater any land owned or controlled by the Owner within the City which has a land use designation of between HDR-13 and HDR-29 (using standard rounding) at the time of Project application. The application may be included as part of the Project or may be a separate application, but shall be approved prior to or concurrently with the Project. This policy does not apply to HDR land which has already been developed and has zero remaining allocated, undeveloped units.

Table X-34 below lists all of the vacant HDR parcels in the City which have the potential to be affected by this policy and Figure X-11 shows their locations. As shown, this could increase the City's HDR capacity by 1,265 units. However, many of the sites listed on the table are currently credited toward the moderate income allocation instead of lower income due to low densities. For those parcels the total site units would be added to lower income capacity, not just the amount of increased units.

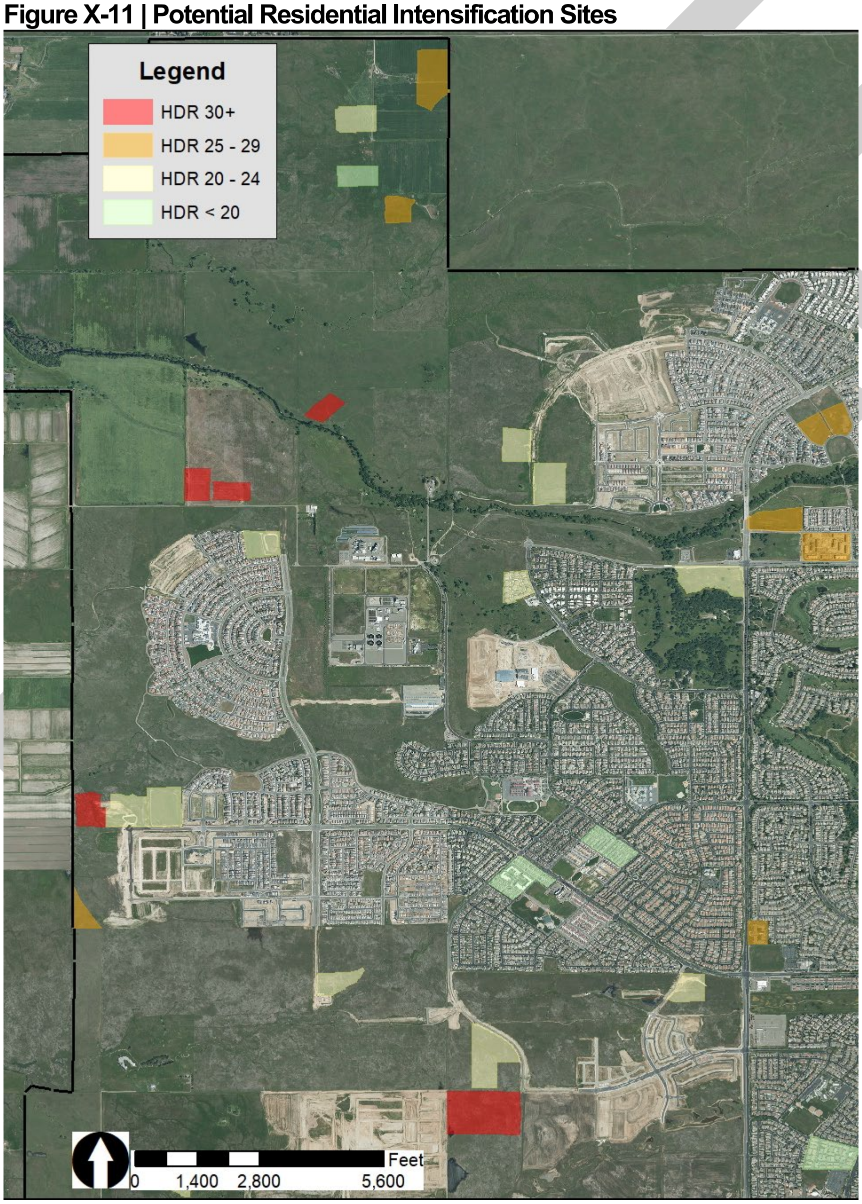
Table X-34 | Potential Residential Intensification Sites

Specific Plan Parcel	HDR Density	Acreage	Existing Capacity	Capacity at HDR-30*	Existing Credited Income Category	Potential Added Lower Income Capacity
AR-36	15.3	7.5	113	220	Moderate	220
WW-17	19.8	7.4	63	220	Moderate	220
FD-33	20	8.6	172	250	Moderate	250
FD-32	20.5	8.7	178	260	Moderate	260
W-16	20.5	12.2	250	360	Moderate	360
JM-30	21.2	7.5	159	220	Moderate	220
W-27	21.5	7.9	170	230	Moderate	230
KT-30	23.1	7.4	171	220	Lower	49
F-6B	23.2	8.4	195	250	Lower	55
WB-31	23.7	11.1	263	330	Lower	67
F-21	23.7	14.5	343	430	Lower	87
F-8A	23.7	11.7	277	350	Lower	73
FD-34	24.6	7	172	210	Lower	38
AR-19	24.7	9.3	230	270	Lower	40
F-22	24.9	9.8	244	290	Lower	46

F-25	24.9	5.5	137	160	Lower	23
F-26	25	5.6	140	160	Lower	20
WB-32	25.1	5.1	128	150	Lower	22
AR-38	25.2	15.1	380	450	Lower	70
AR-44	25.4	5.9	150	170	Lower	20
CG-31	29	14.5	420	435	Lower	15
WB-30	29.3	8.1	237	243	Lower	6
Total Capacity			**3,935**	**5,200**	**Increased Capacity**	**2,370**

*rounded down

Figure X-11 | Potential Residential Intensification Sites



The total increased capacity with the potential to be realized is 2,370 units. To determine the realistic capacity staff compiled a list of all Specific Plan Amendments approved during the past eight years (2012 to 2020) which could have been subject to this policy. The City received 15 such applications in the prior eight years. Of the properties listed in Table X-34, only two property owners were not involved in one or more Specific Plan Amendments during the past eight years. This demonstrates that most large land owners in the City actively shape and modify the land use and design of their holdings to respond to market changes, and it is reasonable to expect these owners will continue to do so in the future. While the data support a conclusion that nearly all of the properties in Table X-34 will be affected by the land use policy, for the purposes of fulfilling lower the City's lower income RHNA obligation the City is only assuming half this amount could be realized. Therefore, this strategy could yield up to 1,200 lower income units.

The above rezone program has the potential to add up to 3,080 units of lower income capacity if all strategies were pursued at their maximum realistic capacity. The City's rezone program, in combination with other programs, shall result in the City's achievement of the minimum required capacity of 6,178 lower income units.

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Parcel	ZONING	ProposedZO	ExistingLU	ProposedLU	ACRES
10	R3	R3	LDR	HDR	6.43
18	R3	R3	LDR	HDR	2.59
18 +	R3	R3	LDR	HDR	69.23
63	R3	R3	LDR	HDR	1.58
86B	R3	R3	MDR	HDR	1.18
99	R3/DS	R3	MDR	HDR	3.41
100	R3	R3	MDR	HDR	32.98
102	R1	R3	MDR	HDR	0.67
104 +	R3	R3	MDR	HDR	3.98
108	R3	R3	MDR	HDR	14.26
109	R3	R3	MDR	HDR	4.57
111 +	R3	R3	MDR	HDR	15.28
116	R3	R3	MDR	HDR	8.2
117	R3	R3	MDR	HDR	7.62
134	R3	R3	HDR	HDR	2.49
136	R3	R3	HDR	HDR	1.76
137	R3	R3	HDR	HDR	3.83
138	R3	R3	HDR	HDR	5.06
141	R3	R3	HDR	HDR	8.7
142	R3	R3	HDR	HDR	0.66
142	R3	R3	HDR	HDR	2.3
143	R3	R3	HDR	HDR	1.12
144	R3	R3	HDR	HDR	0.32
145	R3	R3	HDR	HDR	2
147	R3	R3	HDR	HDR	0.49

NOTES	UNIT
LDR, existing single family. Makes sense locationally for HDR. Assume 15 du/ac	62
Mostly SFD, some mini apartments. LDR. Assume 15 du/ac	29
Huuuuge area near rail yards, with a little single-lot cut-out in the center. SFD. Assume 13	575
adjacent to existing R3/HDR area with mini apartments. But this area is SFD and LDR. Ass	10
Vacant. MDR, but should be HDR.	0
Roseville Oaks condos, currently MDR. Built out	26
Sierraview Condos, currently MDR. Vacant potential. Assume 30 du/ac	53
Vacant Assume 30 du/ac	0
by fairgrounds, good potential.	28
Some SFD some mini apartments. Odd shape. MDR.	106
Mix. Some SFD, some mini apartments, a church. Assume 15 du/ac	36
Cirby woods apts and SFD. Assume 15 du/ac	158
Existing apartments, MDR 15.6???	128
Existing apartments. MDR 16.8???	124
existing apartments, extremely irregular shape	62
existing apartments	63
existing apartments	92
Existing apartments and some vacant area. Assume 30 du/ac for vacant portion	200
existing apartments	168
dilapidated mini apartments. Good for redevelopment. Assume 30 du/ac	16
dilapidated mini apartments. Good for redevelopment. Assume 30 du/ac	37
dilapidated mini apartments. Good for redevelopment. Assume 30 du/ac	11
dilapidated mini apartments. Good for redevelopment. Assume 30 du/ac	8
dilapidated mini apartments. Good for redevelopment. Assume 30 du/ac	24
dilapidated mini apartments. Good for redevelopment. RV storage Might want to pick up a	8
	2024

Units Remaining	Proposed Units	Increase	Realistic Capacity
0	97	35	62
0	39	10	29
39	900	286	575
0	24	14	10
12	35	23	35
0	26	0	26
170	743	520	743
10	20	10	20
20	120	72	120
53	213	54	106
0	69	33	36
0	229	71	158
0	128	0	128
0	124	0	124
0	62	0	62
0	63	0	63
0	92	0	92
0	239	39	239
0	168	0	168
3	20	1	16
3	69	29	37
6	34	17	11
0	10	2	8
6	60	30	24
0	15	7	8
	3599	**1253**	2900

Prospective Owner	Owner	Record #
	Westpark	2013PL-008
	Taylor Morrison	2012PL-085
	Westpark	PL13-0108
	Mourier	2012PL-038
	ATC Realty	2013PL-005
	West Roseville	PL13-0241
	Westpark	PL13-0318
	VC Roseville	PL17-0058
Mourier	Federico	PL17-0024
	Diamond Creek	PL18-0106
	Mourier	PL17-0204
	Amoruso	PL19-0312
	ATC Realty/Taylor M	PL19-0048
	ATC Realty/Signatur	2008PL-092
	Westpark	2011PL-043

This list only includes those SPAs to which the policy could l

Entitlement Type
SPA2, GPA2, RZ2, DAA, SUBD2, SUBD4
SUBD2, SUBD3, TP2, GPA2, SPA2, RZ2, DAA, DRP-RS, PS-ZCC
SUBD4, GPA1, SPA1, RZ1, GP-MAJOR
DRP-RS, GPA2, RZ2, SPA2, SUBD2, SUBD4
SUBD2, SPA2, RZ2, DAA, GPA2
AP-UAT, RZ2, GPA2, SPA2, LLA, SUBD2, DRP-RS, DAA
GPA2, SPA2, RZ2, DAA, SUBD3, SUBD2, GPA2
DAA, GPA2, RZ2, SPA2, SUBD2, SUBD2, SUBD2
GPA2, RZ2, DAA, SPA2, SUBD3
MPP-MOD, SUBD2, GPA1, RZ1, SPA1, TP2
DRP-RS, SUBD3, DAA, GPA2, SPA2, SUBD-MAJOR, DRP-MOD
DAA, GPA2, RZ2, SPA2, SUBD-MAJOR
DAA, GPA1, LLA, RZ1, SPA1
GPA2, EA-SV, LLA, LLA, LLA, RZ2, SPA2, DAA, SUBD3, SUBD3
GPA2, SPA2, AP-UAT, RZ2, DAA, SUBD2

have applied.

Project Name
WESTPARK PHASE 4 AMENDMENT
TAYLOR MORRISON
Westbrook Phase I Tentative Map
SVSP JMC LARGE LOT & SMALL LOT MAPS
FIDDYMENT RANCH PHASE 2 AND 3
Oakbriar F-23 Subdivision
Westbrook Phase 2 & 3
WRSP PCL W-32, W-33, W-54 - Village Center GPA, SPA, RZ, DAA & Tentative Map
Sierra Vista/Federico GPA, SPA, RZ, Large Lot Tentative Map and Small Lot Tentative Map
NRSP PCL DC-30 & DC-33 - Diamond Creek Residential
SVSP PCL JM-1, JM-20, JM-21, FD-6, FD-7 & FD-24 - JMC TM #2
Amoruso Ranch Specific Plan Amendment
WRSP SPA for F-71 & F-66
WRSP FIDDYMENT RANCH F-15 & F-16
SVSP WESTBROOK SPECIFIC PLAN AMENDMENT

Status Date	Parcel #	Street #	Street Name	Type
3/20/2014	017-101-019-000	2300	WESTBROOK	BL
3/20/2014	048-460-051-000	1455	STONE POINT	DR
3/26/2014	017-150-019-510	2801	PLEASANT GROVE	BL
4/3/2014	017-150-095-000	6810	FIDDYMENT	RD
4/21/2014		3000	HAYDEN	PW
7/16/2014	017-117-048-000	1875	ORCHARD VIEW	RD
5/4/2016	496-100-010-000	2901	PLEASANT GROVE	BL
9/8/2017	490-400-005-000	2350	PLEASANT GROVE	BL
12/7/2017	499-010-027-000	1701	WESTBROOK	BL
11/8/2018	482-420-008-000	1550	PARKSIDE	WY
2/19/2020	498-010-026-000	2100	SIERRA GLEN	DR
2/27/2020	017-101-011-000	3884	WESTBROOK	BL
3/23/2020	492-013-009-000	5181	FIDDYMENT	RD
	492-010-010-000	4821	FIDDYMENT	RD
	017-150-019-510	2801	PLEASANT GROVE	BL

Parcel #	Density	Owner	SPA #*
WB-31	23.7	Westpark	4
F-21	23.7	West Roseville	1
W-16	20.6	Westpark	4
FD-33	20	Westpark	4
FD-34	24.4	Westpark	4
FD-32	20.4	Mourier	3
WW-17	19.8	Eskaton	0
F-8A	23.7	ATC Realty	3
W-27	21.5	Pulte	0
JM-30	21.2	Mourier	3
KT-30	23.1	Sierra Vista Comm (Westpark)	4
F-6B	23.1	ATC Realty	3
AR-19	24.6	Amoruso	1
AR-36	15.3	Amoruso	1
F-22	24.8	West Roseville	1
F-26	25	ATC Realty	3
F-25	25	ATC Realty	3
WB-32	25	Westpark	4
AR-38	25	Amoruso	1
AR-44	24.8	Amoruso	1

The assumption is made that if a property owner has applied for multiple SPAs during the prior eight years, it demonstrates that owner is actively shaping their holdings to respond to market changes and can be expected to continue doing so in future.

*the number of Specific Plan Amendments processed by this same owner within the prior eight years.

NOTE: Amoruso SP was approved in 2016. It is expected that revisions will be submitted du ring the next 8 years, to respond to market changes.

Specific Plan Parcel	HDR Density	Acreage	Existing Capacity	Capacity at HDR-30*	**Credited Income Category**
AR-36	**15.3**	7.5	113	220	Moderate
WW-17	**19.8**	7.4	63	220	Moderate
FD-33	**20**	8.6	172	250	Moderate
FD-32	**20.5**	8.7	178	260	Moderate
W-16	**20.5**	12.2	250	360	Moderate
JM-30	**21.2**	7.5	159	220	Lower
W-27	**21.5**	7.9	170	230	Lower
KT-30	**23.1**	7.4	171	220	Lower
F-6B	**23.2**	8.4	195	250	Lower
WB-31	**23.7**	11.1	263	330	Lower
F-21	**23.7**	14.5	343	430	Lower
F-8A	**23.7**	11.7	277	350	Lower
FD-34	**24.6**	7	172	210	Lower
AR-19	**24.7**	9.3	230	270	Lower
F-22	**24.9**	9.8	244	290	Lower
F-25	**24.9**	5.5	137	160	Lower
F-26	**25**	5.6	140	160	Lower
WB-32	**25.1**	5.1	128	150	Lower
AR-38	**25.2**	15.1	380	450	Lower
AR-44	**25.4**	5.9	150	170	Lower
CG-31	**29**	14.5	420	435	Lower
WB-30	**29.3**	8.1	237	243	Lower
			4592	5200	
*Rounded down to the nearest 10					

Potential Capacity	Added	
	220	
	220	
	250	
	260	
	360	
	220	Might not get these two, so they've been calculated as moderate.
	230	
	49	
	55	
	67	
	87	
	73	
	38	
	40	
	46	
	23	
	20	
	22	
	70	
	20	
	15	
	6	
	2391	