CITY OF RANCHO CORDOVA

CONCURRENT MEETING
CITY COUNCIL/SUCCESSOR AGENCY TO THE COMMUNITY REDEVELOPMENT AGENCY (CRA)/RANCHO CORDOVA FINANCING CORPORATION (RCFC)

City Hall
2729 Prospect Park Drive, Rancho Cordova

Tuesday, March 29, 2016

5:30 PM – Special Meeting
American River Community Room North

AMENDED AGENDA

1. WORK SESSION - CALL TO ORDER/ROLL CALL

Council Members Budge, McGarvey, Skoglund, Terry and Mayor Sander.

2. PUBLIC COMMENT

At a special meeting, citizens wishing to address the Council for any matter on the agenda may do so at the time the matter is discussed. Under the provisions of the California Government Code, the City Council is prohibited from discussing or taking action on any item not on the agenda.

3. SPECIAL MEETING ITEM

3.1 **Subject:** Discussion of Needs and Priorities for 2016-2020 Community Development Block Grant Consolidated Plan.
Recommendation: No formal action to be taken. Staff is seeking recommendations and guidance from Council on the needs and priorities to be included in the 2016-2020 Community Development Block Grant Consolidated Plan.
Result of Recommended Action: Staff will use recommendations and guidance from Council to complete a draft of the 2016-2020 Community Development Block Grant Consolidated Plan. The 30-day public review period will begin on April 1, 2016. Staff will return to Council on May 2, 2016 to request formal adoption of a resolution accepting the 2016-2020 Consolidated Plan.
Staff Report: Aaron Busch, Community Development Director and Peter Ibrahim, Housing and Neighborhood Development Analyst.
Advances Goals: 1, 2, 3, 4, 5, 6.

4. ADJOURNMENT

ADDITIONAL INFORMATION

In compliance with the Americans with Disabilities Act, if you need a disability-related modification or accommodation, including auxiliary aids or services, to participate in this meeting, please contact the City Clerk's Office at (916) 851-8720 at least 48 hours prior to the meeting.

CERTIFICATION OF POSTING OF AGENDA

I, Mindy Cuppy, MMC, City Clerk for the City of Rancho Cordova, declare that the foregoing amended agenda for the Tuesday, March 29, 2016 Special Meeting of the Rancho Cordova City Council/Successor Agency to the CRA/RCFC was posted and available for review on Monday, March 28, 2016 at City Hall of the City of Rancho Cordova, 2729 Prospect Park Drive, Rancho Cordova, California, 95670. The amended agenda is also available on the city website at www.cityofranchocordova.org.

Signed Monday, March 28, 2016 at Rancho Cordova, California.

Mindy Cuppy

Mindy Cuppy, MMC, City Clerk

MEMORANDUM

DATE: **March 29, 2016**

TO: Honorable Mayor and Council Members

FROM: Aaron Busch & Peter Ibrahim,
Community Development Department

SUBJECT: **DISCUSSION OF NEEDS AND PRIORITIES FOR DRAFT 2016-2020 COMMUNITY DEVELOPMENT BLOCK GRANT CONSOLIDATED PLAN**

RECOMMENDATION

No formal action to be taken. Staff is seeking recommendations and guidance from Council on the needs and priorities to be included in the 2016-2020 Community Development Block Grant Consolidated Plan.

RESULT OF RECOMMENDED ACTION

Staff will use recommendations and guidance from Council to complete a draft of the 2016-2020 Community Development Block Grant Consolidated Plan. The 30-day public review period will begin on April 1, 2016.

Staff will return to Council on May 2, 2016 to request formal adoption of a resolution accepting the 2016-2020 Consolidated Plan.

BACKGROUND

Each year, the City receives an entitlement allocation of Community Development Block Grant (CDBG) funding from the US Department of Housing and Urban Development (HUD). The federal objectives of the CDBG program are to develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities, principally for low- and moderate-income persons (below 80 percent of area median income).

As part of the CDBG entitlement process, and in order to receive federal funding from CDBG, the City is required to develop and adopt a five-year Consolidated Plan. The Consolidated Plan is a planning document that identifies the current housing and community needs, determines the priorities of those needs, sets forth a strategic plan for addressing those needs, and acts as an application to HUD for CDBG funding.

The Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for community development actions. It offers the City an opportunity to shape various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also provides the City with the opportunity to strategically plan for meeting the needs of the community through citizen participation and to reduce any duplicative efforts at housing and community development.

PRIOR CONSOLIDATED PLAN

In May of 2011 the City Council approved the 2011-2016 Consolidated Plan. This plan has acted as the primary governing document for CDBG expenditures for the last five years. The planning process in 2011 was significantly different than the current plan. In 2012 HUD instituted the eConPlanning Suite, a new system intended to integrate the Consolidated Plan process with the Integrated Disbursement Information System (IDIS) which requires entitlement agencies to upload their consolidated plans into a very specific template. The new process provides the bulk of the Consolidated Plan data, and does not allow for tables to be edited, but does allow for additional data sources if the existing tables are too dated. This new template does not correspond exactly with the older Consolidated Plan format, however, both plans have opportunities for a jurisdiction to identify specific priorities where CDBG funding should be focused.

The 2011-2016 Consolidated Plan included a list of priorities that the City was to focus on with a combination of CDBG funding and any other available funding sources. The following items were identified as priorities in the prior consolidated plan:

- Comprehensive Owner Occupied Housing Rehabilitation
- Emergency Repair Loan Program
- Rental Housing Inspection Program
- Enforcement Inspection Program
- First-Time Homebuyer Down-Payment Assistance Program
- Affordable Housing Development or Rehabilitation
- Expand Housing Opportunities for Homeless Veterans
- Improve Public Housing Quality
- Homeless Prevention Services
- Emergency Shelter
- Permanent Supportive Housing
- Senior Services
- Youth Services
- Removal of Blight
- Youth Center
- Building Façade Improvements
- Micro-Enterprise and Small Business Assistance
- Employment Training Assistance

Many of these priorities saw positive activity and were able to draw additional funding sources to ensure a more widespread and longer-term success. Several of these priorities were simply out of reach for the limited staff-time and CDBG funding available over the last five years. And some of these priorities remain CDBG funded priority activities.

2016-2020 CONSOLIDATED PLAN

The purpose of the Consolidated Plan is to help agencies identify and prioritize community needs.

In order to identify the community's needs staff utilized a variety of methods. Two public participation and stakeholder meetings were held on January 28 and February 10, 2016 at the

Folsom Cordova Community Partnership and Cordova Meadows Elementary. A multi-lingual survey was made available through the City's website and in hard copy. In order to garner maximum potential for public feedback, the surveys were advertised via the City's website and social media, in the Grapevine Independent and distributed to several non-profits in the community. In addition to the feedback provided from the public meetings and surveys, staff has reviewed recently available Census data, the most recent Census American Community Survey, and information provided in the recent housing element update.

Council Priorities also play a major role in identifying and prioritizing projects and services for the consolidated plan period. **The primary goal of this workshop is to gather input from Council about priorities and goals that need to be incorporated in the 2016-2020 Consolidated Plan** and to plan out how those priorities and goals can be achieved over the next five years.

CDBG REQUIREMENTS

All activities funded under CDBG must meet one of the following national objectives for the program:

1. Benefit low- and moderate-income persons;
2. Prevent or eliminate slums or blight; or
3. Meet a community development need having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community (such as natural disaster aftermath).

CDBG funds may be used for a variety of community development activities, including:

1. Acquisition of real property;
2. Rehabilitation of residential and non-residential structures;
3. Construction of public facilities and improvements;
4. Public services; and
5. Economic development and job creation/retention activities.

PROPOSED NRSA

The City is also proposing a Neighborhood Revitalization Strategy Area (NRSA). The proposed NRSA analysis and action is planned for the coming program year, to ensure that there are no conflicts and that adequate analysis has been completed. The NRSA is an area identified by HUD as a special target neighborhood where HUD funding can be used to encourage economic development. The primary benefit of the NRSA is that HUD is less restrictive about how funding is spent in an NRSA, and the additional flexibility means that funding can stretch farther and have a more direct impact on improving a neighborhood.

FISCAL IMPACT

The City receives approximately $500,000 of CDBG each year. The funding fluctuates depending on Federal allocations. Funds have been traditionally used to pay for two positions in Neighborhood Services, to supplement other funding for sidewalk repairs and ADA improvements, and to fund various services for low- and moderate-income residents. Provided that the City's Consolidated Plan is accepted by HUD, the funds will continue to be available for programming within the City for another five years. There are no impacts on the City's other funding sources if the City continues to receive CDBG.

ATTACHMENTS

Needs Assessment Chapter from 2016-2020 Consolidated Plan
Market Analysis Chapter from 2016-2020 Consolidated Plan

Needs Assessment

NA-05 Overview - Needs Assessment Overview

The Needs Assessment collects and analyzes data on the housing needs for residents of the City of Rancho Cordova. The Assessment focuses especially on affordable housing, special needs housing, community development, and homelessness. Information is gathered through a community survey, consultations with local agencies, and various online data sources. Through this data collection, the City estimates its housing needs for the next five-year plan period.

First, the Assessment addresses the characteristics of citywide housing including income level, tenure, household type, and housing problems, including cost burden, overcrowding, and substandard housing conditions. Second, the Assessment looks at whether any of the above housing characteristics are concentrated among minority or certain racial groups. Third, the Assessment discusses the number and character of existing public housing units in the city, as well as the demand and number of waitlisted residents. Fourth, the extent and nature of homelessness is discussed. The number and type of available housing and services for the homeless, and the challenges and risk factors for persons and families becoming homeless, are also discussed. Fifth, specific populations that are at risk of becoming homeless are reviewed for their needs, including elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and victim of domestic and other similar types of violence. Lastly, the Needs Assessment will address the needs for public facilities, public improvements, public services, and other eligible Community Development Block Grant (CDBG) uses.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The data below is derived primarily from the 2007–2011 American Community Survey (ACS). Newer data has been included wherever possible to help ensure the longevity of the City's 2016–2021 Consolidated Plan.

The City of Rancho Cordova's total population has increased over the last 15 years from 54,301 in 2000 to 64,072 in 2011, which is an 18% increase, as identified in Table 1 below. The population has further increased to about 67,167, according to the 2009–2014 ACS.

Households that make less than 80% of HUD's Adjusted Median Family Income (HAMFI) are classified as low-income and are typically eligible for HUD assistance programs. According to the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD and presented below in Table 2, approximately 12% (2,870 households), 13% (2,905 households), and 20% (4,595 households) of all Rancho Cordova households make 0–30% of HAMFI, 30%–50% of HAMFI, and 50%–80% of HAMFI respectively. The data identifies approximately 10,370 households, or about 45% of total Rancho Cordova households, that make less than 80% of HAMFI. Of these 10,370 households, 1,485 (14%) are households with five or more members; 3,060 (30%) are households with at least one person aged 62 years of age and older; and 2,530 (24%) are households with one or more children 6 years old and younger. Thus, the largest group of lower-income households, sorted by special needs type, are households with seniors, followed by households with young children.

Further analysis of Table 2 shows that there are three tabulated household categories where the majority of households in those categories have annual household incomes greater than 80% HAMFI. Those three categories are small households, large households, and households with children aged 6 or younger. The two household tabulation categories including seniors have the majority of households making less than 80% HAMFI.

Table 1 - Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	54,301	64,072	18%
Households	21,323	23,084	8%
Median Income	$40,095.00	$53,878.00	34%

Data Source: 2000 Census (Base Year), 2007–2011 ACS (Most Recent Year)

Alternative Data Source

Source: 2014 Five Year ACS Estimates	
Population	67,167
Total Housing Units	25,705
Total Households	23,908
Median Household Income	$53,563
HAMFI (2015)	$71,500

Number of Households Table

Table 2 - Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,870	2,905	4,595	2,560	10,500
Small Family Households *	1,040	1,355	1,745	1,000	5,380
Large Family Households *	295	470	720	300	795
Household contains at least one person 62-74 years of age	525	375	890	445	1,990
Household contains at least one person age 75 or older	210	475	585	225	640
Households with one or more children 6 years old or younger *	740	725	1,065	350	1,105
* the highest income category for these family types is >80% HAMFI					

Data Source: 2007–2011 CHAS

Table 3 – Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	235	10	25	4	274	15	0	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	75	80	80	0	235	0	10	10	10	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	245	245	50	665	15	30	95	35	175

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Housing cost burden greater than 50% of income (and none of the above problems)	1,150	655	80	15	1,900	615	280	460	175	1,530
Housing cost burden greater than 30% of income (and none of the above problems)	85	830	1,240	315	2,470	35	275	680	470	1,460
Zero/negative Income (and none of the above problems)	90	0	0	0	90	110	0	0	0	110

Data Source: 2007–2011 CHAS

Table 4 – Housing Problems 2

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,585	985	430	70	3,070	645	315	565	220	1,745
Having none of four housing problems	300	950	2,115	1,150	4,515	145	655	1,485	1,115	3,400
Household has negative income, but none of the other housing problems	90	0	0	0	90	110	0	0	0	110

Data Source: 2007–2011 CHAS

Table 5 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	685	995	670	2,350	170	220	410	800
Large Related	229	260	184	673	65	155	310	530
Elderly	160	240	220	620	260	150	245	655
Other	570	270	385	1,225	170	60	255	485
Total need by income	1,644	1,765	1,459	4,868	665	585	1,220	2,470

Data Source: 2007–2011 CHAS

Table 6 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	635	275	60	970	170	175	130	475
Large Related	225	125	4	354	50	50	150	250
Elderly	150	140	25	315	225	45	85	355
Other	535	200	0	735	170	25	90	285
Total need by income	1,545	740	89	2,374	615	295	455	1,365

Data Source: 2007–2011 CHAS

Table 7 – Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	165	325	295	55	840	15	40	60	45	160
Multiple, unrelated family households	35	0	20	0	55	0	0	40	0	40
Other, non-family households	0	0	20	0	20	0	0	0	0	0
Total need by income	200	325	335	55	915	15	40	100	45	200

Data Source: 2007–2011 CHAS

Households with Children Present: **Table 8 – Crowding Information – 2/2**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	680	605	680	1,965	60	120	385	565

Data Source: CPD Maps 2008–2012 CHAS Data.

Describe the number and type of single person households in need of housing assistance.

According to 2008–2012 ACS, nearly 26% or 6,032 households of all 23,430 households in the city are one-person households. About 1,874 of the total households, or 8%, are one-person households where the householder is over the age of 65. Of the approximately 25,786 housing units, 3,703 (12%) are studio or one-bedrooms. This shows a disparity between the number of one-person households and the number of available smaller units, which would likely be more affordable. The median income for a single-person household is $35,981. However, 971 single-person households, or about 16%, were below the poverty line according to 2008–2012 ACS. This data suggests that there are multiple unmet single-person household needs in the city.

First, the supply of studio and one-bedroom units is significantly less than the number of single-person households in the city. This suggests that there are a number of single-person households occupying larger units. Approximately 3,190 single-person households are owner occupied, and 2,842 are renter occupied. There are approximately 2,412 rental efficiency and one-bedroom units in the city. As single bedroom and efficiency units tend to cost less than two-bedroom units, low-income family households with two or more persons are frequently competing with single-person households for one-bedroom and even efficiency units. This competition puts significant pressure on the lower-cost housing units.

In addition, the City of Rancho Cordova has not had any new market-rate multi-family development since 2006. The lack of new market-rate one-bedroom and efficiency units puts additional pressure on the existing rental housing market, and encourages single-person households who can afford market-rate rents into larger multi-family units or into single-family rentals.

At the same time, the city continues to show a significant demand for affordable senior housing, particularly for single-person households. Currently, the city has a limited supply of age-restricted rental units. According to the City's 2013 Housing Element and surveys of senior housing providers, the City currently has 28 age-restricted single-bedroom units and 178 assisted living units. Conversely, the 2008–2012 ACS estimates 1,874 senior single-person households. This means that the vast majority of seniors, who, as detailed in Table 2 frequently have lower income, are competing in the open market for suitable housing. This puts even more pressure on affordable units, resulting in seniors who are at risk of substandard housing, or a high housing cost burden.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Approximately 12% of senior city residents are disabled and 10% live below the national poverty line, according to the 2010–2015 ACS. According to Table 2, 3,060 households have at least one person aged 62 years of age and older, and 1,176 elderly households are also cost burdened (paying over 30% of their income to housing costs). Additionally, approximately 42% of the population over 65 is disabled, which increases the likelihood of a higher cost burden and results in an increased need for housing assistance.

The City of Rancho Cordova relies on the local countywide housing authority, the Sacramento Housing and Redevelopment Agency (SHRA), to manage public housing units and housing vouchers placed in the city limits. While the voucher and public housing data is not available at the city-specific level, according to Table 19 in section NA-35, 4,330 or 37% of families with vouchers and 266 or 27% of households in public housing in Sacramento County are disabled. According to 2008–2012 ACS, only 12.9% of the total population in Sacramento County is disabled. The much higher rate of disability in subsidized housing suggests that there is significant need for suitable and accessible housing for disabled families throughout the county, including the City of Rancho Cordova. By comparison, the population of the City of Rancho Cordova is about 4.8% of the total population for Sacramento County, and about 12.3% of the total population in the City of Rancho Cordova has a disability.

Domestic violence is a primary cause of homelessness for women and families. Financial stress can make it more difficult for victims to leave violent situations. With SHRA's limited number of affordable housing units and long waitlist, this can be a barrier for women who are trying to leave a violent home. The 2015 Homeless Point-In-Time Count found that 335 homeless in Sacramento County and an estimated 16 homeless in the City of Rancho Cordova were reported as victims of domestic violence. This number does not include the currently non-homeless experiencing domestic violence, dating violence, sexual assault, and stalking who may need emergency and transitional affordable housing. The state of California Department of Justice, Office of the Attorney General tracks domestic violence calls for assistance. Between 2010 and 2014, calls for assistance increased 88%, from 208 calls in 2010 to 392

OMB Control No: 2506-0117 (exp. 07/31/2015)

calls in 2014. Victims of domestic violence often need free or low-cost housing until they have access to finances or obtain a steady source of income. The housing should accommodate families with children, and pets if possible, and be monitored for anonymity and provided security. The Rancho Cordova Police Department also tracks crime data in the city. In 2014 there were 306 violent crimes reported in the city, including 17 rapes. Studies suggest that rape is an under-reported crime, and that victims often go untreated. Stalking is another crime that frequently goes unreported but which can have a very disruptive impact on a household, can lead to displacement, and can put low-income households at risk of homelessness. While there is not currently a reliable data source for stalking in the City of Rancho Cordova, the Rancho Cordova Police Department does offer online crime reporting, including incidents of stalking.

State of California Department of Justice Office of the Attorney General

https://oag.ca.gov/crime/cjsc/stats/domestic-violence

http://www.ranchocordovapd.com/news/ranchocordovaucr2014.cfm

What are the most common housing problems?

Housing Problems

HUD identified four conditions that constitute housing problems, with two additional conditions that constitute a severe housing problem. The four conditions are: 1. Incomplete kitchen facilities; 2. Incomplete bathroom plumbing facilities; 3. Overcrowding at more than 1 person per room; and 4. Housing cost burden 30% or more of monthly gross household income. The two severe housing problems are: 1. Overcrowding at more than 1.5 persons per room; and 2. Housing cost burden at 50% or more of monthly gross household income. Many lower-income households in Rancho Cordova face one or more of these housing problems. Tables 3 and 4 above detail the different housing problems. As shown in Table 3 Housing Problems Table, 274 renters and 15 owners live in housing that does not have complete plumbing or kitchen facilities; 665 rental units and 175 owner-occupied units are overcrowded with 1.01 to 1.50 persons per room; 235 rental units and 30 owner-occupied units are severely overcrowded with greater than 1.51 persons per room; 2,470 rental households and 1,460 owner-occupied units have a housing cost burden of more than 30% of income; and 1,900 rental households and 1,530 owner-occupied households are severely housing cost burdened, paying more than 50% of their income toward housing costs. Across all these categories, renters experience a much higher proportion of housing problems than owners and the most frequently occurring problem is high housing cost burden.

As show Table 4, 4,815 households experience one or more housing problems, and 3,070 of those are rental households.

Based on interviews with agencies, such as Sacramento Self-Help Housing, which provides tenant-landlord mediation and fair housing support services to the City of Rancho Cordova, a few other housing problems came to light. The tenant-landlord mediation helpline gets 150 to 200 calls a month, usually involving deferred maintenance or wrongful evictions. Poor maintenance conditions and tenant-landlord conflicts can lead to unstable housing, high tenant turnover, and increased risk of homelessness for special needs households.

The majority of surveyed agencies agreed that housing cost burden, overcrowding, and substandard conditions are linked to instability in housing and risk of homelessness for Rancho Cordova residents.

Cost Burden

As indicated in Table 5 and Table 6, by far the most prevalent issues facing lower-income families and households in the city is the cost of housing. Affordable housing is defined as housing in which the cost of shelter does not exceed 30% of the household's gross monthly income. A housing cost burden is incurred when the household is faced with paying more than 30% of its income on housing. Table 5 shows the distribution of housing cost burden and Table 6 shows the severe housing cost burden among renters and homeowners by household type by income level. All incomes are measured against HUD's HAMFI.

Table 2 estimates that there are a total of 10,520 small related households (defined as two to four related individuals living together) in the city. Table 5 estimates that 2,350 renter-occupied households (22.3% of total small related households) and 800 owner-occupied households (7.6% of small related households) experience a housing cost burden greater than 30% of gross monthly income. Cost burden is ever more common in large related households (defined as five or more related households living together). Table 2 estimates that there are approximately 2,580 large related households in the city. Table 5 shows of that total, about 673 renter-occupied households (26%) and 530 owner-occupied households (20.5%) have a housing cost burden greater than 30% of gross monthly income.

This pattern is echoed in households with a severe cost burden of more than 50% gross monthly income. As shown in Table 6, 970 rental households, or 9.2% of small related households, are severely cost burdened, while 475 owner-occupied households, or 4.5% of small related households, are severely cost burdened. In contrast, 354 rental households and 250 owner-occupied households make up 13.7% and 9.7% of large related households which have a cost burden of more than 50% gross monthly income.

This analysis shows that across the spectrum, large related households experience a greater cost burden than small related households, and that renters in all categories experience a higher cost burden than owners.

According to 2008–2012 ACS, 92% of the rental housing units in the City of Rancho Cordova have three or fewer bedrooms, with the majority of multi-family units having two or fewer bedrooms. This means that large related households in the city face greater challenges in finding suitable rental units, and must accept a higher cost burden for the units they do find. This mismatch between household size and suitable housing units, combined with high cost burdens, contributes to other housing problems, such as overcrowding and substandard housing conditions.

The 2008–2012 ACS estimated that there were 9,853 persons over the age of 60 living in the City of Rancho Cordova and 5,945 households where the head of the household was over the age of 60. Table 5 shows that of senior households, 620 rental households and 655 owner-occupied households have a cost burden of greater than 30% of gross monthly income. This is 10.4% and 11% of households with the householder over the age of 60. There were about half as many senior households with a severe housing cost burden, coming in at 5.3% where the householder was a renter, and 6% where the household was owner occupied. Elderly owners were just as or sometimes more likely to have high housing cost burden as elderly renters. Many elderly households are on a fixed income and therefore are vulnerable to changes in housing cost, which can put them at risk of eviction, foreclosure, and potential homelessness.

Overcrowding

Table 7 compares the levels of moderate and severe overcrowding in the city. Rental housing in the city has a much higher tendency than owner-occupied housing to exhibit conditions of overcrowding. Table 7 shows that about 860 rental households, with income less than 80% of HAMFI, were in overcrowded households. This correlates to 8.3% of the total households making less than 80% HAMFI. By comparison, 155 owner-occupied households, or 1.5% of the total households making less than 80% HAMFI, were in overcrowded housing conditions.

Newly homeless individuals and families

When individuals first become homeless, connecting them with benefits, such as disability insurance, unemployment, or general assistance, is essential, but can be difficult. A person's ID needs to match their address, and obtaining both a current ID with a matching address pose serious obstacles to the access of benefits. Getting to public assistance and ID-issuing offices can be a challenge for those without money or transportation, especially those living in Rancho Cordova, because many agency offices are located in Sacramento. Temporary housing and non-housing assistance may be needed as people may wait a considerable amount of time for their government assistance to be approved and funded. In the interim, temporary housing is provided by nonprofits; however, a limited number of spaces are available.

The same housing problems experienced by homeless individuals are experienced by homeless families with children, plus additional concerns. Families need larger and more private accommodations to protect the safety of the children. Families may need to be connected to CalWORKs (California Work Opportunity and Responsibility to Kids) or other resources to help them find support and stability. The demand for subsidized housing and other benefits exceeds supply, which creates long waitlists that may take months and sometimes years to address. Families also need housing stability when they have school age children. Children without stable housing find it more difficult to keep up with their education and frequently fall behind, and may even drop out of school all together.

A key response to assisting newly homeless individuals and systems is to help them find suitable housing as quickly as possible, and then work with them to address their other support needs. The shortage of subsidized units and the long waitlists for vouchers means that rehousing newly homeless families and individuals frequently relies on existing lower-cost housing stock. This can result in concentrations of low-income/no-income households in lower-quality housing, unsafe neighborhoods, and overcrowded conditions. An in-depth understanding of the local housing market and the needs of newly homeless persons is critical in finding suitable and safe housing units. The lack of new multi-family housing in Rancho Cordova means that many of the newly homeless residents of the city must find housing elsewhere, which disrupts families, forces children to change schools, and can disable local community support structures.

Are any populations/household types more affected than others by these problems?

Renters in the City of Rancho Cordova have an overall higher incidence of housing problems than owners. The most prolific housing problem among the four (high cost burden, overcrowding, incomplete plumbing, and incomplete kitchens) is housing cost burden. As shown in the above tables, among renters, the large related family (five or more related members) experiences the greater rate of cost burden and severe cost burden, followed by the small related family. However, the largest quantitative need for lower-cost housing is the small related family, with two to four members.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance:

Imminent risk of becoming homeless

It is difficult to estimate the number of individuals, and persons in families with children, who are at risk of becoming homeless. One social service provider interviewed during this analysis said that because of a lack of prevention services, it is difficult to know the number or characteristics of households that may be facing imminent homelessness. Current services are focused more on response after a household has become homeless instead of preventing homelessness. One provider does offer housing placement services for households facing imminent homelessness; however, moving a household to a different housing unit does not always remediate the underlying factors that led to the household's initial housing instability.

It is generally assumed that those who are extremely low-income and very low-income are at the greatest risk, especially those with housing cost burdens in excess of 50% of their income. According to Table 2, approximately 25% or 5,775 households in Rancho Cordova make less than 50% of HAMFI. Households at 50% of HAMFI are considered very low-income, and often results in severe financial stress on families and households who do not have savings and are living paycheck to paycheck. A minor financial setback can put the family at risk of displacement and can result in a chain reaction of negative impacts, including job loss, lapses in education, compromised safety and security, and even family dissolution. If an economic hardship were to occur, which is common in any household but more common for lower-income households, then the family may need outside assistance to keep their housing and meet their other needs. However, without the assistance of a personal network or support, they run the risk of becoming homeless and needing to rely on public assistance outside their network. Thus, these families often need resources, such as CalWORKS, which provides temporary income for the family, and CalFresh, which provides food and groceries. There are also subsidized utilities and communications programs that lower-income households may qualify for but need assistance in applying. A notable challenge for many households can be past due utility or communications bills that prevent the household from obtaining new connections. This can inhibit a household from moving to more affordable or suitable housing, because the new utility connection will require the payment of back debt.

As noted in Table 2, two significant lower-income households by type in the city are households with seniors and households with young children. According to interviews with senior service agencies, such as Meals on Wheels and the County of Sacramento's Adult Protective Services agency, these low-income seniors need assistance in accessing CalFresh, social security benefits, and healthcare insurance benefits. Many seniors also need more personal assistance as well, such as in-home care to help them cook, clean, dress, and bathe, and affordable transportation services to help them pick up their groceries, run basic errands, and attend doctor appointments. Without this assistance many senior households run the risk of falling behind in life maintenance, and may experience additional health problems, financial burdens, and poorer overall quality of live. They also run the risk of deferred maintenance on their housing units, thus rendering the units uninhabitable, which can result in homelessness or displacement.

Very low- and extremely low-income households with children face many of the same challenges. This can be particularly true for single-parent households who do not have family or community resources to help ensure the family meets basic needs. These resources can include child care, nutrition assistance, and affordable transportation assistance.

Additionally, as mentioned above, renters are often more at risk of homelessness. Households with extremely low and very low incomes may be at increased risk, particularly if there are conflicts with their landlord. Lower-income housing often faces maintenance challenges and may include deposits or other fees that very low- and extremely low-income households do not have the resources to address. Tenant-landlord mediation services help prevent eviction and address landlord maintenance and accommodations issues. The City has engaged with Sacramento Self-Help Housing to provide tenant-landlord mediation and prevent evictions and unnecessary tenant displacement. Additional services that may assist in preventing homelessness for at-risk renters is landlord and property management training, which can educate property managers in proper tenant noticing, required maintenance, legal leasing language, and other common points of tenant-landlord contention. Responsibility also falls on the side of the tenant, and from agency interviews, more classes on being a better tenant and neighbor would also be beneficial in preventing homelessness. One such program called "Ready to Rent" is offered by Sacramento Steps Forward. Other educational opportunities that could help prevent households from imminent risk of homelessness are life-skills classes, such as household budgeting, financial management, and healthy food preparation, as well as job training to help household wage-earners improve job prospects and increase potential earnings.

Lastly, Rancho Cordova residents also experience the national trend toward increasing disparities between the incomes from lower-wage jobs and the cost of housing and other expenses. With the increasing burden of housing cost, lower-income households are less likely to save for emergencies and, therefore, are at an increased risk of homelessness due to what might be otherwise minor problems or unforeseen costs.

Previously homeless

Households that were previously homeless but are currently housed may face additional challenges in retaining stable housing. Some households struggle with maintaining stable housing due to a disability, such as mental and/or physical illness. They may be unable to work or have limitations in their ability to work steady jobs or to increase their position, hours, and pay. These individuals and families need long-term affordable supportive housing options and continued case management to retain stable housing. While many individuals stabilize and only need a rental subsidy to keep stable housing, others may still need continued assistance with daily living, and some may need some limited term case management to help them maintain their housing. Those with a less severe disability, or no disability at all, can often return to market-rate housing at some point, but may still need access to supportive or social services to continue assisting with the underlying issues that initially lead to their homelessness.

Whether in temporary or permanent market-rate housing, individuals and families who were previously homeless may require continued assistance with substance abuse issues; job training, education, or new employment; debt management; maintaining proper health; transportation needs; and counseling. It is important that these individuals and families stay connected with benefits and nonprofits so these resources can assist with life challenges and other potential problems so as to avoid a relapse resulting in homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Based on currently available data, it is very difficult to estimate the populations in the City of Rancho Cordova who are at risk of homelessness. The data does not exist at the local jurisdiction level for cities the size of Rancho Cordova. Additionally, the City does not have an independent housing authority and is a participant in the larger Continuum of Care, currently managed by Sacramento Steps Forward.

During the consultation process for this Consolidated Plan, homeless service providers offered characteristics that frequently indicate households may be at risk of homelessness. Temporary homelessness is a result of lack of income, lack of affordable housing, and lack of a personal support network to deal with personal life issues. Chronic homelessness is more often the result of serious mental illness or substance abuse issues.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness:

Cost burden, overcrowding, and poor housing conditions, particularly for renters, all link to the instability in housing that can lead to homelessness. The Sacramento area is currently experiencing rapidly rising rents, while at the same time, particularly in Rancho Cordova, there has been no significant increase in the available multi-family rental stock. Single-family rentals are frequently much more expensive than multi-family rentals, and many low-income households, especially large families and single-parent families, cannot reasonably afford suitable rental housing. As noted in Table 2, low-income households with small children represent a significant portion of the low-income population in Rancho Cordova. The data is not obvious, but it is likely that family households try to escape the high housing costs by living with other families or living with extended families, which contributes to overcrowding. Overcrowding can result in unstable housing conditions due to too much wear and tear on the housing unit, increased health risks, and a reduction of security and safety for the household members, particularly children. For example, the housing unit amenities may not be sufficient to allow adequate sleep, personal hygiene, cooking, or cleaning. Due to the stresses and shortcomings from overcrowding, families may only stay in one place for a short time, and may be forced to move frequently or with little notice. This may result in children forced to change schools and adjust to different living environments, which can be harmful for their education, lead to social or mental health problems for those who need more stability, and put them at risk of abuse from unfamiliar or ever-changing additional household members. Additionally, substandard housing may cause stress and worsen health conditions for residents. A housing market that does not provide sufficient rental housing stock to support vacancy rates high enough to encourage stable rents frequently contributes to deferred maintenance and a higher number of substandard units. Landlords have no incentive to update or repair units since the lack of stock means that they can leave substandard units alone and just have another tenant move in; but this tenant will face the same substandard housing issues, which only contributes to increased instability.

Proximity of rental and low-income housing to transportation can also be a factor in homelessness. Low-income car-owners often have trouble affording routine maintenance on their vehicles or repairing the cause of a major breakdown. If these individuals do not have an alternate means to get to their jobs, they are at risk of losing their source of income and becoming homeless. Low-income residents may not have sufficient means to afford a personal vehicle, so they rely on public transportation to get to work, to go shopping, or to access public assistance or other resources which can be located outside the city. A lack of housing close to public transit, or transit located close to lower-income housing, can result in an increased cost burden on a low-income household for transportation costs, or an unsustainable time obligation in navigating the public transit system. This can be particularly difficult for families with children and multiple schedules that require a significant amount of travel. A lack of transportation and lower-cost housing coordination can also be an unsustainable burden for elderly and disabled residents who rely more heavily on public transit and who have mobility challenges.

Discussion

The City conducted a Community Needs Survey to help identify housing and service needs identified by the Rancho Cordova community. The Community Needs Survey generated 589 responses. According to the survey data, the Rancho Cordova community identified several of the same needs as the data analysis in the above sections of the Consolidated Plan. Below is a table of the survey results regarding housing needs in the city.

Most Needed Housing Programs	Average Rating
1. Creating new housing	7.94
2. Disaster Response Emergency Housing	7.35
3. Lead-based paint removal	7.29
4. Fair housing and tenant-landlord mediation	6.82
5. Affordable for-sale housing	6.53
6. Loan program for residential solar panels	6.41
7. Affordable rental housing	6.35
8. Homeownership and credit counseling	6.15
9. Improvements to existing rental housing	5.59
10. First-time homebuyer assistance	5.45
11. Energy efficiency and weatherization improvements	5.18
12. Health and safety related home repair	4.88

Housing Need By Type	Average Rating
1. Housing for large families (5 or more)	3.60
2. Housing for very low-income persons	3.00
3. Housing for disabled persons	2.93
4. Housing for homeless persons	2.73
5. Housing for seniors	2.55

According to the Community Needs Survey, residents prioritized “new housing” as the most needed housing program, followed by programs for disaster response emergency housing and lead-based paint removal. As for the type of housing needed, respondents said housing for large families is most needed, followed by housing for low-income persons and disabled persons.

These results echo the needs addressed in the above analysis. Tables 2–6 identified large related households as having the highest ratio of housing problems across all of the household types. A lack of new housing units, particularly affordable and multi-family units, is putting additional pressure on the existing housing stock, resulting in poorer quality housing and higher rents.

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The City does not maintain a dedicated housing authority, nor does it have the resources to develop and operate independent housing for the homeless and those at risk of homelessness. However, the City is currently pursuing housing development opportunities in partnership with nonprofit developers and service providers to increase the housing stock available to veterans, with a focus on veterans facing homelessness. The City is also working on a senior housing project, in partnership with nonprofit developers.

Rancho Cordova is in a position to also explore the use of development fees to pay for additional affordable housing stock. The City has a considerable amount of undeveloped land within the city boundaries, and has been negotiating affordable housing plans with developers that may include dedicated land or in-lieu fees to be allocated for affordable housing development.

Finally, the City has a nonresidential development fee that is dedicated to affordable housing development. Future revenues from the nonresidential development fee were used as dedicated match funds for a Local Housing Trust Fund grant from the State of California for the development of the Mather Veteran's Village project, which provides subsidized housing to eligible veterans, and the Horizons @ New Rancho senior housing project, which is intended to provide subsidized affordable housing for seniors. The City does not expect to recognize unobligated revenue from the nonresidential development fee for the foreseeable future.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Pursuant to HUD regulations, a disproportionately greater need exists when the members of a racial/ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the jurisdiction as a whole at that income level. The four housing problems are: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) overcrowding (more than 1.0 persons per room); and 4) housing cost burden greater than 30% of income.

Tables 9, 10, 11, and 12 examine the disproportionately greater need across the lower-income levels (0–30%, 30%–50%, and 50%–80% of HAMFI). According to the tables below, one group repeatedly experiences a disproportionate housing need across all income levels: American Indian/Alaska Native. The population sample size for this group is quite small, and likely not statistically significant. However, it does follow the general data – that lower-income households are more likely to have housing problems than moderate or above-moderate incomes, regardless of race or ethnicity. The American Indian/Alaska Natives group is not the only racial and ethnic group to experience housing problems at a greater occurrence than the jurisdiction as a whole.

0%-30% of Area Median Income

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,855	335	255
White	845	190	90
Black / African American	380	10	70
Asian	130	60	15
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	25
Hispanic	285	40	45

Data Source: 2007–2011 CHAS
*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,410	425	0
White	1,230	265	0
Black / African American	215	40	0
Asian	155	10	0
American Indian, Alaska Native	35	0	0
Pacific Islander	10	0	0
Hispanic	705	100	0

Data Source: 2007–2011 CHAS
*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,825	1,605	0
White	1,510	1,040	0
Black / African American	350	60	0
Asian	305	115	0
American Indian, Alaska Native	15	0	0
Pacific Islander	15	50	0
Hispanic	545	280	0

Data Source: 2007–2011 CHAS
*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,275	1,150	0
White	765	775	0
Black / African American	150	130	0
Asian	70	75	0
American Indian, Alaska Native	0	20	0
Pacific Islander	15	0	0
Hispanic	260	125	0

Data Source: 2007–2011 CHAS
*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

0-30% AMI

According to the data in Table 9, American Indian/Alaska Native households experienced a greater disproportionate need, or more frequent occurrence of housing problems, than the population as a whole. It was the only racial/ethnic group identified as having an incidence of housing problems more than 10% higher than jurisdiction as a whole for the 0–30% HAMFI category. Part of this disproportionate need may be due to the data, as the population sample size for American Indians/Alaska Natives in the City of Rancho Cordova is quite small. Regardless, the incidence of households with housing problems in the extremely low-income category is high across the race and ethnic spectrum. As such, this income group needs better access to safe, decent, and affordable housing.

As shown in Table 9 above, in the jurisdiction as a whole, about 1,855 residents experience one or more of the four housing problems. This represents 76% of all residents making 0–30% AMI. American Indian/Alaska Native households experience housing problems at a rate of 100%, which is more than 10 percentage points above the whole population. As a group, they experience a greater rate of housing problems. Black/African American households, while not considered to have a disproportionate need, follow with 83% (7 percentage points). The other ethnic groups to follow are Hispanic at 77%, White at 75%, Asian at 63%, and Pacific Islander at 0%. Hispanic residents experience a slightly greater occurrence of housing problems, while White, Asian, and Pacific Islander residents experience the same or less than the overall average.

30-50% AMI

As identified in Table 10, the very low-income group had 2,410 households or 85% of the jurisdiction as a whole with one or more housing problems. The need for safe and affordable housing is the greatest for this income group, as compared to the other income groups. American Indian/Alaska Natives (35 households) and Pacific Islanders (10 households) have the greatest disproportionate need with 100% of households in these income groups experiencing at least one housing problem (though the population of these groups is relatively small compared to the total population in this income range). Asians follow with 94% of households experiencing one or more housing problems. Hispanic families rank next with 705 or 87% experiencing one or more housing problems.

50-80% AMI

Table 11 presents the data for the low-income 50%–80% AMI group. As a whole, 64% of the jurisdiction had one or more housing problems in this income group. Black/African Americans and American Indian/Alaska Natives show a disproportionately greater need in housing problems: 85% of Black/African Americans experienced one or more housing problem and 100% of American Indian/Alaska Natives experience one or more housing problems. It is worth noting that 73% of Asians experience one or more housing problems, which is only one percentage point from this group having a disproportionate need.

Hispanics and Whites had housing problems less frequently than the income group as a whole—66% of Hispanics and 59% of Whites experienced housing problems in the low-income group.

80-100% AMI

Table 12 provides data on the moderate-income group which makes between 80% and 100% of AMI. As a whole, 53% of the jurisdiction in this income group experienced housing problems. Pacific Islanders (15) and Hispanics (260) experience a disproportionate need at this income level at rates of 100% and 68%, respectively. While not falling into the disproportionate need category, 54% of Black/African Americans experience one or more housing problems, which is slightly more than the overall average for the group. Whites and Asians experienced housing problems at a lower rate than the general jurisdiction for this income group: 50% of Whites and 48% of Asians experienced housing problems at this income.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section describes the households with a disproportionately greater prevalence of severe housing problems. The two severe housing problems include: 1) household is severely overcrowded (more than 1.5 persons per room); and 2) household is severely cost burdened (monthly housing costs exceed 50% of monthly income).

Tables 13, 14, 15 and 16 below show that five racial and ethnic groups experienced severe housing problems throughout the income spectrum: at the 0–30% of AMI range, Black/African Americans and American Indian/Alaska Natives experienced a disproportionate housing need; at the 30%–50% of AMI range, Black/African Americans, Asians, and Pacific Islanders experienced a disproportionate housing need: at the 50%–80% of AMI range, Asians experienced a disproportionate housing need; at the 80%–100% of AMI range, Pacific Islanders and Hispanics experienced a disproportionate housing need.

It is noteworthy that race and ethnic groups that showed 100% of households experiencing a severe housing problem in any income category had small population samples to draw from, and therefore are likely subject to statistical error.

0%-30% of Area Median Income

Table 13 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,735	460	255
White	800	235	90
Black / African American	380	10	70
Asian	95	95	15
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	25
Hispanic	255	65	45

Data Source: 2007–2011 CHAS
*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Table 14 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,435	1,400	0
White	685	810	0
Black / African American	185	75	0
Asian	140	30	0
American Indian, Alaska Native	15	15	0
Pacific Islander	10	0	0
Hispanic	360	445	0

Data Source: 2007–2011 CHAS
*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Table 15 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,000	3,430	0
White	480	2,070	0
Black / African American	100	310	0
Asian	160	255	0
American Indian, Alaska Native	0	15	0
Pacific Islander	15	50	0
Hispanic	215	610	0

ata Source:2007–2011 CHAS

The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Table 16 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	355	2,075	0
White	175	1,365	0
Black / African American	25	250	0
Asian	10	135	0
American Indian, Alaska Native	0	20	0
Pacific Islander	15	0	0
Hispanic	120	265	0

Data Source: 2007–2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

0-30% AMI

Table 13 gives the ratios of households with severe housing problems in the extremely low-income (0–30% AMI) range. This income group had 71% of households experiencing a severe housing problem throughout the jurisdiction. Black/African Americans and American Indian/Alaska Natives in this range experienced a disproportionately high housing need at 82% and 100%, respectively. Overall, 71% of White households experienced a severe housing problem in this income group, while 70% of Hispanics and 49% of Asians are estimated to have severe housing problems. The need is the greatest for this income group as a whole at 71% compared to the other income ranges: 51% for 30%–50%, 23% for 50%–80%, and 16% for 80%–100%, which strongly indicates that this income group needs better access to safe, decent, and affordable housing across the race and ethnic spectrum.

30-50% AMI

Table 14 estimates the number of households with severe housing problems in the very low-income, or 30%–50% of AMI range. The table calculates that 1,435 or 51% of residents in this income range across the jurisdiction have severe housing problems. Three racial/ethnic groups experienced a disproportionately high incidence of severe housing problems in this income group: Black/African Americans (71%), Asian (82%), and Pacific Islanders (100%). Hispanics (45%) and Whites (46%) have a need below the jurisdiction need in this income range.

50-80% AMI

Table 15 tabulates the number of households with severe housing problems in the low-income, or 50%–80% AMI range. According to the table, 23% of total households in the low-income group experienced a severe housing problem. Asians at 39% experienced a disproportionately high incidence of severe housing need. Black/African Americans (24%), Pacific Islanders (23%), and Hispanics (26%) experienced severe housing problems at a rate comparable to the jurisdiction, and Whites (19%) experienced severe housing problems at a rate just below the jurisdiction as a whole in this income range.

80-100% AMI

Table 16 analyzes the occurrence of severe housing problems in the moderate-income, or 80%–100% AMI range. Pacific Islanders at 100% of the subgroup and Hispanics at 31% of the subgroup experienced severe housing problems at a disproportionate incidence compared to the jurisdiction as a whole, which experienced severe housing problems at an incidence rate of 15%. The Pacific Islanders have a small sample size of 15, which may cause errors in calculations. About 11% of Whites experienced a severe housing problem in this group, while 9% of Black/African Americans and 7% of Asians were estimated to have a severe housing problem. This income group has the lowest concentration of severe housing needs across all income levels.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section displays the number of households with a housing cost burden. A household is cost burdened when its monthly housing costs, including utilities, exceed 30% of its monthly income. A disproportionately greater need exists when the members of a specific racial or ethnic group at a given income level experience housing problems at a greater ratio, at least 10 percentage points or more, than the jurisdiction at that income level as a whole. The levels of housing cost burden is organized by: no housing cost burden (less than 30% of income on housing costs), housing cost burden (between 30–50% of income on housing costs), severely cost burdened (greater than 50% of income on housing costs), and not computed (those with no or negative income).

Housing Cost Burden

Table 17 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	3,940	4,405	3,540	255
White	8,355	3,650	1,815	90
Black / African American	755	665	680	70
Asian	1,275	860	310	15
American Indian, Alaska Native	40	80	20	0
Pacific Islander	120	15	25	25
Hispanic	1,530	1,100	770	50

Data Source: 2007–2011 CHAS

Alternative Data Source [Optional]:

Alternative Data Source: 2008–2012 CHAS data direct download from HUD.

Table 17 Housing Cost Burdens AMI has a data flaw in the jurisdiction as a whole data. The table below was derived from the CHAS data available for download from HUD, and includes more accurate counts for the jurisdiction as a whole. To encourage consistency, the data for the various race and ethnic groups has also been tabulated from the same dataset. The percentage of each cost burden range of the total race and ethnic population is tabulated in between the cost burden range rows.

Housing Cost Burden	<30%	~~%~~	30% - 50%	%	>50%	%	NI/NC	%	TOTAL
Jurisdiction as a whole	12,730	54%	6,344	27%	4,117	18%	204	1%	23,395
White	8,260	59%	3,565	25%	2,080	15%	92	1%	13,997
Black / African American	919	41%	683	31%	624	**28%**	10	0%	2,236
Asian	1,398	54%	752	29%	397	15%	35	1%	2,582
American Indian, Alaska Native	39	47%	24	29%	20	24%	0	0%	83
Pacific Islander	139	46%	40	13%	105	**35%**	20	7%	304
Hispanic	1,518	47%	1,043	32%	626	19%	45	1%	3,232

Discussion:

Less than 30%

Households that spend less than 30% of their gross monthly income on housing are classified as not having a significant cost burden. As identified in the supplementary data table above, 54% of the households in the jurisdiction as a whole do not have a cost burden; broken down further, 59% of Whites, 54% of Asian, 47% of Hispanic, 47% of American Indian/Alaskan Native, 46% of Pacific Islander, and 41% of Black/African American households do not have a housing cost burden.

30–50% of income

Households that are paying more than 30% but less than 50% of their gross monthly income on housing costs are considered to have a housing cost burden – one of the four housing problems discussed earlier. In the jurisdiction as a whole, about 27% of households are paying between 30% and 50% of their gross monthly income on housing, thus carrying a housing burden. By comparison, 32% of Hispanic and 31% of Black/African American households are paying between 30% and 50% of their gross monthly income on housing. While neither of these percentages constitute disproportionate need, it is worth noting that all of the minority populations, except Pacific Islanders (13%), who have a fairly small sample size, have a higher incidence of housing burden than the general jurisdiction. Overall, 25% of white households experienced a housing cost burden between 30% and 50% of gross household income.

More than 50% of income

Households who are paying more than 50% of gross monthly income on housing have a severe housing cost burden. In the jurisdiction as a whole, about 18% of households had a severe housing cost burden. In this housing cost category, two minority groups have a disproportionate incidence of severe housing cost burden when compared to the jurisdiction as a whole: Black/African American households, at 28%, and Pacific Islanders households, at 35%, both rating more than 10 percentage points above the jurisdiction as a whole. While the population size for Pacific Islanders is small, all of the minority populations, except for Asians, had a higher percentage of households with a severe cost burden than the jurisdiction as a whole: 24% of Native American/Alaska Native households and 19% of Hispanic households. Overall, 15% of Asian and White households also had a severe housing cost burden.

No/Negative income

Pacific Islanders have the highest rate of households with no or negative income, at 7% of the minority group population. However, as mentioned before, the population sample is so small that it is vulnerable to statistical error. All of the other groups had between 0% and 1% of the subpopulation total reporting no or negative income. About 1% of the jurisdiction as a whole also reported no or negative income.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Data Source: 2008–2012 CHAS

	< 30% HAMFI	**30% - 50% HAMFI**	**50% - 80% HAMFI**	**80% - 100% HAMFI**	**>100% HAMFI**
Jurisdiction Whole	2867	2899	4599	2542	10496
Jurisdiction 1 or more housing problems	2345	2402	2920	1069	2323
% of total jurisdiction	**82%**	**83%**	**63%**	**42%**	**22%**
White	1449	1575	2788	1535	6638
White 1 or more housing problems	1169	1281	1669	597	1158
% of white population	81%	81%	60%	39%	17%
Black/African American	457	306	418	293	788
Black/African American 1 or more housing problems	398	252	349	134	234
% of Black/African American population	87%	82%	**83%**	46%	30%
Asian	258	235	341	253	1467
Asian 1 or more housing problems	203	197	228	59	519
% of Asian population	79%	84%	67%	23%	**35%**
American Indian/Alaska Native	20	20	34	12	75
American Indian/Alaska Native 1 or more problems	20	20	4	0	0
% of American Indian/Alaska Native population	**100%**	**100%**	12%	0%	0%
Pacific Islander	70	25	110	25	104
Pacific Islander 1 or more housing problems	20	25	65	25	25
% of Pacific Islander population	29%	**100%**	59%	**100%**	24%
Hispanic	366	684	725	349	1050
Hispanic 1 or more housing problems	281	594	475	220	314
% of Hispanic population	77%	87%	66%	63%	30%

The table above was derived from 2008–2012 CHAS data downloaded directly from HUD. The above table compares the rate of one or more housing problems in the jurisdiction as a whole across the extremely low-, very low-, low-, moderate-, and above moderate-income groups with the rate of housing problem incidence in the minority groups at the same income ranges. For the American Indian/Alaska Native and Pacific Islander populations, the sample size is so small that it is subject to sample error, as evidenced by the categories where 100% of the population is experiencing a housing problem. Data sample size problems aside, however, the table shows that households making less than 30% of AMI have a very high incidence of housing problems across all minority groups, with only one group (American Indian/Alaska Natives) showing a disproportionate need of 10 percentage points or more higher than the jurisdiction as a whole. The same is true for the 30%–50% AMI income group. Again, the two populations with the smallest sample sizes (American Indian/Alaska Natives and Pacific Islanders) are showing 100% of households in the income group having housing problems. The remainder of the minority population groups show an incidence rate of housing problems that track closely with the jurisdiction as a whole. The 50%–80% AMI group shows the first non-sample size-related disproportionate occurrence of housing problems. The Black/African American group has a rate of housing problems 20 percentage points above the jurisdiction as a whole (83% compared to 63%). This suggests that Black/African American households in this income group may be facing additional challenges in finding suitable and affordable housing.

The only other disproportionate incidence of housing problems is in the income group that earns above moderate income. In that group, 22% of the jurisdiction as a whole experienced a housing problem, but 35% of the Asian population experienced a housing problem. A geographic analysis of minority population distributions discussed below provides additional information regarding the disproportionate rate of housing problems for these minority groups.

If they have needs not identified above, what are those needs?

Cost burden is without a doubt the most significant housing problem facing the lower-income population across the race and ethnic spectrum. There are several factors that relate to the prevalence of cost burden and severe cost burden in the City of Rancho Cordova. One factor is the absence of new market rate multi-family housing. No new market-rate multi-family housing has been developed in the city in over 10 years. At the same time, the population has increased significantly. The city is also the second largest jobs center in the Sacramento metro area. With the high number of jobs, most households that wish to settle in the area are forced to either purchase or rent a single-family home, the cost of which prices many new families and single-parent households out of the local housing market. Households that do choose to rent in the city must choose from mostly older multi-family stock. Households that could afford market-rate rents (generally lower than single-family housing rents) compete with lower-income households for the same housing stock. The resulting pressure on the existing multi-family stock artificially inflates contract rents for lower-quality product. These increased rents add to the housing cost burden facing so many lower-income households.

Addressing this need would mean a commitment to new market-rate multi-family housing, with the amenities and housing costs that meet the needs of households whose income would allow them to pay more than the mean contract rent in the city, but who cannot or do not want to purchase a single-family home.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Total population	65,136	% of Total
Hispanic	12,837	20%
White	34,377	53%
Black/African American	5,858	9%
American Indian/Alaska Native	243	0%
Asian	7,436	11%
Pacific Islander	754	1%

There are several neighborhoods where there are higher concentrations of racial and ethnic groups than the jurisdiction as a whole. The above chart shows the race and ethnic distribution across the population. Attached maps show the race and ethnic distribution across the city for four groups: Black/African American, Asian, Hispanic, and Pacific Islanders. It is noteworthy that the neighborhoods that have the highest single minority concentrations correlate with certain housing types that can be compared with the housing problem discussion in section NA-30. For instance, the Asian population concentration is in the newest single-family neighborhoods of the city. Homes in these neighborhoods are predominantly larger in size, and cost significantly more than housing in the older, more established neighborhoods. The disproportionate incidence of housing problems discussion showed that Asians making more than 100% of AMI had a disproportionate incidence of housing problems. As the most common housing problem in the city is housing cost burden, it is likely that many of the Asian households located in the new single-family neighborhoods are paying more than 30% of gross monthly income on housing.

Similarly, the disproportionate incidence of housing problems for Black/African Americans in the 50%–80% AMI group could correlate to the census tract located in the center of the older city where there is a concentration of Black/African American households. Housing in that census tract is predominantly older, smaller single-family tract homes, with a high incidence of deferred maintenance. Known as the Whiterock neighborhood, the area was hit particularly hard with the housing crisis and had a concentration of subprime mortgages that went into foreclosure. The neighborhood has some of the most affordable for-sale single-family homes in the city. It also houses the city's newest market-rate multi-family housing development as well as one of the larger, older multi-family developments. This would suggest that single-family rental housing and the newer multi-family housing in the neighborhood likely poses a cost burden to households earning on the lower end of 50%–80% of AMI while the for-sale housing product is likely a cost burden for households at the higher end of the AMI spectrum. A result is a significant number of the city's Black/African American population living in lower-quality, higher-cost housing.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Rancho Cordova does not administer its own housing authority; instead, housing choice vouchers and public housing in the city are administered by the Sacramento Housing and Redevelopment Agency (SHRA). The conventional public housing units in the city are owned and operated by the SHRA. Reference will be made to SHRA as the regional housing authority.

The Housing Choice Voucher (HCV) program (formerly known as Section 8) is the federal government's primary program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. HCV assistance is provided on behalf of the family or individual who is then free to choose any housing, including single-family homes, townhouses and apartments, where the owner agrees to rent under the program and where the housing quality meets the requirements of the program. The choice of housing is not limited to units located in subsidized housing communities. Recipients of housing choice vouchers may rent from any landlord willing and able to participate in the voucher program. The recipient pays 30% of their gross monthly income as rent, and the voucher covers the difference between that income and the HUD-approved market-rate rent for the unit.

The City of Rancho Cordova has approximately 760 project-based and housing choice vouchers in use, according to the Affirmatively Furthering Fair Housing Tool available through HUD. HUD does not track specific voucher placement and management by jurisdiction if the jurisdiction is not the housing authority. The following data is based on SHRA's total voucher and public housing inventory. Rancho Cordova's population is about 4% of the total population for the area managed by SHRA.

Totals in Use

Table 18 - Public Housing by Program Type

	Program Type								
				Vouchers					
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	983	11,698	538	10,929	131	63	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Table 19 – Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,330	14,058	12,251	14,162	10,523	11,411
Average length of stay	0	0	6	7	1	8	0	9
Average Household size	0	0	2	2	2	2	1	3
# Homeless at admission	0	0	1	2	0	0	2	0
# of Elderly Program Participants (>62)	0	0	138	2,542	119	2,400	16	3
# of Disabled Families	0	0	266	4,330	191	4,022	83	21
# of Families requesting accessibility features	0	0	983	11,698	538	10,929	131	63
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

Table 20 – Race of Public Housing Residents by Program Type

Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	357	4,391	182	4,090	67	32	0
Black/African American	0	0	531	5,312	187	5,034	60	24	0
Asian	0	0	66	1,689	148	1,527	2	2	0
American Indian/Alaska Native	0	0	17	244	12	226	1	5	0
Pacific Islander	0	0	12	62	9	52	1	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Table 21 – Ethnicity of Public Housing Residents by Program Type

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	131	1,285	73	1,188	8	11	0
Not Hispanic	0	0	852	10,413	465	9,741	123	52	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

According to the tables above, there are approximately 11,698 voucher holders residing in the SHRA area. The majority of these vouchers are tenant based (10,929) and 131 are specifically for veterans. The average annual income for these voucher holders is $14,058 per year and the average length of stay is seven years.

Table 19 calculates the number of disabled households in public housing to be 266, or about 27% of all public housing tenants. An additional 148 public housing units are occupied by seniors, or about 14% of all public housing units. There are significantly higher percentages of elderly and disabled residents in the voucher programs. Table 19 also reports 4,330 voucher holders as disabled, which is about 37% of all vouchers. Seniors make up another 2,542 voucher holders, or about 22% of all vouchers. The same table calculates the percentage of public housing tenants and voucher holders requesting accessible housing as 100%. While that is probably a data error, it is very likely that many households with seniors and disabled persons in the household have requested accessibility accommodations for their units. Housing age and maintenance play a large role in whether or not existing housing can be converted or modified to meet accessibility requirements. Older units, poorly maintained units, and housing developments built before accessibility requirements became standard may be too expensive or difficult to modify for accessibility. Newer housing units, particularly public and subsidized housing, is built in accordance with current accessibility standards and has more opportunity for accessibility modifications.

SHRA's Conventional Public Housing Program in the City of Rancho Cordova is composed of 983 units. These rental units include one-, two-, three-, and five-bedroom affordable housing units ranging from multi-family, elderly/disabled, and single-family homes. However, eight of the single-family homes are currently not available for use because they are in the disposition process. The quality of the units located in this city is generally observed to be modest. The overall score of inspection was 90%.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders: What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of the residents of public housing and Housing Choice voucher holders?

Families on the waitlist have a variety of special needs. SHRA's waitlist has 19,990 families on it. Additionally, 2,792 disabled persons are on the County waitlist and they will need units that accommodate their disability. Of those, only 2% indicated a non-English language as a preference. The largest group to request a preference was for Russian (24%), followed by Spanish (19%) and Vietnamese (15%).

The two most frequent household types for low-income residents are elderly and families with small children. These groups need affordable housing of sufficient size and accessibility. (See Section NA-10 for more details). Two-bedrooms units are in the highest demand in the SHRA area. The demand for number of bedrooms are as follows, in decreasing order: two bedrooms (37%), one bedrooms (28%), three bedrooms (16%), one bedroom for elderly/disabled (12%), four bedrooms (6%), and five bedrooms (2%).

Residents of public housing earn an average annual income of $11,330, which amounts to approximately $944 a month, while residents with housing choice vouchers have an average income of $14,058, or $1,172 a month. Households with extremely low and very low incomes often struggle with basic expenses, even with vouchers and public housing support.

According to Massachusetts Institute of Technology's (MIT) living wage calculator for California, for a family of three with two adults and one child, one adult would need to make $23.56 per hour full-time (or about $3,770 a month) to afford the real expenses of living in California (assuming the other adult provided child care) (http://livingwage.mit.edu/states/06; retrieved February 2016). Data is not available on the average yearly living expenses in Rancho Cordova; however, this MIT data may be a helpful reference point. According to MIT's living wage calculator, the estimated yearly expenses for a family of three living in California are $8,234 for food; $0 for day care; $6,151 for medical; $15,939 for housing; and $8,509 for transportation (including gas, insurance, car payment, and maintenance). Additionally, the poverty wage for a family of three with two adults and one child is $9 per hour. Because the most in-demand units are two-bedroom, this scenario may be relevant to a real family situation in Rancho Cordova. This living wage data suggests that public housing and voucher program residents still have expenses beyond their means. Medical care, food and good nutrition, and transportation are often costs that exceed many extremely low- and very low-income households' means. Access to public transportation, affordable or subsidized food and nutrition, subsidized healthcare, and employment above the minimum wage are critical for extremely low- and very low-income households to maintain health and stability. Lower-income households will also need to be able to find locally accessible, higher-paying work, whether that be through job training, education, increased hours, or a new position with better benefits and/or higher wages.

As mentioned in the Section 504 discussion, about 27% of public housing residents and 37% of voucher holders are disabled. Elderly residents make up 14% of public housing units and 21% of voucher holders. Many disabled and elderly residents have limited ability to increase their income; thus, seeking government assistance for necessities, food, transportation, and healthcare is a priority.

How do these needs compare to the housing needs of the population at large?

The cost of housing in California is currently on an upswing. In many neighborhoods housing costs are nearing pre-housing bubble highs. Over the last 30 years, Rancho Cordova has provided housing that generally costs just below County of Sacramento medians. This more affordable housing product is still out of reach of a large portion of the population, particularly households that tend to have lower incomes, such as single-parent households, elderly and disabled households, large families, and households with young children. A mismatch between housing inventory and housing need has pushed many lower-income households into paying more of their monthly income, which has placed a significant housing cost burden. Households with a high housing cost burden frequently have the same social support, access to low-cost transportation, access to healthy food, and healthcare assistance as the population in public housing and with housing vouchers. Large related households likely need more three-bedroom and larger units to prevent overcrowding, while the preference for smaller two-bedroom units is more common for households with vouchers or on the voucher waiting list. Most seniors in the City of Rancho Cordova are not in public housing or housed with the assistance of vouchers. Senior households without public/voucher housing support still need accessible units, and both low- and very low-income senior and disabled households could benefit from improved accessibility housing rehabilitations and modifications.

Discussion

Data suggests that there is a growing gap between housing costs and incomes. Household incomes have been generally stagnant, or experienced marginal increases over the past several decades, while housing costs have increased dramatically for both homeowners and renters. This gap is contributing to housing cost burdens that can compromise household stability. There are insufficient housing subsidies and affordable housing opportunities to provide sufficient relief to the vast majority of housing cost-burdened and severely cost-burdened households. The City of Rancho Cordova will continue to explore opportunities to address the housing needs across all income spectrums, and will continue to encourage SHRA to maintain and keep public housing fully occupied, and to keep all available vouchers in circulation.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

HUD requires the City to provide, through the Consolidated Plan, a summary of the nature and extent of homelessness in the city and the identification of need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and any other subpopulations of homeless. Further, to the extent data is available, HUD requests information be provided that breaks down homeless populations by familial status, racial and ethnic groups, and whether or not those populations are chronic homeless, veterans, and/or suffering from mental illness.

The Sacramento County Continuum of Care, through the nonprofit Sacramento Steps Forward, manages the Homeless Management Information System (HMIS) for all jurisdictions in the county, including Rancho Cordova. Every other year, Sacramento Steps Forward organizes a survey to count the number and characteristics of homeless on one particular night. Volunteers most recently completed the survey, called the Homeless Point-In-Time (PIT) Count, in January 2015, and then compiled the data in the Homeless Count and Survey Report which was released in June 2015. Though data gathered is not specific per jurisdiction, it does identify overall homeless populations with as much detail as possible. Table 22 details the estimated totals of homeless populations in the City of Rancho Cordova calculated as a corresponding percentage of the total populations for the County of Sacramento. The second table in this section uses a similar formula to identify homelessness in the City of Rancho Cordova among different minority groups.

Data regarding homeless populations are updated throughout the year as recorded by homeless service providers. Information is not specifically tabulated for Rancho Cordova; however, this data represents the best estimates available to detail the homeless populations and needs. Individuals or families that are homeless have a variety of special needs, including emergency shelter, counseling and mental health services, substance abuse support, job training, transitional housing, and permanent supportive housing.

Homeless service providers that serve Rancho Cordova were consulted to provide a first-hand estimate of the number of homeless. This data is also included below.

There are numerous programs providing outreach and assistance services to various subpopulations, including the mentally ill, disabled, veterans, substance abusers, domestic violence victims, HIV/AIDS patients, and youth. Such services include financial assistance, medical services, food, drug and alcohol addiction support, legal services, crime victim support services, housing counseling, housing and social services referrals, transportation vouchers, job training, mental health services, and emergency shelter. Services are provided to lower-income persons and the homeless in Rancho Cordova and in Sacramento County by the following agencies. More resources can be found at the Sacramento Steps Forward's Resource Guide for People Experiencing Homelessness:

- Children's Receiving Home of Sacramento
- Cordova Community Food Locker
- Wind Youth Services

- Family Promise
- Folsom Cordova Unified School District
- Francis House Center
- Legal Services of Northern California
- Loaves and Fishes - Maryhouse
- Loaves and Fishes - Sister Nora's Place
- Loaves and Fishes - Genesis
- Lutheran Social Services
- Next Move
- Rancho Cordova Homeless Assistance Resource Team (HART)
- Sacramento Steps Forward
- Sacramento County Department of Human Assistance
- Sacramento County Department of Health and Human Services
- Sacramento Self-Help Housing
- SafeGround Sacramento
- Saint John's Shelter
- Salvation Army
- Tommy Clinkenbeard Legal Clinic
- Women's Empowerment
- Volunteers of America

Most of these agencies are located outside of the city; therefore, Rancho Cordova homeless and at-risk homeless often have to travel outside of the city to receive services.

Table 22

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	2 (See Note 1. Below)	32 (See Note 1. Below)	242 (See Note 2. Below)	56 (See Note 3. Below)	186 (See Note 3. Below)	117 (See Note 4. Below)
Persons in Households with Only Children	0	0				
Persons in Households with Only Adults	42	47				

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Chronically Homeless Individuals	14	7				
Chronically Homeless Families	0	1				
Veterans	7	8				
Unaccompanied Youth	7	11				
Persons with HIV	1	1				

Data Source: [extra text boxes with max 3,590 characters each; additional map, jpeg, or table can be added. Same instructions as in Section NA-10 above:]

Additional Data Source:

According to Rancho Cordova's Homeless Assistance Resource Team (HART), an estimated 200 individuals live on the street or in shelters, and another approximately 300 live on couches, share a place with another family, live in cars, or have some other temporary location in the city. This is an estimated 500 homeless annually. HART estimates that approximately 100 are veterans, due in part to the nearby veteran service providers: Sacramento Veterans Administration Hospital and Mather Community Campus, near closed Mather Air Force Base. HART coordinates homeless services including housing counseling, transportation, meals, resource referrals such as Cordova Community Food Locker, and a winter shelter of 30 beds.

Note 1: Numbers were based on 2015 Homeless PIT Count conducted for the county, and then recalculated based on the percentage (4.63%) of Rancho Cordova's population (67,167) to the whole county population (1,450,277). Population amounts were based on 2010–2014 ACS five-year estimates. Numbers were rounded using traditional methods.

Note 2: The total number of persons experiencing homelessness in Rancho Cordova on an annual basis is 242; however, this data is not available with further classification such as by households with children, adult-only households, chronic homeless, veterans, and youth.

Note 3: Data is not available broken down by homeless type. This number was calculated by using Sacramento Steps Forward estimates that 77% exited and 23% entered homelessness each year and applying that percentage to the total number of annual homeless.

Note 4: This number was provided by Sacramento Steps Forward and is out of a total of 4,604 homeless individuals served over the year. This total is different than the 2015 PIT Count of 5,218 countywide. Thus, this column of data cannot be compared to the other columns.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is provided in the table above.

Nature and Extent of Homelessness: (Optional)

Table 23

Category	**Sheltered**	**Unsheltered (Optional)**
Race:		
White	**57 (See Notes 1. and 2. Below)**	**40**
Black or African American	**40**	**15**
Asian	**1**	**1**
American Indian or Alaska Native	**3**	**1**
Pacific Islander	**2**	**0**
Ethnicity:		
Hispanic [Note: this data is expected to correspond to the Hispanic or Latino entry in the Point-in-Time survey.	**14**	**8**
Not Hispanic [Note: this data is expected to correspond to the Hispanic or Latino entry in the Point-in-Time survey.	**81**	**46**

Data Source:

Note 1: Numbers were based on 2015 Homeless PIT Count conducted for the county, and then recalculated based on the percentage of Rancho Cordova's population, by race and ethnicity group, to the whole county population's race and ethnicity group. Population amounts were based on 2010–2014 ACS five-year estimates. Numbers were rounded using traditional methods.

Note 2: The total number of homeless persons by race is less than the actual total in the previous table because this table excluded "other" race categories, thus including only a portion of the homeless population.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the 2015 Homeless PIT Count, approximately 180 Rancho Cordova residents are homeless. Of these, 73 are unsheltered and 107 are sheltered. Of these, 34 are households with children. These represent the average number that is homeless on any given night, and an estimated 242 are homeless in Rancho Cordova annually. The data does not break down the 242 into groups such as the number that are homeless families with children. Representatives from HART and Folsom Cordova Unified School District estimate that approximately 300 families with children are homeless over the year. One reason these numbers are higher than the PIT Count is because they include a hard-to-measure group: families sharing places with other families, which the PIT does not count. These families with children can seek assistance from Sacramento County's Department of Human Assistance (DHA) and nonprofits which will provide them with housing counseling and rental assistance (such as down payment and first month rent), and connect the family with CalFresh (formerly Food Stamps) and other resources.

Based on an interview conducted with a Folsom Cordova Unified School District representative, these homeless families with children can fall into a cycle of homelessness. This can occur after a period of homelessness, during which they received financial assistance through DHA and temporary benefits from a nonprofit, but subsequently experience a loss of income or a financial hardship. With this second loss in income or expense, they do not have sufficient savings or other support from family/friends, and they have exhausted the benefits offered by DHA and other nonprofits. In this case, a different set of resources and assistance is needed to assist with their homelessness.

A chronically homeless family, as defined by HUD, is composed of at least one adult (if there is no adult in the family, a minor head of household) and one child under 18 years old in which the head of household has a disability and has been homeless for at least one year or at least four separate occasions in the last three years. Disability is defined at length by HUD; the brief definition is a) a physical, mental, or emotional impairment which is expected to be of indefinite duration, substantially impeding an individual's ability to live independently; b) development disability; c) a person with AIDS; or d) a diagnosable substance abuse disorder.

It is estimated that one chronically homeless family resides in Rancho Cordova according to the 2015 PIT Count; however, this number might not be representative of the real number of chronically homeless. An interview with Folsom Cordova Unified School District revealed that there is more than one family with children that faces repeated homelessness due to the number of homeless families they serve; however, the number of "chronic" homeless families is not collected by the district.

Of the approximately 15 homeless veterans in the city, none are estimated to be a household with children. Very few homeless veterans are part of homeless families with children. While not many veteran homeless are families, veteran families may be at risk of becoming homeless. Rancho Cordova, in partnership with several other public agencies and nonprofits, is currently developing the Mather Veteran's Village which provides homeless veterans with needed housing and supportive services.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Because city-level data was not available by ethnicity/race, the percentage of city residents by race/ethnicity was applied to the countywide homeless numbers by ethnicity/race. As shown in Table 23 above, the estimated majority of Rancho Cordova homeless are non-Hispanic white. By race, the estimated largest category is white, followed in order by Black/African American; American Indian/Alaska Native, Pacific Islander, and Asian.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

By using the same percentage formula established earlier in this analysis, Rancho Cordova has an estimated 73 unsheltered and 107 sheltered, for a total of 180 unsheltered and sheltered homeless on a given night. According to the PIT Count, approximately 242 Rancho Cordova residents experience homelessness per year. While a greater number of homeless are in shelters than not, the number in shelters is still only 59% of the total homeless. This suggests that there is a need for more shelters. Similarly, HART estimates 200 persons experience homelessness per year in Rancho Cordova that are either living on the streets or in shelters. Rancho Cordova's shelter program, operated through HART, sleeps 30 persons per night. Again, this shows fewer shelter beds than the number of homeless.

It is important to note that the PIT Count method undercounts homeless people, especially unsheltered, because it is not possible to locate people if they are in hidden locations or a location that would be difficult for a volunteer to reach. However, this is well-known; as was pointed out in the last 2015 PIT Count, studies have been done to improve the accuracy. That said, the number of 2015 homeless may be lower than the actual number.

Discussion:

Current housing assistance for the homeless includes emergency shelters, motel vouchers, transitional housing, housing (i.e., rent) vouchers, and subsidized public housing. Housing vouchers and public housing have long waitlists and can take years before an applicant receives assistance. As a result, interim housing and assistance is needed to keep families in need from living on the street. Just as importantly, a family will need assistance with long-term solutions for tackling the issues that contributed to their lack of income or instability; some of this assistance may include helping a family increase its income through job training, receiving counseling for substance/drug abuse, reducing medical costs for health-related treatment, and finding permanent affordable housing. Some families have a limited number of long-term solutions, such as those who are disabled and have limited ability to increase their income. For them, permanent supportive housing is needed over the long term.

Based on an interview with Sacramento Steps Forward, the homeless crisis stems from a lack of income, lack of affordable housing, and lack of support (from families/friends/communities) to help in times of a significant trauma (e.g., an economic hardship, large medical expense, occurrence of substance abuse, mental/emotional issue, or domestic violence). The biggest challenges facing the chronically homeless are mental illness and substance abuse, while the biggest obstacle for many homeless families that are sharing homes with other families is the lack of income. Prevention resources are needed for at-risk families to assist them in avoiding living on the streets.

Sacramento Steps Forward has recently revamped its veteran outreach to provide targeted outreach and specialized services. It has recruited veteran workers to make connections with homeless veterans, and then build up services around them to help them overcome homelessness. Some veterans are reluctant to disclose that they are veterans, and many have mental health and substance abuse issues. With these increased efforts, the agency has seen a difference in the number of veterans it has been able to assist and in helping those achieve stability and improved health. This strategy has also been working because community members have been more willing to help veterans, so connecting them with more resources has been easier.

Rancho Cordova has approximately 18 homeless youth, according to the 2015 PIT Count. Homeless youth tend to stick with other youth and can be more difficult to find. In 2013, the PIT Count found fewer than 20 unsheltered youth in Sacramento County. Sacramento Steps Forward trained a group of formerly homeless youth and got the word out among those circles. The result was an increase in recorded homeless youth; the 2015 PIT Count recorded over 250 homeless youth countywide. Homeless youth start at a greater deficit than other homeless because they lack a network or support system at an early age. Many homeless youth come out of the foster care system and do not have family support. Some couch surf with potentially dangerous households. These youth can go uncounted and can be difficult to reach for services. Other homeless youth face mental health and substance abuse issues. Rancho Cordova has a winter-time shelter for adults without a set-aside for youth; however, Wind Youth Services has two emergency shelters and Volunteers of America has temporary housing for youth who participate in its program. Wind Youth Services and Lutheran Social Services provide counseling and case management for homeless youth. These nonprofits are located outside of Rancho Cordova, but are available for homeless youth in the city. Sacramento Steps Forward recently built 20 units of permanent supportive housing in Sacramento for homeless youth. Additionally, it provides support for those receiving subsidies to live in apartments because helping youths maintain their housing can be challenging. They often need support in conducting themselves in a way suitable to maintaining their home and respecting neighbors and property.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Similar to the homeless population, the City’s special needs groups require supportive services and housing to enable them to live independently and avoid homelessness. These special needs groups include: elderly persons aged 62 years and older; persons with mental, physical, and/or development disabilities; persons with alcohol or drug addictions; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking. Households with special housing needs often have greater difficulty finding suitable and affordable housing. As a result, these households may frequently experience cost burdens, overcrowding, and various other significant housing problems.

Describe the characteristics of special needs populations in your community:

Elderly and frail elderly persons

Elderly or senior households have special housing needs primarily as a result of physical disabilities or limitations, reduced incomes, and increased healthcare costs. Senior households may also need in-home support services, assistance with personal care and financial affairs, and networks of care to provide a wide variety of services and daily assistance. According to the 2010–2014 ACS, Rancho Cordova has 10,764 residents aged 60 years and over (data is not available on age 62 and older), which accounts for 16% of the total city population. The majority (72%) of these seniors are homeowners, while a quarter are renters. The average household size of senior homeowners is 2 persons and the average household size for senior renters is 2.9 persons. Approximately 12% of these seniors are disabled and 10% live below the national poverty line. In 2014, the poverty line was an annual income of $11,354 for single-person households 65 years or older, and $14,326 for two-person households with householders 65 years old or older. Since the poverty line is a low threshold, it is helpful to point out that another 11% of seniors subsist at 100 to 150% of the poverty line.

Rancho Cordova has one major skilled nursing facility, one large residential care facility, and approximately 16 smaller licensed residential care homes that assist up to six individuals each. Collectively, these have a capacity of 357 beds. These facilities and residential care homes provide assistance to frail elderly residents whose need for support ranges from partially self-sufficient to those that need 24-hour assistance. Assisted living is provided mainly in smaller facilities in Rancho Cordova.

Seniors needing less care than that offered by an assisted living facility may choose to live in a senior-oriented rental complex. As of January 2016, Coloma Woods was the only age-restricted complex for seniors age 62 and older in Rancho Cordova. The project is federally financed, and therefore the rents are 30% of each tenant’s income, the common standard of affordability.

Persons with disabilities

Federal laws define a person with a disability as “Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded have such an impairment.” Some physical, mental, or developmental disabilities may prevent a person from working, restrict a person’s mobility, or make caring for oneself difficult.

In 2014, an estimated 8,249 individuals, 12% of the City’s population, was identified as disabled (2010–2014 ACS). According to this data, six different disability types are measured across the entire population: 5% with hearing difficulty, 5% with vision difficulty, 5% with cognitive difficulty, 5% with ambulatory difficulty, 5% with self-care difficulty, and 5% with independent living difficulty. The population experiences a fairly even distribution of each type of disability, and no particular type stands out among the rest. Persons with a disability occasionally have more than one type of disability. This can result in a double count in the estimates by disability type, and the total of types of disabilities is usually significantly higher than the single count of persons with a disability.

Persons with alcohol or other drug addictions

The Behavioral Health Barometer-California 2013–2014 report by the United States Department of Health and Human Services presents statistics on drug abuse across the state. According to this report, in 2013–2014 in California, 9.8% of youth used illegal drugs (including alcohol) at a rate similar to the national average. This is a decrease from 2010–2011 when an estimated 12.1% of youth used illegal drugs. California's 2013–2014 percentage of alcohol dependence or abuse by individuals 12 and over was 7.3%, which was slightly higher than the 6.7% national average. This is down from 7.4% in 2010–2011. Illegal drug dependence or abuse by individuals 12 and over occurred at a rate of 2.9% of the population. Data is not available at the city level so it is difficult to determine the specific rate at which Rancho Cordova residents experience alcohol or other drug additions; however, these statistics shed some light on typical rates of abuse.

Victims of domestic violence, dating violence, sexual assault, and stalking

Local data is difficult to gather, so statewide reports are used to provide insight. The National Intimate Partner and Sexual Violence Survey (NIPSVS) reported that 32.9% of California women and 27.3% of men will experience rape, physical violence, and/or stalking by an intimate partner in their lifetime. This is an estimated 4.5 million women and 3.7 million men who experience this. The national rate for both women and men is slightly higher at 35.6% and 28.5%. According to the National Coalition Against Domestic Violence, 20–24-year-old females are at the greatest risk of non-fatal partner violence. Because many cases of domestic violence are never reported, statistics on the actual number are difficult to gather.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and frail elderly persons

Because many seniors on a fixed income are at or near the poverty line, they need various types of assistance including food stamps, reduced healthcare costs, and affordable housing. To address affordable housing needs, the City offered a housing rehabilitation program to low-income persons, including seniors, where homeowners were provided a 30-year deferred loan at 0% interest loan to complete health, safety, and energy-efficiency related repairs. In addition, the City has annually funded social service nonprofits that provide delivered meals to homebound seniors and congregate meals at the City's Senior Center. Other senior services include caregiver respite for seniors with memory care needs, and emergency repair grants for households, including seniors, with immediate health and safety violations in their owner-occupied housing.

While the majority of seniors in the City of Rancho Cordova own their homes, there is still a need for housing choices as they age. These housing options could include age-restricted townhomes or multi-family housing, skilled nursing facilities, and assisted living facilities.

According to consultations with senior services nonprofits and agencies, seniors need affordable in safe neighborhoods that are close to public transportation, and programs to help low-income senior homeowners maintain their homes. As elderly persons begin to experience age-related disabilities or increasing frailty, they often need to modify their homes to ensure continued accessibility—for example, by adding wheelchair ramps or grab bars in bathrooms. Besides housing, transportation is the biggest challenge for seniors to buy needed groceries and other essentials, go to doctor appointments, and access social services. The most essential social services needs include: local social workers, nurses, and case managers who are experienced in elder care and who are safe and reliable; and services that address diverse needs including transportation, locating in-home care, mental health and addiction counseling, nutrition, grief counseling, abuse prevention, shopping for essentials, and assistance with technology.

Persons with disabilities

Disabled persons often have special housing needs related to their potentially limited earning capacity, their need for accessible and affordable housing, and the higher health costs associated with their disabilities. People with disabilities require a wide range of housing choices, based on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (e.g., group care homes). Supportive services such as life skills training and employment assistance may need to be integrated into the housing situation. Housing may need to incorporate accessible features as well, to accommodate people with physical disabilities. Examples of accessible features in housing include widened doorways and hallways, ramps, bathroom modifications (e.g., lowered countertops, grab bars, adjustable showerheads), and special sensory devices including smoke alarms and flashing lights.

Addressing the needs of persons with disabilities is a vital component of the City's CDBG programs. Activities to date have included improved accessibility along the streetscape and public facilities, such as the Rancho Cordova Senior Center, as well as service programs aimed at assisting disabled residents and their families. The City of Rancho Cordova incorporates the Federal Fair Housing Act, the California Fair Employment and Housing Act of 1964, and the Americans with Disabilities Act (ADA), as supported in Title 24 of the California Government Code, as a part of its building requirements. These three statutes address the fair housing and building standards for persons with disabilities as adhered to by the City. However, there is an ongoing need for support for disabled persons in the community.

Persons with alcohol or other drug addictions

The Department of Human Assistance (DHA) with the County of Sacramento provides most of the public agency-sourced social services in the city. The DHA has an office in the City of Rancho Cordova and partners with the Rancho Cordova Police Department, Child and Adult Protective Services, and emergency responders to provide drug and alcohol addiction support services. The City is also home to the Mather Veterans Hospital, which provides comprehensive care for veterans across Northern California. The Veterans Hospital provides in-house drug and alcohol addiction services, and partners with nonprofits in the greater Sacramento area for longer-term addiction support.

Victims of domestic violence, dating violence, sexual assault, and stalking

Two domestic violence groups, My Sister's House and WEAVE, provide shelters and serve Rancho Cordova and the Sacramento area. Domestic violence, sexual assault, dating violence, and stalking continue to be very difficult problems to address due in large part to the rate at which these crimes go unreported. The Rancho Cordova Police Department frequently partners with the County's Child Protective Services to assist in domestic violence and dating violence situations involving children. The police department has also undergone domestic violence and assault specific training to help assist victims in dealing with emergency situations. Department of Justice-funded victim support groups are available in the greater Sacramento area to help connect victims with necessary services, and additional services can be accessed through the family court system at the Carol Miller Justice Center, located just west of Rancho Cordova.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Characteristics of persons with HIV/AIDS and their families

Data is difficult to gather on the number of HIV/AIDS residents living in Rancho Cordova, so information was gathered from local care providers. CARES (Center for AIDS Research and Education Services) is the area's largest HIV/AIDS clinic. A representative of CARES provided a rough estimate that 300 to 400 persons with HIV/ADIS may live in the city. The county has approximately 4,000 people with HIV/AIDS, and most are located in midtown and south Sacramento areas. The disease is most common among homosexual men ages 18–24 and Black/African American and Hispanic populations. In Sacramento County, 24% of CARES patients are Black/African American compared to the county's overall Black/African American population ratio of 11%, as reported by the 2014 US Census. For new infections, 44% are African American/Black, while the national African American/Black population is only 13%, as reported by the 2014 US Census. A rough count of 50 to 75 CARES patients per year are estimated to be homeless.

One common characteristic among patients is lack of a supportive family environment. Many HIV/AIDS patients also deal with mental illness and substance abuse issues. According to CARES, at least half of its patients have mental health or substance abuse problems. The medicine available to treat HIV/AIDS is effective according to CARES, when it is used; however, the biggest challenge to treating and limiting transmittal of the disease is the prevalence of unresolved mental illness or substance abuse issues.

Service needs of persons with HIV/AIDS and their families

The City of Sacramento is a grantee of the Housing Opportunities for Persons with AIDS (HOPWA) program, which is administered by SHRA. SHRA works with County of Sacramento DHA and various nonprofits to implement the program, which provides grant funds for long-term comprehensive housing and sustainable living strategies for low- and moderate-income people living with HIV/AIDS. The City of Rancho Cordova does not have the capacity to operate dedicated HIV/AIDS services; however, the City is a participant in the countywide HIV/AIDS housing and services efforts.

Persons in the Sacramento Metropolitan Statistical Area (which includes the City of Rancho Cordova) can find HIV/AIDS healthcare services and support through the DHA, as well as through the nonprofit care provider CARES, which operates clinics, in partnerships with local healthcare institutions, that offer HIV/AIDS specific testing and treatments. CARES also provides assistance to patients and families in finding affordable housing through housing referrals and subsidized rent, free bus rides to clients for accessing the clinic, and transportation vouchers for clients to access other medical care sites. Other free clinics serving Sacramento area residents include Harm Reduction Services and Golden Rule Services.

Discussion:

Elderly and frail elderly persons

Rancho Cordova conducted a community-wide survey of resident views on a number of housing, social service, economic, and other community development needs and services in the city. In particular, residents provided feedback on housing and service needs for seniors. When asked what the most important issues are for seniors, residents ranked transportation services, in-home supportive care, and affordable housing as the least important, which is in contrast to the perception of industry experts who ranked these as most important. As most important, residents ranked legal services, mental health services, and nutrition assistance. Additionally, when residents were asked to rank the most important housing needs by type out of five special groups, senior housing was ranked last, behind (in order from most to least important) large families, very low-income, disabled, and homeless persons.

Despite this lower ranking of senior housing needs compared to other special needs groups, residents had strong opinions for prioritizing senior public facilities. When asked about most needed public facilities, “improvements to accessibility for seniors and disabled” and “seniors centers” ranked third and fourth out of nine options.

Persons with disabilities

Similar to seniors, residents felt that public facilities for disabled should be a high priority. When asked to rank the most important public facilities needed, residents ranked the top four out of nine as: public swimming pools, adult day care centers, improvements to accessibility for seniors and disabled, and senior centers. Thus, senior facilities ranked the highest.

When asked to rank the most important issues for persons with disabilities, residents saw the need for financial assistance as higher than the need for affordable housing. The order of priorities are as follows: accessibility improvement in public spaces; financial assistance with rent, food, etc.; housing modifications; affordable transportation options; and affordable housing.

Persons with alcohol/drug related addictions; persons with HIV/AIDS; victims of domestic and other violence

The Rancho Cordova community survey did not inquire about the specific needs of these groups; however, it did ask about the housing priorities for low-income groups, which is often associated with these groups because of employment issues. For example, residents ranked housing for very low-income persons as the second most important housing need across the city.

Affordable housing for non-homeless special needs

Given the income-earning challenges of these above groups, government and industry experts often view affordable housing options as a priority need. When residents were surveyed, and it is not known whether those surveyed are members of these groups or not, they tended to see less of a significant need for traditional affordable housing and housing rehabilitation programs. For example, first-time home-buyer assistance, energy efficiency/weatherization improvements, and health and safety related home repairs were ranked last out of 12 options. Instead, residents viewed new housing, disaster response emergency housing, and lead-based paint removal as the top three priorities. Priorities that fell in the middle were affordable for-sale housing, affordable rental housing, and improvements to existing rental housing. Again priorities between consultants and residents differed.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

According to the Community Needs Survey, the top four public facility needs are public swimming pools, adult day care centers, improvements to accessibility for seniors/disabled persons, and senior centers. The public swimming pool stands high above the rest, at a score of 6.34 out of 9. Following those top four, in order, are library, parks, childcare, neighborhood/community centers, and youth/teen afterschool programs.

Table 24

Public Facilities, ranked 1 to 9	Average Rating
1. Public swimming pools	6.34
2. Adult day care centers	5.77
3. Improvements to accessibility for seniors and disabled persons	5.77
4. Senior centers	5.14
5. Libraries	4.96
6. Park improvements	4.65
7. Child care centers	4.19
8. Neighborhood facilities/community centers	4.08
9. Youth/teen afterschool programs	3.26

How were these needs determined?

These needs were determined through the Community Needs Survey which was answered by residents, business owners, community leaders, and representative of social service agencies. This survey received 589 responses, and was made available in English, Spanish, and Russian, and via both the internet and hard copy. Paper surveys were made available at both community outreach meetings, at City Hall, and at the Folsom Cordova Community Partnership, which provides family support services to residents of Rancho Cordova. In 2014–2015 the City completed a comprehensive outreach program involving 16 public meetings held around the city to identify capital and community needs in support of a sales tax measure. The data from the Community Needs Survey prepared for this Consolidated Plan reflects the community priorities identified during the larger and more comprehensive outreach effort.

Describe the jurisdiction's need for Public Improvements:

According to the Community Needs Survey, the most important public infrastructure need is for improvements to the City's sewer system, followed by improvements to storm drains, bicycle lanes, and crosswalks.

Environmental improvements are also important to the community. Through the community survey, residents ranked improvements to flood prevention and response programs as the highest priority. In third and fourth place are drought response and pollution/contamination cleanups.

A summary of the priorities are listed below.

Table 25

Public Infrastructure, ranked 1 to 8	**Average Rating**
1. Install or improve sewer	5.35
2. Install or improve storm drainage	5.00
3. Add or improve bicycle lanes	4.93
4. Add or improve crosswalks	4.87
5. Add or improve public transportation options (Buses and Light Rail)	4.40
6. Improve water supply	3.94
7. Install or improve street lighting	3.49
8. Street surface improvements	3.24

Table 26

Environmental Focus, ranked 1 to 5	**Average Rating**
1. Flood prevention and response programs	3.61
2. Programs to encourage walking / biking / transit use / carpooling	3.00
3. Drought response program	2.90
4. Pollution / contamination cleanup	2.65
5. Increased use of renewable energy sources	2.61

How were these needs determined?

These needs were determined through the Community Needs Survey. Over 580 residents responded to this query on public improvements.

Describe the jurisdiction's need for Public Services:

As part of the Community Needs Survey, residents voiced that after-school programs are the most important social services needed, following by homeless or homeless prevention. The third and fourth most important were youth services and senior services. The preferred public services are listed below in order of importance.

Table 27

Social Services – Most Important	Rated as Most Important
After school programs	44.1%
Homeless or homeless prevention services	41.0%
Youth services	33.0%
Senior services	27.5%
Early childhood development and education	27.1%
Public transportation	26.0%
Health care	25.5%
Mental health services	25.1%
Job training	24.7%
Veterans Services	23.4%
Single-Parent Services	20.3%
Aid for Low-Income Families	17.5%
Services for Persons with Disabilities	15.7%
Substance Abuse Treatment	12.9%
Other (please specify)	12.5%
Domestic Violence Victim Services	10.9%
Housing Placement and Support	10.3%
Fair Housing Assistance	9.4%
CalFresh	9.0%
WIC	8.7%
Foster Youth Services	7.9%
Section 8 Housing Vouchers	7.6%
Legal Aid	5.4%
Translation Services	5.2%
HIV / AIDS Services	2.2%

Residents were also surveyed on the needs of children, teens, seniors, and persons with disabilities. Respondents said that financial assistance for early education or child care is the most important issue for children. For teens, respondents said SAT/college preparation and drug and alcohol programs were the most important issues. The most important issues for seniors are legal services. For disabled persons, accessibility improvements to public spaces is the highest priority. The full results are provided in the tables below.

Table 28

Most Important Issues for Children 12 years and younger	Average Rating
1. Financial assistance for early education or child care	3.92
2. Youth and family counseling	3.88
3. Preschool programs	3.66
4. Parenting education and support	3.48
5. Affordable child care	2.86
6. After-school programs	2.80

Table 29

Most Important Issues for Children 12 years and above)	Average Rating
1. SAT / college preparation	4.75
2. Drug and alcohol programs	4.43
3. Teen recreation programs	4.18
4. Teen employment services	4.02
5. Gang prevention	3.72
6. Academic support outside of school	3.19
7. After-school programs	3.01

Table 30

Most Important Issues for Seniors	Average Rating
1. Legal services	5.57
2. Mental health services	4.62
3. Nutrition assistance	4.40
4. Assisted living and skilled nursing facilities	3.79
5. Transportation services	3.36
6. In-home supportive care	2.96
7. Affordable housing	2.88

Table 31

Most Important Issues for Persons With Disabilities	**Average Rating**
1. Accessibility improvements in public spaces	3.47
2. Financial assistance with rent, food, etc.	3.19
3. Housing modifications	2.92
4. Affordable transportation options	2.74
5. Affordable housing	2.48

How were these needs determined?

As population size, characteristics, and needs change, so do public services need to shift to address these changes. The City conducted extensive outreach to residents, community leaders, local businesses members, community advocates, City organizations, and public agencies, and to organizations and public agencies from surrounding cities. Over 580 surveys were collected and over 15 interviews conducted with service providers to gather information from these groups. The City held two community meetings to gather direct public feedback. From this feedback, the City shaped its priority needs for public services. Additionally, the City pulled data from various sources, such as US Census, CPD maps, and the Employment Development Department, to use more information on shaping its needs for public services. This information is provided throughout the Needs Assessment.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing market conditions in the City of Rancho Cordova are influenced by the regional, statewide, and national housing market trends, policies, and programs. For this reason, the City's market analysis will consider the other state and national forces at work, as well as activities in the city. The City's ability to directly impact housing conditions and inventory is often tied to one of three primary resources: state funding programs that allow for the purchase and rehabilitation or new construction of housing units; federal programs that address housing quality and accessibility; and the local development impact fees and entitlement processes that allow the City to have input on how greenfield development should be designed.

The supply, demand, affordability, and condition of housing is a local, regional, and national concern. The state of California requires that state-approved housing elements be included in each city's general plan, and requires that these housing elements address cities' responsibilities for their share of the region's housing need, particularly for low-income households. This has resulted in an increased awareness of the regional nature of the housing market within which the City of Rancho Cordova exists.

Planning for housing needs is very important at all levels: local, state, and national. For the last 30 years in the United States, the gap between incomes and housing costs has dramatically widened. As a result, prices in many regions have risen to levels that are not affordable to households earning below the median income. For example, security guards, preschool teachers, bank tellers, cashiers, and medical assistants would have trouble renting a two-bedroom apartment in the Sacramento area with their annual income (Housing California: http://www.housingca.org/#!fact-sheets-and-reports/c22gp; accessed February 2016). As housing has become less affordable, more households live in overcrowded conditions, structures with deferred maintenance, and older buildings that may pose health and safety risks. The City of Rancho Cordova has not sidestepped these national trends.

Further, housing construction, and multi-family housing construction in particular, has not kept up with job growth in most areas of the state, creating a jobs-housing imbalance. This imbalance often forces families to move outside the community in which they work in order to find affordable housing, leading to increased traffic and commute times and greater stress on families who must spend additional time and money on transportation. According to Housing California, Sacramento County has a shortage of 2,505 homes (http://www.housingca.org/#!fact-sheets-and-reports/c22gp; accessed February 2016).

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City of Rancho Cordova currently has approximately 25,437 housing units. The City has open greenfield growth potential for as many as 30,000 new units, essentially doubling the size of the existing city. Much of this development is still more than a decade or two out; however, some of the City's development plans are moving forward and could produce habitable units in the next five to seven years. The vast majority of approved and pending new development plans is for single-family housing. While each development project is required to provide some land zoned for medium- and high-density multi-family development, these projects are generally the last part of the development plan to be built, and can suffer from resistance and disfavor from the occupied single-family units.

The city does have some infill potential. The bulk of the infill opportunities are along Folsom Boulevard, which acts as the east-west spine of the city, and in the now decommissioned Mather Air Force Base. The base has both vacant and underutilized land zoned for commercial, industrial, and multi-family developments. Properties along Folsom Boulevard are generally zoned commercial, or mixed-use/high density. The City does allow multi-family development in most commercial zoning areas with a conditional use permit, and by right in the mixed-use/high density areas.

Other infill opportunities are scattered across the city, with clusters in the Stone Creek and Capitol Village developments and single lots along Sunrise Boulevard and Old Placerville Road. The Stone Creek infill lots are mostly zoned multi-family, though there has been no immediate plan for development. One lot in the Capitol Village development has been proposed as the site for a new market-rate development; however, the project has received significant resistance from nearby residents. Single lots along Sunrise Boulevard and Old Placerville Road are mostly zoned industrial or commercial, and do not currently have much potential for multi-family development. Rancho Cordova does have two affordable infill projects currently under review or construction. The first is part two of a two-phase redevelopment project, the Horizons at New Rancho located at 10447 Folsom Boulevard, which will be about 48 units of one- and two-bedroom affordable senior multi-family housing. The second is the Mather Veterans Village project. The Mather project is a three-phase infill project which will provide permanent supportive and transitional housing for as many as 160 veterans. Phase one is expected to open summer of 2016 with 50 one- and two-bedroom rental units for homeless and disabled veterans.

All residential properties by number of units

Table 1 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	14,353	56%
1-unit, attached structure	1,566	6%
2-4 units	2,040	8%
5-19 units	3,512	14%
20 or more units	2,458	10%
Mobile Home, boat, RV, van, etc	1,508	6%
Total	***25,437***	***100%***

Data Source: 2007–2011 ACS

Unit Size by Tenure

Table 2 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	31		341	3%
1 bedroom	100	1%	2,038	20%
2 bedrooms	1,590	12%	4,748	46%
3 or more bedrooms	11,143	87%	3,093	30%
Total	***12,864***	***100%***	***10,220***	***99%***

Data Source: 2007–2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Rancho Cordova has used a variety of local, state, and federal funds to assist households in attaining affordable housing. All households assisted with public funding, regardless of source, have been verified as low-, very low-, or extremely low-income according to income limits set by either HUD or the state of California, depending on funding source. In 2012 the City opened its first affordable large family affordable housing development, the Crossings at New Rancho, which was funded with a combination of federal and state pass-through Neighborhood Stabilization Program (NPS) grant funds, Redevelopment 20% Set-Aside funds, Low-Income Housing Tax Credits, and local nonresidential development impact fee funds. The Crossings provided 18 two- and three-bedroom units for extremely low- and very low-income families.

The Mather Veterans Village project is currently in development, with the first 50 permanent supportive housing units scheduled for completion in summer of 2016. The phase one units are funded with a combination of state Local Housing Trust Fund Grant and local Housing Trust Fund fee matching funds, State Infrastructure Infill Grant funds, Continuum of Care grant funds, and Low-Income Housing Tax Credits, and will include 25 project-based Veterans Affairs Supportive Housing Vouchers to help keep the units affordable. The project will provide one-and two-bedroom rental housing affordable to extremely low- and low-income veterans.

The City currently operates a state CalHome-funded owner-occupied housing rehabilitation program. The CalHome program provides zero interest, deferred payment, 30-year loans to low-income homeowners whose housing has health and safety problems. The City received the $720,000 CalHome Grant in 2012; however, delays in program approval, a general aversion to debt among most local low-income households, and difficulties in delivering the program within the state's funding parameters (no administrative cost recovery, and minimal allowable activity delivery cost recovery) have delayed the program's completion. The City has received three grant extensions and has expended 2/3 of the grant on eight completed rehabilitation projects. The remaining 1/3 will hopefully be committed during the 2016 calendar year.

Other housing improvement projects have included the Emergency Repair Grant program, which was funded by CDBG and provided 21 grants to owner-occupied mobile homes and single-family homes with immediate health and safety emergencies. In 2014–15 the City funded Sacramento Rebuilding Together and Sierra Service Partners, two local nonprofits that provide maintenance and minor repairs for low-income, elderly, and disabled homeowners. Both programs are currently active, and it is expected that Rebuilding Together will repair about 40 housing units while Sierra Service will assist about 12 households. Rebuilding Together's program was funded by CDBG and local Community Enhancement funds, while Sierra Services was funded with Community Enhancement funds.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are 17 housing developments located in Rancho Cordova providing subsidized housing, with a total of 1,585 low- and very low-income units. Subsidized units account for approximately 7% of the total housing stock. The address, number of affordable units by bedroom size and income level, and source of financing for each affordable development are provided in Table A-24 of the Housing Element.

Three of the federally assisted multi-family housing complexes in Rancho Cordova are at risk of losing their affordability restrictions during the 2013–2021 Housing Element planning period: La Loma Apartments with 34 assisted units; Coloma Woods Apartments, with 28 assisted units; and Mills Tower Apartments with 9 assisted units. All three are at risk due to the expiration of Section 8 contracts. The City is currently partnering with nonprofit developers to explore opportunities to either purchase and rehabilitate or purchase, demolish, and build new multi-family housing that will include affordable housing commitments. The City is also working on a 48-unit affordable senior housing project that will include long-term regulatory agreements. Finally, the City cooperates closely with nonprofit developers and for-profit/nonprofit development partnerships who are interested in using Low-Income Housing Tax Credits or other housing subsidies to purchase, rehabilitate, and manage existing multi-family housing complexes. This cooperation includes expedited permitting and processing, prompt response to requests for information for tax credit applications, and City staff support through the planning, entitlement, and building permit process.

Does the availability of housing units meet the needs of the population?

The available housing inventory does not meet the needs of the existing population in Rancho Cordova. The rising housing costs in the nation, and in California in particular, have made housing affordability a major problem for many working households. As discussed in the Needs Analysis, housing cost burden is the primary housing problem for households making less than 80% AMI, and this problem impacts the majority of low-income households across the race and ethnic spectrum in the city.

There is a lack of new affordable multi-family housing that meets the needs of lower-income households. Two particularly disadvantaged groups in Rancho Cordova's existing housing market are the elderly and persons with disabilities. The lack of newer affordable housing means that there is less housing stock affordable to households on limited or fixed incomes that also meets current accessibility requirements. These requirements include basic building code guidelines such as doorways wide enough to fit walkers or wheelchairs, blocking and framing in bathroom walls to support grab bars, and sidewalks and walkways sloped appropriately to ensure that persons with a disability can successfully navigate the path of travel.

Another problem facing the city is a lack of new market-rate multi-family housing. The city currently has a jobs-to-housing ratio of about 2 to 1. Employment in the city ranges from retail to light industrial to professional and professional support services. The city also employs a significant number of government employees. However, many of these employees live outside of Rancho Cordova, and commutes in the Sacramento area can range from 20 minutes to well over an hour each way. There is a shortage of housing appropriate for employees working at low-, moderate-, and just above moderate-income jobs.

Describe the need for specific types of housing:

A primary cause of the misalignment between jobs and housing in the city is the lack of new market-rate multi-family housing suitable for young families and professionals who either cannot afford or are otherwise not in the market for a single-family home. There is also a significant gap between the housing costs for multi-family rentals and more expensive single-family rentals, which puts additional pressure on the existing multi-family rental stock.

While the city does have extensive undeveloped greenfield land within city boundaries, the bulk of the planned development for that land is larger lot, single-family residential. Larger lot residential is more expensive to purchase and maintain and poses a barrier to many low- and moderate-income households who would otherwise be willing to enter the for-sale housing market. There is a need for smaller, more affordable entry-level single-family homes and townhomes.

Discussion:

The City of Rancho Cordova has approximately 25,437 housing units: 62% are single-family homes, 32% are duplexes or multi-family, and 6% are mobile homes, RV, van or similar structure. Table 32 estimates that the majority, or about 56%, of city residences are owned, with the remaining 44% of residences are rentals. As seen in Table 32, larger homes tend to be owned while smaller homes tend to be rented. This pattern follows long-standing national trends. However, as demographic shifts in the United States occur, it is important that the housing stock reflect the needs of the people. For example, it is well documented that household sizes have been declining. Many folks are waiting longer to get married and have children, or do not do so at all. We are living longer as well, meaning there are increased numbers of seniors. It is important that homes are available for ownership to meet the needs of these smaller households. At the same time, it is critical that rental housing, including affordable and market-rate housing, have a planned future in new development and infill projects to help keep the quality of rental stock current with building and safety codes, improve efficiency, and relieve market pressure on older units to encourage property owners to rehabilitate and maintain rental units. It is critical to plan for housing choice that not only meets different households' needs, but that meets the different needs each household experiences over time so that residents can age in place and continue to be supported and valued members of the Rancho Cordova community.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

One of the most important factors in evaluating a community's housing market is the cost of housing and whether or not the housing is affordable to households who live, go to school, or work in the community. Housing problems directly relate to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs.

Cost of Housing

Table 3 – Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	111,700	233,400	109%
Median Contract Rent	581	856	47%

Data Source: 2000 Census (Base Year), 2007–2011 ACS (Most Recent Year)

Alternative Data Source [Optional]:

	2011	2014	% Change
Median Home Value	233,400	195,600	19%
Median Contract Rent	856	848	-1%

Source: 2010-2014 Five Year ACS Estimates

An alternative data source for Table 33 Cost of Housing was added because the alternative data is more current. Additionally, in comparing the 2010 and 2011 data with the 2014 data, it is interesting to note that, while median home values rose from 2000 to 2011, they fell from 2011 to 2014. This contrasts the recent trend in median contract rent, where the amount, like home values, rose between 2000 and 2011, but stayed approximately the same between 2011 and 2014.

Rent Paid

Table 4 - Rent Paid

Rent Paid	Number	%
Less than $500	1,060	10.4%
$500-999	5,853	57.3%
$1,000-1,499	2,450	0.0%
$1,500-1,999	713	0.0%
$2,000 or more	144	1.4%
Total	***10,220***	***69.1%***

Data Source: 2007–2011 ACS

Alternative Data Source [Optional]:

Rent Paid	Number	%
Less than $500	478	4.5%
$500-999	6,551	61.4%
$1,000-1,499	2,653	24.9%
$1,500-1,999	849	8.0%
$2,000 or more	140	1.3%
Total	**10,671**	**100%**

Source: 2010–2014 Five Year ACS Estimates

An alternative data source for Table 34 Rent Paid was added because the alternative data is more current. Additionally, in looking at the 2007–2011 data, errors in the percentage column are evident, in particular, the two categories with zeros and that the total does not equal 100%.

Housing Affordability

Table 5 – Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	265	No Data
50% HAMFI	945	420
80% HAMFI	4,785	695
100% HAMFI	No Data	1,040
Total	***5,995***	***2,155***

Data Source: 2007-2011 CHAS

Monthly Rent

Table 6 – Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	676	806	1012	1491	1792
High HOME Rent	717	806	1012	1252	1378
Low HOME Rent	666	713	856	989	1103

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Approximately 44% of households in the City of Rancho Cordova earn 80% or below of HAMFI, qualifying them as low-income according to HUD. About 12% earn less than 30% HAMFI and are considered extremely low income. Another 12% earn between 30% and 50% HAMFI, and are considered very low income. The remaining 20% earn between 50% and 80% and are considered low income. Households earning over 80% of HAMFI are considered moderate income, and those making more than 100% are above moderate income.

Tables 34 and 35 assist in determining if there is enough housing to meet the needs of the existing population at the different income levels. Table 34 identifies 10,220 rental units at various rents. The supplementary table below Table 34 provides updated 2014 ACS data regarding the distribution of rental units at different affordability levels. While the supplementary table adds 451 total units to the count, it is important to notice how the number of units at the most affordable range, those less than $500, are less than half, from 1,060 units in the 2011 table to 478 in the 2014 table. Conversely, all but the most expensive units have had an increase in stock. This increase is far more than the 451 increase in total units. Instead, it reflects a cost increase for units that used to be more affordable to extremely low- and very low-income households, pushing these untis into the less and least affordable categories. This up-pricing puts additional market pressure on the few remaining low cost units.

Table 35 confirms this analysis. According to the table, only 265 rental units, or about 1.1% of the total available housing stock, is affordable to households earning less than 30% HAMFI. About 1,365 units, or 5.9% of rental and ownership housing stock, is affordable for households earning between 30% and 50% of HAMFI. About 5,480 or 23.7% of housing stock is affordable for households earning between 50% and 80% HAMFI. The distribution of affordable housing stock falls short of meeting the distribution of low-income households in the city.

At the same time, there is a significant focus in the city on the development of new single-family housing stock that will not be affordable to households earning below 100% HAMFI, but little opportunity to increase the availability of housing stock affordable to the lower-income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

The market has become increasingly difficult for low-income homebuyers due to a variety of factors, including a shrinking inventory of affordably priced homes, fierce competition from cash investors bidding on the same homes, and the more restrictive credit market that has made it difficult for many homebuyers to obtain financing. Median home values went down by 19 percent between 2011 and 2014. This could indicate that homeownership affordability is becoming more achievable; however, since the median home values are aggregated, it is unclear if the reduction in value was across all price categories. Therefore, the affordability of homeownership for low-income households is still a concern. Median rental prices remained steady during the same time period, so it is likely that affordability will continue to be a challenge for renters.

Forced sales and foreclosures from the dissolution of the housing bubble pushed many homeowners into the rental market, further stressing an already tight market. This increase in renter households has continued to contribute to low rental vacancy rates and increased rental prices throughout the county, as many households that would otherwise consider purchasing a home are still dealing with the fallout of the recession and the damage of foreclosures and other accumulated debt on credit ratings.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to Table 36, the region's fair market rents correspond with HUD's high rents through efficiency units, one-bedroom units, and two-bedroom units. The two markets diverge sharply for units larger than two bedrooms, and none of the fair market rents come close to the HUD low rents, except for efficiency units. However, the fair market rents are not indicative of the actual rents faced by households looking for housing. The median contract rent for the City of Rancho Cordova is $848, or $42 higher than the fair market rents for a one-bedroom unit. The majority of units in Rancho Cordova are one-bedroom units.

A more anecdotal review of the housing costs in the City of Rancho Cordova can come from a cursory review of the available units currently on the market online. Craigslist, the go-to for bargain hunting households, advertises one-bedrooms in the City of Rancho Cordova ranging between $850 to $985 for comparable units. Two bedrooms start at $1,050 and go up to $1,345. Three- and four-bedroom units are almost always single-family rentals, and jump to starting prices around $1,500 and increase rapidly from there. While a handful (four on 3/23/16) of units are available for less than $700, they are all older units in less desirable neighborhoods.

The City has few resources to impact the direction of the housing market, with three exceptions. First, the City has been aggressively partnering with nonprofit developers to build or rehabilitate and manage affordable housing projects. The City also has a proactive rental housing code enforcement program intended to encourage private property owners and their managers to keep properties well-maintained and up to health and safety codes. These two efforts work on the ground to help build and protect the affordable and lower-cost housing available in the city.

The third exception is more about policy and planning for future development. New market-rate multi-family units are critical at alleviating some of the market pressure on the existing multi-family units. It would also help reduce the number of single-family rentals currently on the market. Single-family rentals tend to be significantly more expensive than multi-family, and thus they can become a liability in otherwise stable neighborhoods as tenant turnover and a lack of tenant vesting in the housing unit and the neighborhood can result in deferred maintenance for the unit (e.g., poor yard care, inoperable vehicles in the drive-way, poor exterior maintenance), a sense of insecurity in the neighborhood as tenants move on to more affordable housing options, and other problems as lower-income tenants struggle to meet single-family rent prices.

Discussion

A major fear of homeowners who view their housing units as investments and who appreciate the amenities of their neighborhood is that increased rental units, single-family and particularly multi-family, will have a negative impact on their property values, access to amenities, and general way of life. This is the backbone of the Not In My Backyard (NIMBY) mentality that many new market-rate multi-family developments must face when considering a new development project. Despite appropriate zoning and long-term planning that includes space for higher-density housing, the fact that multi-family and high-density housing is typically the last part of any new development project to be built means that there are often years for single-family residents to vest in their neighborhoods and develop very strong NIMBY viewpoints. However, acquiescing to the NIMBY mindset, despite long-term planning efforts, undermines the City's ability to address the severe mismatch between available housing stock and the obvious housing need. A lack of new market-rate multi-family housing has even been found to be an impediment to fair housing choice in some cities where NIMBY views have taken precedence to new development. The City of Rancho Cordova is at risk of a similar finding if steps are not taken to better align the housing stock with the existing needs.

This discussion has not begun to address the future needs that the City has been tasked to address through the Regional Housing Needs Allocation (RHNA) process via the 2013–2021 Housing Element. The demand for lower-cost housing is expected to increase significantly through buildout, with as much as 30% of new households expected to be lower income, with lower-paying jobs. The existing plans under review for the undeveloped area of the city has proposed to address as much as 10% of this future need. The current development path proposes to only increase the mismatch between need for affordable and lower-cost housing and available suitable housing stock.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Table 38 identifies the age of housing stock in the city. Older housing stock often suffers from deferred maintenance and can pose health and safety problems in extreme cases of neglect. Older housing is also more likely to contain unremediated lead and asbestos hazards that can pose health threats to children and elderly residents. Finally, older housing was typically not built to adequate accessibility standards, which makes it more difficult to modify for disabled residents. As older housing is often more affordable, it can be inferred that a disproportionate number of low-income families reside in older structures, increasing the risk of lead and asbestos exposure to children of low- and very-low income households. The City of Rancho Cordova has a substantial amount of housing stock built between 1950 and 1979 (13,246 housing units or 47% of total); during this period, both lead paint and asbestos building materials were standards of construction.

The City's owner-occupied housing stock is newer in comparison to renter-occupied housing stock. For example, owner-occupied housing built since 2000 makes up 23% (2,997 units) of the owner-occupied housing stock, while only 14% (1,387 units) of rental housing units were built since 2000. Similarly, only 1% of owned housing units were built pre-1950, whereas 4% of rental units were build pre-1950. It is important to remember that much of the rental housing stock in the city is single-family units. While this stock can be difficult to track in terms of tenure and turnover, age-wise, it tends to align more with the age of surrounding single-family units, not multi-family housing. According to 2008–2012 ACS, of the 1,387 rental units built since 2000, 659 were single-family detached homes. Only 728 units were in duplexes, fourplexes, or larger multi-family developments. Since the 2007–2011 ACS (the data set that HUD has selected for most of the auto-fill tables in this document), the number of new single-family rentals has increased by 171 units, while the number of new multi-family rental housing units has actually decreased from 728 to 584, likely due to the conversion of multi-family housing to owner-occupied condominiums.

As indicated in Table 37 below, the condition of owner-occupied housing is not surprisingly better than that of renter-occupied housing. While 59% of owned units have no substandard conditions, only 43% of rented units have no substandard conditions.

Definitions: describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation.

The City defers to the Health and Safety Code and the Building Code to define substandard conditions in residential housing. The City's rental housing inspection code enforcement officers and general code enforcement officers are trained in evaluating structures for substandard conditions that do or could adversely impact the health and safety of the occupants.

The determination of which housing units are substandard but suitable for rehabilitation is more nuanced. For single-family homes, the unit is considered suitable for rehabilitation if the unit can meet the following criteria: 1. The total cost of repairs cannot exceed the limits set by the state or federal funding source available for the rehabilitation project. This limit is generally $50,000; 2. All of the health and safety repairs must be completed within the cost limit. No health and safety problem can be left unaddressed after the completion of the rehabilitation; and 3. The value of the unit pre-repair must exceed the total projected cost of repair. Units that have little or no value before the repairs will likely require more in repairs than available through a single grant or loan, and may put too much debt on the homeowner to validate the repair. The one exception to number 3 is mobile homes or manufactured housing on a chassis. Mobile homes depreciate very quickly and repairs are frequently quite expensive. Mobile homes are also considered housing of last resort, and most of the mobile home stock in the City of Rancho Cordova is older, with deferred maintenance, and in need of a moderate to severe range of repairs. As any repair loan or grant for the vast majority of these units will exceed the total unit value, repairs can be justified in that they prevent homelessness, and allow households to age in place. The one exception to the mobile home exception should be homes built before 1976. Mobile and manufactured housing built before 1976 was constructed without any code requirements or industrial oversight. These units frequently include toxic building materials, such as asbestos, lead, and formaldehyde, and have unsafe aluminum wiring determined to be a fire hazard. These units should be removed from circulation as they turn over and are not suitable for repair.

Condition of Units

Table 7 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,035	39%	5,036	49%
With two selected Conditions	208	2%	792	8%
With three selected Conditions	10	0%	7	0%
With four selected Conditions	0	0%	22	0%
No selected Conditions	7,611	59%	4,363	43%
Total	***12,864***	***100%***	***10,220***	***100%***

Data Source: 2007–2011 ACS

Year Unit Built

Table 8 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,997	23%	1,387	14%
1980-1999	1,786	14%	3,102	30%
1950-1979	7,899	61%	5,347	52%
Before 1950	182	1%	384	4%
Total	***12,864***	***99%***	***10,220***	***100%***

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Table 9 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,081	63%	5,731	56%
Housing Units build before 1980 with children present	990	8%	1,080	11%

Data Source: 2007–2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Alternative Data Source [Optional]:

Vacant Units

Table 10 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	*[check IDIS – table is blank and appears that #s cannot be added]*		
Abandoned Vacant Units	1,797	Not available	1,797
REO Properties	99	Not available	99
Abandoned REO Properties	No Data		

Data Source: Data Source for Table: Abandoned Vacant Units- source: 2014 Five Year ACS Estimates; REO Data – source: Realty Track, Pulled 1/26/15.

Describe the need for Owner and Rental Rehabilitation based on the condition of the jurisdiction's housing

Because the City contains a significant amount of older housing, both owned and rented housing units are in need of repair and maintenance, although renter-occupied properties are typically older and in more disrepair than owned homes overall. For owner-occupied homes, 39% have one substandard condition, and 49% of renter-occupied homes have one substandard condition. Eight percent of renter-occupied units have two selected conditions, and a small number of both renter- and owner-occupied units have three or four substandard conditions.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

California's targeted population for blood lead screening is low-income children and children living in older housing that is deteriorated or that has been recently renovated. In a 2008 statewide source analysis, findings indicated that the vast majority of lead poisoning cases live in older homes and neighborhoods. These homes usually contain hazardous levels of disturbed lead-containing paint, dust, and soil.

Based on Table 39 above, 8% of owner-occupied units and 11% of rental housing units built before 1980 have children present. This is a total of 2,070 housing units or 15% of the 13,812 total units built before 1980.

The City has provided lead and asbestos remediation grants to stabilize hazardous materials for households who receive housing rehabilitation funding through either the emergency repair loan program or the comprehensive rehabilitation program. These funds are provided as an additional grant to the homeowner; money for stabilization of hazardous materials is not included as part of the total available from the emergency repair grant or rehabilitation loan dollar amount provided to the homeowner. Given the limited resources the City has for responding to lead-based hazards, this strategy appears to be the most realistic for responding to need in the city over the next Consolidated Plan cycle.

City residents, as part of Sacramento County, also have access to lead poisoning prevention education and public health lead screenings as provided by the Sacramento County Department of Health and Human Services. The Childhood Lead Poisoning Prevention Program provides education regarding lead poisoning via public health nurses, and provides information about screenings to interested parties. It also conducts follow-up investigations of lead poisoning cases along with case management to ensure that remediation is completed. City residents with potential lead hazards who are not part of the City's emergency repair loan or comprehensive home rehabilitation programs are directed to the County's programs for screenings and lead remediation/removal support.

Discussion

The current challenge facing the city in terms of housing conditions has to do with the legacy of the most recent recession. Homeowners and multi-family property owners alike deferred maintenance on their properties as property values were slow to recover from the burst of the housing bubble, and many property owners had little or no equity to draw from to finance new improvements and maintenance. Even a few years of deferred maintenance can create serious health and safety problems in older housing stock. While the City has taken on single-family owner-occupied housing rehabilitation programs in response to this problem, there is only enough funding available to address a small number of impacted homes. Community-driven volunteer efforts have had better success at impacting a larger number of homes, but the volunteer programs do not have the capacity to address severe health and safety issues. These programs additionally are only available for owner-occupied stock. The City also has no programs or resources to rehabilitate and repair multi-family stock. While the City is considering a partnership with a nonprofit developer to acquire, demolish, and rebuild a challenged multi-family complex in the city, the new development would include both affordable and market-rate units, and would not be a one-for-one replacement for the lower-cost units currently at the existing complex.

Without the resources or capacity to assist multi-family property owners in rehabilitating complexes, the City has relied on code enforcement and fines and fees to incentivize required maintenance and baseline code compliance.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Sacramento Housing and Redevelopment Agency (SHRA) is the region's housing authority and operates the County's Housing Choice Voucher program and public housing units, including all units and vouchers in the City of Rancho Cordova.

Totals Number of Units

Table 11 – Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	0	1,047	11,657	489	11,168	581	0	706
# of accessible units	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments: Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City's public and voucher housing is managed by SHRA as the regional housing authority. While the City does periodically inspect rental housing managed by SHRA, units are required to meet HUD standards and are regularly reviewed by HUD inspectors. The occupied public housing units and the units selected and occupied by households with Housing Choice Vouchers routinely pass HUD inspections, sometimes with minor corrections; overall the housing quality is considered adequate. The City does have a number of SHRA-owned single-family properties which are currently vacant. SHRA has placed those properties in a disposition plan, and intends to sell them and remove them from the available public housing stock. These units have considerable deferred maintenance and would not meet HUD's or the City's health and safety requirements for occupancy, and are not considered valuable enough to warrant rehabilitation. The City cooperates with SHRA and works to improve communication regarding the operation and condition of public housing and housing choice vouchers in the city.

Public Housing Condition

Table 12 - Public Housing Condition

Public Housing Development	Average Inspection Score
2970 PORTSMOUTH DR RANCHO CORDOVA 95670	**90 (see Note 1. Below)**
2915 DAIN CT RANCHO CORDOVA 95670	**90**
2913 DAIN CT RANCHO CORDOVA 95670	**90**
2909 DAIN CT RANCHO CORDOVA 95670	**90**
2919 DAIN CT RANCHO CORDOVA 95670	**90**
2917 DAIN CT RANCHO CORDOVA 95670	**90**
2911 DAIN CT RANCHO CORDOVA 95670	**90**
10382 WHITE ROCK RD RANCHO CORDOVA 95670	**90**
10380 WHITE ROCK RD RANCHO CORDOVA 95670	**90**
10730 COLOMA RD RANCHO CORDOVA 95670	**90**
2264 EL MANTO DR RANCHO CORDOVA 95670	**90**
2336 ROSADO WAY RANCHO CORDOVA 95670	**90**
10537 MALAGA WAY RANCHO CORDOVA 95670	**90**
2435 MORAINE CIR RANCHO CORDOVA 95670	**90**
3112 PORTSMOUTH DR RANCHO CORDOVA 95670	**90**
10408 ABINGTON WAY RANCHO CORDOVA 95670	**90**
9925 REDSTONE DR SACRAMENTO 95827	**90**
9960 LINCOLN VILLAGE DR SACRAMENTO 95827	**90**
2605 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2609 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2613 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2617 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2619 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2623 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2701 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2703 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2707 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2608 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2610 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2602 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2604 EL PARQUE CIR RANCHO CORDOVA 95670	**90**

Public Housing Development	Average Inspection Score
2606 EL PARQUE CIR RANCHO CORDOVA 95670	**90**
2619 BRAVADO DR RANCHO CORDOVA 95670	**90**
2615 BRAVADO DR RANCHO CORDOVA 95670	**90**
2617 BRAVADO DR RANCHO CORDOVA 95670	**90**

[Optional]:

Note 1: SHRA did not have the data available by property, but an overall average of 90 for all properties.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

According to SHRA, the capital expense funding is limited in the county. Currently there are no restoration projects planned.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

SHRA uses the following strategies to improve the living environment of low- and moderate- income families living in public housing (http://www.shra.org/Portals/0/pdf/public_housing/2016ACOP.pdf):

- To provide improved living conditions for very low and low-income families while maintaining rent payments at an affordable level
- To operate a socially and financially sound Public Housing Agency that provides decent, safe, and sanitary housing within a drug free, suitable living environment for residents and their families, ensuring that all units meet the Uniform Physical Condition Standards (UPCS)
- To avoid concentrations of economically and socially deprived families in any one, or all of the PHA's public housing developments
- Promote a safe environment by denying initial or continued assistance to
- Families who have demonstrated a pattern (meaning more than one incident during the previous 18 months) or history of violent, criminal, and/or drug-related criminal activity
- To house a resident body in each development that is composed of families with a broad range of incomes and rent-paying abilities that are representative of the range of incomes of low-income families in the PHA's jurisdiction
- To provide opportunities for upward mobility for families who desire to achieve self-sufficiency
- To facilitate the judicious management of the PHA inventory and the efficient management of the PHA staff
- To ensure compliance with Title VI of the Civil Rights Act of 1964, and all other applicable federal laws and regulations so admissions and continued occupancy are conducted without regard to race, color, religion, creed, sex, national origin, disability or familial status.

Discussion:

The City plans to continue working with SHRA to address public housing conditions and encourage reinvestment in public housing throughout the city.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City participates in the regional Continuum of Care, led by Sacramento Steps Forward, in addressing the needs of homeless persons and families. While the City does have a local group, the Homeless Assistance Response Team (HART), that works to make a more localized effort at addressing the city's homeless, the bulk of funding and resources goes to the regional Continuum of Care. The City does not manage any homeless facilities or shelters at this time.

Facilities and Housing Targeted to Homeless Households

Table 13 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	34	same	157	14	X
Households with Only Adults	82	30	218	43	X
Chronically Homeless Households	82	30	218	43	X
Veterans	82	30	218	43	X
Unaccompanied Youth	X	X	X	X	X

Data Source:

Sources: 2011–2016 Consolidated Plan and HART

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons.

Numerous programs provide services to various subpopulations of homeless, including the mentally ill, disabled, veterans, substance abusers, domestic violence victims, HIV/AIDS patients, and youth. Such services include financial assistance, medical services, food, substance abuse, legal services, housing counseling, housing referrals, transportation vouchers, job training, mental health services, shelter, and more. Services are provided to lower-income persons and the homeless in Rancho Cordova by the agencies supported through the Continuum of Care in the Sacramento area. A complete list can be found in the Sacramento Steps Forward's Resource Guide For People Experiencing Homelessness, available at http://sacramentostepsforward.org/wp-content/uploads/2013/08/Resource-Guide_1.pdf.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Needs Assessment Section 40 provides a discussion of services and facilities for chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. See that section for information.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Rancho Cordova does not directly fund or support any special needs facilities, with one exception. The City is coordinating with a nonprofit developer to build the Mather Veterans Village, a facility designed for homeless and disabled veterans. **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs:**

These housing programs, units, and services are all sourced and managed by SHRA, the County of Sacramento, and Sacramento Steps Forward as the Continuum of Care.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City does not directly manage any supportive housing units or programs to connect persons exiting health institutions with supportive housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City plans to provide meal and nutrition support to seniors and frail elderly, respite for the caregivers of seniors and persons with memory care needs, and ADA accessibility improvements to assist access to the public right-of-way and public facilities. The City also plans to continue cooperating with the County of Sacramento, SHRA, and Sacramento Steps Forward in providing support for persons with supportive service needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City plans to provide meal and nutrition support to seniors and frail elderly, respite for the caregivers of seniors and persons with memory care needs, and ADA accessibility improvements to assist access to the public right-of-way and public facilities. The City also plans to continue cooperating with the County of Sacramento, SHRA, and Sacramento Steps Forward in providing support for persons with supportive service needs.

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of Public Policies on affordable housing and residential investment:

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Potential constraints to housing development in Rancho Cordova vary by area, but generally includes infrastructure, residential development fees, land use controls, development standards, development and building permit application processing times, and resource preservation. On December 16, 2013, City Council adopted the 2013–2021 Housing Element update of the City's General Plan, which contains an analysis of some of these potential constraints. Following is a summary.

The City of Rancho Cordova Zoning Code is the guiding document for residential development policies. The policies establish and control the type, location, and density of residential development in Rancho Cordova. The zoning regulations serve to protect and promote the health, safety, and general welfare of the community residents and also implement the goals and policies of the General Plan. The land use designations established by the General Plan allow single-family and multi-family residential development. In addition to zoning and minimum lot sizes, the City of Rancho Cordova further controls residential development through development standards.

The City's parking requirements for residential projects are dependent on the housing type. Parking requirements may be reduced or negotiated through the entitlement process. Building setbacks, maximum height limits, and open space requirements are also compulsory for all housing developments in the city. The requirements are minimal and none of these requirements are considered to constrain development, as evidenced by the amount of housing development occurring in the city, and are used to ensure an aesthetically pleasing project that allows for recreational uses and open space areas. The City of Rancho Cordova recently adopted Design Guidelines that apply to all new development in the city and may apply to modifications within existing developments. The Design Guidelines do not pose a constraint on the development of housing in the City of Rancho Cordova but represent the City's guiding policies with respect to the quality of design expected for all projects in the city.

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

Provision for a Variety of Housing, Reasonable Accommodations and Density Bonus

The City ensures that housing types for all economic segments of the population are permitted. Housing types include single-family residential housing, multi-family residential housing, residential accessory dwelling units, mobile homes, duplexes and halfplexes, and residential care homes.

The City provides housing for special needs populations, including housing accessible for persons with disabilities (including veterans as a primary target group), large households, the homeless, and single-parent households.

The City provides a density increase of up to 35% over the otherwise maximum allowable residential density (or bonuses of equivalent financial value) when developers agree to construct housing with units affordable to low- or moderate-income households.

Site Improvements, Development Impact Fees, Processing Fees and Time and Design Review

Costs associated with site improvements are often a significant part of the total cost of new residential development. Site improvement fees are usually charged for the provision of sanitary sewer and water service and for necessary transportation improvements, as well as to provide any other necessary infrastructure or services to the project. In addition, the City may require payment for various off-site improvements as a part of project mitigation measures (e.g., payment for an off-site traffic signal). Developers of new residential projects are also required to construct all on-site streets, sidewalks, curbs, gutters, and any necessary additions to affected off-site arterials.

Development impact fees are often assessed on new residential projects, including City-controlled fees (e.g., development application fees, building permit fees) and non-City-controlled fees (e.g., school impact fees, utility connection fees). Other components of total project costs are the utility service connection fees (e.g., sewer and water connection fees). The various planning review and processing fees, development impact fees, and utility service connection fees collectively can add significantly to the cost of new housing. The City of Rancho Cordova has adopted citywide impact fees for all developments including those of single-family and multi-family projects.

The City Council's design review process for multi-family housing follows a straightforward and efficient path to approval, and worst case scenario would add no more than two weeks. Prior to construction of multi-family developments, the City requires approval of a design review package for the project. Since adoption of the City Design Guidelines and the establishment of the design review process, the City has never denied a project based on findings that the project design did not meet the required findings established by the Zoning Code. Therefore, design review is not seen as a constraint to the development of housing.

Code Enforcement

The City of Rancho Cordova Code Enforcement Division enforces a broad range of federal, state, and municipal codes and standards designed to maintain a healthy, safe, and clean environment and preserve the quality of life standards that residents and businesses enjoy in Rancho Cordova.

Solutions Implemented by the City of Rancho Cordova

In addition to addressing the barriers that many residents face in finding and obtaining affordable housing, the City has also attempted to address the barriers that prevent the development of new affordable housing and the challenges inherent in preserving the current affordable housing stock. The

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table below identifies the common barriers to the development and preservation of affordable housing and the City's efforts at addressing those barriers.

Potential Barriers to Affordable Housing Production and Preservation	
Barriers	***Solutions Implemented by the City of Rancho Cordova***
Administrative Process & Streamlining	In 2012, the City Council dissolved the City of Rancho Cordova Planning Commission. The Council's goal was to remove barriers to development and improve the speed and efficiency by which development applications and projects were processed.
Building and Housing Codes	The Neighborhood Services Division has multiple programs that work with affordable multi-family rental property owners to help ensure that substandard housing is rehabilitated and brought to current health and safety code, and that current affordable units are preserved if at all possible. The Housing Services Division is striving to improve the City's affordable housing stock. This includes both renovating existing structures and building new affordable units for families, senior citizens, and disabled individuals.
Fair Housing and Neighborhood De-concentration	The City of Rancho Cordova works with the Sacramento Self Help Housing to provide fair housing information and services to residents facing housing disputes due to possible discrimination.
Fees and Dedications	The City adopted Sacramento County's Very Low-Income Housing Fund ordinance on incorporation in 2003. The ordinance ties new commercial development to increased affordable housing need and links fees to specific types of development. The City is currently working to update the ordinance to provide better connection between the kinds of jobs tied to new commercial development and the types of housing those new employees will need.
Planning and Growth Restrictions	The City's Housing Element includes a means where the City works with greenfield developers to meet affordable housing needs as identified by SACOG in the RHNA process. Developers are encouraged to create affordable housing plans that provide for affordable for-sale and rental housing development, in-lieu fees, and land dedications that can be used to help meet the City's RNHA requirements.

Redevelopment and Infill	The City has created aggressive redevelopment plans for the most blighted and troubled neighborhoods, which includes both the preservation and rehabilitation of existing affordable housing, and new affordable housing projects, including an 18-unit large family affordable project completed at an infill site, and a planned affordable senior living facilities also intended for infill along Folsom Boulevard.
Rent Controls	The City does not have a rent control policy. Rent control issues do not pose significant barriers to the development of affordable housing.
State and Local Environmental and Historic Preservation, Regulations, and Enforcement Process	The City of Rancho Cordova includes a substantial amount of developable land within the city boundaries. State and local environmental and historic preservation do not pose significant hindrances to the development of affordable housing.
Sustainable Communities	The City is committed to creating sustainable communities, both locally and regionally. The City has been an active participant in the Sustainable Communities efforts sponsored by SACOG, and has incorporated sustainable planning components in the Folsom Boulevard Specific Plan for redevelopment projects as well as the various specific plans for upcoming greenfield development.
Tax Policies	The City of Rancho Cordova does not have specific tax policies that pose significant barriers to affordable housing production.
Zoning, Land Development, Construction, and Subdivision Regulations	The City's General Plan provides multiple variations of flexible multi-use zoning that allow for higher-density development in both greenfield and infill in the redevelopment area. Additional density bonuses are available to developments sited within transit-oriented development (TOD) sites; the City has four TOD sites along the Regional Transit Light Rail. Other sites—not within the half-mile TOD radius, but still suitable for development due to siting along major roadways with easy access to bus service, bicycle access, and with linkages to the freeways and light rail lines—have also been identified and have either been or are scheduled to be rezoned to increase density limits, to both encourage higher-density development and to meet the City's RHNA requirements.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section describes Rancho Cordova's economic development asset needs, whereas the Needs Assessment section of this plan, specifically NA-50 (Non-Housing Community Development Needs), described Rancho Cordova's needs for public facilities, improvements, and services.

Economic Development Market Analysis

Business Activity

Table 14 - Business Activity

Business by Sector	Number of Workers *[cannot modify]*	Number of Jobs *[cannot modify]*	Share of Workers % *[Can Modify]*	Share of Jobs % *[Can Modify]*	Jobs less workers % *[Can Modify]*
Agriculture, Mining, Oil & Gas Extraction	324	10	1	0	-1
Arts, Entertainment, Accommodations	2,645	2,495	12	5	-6
Construction	1,103	3,343	5	7	2
Education and Health Care Services	3,472	3,131	16	7	-9
Finance, Insurance, and Real Estate	1,935	9,644	9	21	12
Information	576	1,187	3	3	0
Manufacturing	1,345	4,764	6	10	4
Other Services	1,707	2,204	8	5	-3
Professional, Scientific, Management Services	2,729	9,199	12	20	7
Public Administration	0	0	0	0	0
Retail Trade	3,018	3,707	13	8	-6
Transportation and Warehousing	679	604	3	1	-2
Wholesale Trade	942	1,829	4	4	0
Total	20,475	42,117	--	--	--

Data Source: 2007–2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Alternative Data Source [Optional]:

Source: 2014 Five Year ACS Estimates	
Business Sector	**Number of Workers**
Agriculture, Mining, Oil & Gas Extraction	43
Arts, Entertainment, Accommodations	2,446
Construction	2,098
Education and Health Care Services	6,406
Finance, Insurance, and Real Estate	2,619
Information	732
Manufacturing	2,085
Other Services	1,580
Professional, Scientific, Management Services	3,482
Public Administration	3,151
Retail Trade	3,026
Transportation and Warehousing	1,401
Wholesale Trade	655
Total	29,724

An alternative data source for Business Activity was added because the alternative data is more current. In addition, there are likely inaccuracies in the earlier data, indicated by zero employees in the Public Administration sector. Employees of the Department of Transportation (DOT), Federal Emergency Management Administration (FEMA), and other government agencies all work in the city, and are a significant employment sector in the city.

1. The numbers show that in 2014 compared with 2007–2011, many more workers were employed in these sectors:
   a. Transportation and Warehousing (106% increase)
   b. Construction (90% increase)
   c. Education and Health Care Services (84% increase)
2. In 2014 compared with 2007–2011, few sectors saw decreases in numbers of workers. In the sectors that did, the rate of difference was small, except for the Wholesale Trade sector, where there was a 30% decrease, and the Ag sector, where there was an 86% decrease.

From both of the Business Activity tables above, the three most common sectors of economic activity (also referred to as industries) in Rancho Cordova are listed below. The percentages shown are from the 2014 data:

1. Educational services, including health care and social assistance (21.6%). Health care and social assistance includes nursing homes, doctors, medical assistants and social workers.
2. Professional, scientific, management, administrative and waste management services (11.7%). Professional, scientific, management and administrative industries includes accountants, interior

designers, engineers, and environmental consultants. Waste management refers to processing, transporting, storing, handling and recycling waste products.

3. Retail trade (10.2%). The retail trade sector comprises establishments engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise.

Labor Force

Table 15 - Labor Force

Total Population in the Civilian Labor Force	33,408
Civilian Employed Population 16 years and over	28,723
Unemployment Rate	14.02
Unemployment Rate for Ages 16-24	31.14
Unemployment Rate for Ages 25-65	9.91

Data Source: 2007–2011 ACS

Alternative Data Source [Optional

Source: 2014 Five Year ACS Estimates	
Total Population In Civilian Labor Force	34,604
Civilian Employed Population 16 Years and Over	29,724
Unemployment Rate	14.1%
Unemployment Rate for ages 16-24	25.4%
Unemployment Rate for Ages 25-65	12.9%

An alternative data source for Labor Force was added because the alternative data is more current. Additionally, in comparing the 2007–2011 data with the 2014 data, it is interesting to note that, while the unemployment rate for ages 16–24 went down by 5.74%, the unemployment rate for ages 25–65 went up by 2.99%.

Occupations by Sector: **Table 16 – Occupations by Sector**

Occupations by Sector	**Number of People**
Management, business and financial	6,658
Farming, fisheries and forestry occupations	2,083
Service	3,497
Sales and office	8,153
Construction, extraction, maintenance and repair	2,344
Production, transportation and material moving	1,396

Data Source: 2007–2011 ACS

Travel Time

Table 17 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,843	66%
30-59 Minutes	7,879	29%
60 or More Minutes	1,375	5%
Total	***27,097***	***100%***

Data Source: 2007–2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 18 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,448	647	1,724
High school graduate (includes equivalency)	4,833	1,105	1,984
Some college or Associate's degree	9,726	1,247	2,407
Bachelor's degree or higher	6,821	439	1,161

Data Source: 2007–2011 ACS

Alternative Data Source [Optional]:

Source: 2014 Five Year ACS Estimates			
Population 25-64	**In Labor Force**		
Educational attainment	**Civilian Employed**	**Unemployed**	**Not in Labor Force**
Less than high school graduate	2,041	407	1,495
High school graduate	5,189	915	2,132
Some college or associate's degree	10,096	1,746	2,764
Bachelor's degree or higher	7,607	496	1,329

An alternative data source for Educational Attainment by Employment Status was added because the alternative data is more current. Additionally, in comparing the 2007–2011 data with the 2014 data, trends emerge.

1. The largest rates of change are in the unemployed group. Those with less than high school diplomas and those who had high school diplomas saw decreased rates of unemployment, but

also say decreased overall employment, while those with some college or associate's degrees and those with bachelor's degree or higher saw decreasing rates of unemployment. Notably, within that, there were 240 more unemployed people (in 2014 than in 2007-2011) over the age of 25 who did not graduate high school (59% change) and 499 fewer unemployed people (in 2014 than in 2007-2011) with some college or associate's degree (29% change).

2. For the group with a bachelor's degree or higher, all three categories—rates of employment, unemployment and absence from the labor force—increased by an average of 11.33% in each category, perhaps indicating that, overall, fewer residents have a bachelor's degree or higher (in 2014, as compared with 2007-2011).
3. For those over the age of 25 who did not graduate high school, all three categories—rates of employment, unemployment and absence from the labor force—decreased by an average of 31.33% across the categories, perhaps indicating that, overall, more residents over the age of 25 have not graduated high school (in 2014, as compared with 2007-2011).

Educational Attainment by Age

Table 19 - Educational Attainment by Age

	Age				
	18–24 yrs	**25–34 yrs**	**35–44 yrs**	**45–65 yrs**	**65+ yrs**
Less than 9th grade	115	500	391	1,011	574
9th to 12th grade, no diploma	863	775	803	1,339	579
High school graduate, GED, or alternative	2,183	2,404	2,072	3,488	1,807
Some college, no degree	2,593	3,278	2,295	4,321	1,273
Associate's degree	321	911	898	1,683	523
Bachelor's degree	364	2,403	1,618	2,151	789
Graduate or professional degree	10	660	750	928	608

Data Source: 2007–2011 ACS

Alternative Data Source [Optional]:

Source: 2014 Five Year ACS Estimates					
Educational Attainment	**18-24 Yrs**	**25-34 Yrs**	**35-44 Yrs**	**45-64 Yrs**	**65+ Yrs**
Less than 9th grade	64	271	514	828	657
9th to 12th grade, no Diploma	769	701	502	1,127	510
High School Graduate/GED/Alt.	1,968	2,280	2,057	3,929	2,358
Some College, no degree	2,823	3,469	2,809	4,395	1,542
Associate's Degree	376	1,283	841	1,821	707
Bachelor's Degree	345	2,124	2,264	2,288	1,052
Graduate or Professional Degree	18	684	912	1,240	484
Totals	6,363	10,812	9,899	15,628	7,310

An alternative data source for Educational Attainment by Age was added because the alternative data is more current. Additionally, in comparing the 2007–2011 data with the 2014 data, trends emerge.

1. In 2014, as compared with 2007–2011, amongst people aged 18–34, many more had a graduate or professional degree and there were 45% fewer with less than 9th grade education.
2. Generally, across all age categories, rates of achieving higher levels of educational attainment were seen.

Educational Attainment – Median Earnings in the Past 12 Months

Table 20 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,907
High school graduate (includes equivalency)	26,693
Some college or Associate's degree	37,212
Bachelor's degree	48,024
Graduate or professional degree	65,769

Data Source: 2007–2011 ACS

Alternative Data Source [Optional]:

Source: 2014 Five Year ACS Estimates	
Educational Attainment	**Median Earnings in Past 12 Months**
Less than High School Graduate	21,425
High School Graduate	26,394
Some College or Associate's Degree	33,432
Bachelor's Degree or Higher	53,168
Graduate or Professional Degree	66,898

An alternative data source for Educational Attainment – Median Earnings in the Past 12 Months was added because the alternative data is more current. Additionally, in comparing the 2007–2011 data with the 2014 data, trends emerge.

1. Most notably, in 2014, as compared with 2007–2011:
    a. Median incomes for those with a bachelor's degree or higher were 11% higher, an increase of $5,144.
    b. Median incomes for those with some college or associate's degree were 10% lower, a decrease of $3,780.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

From both of the Business Activity tables above, the three most common sectors of economic activity (also referred to as industries) in Rancho Cordova are listed below. The percentages shown are from the 2014 data:

1. Educational services, including health care and social assistance (21.6%). Health care and social assistance includes nursing homes, doctors, medical assistants and social workers.
2. Professional, scientific, management, administrative and waste management services (11.7%). Professional, scientific, management and administrative industries includes accountants, interior designers, engineers, and environmental consultants, among others. Waste management refers to processing, transporting, storing, handling and recycling waste products.
3. Retail trade (10.2%). The retail trade sector comprises establishments engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise.

Describe the workforce and infrastructure needs of the business community:

The Sacramento Works Job Center and Training Center System provides resources and services to employers and job seekers in Sacramento County. Planning, policy, and oversight for the system is the responsibility of Sacramento Works, Inc., the Workforce Investment Board, a 41-member volunteer board of directors. Services, resources, workforce development sector strategies, training programs, and services to employers are provided by the staff of Workforce Development Department of the Sacramento Employment and Training Agency, the Employment Development Department and over 40 community workforce development partners.

Sacramento Works is building a dynamic workforce for the Sacramento region by partnering with the workforce community to serve regional employment needs.

Goals:

1. Prepare customers for viable employment opportunities and career pathways in the region by improving the job center and training center system.

2. Support regional employers' efforts to hire, train, and transition employees by enhancing and communicating the availability and value of Sacramento Works' employer and business services.
3. Prepare youth to thrive and succeed in the regional workforce by providing relevant work readiness and employment programs and engaging regional employers and academia.

The Next Economy Capital Region Prosperity Plan for 2013–2017, prepared by Valley Vision and the Center for Strategic Economic Research, lays out five overarching goals and a set of associated long-range objectives and action-oriented strategies designed to accelerate job creation and investment. The objectives of this plan are a window to the needs of the local business community:

1. FOSTER A STRONG INNOVATION ENVIRONMENT
    - Objective 1: BOLSTER UNIVERSITY TECHNOLOGY TRANSFER AND COMMERCIALIZATION
    - Objective 2: EXPAND ACCESS TO CAPITAL FOR HIGH-GROWTH COMPANIES AND SMALL AND MEDIUM ENTERPRISES
    - Objective 3: BUILD A ROBUST NETWORK OF BUSINESS INCUBATOR AND ACCELERATOR SERVICES
2. AMPLIFY THE REGION'S GLOBAL MARKET TRANSACTIONS
    - Objective 1: GROW INTERNATIONAL TRADE AND EXPORT ACTIVITY
    - Objective 2: INCREASE THE LEVEL OF FOREIGN DIRECT INVESTMENT
3. DIVERSIFY THE ECONOMY THROUGH GROWTH AND SUPPORT OF CORE BUSINESS CLUSTERS
    - Objective 1: FORM FUNCTIONAL BUSINESS NETWORKS AND ESTABLISH SPECIFIC CLUSTER INITIATIVES
    - Objective 2: CREATE AND ALIGN TARGETED PROGRAMS AND SERVICES TO SUPPORT CLUSTERS
    - Objective 3: BUILD STRONG ECONOMIC FOUNDATIONS FOR SUSTAINED CLUSTER GROWTH
4. GROW AND MAINTAIN A WORLD-CLASS TALENT BASE
    - Objective 1: CREATE MECHANISMS TO ATTRACT NEW TALENT AND RETAIN EXISTING TALENT
    - Objective 2: ALIGN TRAINING AND EDUCATION PATHWAYS TO INCREASE ECONOMIC PROSPERITY FOR BUSINESSES AND WORKERS
5. IMPROVE THE REGIONAL BUSINESS CLIMATE FOR ECONOMIC GROWTH
    - Objective 1: REMOVE ECONOMIC AND REGULATORY BARRIERS TO STIMULATE GROWTH
    - Objective 2: AMPLIFY THE REGION'S VISIBILITY AND REPUTATION AMONG KEY AUDIENCES
    - Objective 3: INTENSIFY ECONOMIC DEVELOPMENT ACTIVITIES THAT DRIVE GROWTH AND INVESTMENT
    - Objective 4: DEVELOP A NEXT ECONOMY GOVERNANCE STRUCTURE THAT ENSURES IMPLEMENTATION AND ACCOUNTABILITY

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

According to a check of the Rancho Cordova Economic Development Department website on February 10, 2016, the following development projects are either currently under review or recently completed. These new developments may result in the creation of new jobs. Numerous jobs in the retail trade sector can be anticipated (or already resulted) in association with the new entertainment center with movie theater and the neighborhood center with a Raley's supermarket anchor. New jobs will likely be, or already have been, created in the public administration sector due to the new Fire Training Center and Heron Landing Park. The housing project may result in more work for local construction firm(s), which possibly may need to offer new job(s) as a result.

PROJECT	DESCRIPTION
ENTERTAINMENT CENTER Kilgore Road	State of the art entertainment center with movie theater and other amenities located on 13.5 acres at Kilgore Road and Trade Center Drive.
FIRE TRAINING CENTER South Zinfandel Drive	Regional training complex with joint effort between Sac Metro Fire, Cal EMA and Sacramento City Fire.
HERON LANDING PARK Southeast corner of Sunrise and Justinian	Cordova Recreation and Park District project.
HORIZONS @ NEW RANCHO 10447 Folsom Boulevard (former Stagger Inn)	Proposed 48 units of one- and two-bedroom affordable senior housing.
SUNRIDGE PLAZA Sunrise Boulevard and Douglas Road	94,500 neighborhood center anchored by a Raley's supermarket.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

While the workforce in the City of Rancho Cordova has good high school graduation rates, it lags behind Sacramento County in college education, including community college and technical school training. While the current workforce is aligned with retail and service industry employment opportunities, there is a significant need for job training and additional education to better align the workforce with the higher-paying employment opportunities currently available in the city.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Ranch Cordova residents have access to many job training resources, including:

- Sacramento Works operates 5 Job Centers and 8 Training Centers providing career counseling, employment referral, vocational training and a host of other resource services to assist individuals in obtaining employment. One of these job centers is located in Rancho Cordova:
  - Folsom Cordova Community Partnership
    - Employment Services Program: Through a grant award from SETA (Sacramento Employment and Training Agency) through the Workforce Investment Act, The Partnership is able to provide On-The-Job Training for individuals from low income families receiving federal CalWorks.
- High School Bridge Program
- Siemens Welding Boot Camp
- Other Vocational Training Programs
  - Sacramento Job Corps Center
  - California Conservation Corps (CCC)
  - Sacramento Regional Conservation Corps (SLCC)
  - AmeriCorps
  - CareerGPS.com
  - Sacramento Works Training Provider List
  - Clean Energy Workforce Training Programs

Ranch Cordova residents have access to many educational opportunities including:

Four-Year Public Universities

- California State University, Sacramento
- University of California, Davis

Community Colleges

- American River College
- Cosumnes River College
- Folsom Lake College
- Sacramento City College

Private Institutions*

- Anthem College
- Aviation & Electronic School of America
- Brandman University
- Breining Institute

- Bryan College
- California Northstate University
- Cambridge Junior College
- Capital Bible College
- Carrington College
- DeVry University
- Drexel University Sacramento
- Epic Bible College
- Fuller Theological Seminary
- Heald College (Rancho Cordova and Roseville)
- ITT Technical Institute
- Lincoln Law School of Sacramento
- MTI College of Business and Technology
- National University
- Northwestern California University School of Law
- Professional School of Psychology Sacramento
- Rudolf Steiner College
- The Union Institute
- University of Phoenix
- University of San Francisco
- University of Southern California
- University of the Pacific-McGeorge School of Law
- Weimar College
- Western Seminary
- William Jessup University

Center for Strategic Economic Research, January 2014
**Includes two- and four-year WASC-accredited private and state-approved institutions.*

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City is not currently participating in a CEDS.