CHAPTER TWO









POPULATION AND HOUSING

2. Population and Housing

The purpose of the Population and Housing section is to discuss historic and projected population growth and to determine present and future housing needs in the Granite Bay Community Plan area, with the ultimate goal of providing adequate housing for all economic segments of the community.

2.1 POPULATION

Regional Population. The Sacramento region's population, El Dorado, Placer, Sacramento and Yolo Counties, was 2,149,127 in 2010, and is expected to nearly double by 2050. In 2004, the Center for Continuing Study of the California Economy (CCSCE) prepared long-term job, population, household, and household income projections for the Sacramento Council of Governments (SACOG). CCSCE's population projections show the region reaching a population of 3.23 million people by 2030, and 3.95 million by 2050. This implies an average annual growth rate of 1.70 percent for the first 30 years, and 1.01 percent for the following twenty years.²

CCSCE also developed a range of job projections for the SACOG region. The middle projection series has 1,445,100 jobs for the SACOG region in 2030 up from 965,500 jobs in 2003. The region is projected to experience a 49.7 percent job increase between 2003 and 2030, which is higher than the projected 39.5 percent statewide job gain and the 28.4 percent national job gain. The number of added jobs is close to 500,000 during the period to 2030.

Table 2.1.1

Job, Population, and Household Projections- Sacramento Region

	2000	2030	2050
Jobs	920,265	1,445,137	1,800,211
Households	712,866	1,209,216	1,445,678
Population	1,948,700	3,232,589	3,952,098

Source: Center for Continuing Study of the California Economy, 2004.

Granite Bay Population. The population within the Granite Bay Community Plan boundary has increased from 10,700 people in 1986 to 19,661 in 2000 and 20,825 as of April 2010 according to the 2010 U.S. Census. Since 1986, the population has increased by 10,125 people or 94.6 percent.

Table 2.1.2

Granite Bay Population

1986	10,700
2000	19,661
2010	20,825

Source: U.S. Census

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² Center for Continuing Study of the California Economy, "Projects of Employment, Population, Households, and Household Income in the SACOG Region for 2000 – 2050. 2004.

Understanding population trends by age group can help allocate resources for public infrastructure and services to meet the needs of the population.

Table 2.1.3 Population Age

Cohort	Male	Female	Total	Percent
Under 5 years	367	394	761	3.7
5 to 9 years	704	679	1,383	6.6
10 to 14 years	1,012	907	1,919	9.2
15 to 19 years	1,001	879	1,880	9.0
20 to 24 years	456	359	815	3.9
25 to 34 years	474	500	974	4.7
35 to 44 years	1,032	1,309	2,341	11.2
45 to 54 years	2,085	2,273	4,358	21.0
55 to 59 years	942	900	1,842	8.8
60 to 64 years	811	727	1,538	7.4
65 to 74 years	889	897	1,786	8.6
75 to 84 years	254	445	699	3.4
85 years and over	304	225	529	2.5
Total	10,331	10,494	20,825	100.0

Source: 2010 U.S. Census

Table 2.1.4 Race

Race	Total	Percent
White	17,374	83.4
Black or African American	146	0.7
American Indian	101	0.5
Asian	1,212	5.8
Hispanic or Latino	1,284	6.1
Other	708	3.4
Total	20,825	100.0

Source: 2010 U.S. Census

Income

Household income is the total income of people living in one household. Median income is the middle figure in a series from lowest to highest. Granite Bay's median household income in 2008 was estimated at \$125,096 - including 27.9 percent of households with income of more than \$200,000 per year. Per capita income was \$59,447. The Sacramento Metro Area's median household income was \$71,441 and per capita income of \$28,988.

Wealth

Granite Bay is the 18th-wealthiest community in the nation according to a study conducted by Bizjournals.com.³ Bizjournals created a 10-part formula to analyze the relative affluence of 2,065 cities, incorporated towns and unincorporated urban areas with populations of 15,000 or more. The study was designed to identify the nation's wealth centers, defined as places with high incomes, expensive homes, strong educational levels and widespread ownership of stocks, rental properties and vehicles. Data came from the U.S. Census Bureau's 2008 American Community Survey, the most recent source for federal statistics at the local level.

Table 2.1.5

Median Household Income

	Percent
Less than \$10,000	2%
\$10,000 to \$14,999	2%
\$15,000 to \$24,999	5%
\$25,000 to \$34,999	4%
\$35,000 to \$49,999	7%
\$50,000 to \$74,999	11%
\$75,000 to \$99,999	12%
\$100,000 to \$149,999	20%
\$150,000 to \$199,999	15%
\$200,000 or More	22%
Total	100%

Source: 2010 U.S. Census

³ Sacramento Business Journal, "High-priced Homes Launch Granite Bay into Top 20 for Wealth." May 3, 2009.

2.2 GRANITE BAY POPULATION PROJECTION

Though it is difficult to develop population projections for future years, predicting future population growth is critical for planning the expansion of community services and facilities. Population trends are affected by numerous variables, including economic and demographic shifts and other similar events. Local population projections have typically been based on a community's historical share of regional or county growth. These figures are only best estimates and are derived from regional data which are disaggregated to the community level. Regional forecasts do not always reflect the adopted community plan land use capacity or build-out estimated from planned land use.

The table below provides the Land Use Policy Map maximum potential build-out for the Granite Bay Community Plan area. B ased on c urrent Land Use Designations and acreages of all properties (developed and undeveloped), there is a potential of 10,493 housing units in the Plan area (there are currently 7,580 housing units in the Plan area). Utilizing the current household size of 2.75 persons per household (2010 Census), the Land Use Plan has an ultimate population holding capacity of 28,855 persons. Since many areas of Granite Bay have been developed at less than permitted density, the population of Granite Bay will not reach the 28,855 level unless land use changes are made in the future. Therefore, a population of 26,000 at build-out is a reasonable assumption and is likely a high estimate.

This build-out scenario provides the maximum build-out potential of the Community Plan area based on current land use designations. Table 2.2.1 below does not account for properties that have been developed at less density than allowed by their Land Use designation. In many instances, maximum density permitted under a land use designation is not fully reached due to the natural environment such as steep slopes and sensitive habitat areas.

Table 2.2.1

Maximum Potential Build-Out According to Land Use Map

Land Use	Acreage	Development Potential (units) High
Commercial	130	0
High Density Residential 4 - 10 DU/Ac.	64	642
Low Density Residential 0.4 - 0.9 Ac. Min.	1,292	3,231
Low Density Residential Density Transfer Parcels 0.4 - 0.9 Ac. Min.	12	29
Medium Density Residential 2 - 4 DU/Ac.	400	1,599
Open Space	4,414	0
Professional Office	52	208
Rural Estate 4.6 - 20 Ac. Min.	3,610	784
Rural Low Density Residential 0.9 - 2.3 Ac. Min.	2,565	2,846
Rural Low Density Residential 0.9 - 2.3 Ac. Min. Density Limit 0.67	10	21
Rural Low Density Residential 0.9 - 2.3 Ac. Min. Density Limit 0.83	118	130
Rural Low Density Residential 0.9 - 2.3 Ac. Min. Density Receptor	4	5
Rural Residential 2.3 - 4.6 Ac. Min.	3,124	1,358
Total	15,795	10,493

Source: Placer County GIS Database, 2011

In Granite Bay there are several known constraints that will limit future development and population growth. Therefore, past growth rates cannot be projected to estimate a future Granite Bay population. Constraints include sewer capacity limits in some portions of the Community Plan area. In addition, Granite Bay is approaching the maximum potential built-out of the Community Plan area based on the Land Use Map as seen in the table above.

For the purpose of the Community Plan update, the maximum potential build-out was determined using capacity analysis (with no specific build-out timeframe) based on the Community Plan's current zoning. A build-out analysis shows 1,344 unbuilt housing units. These are units that could be built on undeveloped or underdeveloped parcels under current zoning designations. In 2010, the number of housing units in Granite Bay is 7,580, with an average household size of 2.75 persons. These numbers imply the Plan area will reach a maximum population of 24,521 at built-out based on current zoning.⁴

Two scenarios (Table 2.2.2 below) have been provided to predict the year 2035 population of the Plan area. Community Plan Assumption No.1 that states Granite Bay will "continue to grow at a low or moderate rate." The first "low-growth" scenario projects that one-third of unbuilt housing units permitted by current land use designations and zoning are constructed by 2035. The second assumes a "moderate" development rate with two-thirds of the housing units constructed. Both scenarios assume that there are no changes to the Land Use diagram to permit higher densities. These projections are based on assumptions and not trends.

Table 2.2.2
Population Projections

Geographical Area	Population 2000 ¹	Population 2010 ¹	Population 2035
Placer County	248,399	348,432	585,215 ²
Unincorporated Area	100,725	108,153	122,089 ²
Granite Bay	19,661	20,825	22,055 (low) ³
			23,288 (high) ³

¹ 2000 and 2010 US Census ² SACOG Projections ³ County Projections

Granite Bay's resident population is expected to grow from 20,825 in 2010 to 22,055 in 2035 in the low projection and 23,288 in the high projection. This is a corresponding growth rate of 5.9 or 11.8 percent increase in population over the 25 year period.

It should be noted that Plan capacity or build-out is an imprecise estimate and depends on specific assumptions about future density and pace of development and household size, which may be more, or less, than actually occurs. These population projections should be looked at as an estimate of future population growth in Granite Bay.

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⁴ Assumes 2010 household size of 2.75 and no zoning changes occur.

2.3 HOUSING

As Placer County continues to grow at record rates, the unincorporated areas, including Granite Bay, will absorb growth from individuals and families. Growth in Granite Bay is expected to follow the adopted Community Plan.

GOAL

1. Provide sound and adequate housing to meet future needs anticipated in population projections for all economic segments of the community, while ensuring consistency with existing land uses.

POLICIES

- 1. Encourage innovative development techniques to assure a wide diversity of housing types.
- 2. Stabilize and improve deteriorating residential areas and eliminate dilapidated housing conditions through continued enforcement of building and health codes.
- 3. Limit high and medium-density residential development to areas with available public services and direct access to major transportation corridors, unless sufficiently buffered with landscaping, berming and/or setbacks.

The goals, objectives and policies of the Placer County General Plan (PCGP) Housing Element apply within the Plan area. This section includes more specific housing and population information pertaining to Granite Bay. The PCGP Housing Element was adopted in May 2009 and certified by the California Department of Housing and Community Development on June 10, 2009.

	Housing Element Goals
Goal A:	Provide new housing opportunities to meet the needs of existing and future Placer County residents in all income categories.
Goal B:	Encourage construction and maintenance of safe, decent and sound affordable housing in the county.
Goal C:	Promote housing opportunities that meet the specific needs of residents and workers in the Tahoe Basin of Placer County.
Goal D:	Improve the county's existing stock of affordable housing.
Goal E:	Preserve all at-risk units within the unincorporated County.
Goal F:	Meet the needs of special groups of county residents, including a growing senior population, large families, single mothers, farm workers and per sons with disabilities.
Goal G:	Alleviate homelessness in the county through a variety of programs, including increased affordable housing opportunities and the provision of emergency shelter for all persons in need.
Goal H:	Increase the efficiency of energy use in new and existing homes with a concurrent reduction in housing costs for Placer County residents.
Goal I:	Assure equal access to sound, affordable housing for all persons regardless of age, race, religion, color, ancestry, national origin, sex, disability, familial status or sexual orientation.
Goal J:	Ensure that Housing Element programs are implemented on a t imely basis and progress of each program is monitored and evaluated regularly.

Existing Condition. Based on a 2011 Land Use Study prepared from Placer County Assessor's data, there are currently 7,580 housing units within the Granite Bay Community Plan boundary. Table 2.3.1 illustrates the type of housing units in the Plan area.

Table 2.3.1

Granite Bay Housing Types, 2010

Housing Type	Housing Units
Single-family Dwelling	6,976
Multi-Family (2-4 units)	417
Mobile Home	187
TOTAL	7,580

Source: 2011 Land Use Inventory conducted by Planning Division

The majority of the housing units are single-family residential, with 92 percent of the total units being of that type. Multiple units represent approximately 5.5 percent of the housing mix. The remaining 2.5 percent are mobile home units, primarily in mobile home parks.

The predominance of single-family housing units reflects the primary demand in the Granite Bay area. This demand for the most part is generated by people migrating into the area with their principle place of employment in Sacramento County, the City of Roseville, or elsewhere.

95.2 percent of the total housing units within the Granite Bay area were occupied in 2010. This compares to an 84.9 percent occupancy rate for Placer County overall (Lake Tahoe-area second residences skew this number somewhat). ______ percent of the housing units in Granite Bay were owner-occupied while ______ percent were renter-occupied.



Figure 2.3.1: The Villas at Granite Bay, attached, single-family units off E.

Roseville Parkway.

Table 2.3.2 Year Structure Built

Age	Percent
Built 2005 or later ¹	4.2
Built 2000 to 2004	9.7
Built 1990 to 1999	31.8
Built 1980 to 1989	18.1
Built 1970 to 1979	23.6
Built 1960 to 1969	9.6
Built 1950 to 1959	2.0
Built 1940 to 1949	0.4
1939 or earlier	0.4

Source: County Assessor Data

¹ Through June 30, 2011

Table 2.3.3

New Housing Units

Constructed in Granite Bay

Year	Number
2005	12
2006	14
2007	27
2008	20
2009	18
2010	6
2011	8 ¹

Source: County Building Division

¹ Through June 30, 2011



Figure 2.3.2: Despite a sluggish housing market in the 2008-2011 period, new construction has continued in Granite Bay.

2.3.1 Housing Need

As mandated by the State of California, Placer County is required to demonstrate a commitment to accommodate its fair share of affordable housing as determined by the appropriate regional housing need. This regional housing needs allocation (RHNA) has been determined by the Sacramento Area Council of Governments (SACOG) for the period between 2006 and 2013. The RHNA process occurs every eight years.

The RHNA identifies not only the number of housing units Placer County must plan for, but also the affordability level of those units. The RHNA allocation for all of unincorporated Placer County is shown in the table below.

Table 2.3.1.1
Unincorporated Placer County Regional Housing Needs Allocation 2006-2013

	Very Low	Low	Moderate	Above Moderate	Total
RHNA Allocation	1,538	1,178	2,231	2,282	6,229
Percent of Total	24.6%	18.9%	19.8%	36.6%	100%

One of the most important aspects of the Housing Element is to identify sufficient sites and provide land that is properly zoned to accommodate the County's fair-share of the region's affordable housing needs. The intent of the allocations is to ensure that each agency provide adequate sites and adequately zoned land to accommodate, at a minimum, the 6,229 affordable units allocated to the County. Placer County must describe in its Housing Element how it will provide capacity in its General Plan land use diagram and zoning for these 6,229 units within the planning period.

The Resource Inventory section of the Housing Element identifies vacant land that is suitable and a vailable within unincorporated Placer County for higher-density residential development. The Housing Element compares this inventory to the County's RHNA-assigned need for new housing. Demonstrating that the County has sufficient land zoned to meet the County's fair-share of the region's affordable housing is essential for certification of the Housing Element by the California Department of Housing and Community Development. Land deemed suitable for residential development in the analysis includes:

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

Based on County analysis, three sites in Granite Bay (Table 2.3.1.2 below) met the above criteria and were included in the Housing Element Land Inventory section. It is important to note that these sites were deemed suitable; there is no obligation that these sites be only developed for affordable housing.

11

70

1.1

7.0

Commercial

Commercial

048-142-022-000

048-151-065-000

Vacant, High-Density Residential Sites in Granite Bay							
APN	Land Use Designation	Zoning	Maximum Density	Acres	Potential Units		
047-150-045-000	Commercial	CPD-Dc	10.0	18.1	181		

10.0

10.0

C2-UP-Dc

CPD-Dc

Table 2.3.1.2

Regional housing opportunities must be available to people of all economic backgrounds. The Housing Element is one of the seven mandatory General Plan elements. All of the topics required to be addressed in a Housing Element by state law are covered in the Placer County General Plan Housing Element. The purpose of the Population and Housing section of the Granite Bay Community Plan is to address topics specific to the Plan area, which are of particular interest to residents of the Granite Bay. The housing need identified below is for the Granite Bay Community Plan area and is based on the community's projected population.

Table 2.3.1.3 Projected Granite Bay Housing Need

Population 2010	Percent Growth	Population 2035	Pop. Increase 2010-2035	Avg. Household Size	No. of New Units Needed
20,825	11.8%	23,288	2,463	2.75	896

These increased population figures would indicate a demand for approximately 896 additional housing units by the year 2035 using the 'high' population projection found in Table 2.2.2. It is anticipated that the housing need would actually be close to the middle of the high and low population projection figure. With no land use changes considered as part of the Plan update, the current housing mix of 91 percent single-family dwellings, 5.5 percent multiple and 3 percent mobile home park units seems to be a reasonable basis for projection to the year 2035.



Figure 2.3.1.1: Granite Bay contains a diverse, high-quality housing stock.