

CHAPTER 5
POPULATION, EMPLOYMENT AND HOUSING

5.0 POPULATION, EMPLOYMENT AND HOUSING

The Bickford Ranch Specific Plan proposes development of $\pm 1,955$ acres in south Placer County between the towns of Lincoln and Newcastle. Residential, commercial, and golf course land uses would bring additional residents and employees to this unincorporated area southeast of the City of Lincoln.

For data analysis purposes, the project site is part of the Sacramento Metropolitan Statistical Area (SMSA). This SMSA establishes the area's designation for demographic analysis and publication of statistical data from the U.S. Census Bureau and other federal agencies. The proposed project is governed by the goals and policies of the Placer County General Plan and does not fall within the jurisdiction of any of the County's community plans.

This analysis describes proposed project impacts on population, employment and housing, particularly affordable housing. This chapter characterizes the study area's current population and housing stock; assesses changes to the area's population, employment and housing; evaluates the Plan's buildout implications; determines whether any alteration of the jobs/housing balance will occur; and identifies the proposed project's impacts on the area's affordable housing stock.

5.1 ENVIRONMENTAL SETTING

5.1.1 Population

A housing boom, created by new industry and commercial job growth over the past two decades, has turned the once rural areas of south Placer County into rapidly expanding communities. While the vast majority of growth has occurred in the cities of Roseville and Rocklin, recent developments in the City of Lincoln and Town of Loomis have shown significant increases in population and housing expansion.

This section describes population growth trends and household characteristics in south Placer County. Figures are derived from 1990 Census data, Sacramento Area Council of Governments' (SACOG) 1998 Population and Housing Estimates and SACOG's Regional Analysis District (RAD) Housing, Population & Employment Projection Data 1995-2020 (SACOG, 1995). (*Note: RADs extend beyond the city limits and into unincorporated areas of the community.*)

Current Population and Population Growth Trends

Although increasingly faced with development pressures from the south and west, the study area is currently mostly rural. Areas south and west of the study area have steadily expanded during this high growth period as they provide new sources of housing and employment in south Placer County. Placer County Office of Economic Development reports that between 1990 and 1997 the Valley region (west and south of Auburn) was the fastest growing region of Placer County, increasing in population by 32.8 percent, compared with 21.4 percent for the County as a whole.

The City of Lincoln, whose city limits abut the project site has in recent years approved new single-family and multi-family developments which could result in more than 16,000 new dwelling units at buildout. The City of Rocklin, whose sphere of influence abuts the project boundary, has recently approved 2,000+ new units (Schaer, 1998). These developments continue to bring significant numbers of new residents into the South Placer region.

5.0 Population, Employment and Housing

The following is a summary of historical growth patterns and projections for communities near the Bickford Ranch Specific Plan area:

Lincoln – The City of Lincoln, which historically has been a center for agriculture and clay production, has recently become a “hot spot” for development in this rapidly expanding region of the County. In 1980 the City’s residents totaled 4,130, and increased to 7,031 by 1990. SACOG estimates the City’s 1998 population to be 8,157, representing a 98 percent increase in population over the past 18 years. SACOG projects that between 1995 and 2020 household population growth in Lincoln RAD will increase by 245 percent.

Loomis – Compared with neighboring municipalities to the south and west, the Town of Loomis, which incorporated in 1984, has experienced considerably less of the building boom. Although increasingly faced with development pressures, the Town continues to hold onto its identity as a rural community, supporting a relatively slow growth rate. Current population estimates from SACOG show that the Town has grown by 16 percent to 6,025 residents since 1984. SACOG projects that between 1995 and 2020 household population growth in Loomis RAD will increase by 108 percent.

Rocklin – Rocklin has grown at a rapid pace over the past two decades. In 1980, this former mining town’s population totaled 7,298. In the last two decades the City has evolved into a modern bedroom community. Having grown 300 percent to 29,250 since 1980, SACOG projects that between 1995 and 2020 household population growth in Rocklin RAD will increase by 140 percent.

Roseville – The City of Roseville, located at the southern edge of Placer County, typifies the phenomenal growth in the South Placer region. The onetime railroad town has rapidly expanded in its industrial, commercial and housing sectors since 1980 when the number of residents totaled 24,347. SACOG’s 1998 population estimates show the City’s present household population at 66,110, representing a 172 percent increase over the past 18 years. SACOG projects that between 1995 and 2020 household population growth in Roseville RAD will increase by 68 percent.

Other areas – Additional unincorporated areas in the south and west regions of Placer County are also experiencing residential growth and are expected to be sources of population increase in the next two decades. State Department of Finance shows Placer County’s unincorporated population to be 94,421 as of January 1998. SACOG projects that unincorporated communities such as Granite Bay and North Auburn, as well as the City of Auburn, will continue to experience population expansion through 2020, but at slightly lower rates than the South Placer area.

Household Size

Placer County Planning Department indicates that the average household size in Placer County is approximately 2.6 persons per household. Senior households (i.e., persons 55 years or older), according to County planning staff, average 1.8 persons per household.

Household Age

According to 1990 Census data, the median age for Placer County residents is 35.0 years which is slightly higher than the region or the State. Approximately 20.4 percent of County residents are over 55 years of age. These figures suggest a higher proportion of retirees in Placer County. The County’s Office of Economic Development reports that by 2000 the median age for the County is expected to increase by almost three years, as is the median age for both the Greater Sacramento Area and for the State. Between 1990 and 2000, the data show that the difference between the median age in Placer County and the other

two entities will be slightly greater than in 1990. The increase is consistent with the anticipated migration of retirees into the County.

Household Income

Between 1990 and 1997, personal income in Placer County rose faster than in either the Greater Sacramento Area or the State. During this period, income rose almost 75 percent compared to about 43 percent for the Greater Sacramento Area and 37 percent for the State (County of Placer Office of Economic Development, 1997).

The highest average household incomes were earned by households in the County’s Valley Regions (south and west of Auburn), specifically in the cities of Rocklin and Roseville. Table 5-1 shows the distribution of income groups among Placer County households as reported in the 1990 Census.

**Table 5-1
Household Income Distribution, Placer County**

Household Income	Description	Percentage of Households
Very Low	households earning 50% or less of County median income	22%
Low	households earning 51%-80% of County median income	16%
Moderate	households earning 81%-120% of County median Income	22%
Above-Moderate	households earning more than 120% of County median income	40%

Source: Bureau of the U.S. Census, 1990

Each year the State Department of Housing and Community Development (HCD) provides county household income limits for each of the income categories shown below. These categories, which are established by the U.S. Department of Housing and Urban Development (HUD), represent various percentages of a jurisdiction’s median household income (i.e., 50% of median defines very low-income households; 80% of median defines low-income households). Income limits are used by the State and counties to calculate fair share housing needs and determine household eligibility for low-income housing subsidies. Table 5-2 shows the 1998 household income limits according to household size, based on Placer County’s median income of \$51,400 for a household of four.

Table 5-2
Household Income Limits
Placer County Median: \$51,400

Persons per Household	Very Low Income ¹	Low Income ²	Median Income	Moderate Income ³
1	\$18,000	\$28,800	\$36,000	\$43,200
2	\$20,550	\$32,900	\$41,100	\$49,350
3	\$23,150	\$37,000	\$46,250	\$55,550
4	\$25,700	\$41,100	\$51,400	\$61,700
5	\$27,250	\$44,400	\$55,500	\$66,650
6	\$29,800	\$47,700	\$59,600	\$71,550
7	\$31,850	\$51,000	\$63,750	\$76,500
8	\$33,900	\$54,300	\$67,850	\$81,450

Notes:

¹ Households earning 50% or less of County median income

² Households earning 51%-80% of County median income

³ Households earning 81%-120% of County median Income

Source: State of California Department of Housing & Community Development, 1998

5.1.2 Employment

As reported in the County of Placer Office of Economic Development's 1997 *Economic and Demographic Profile*, the fastest growing employment sectors in Placer County between 1983 and 1996 were services, trade and manufacturing. While mining remained fairly stable, there was some loss of jobs in transportation and public utilities. This trend is expected to reverse, however, as the manufacturing sector grows and matures. Residential construction provides impetus for an expanding retail sector; other sectors expected to exhibit growth are government, finance, insurance and real estate.

Employment Rate and Distribution

Placer County Office of Economic Development reported in 1997 that wage and salary employment in Placer County increased by 107.2 percent between 1983 and 1996. Employment growth was the greatest in the services, manufacturing, and construction sectors. Below is an abbreviated profile of employment within the individual communities in the vicinity of Bickford Ranch. The most current (1995) employment figures and projections are based on the California Employment Development Department, Labor Market Information Division's Preliminary Data for October 1998, and the RAD Housing, Population & Employment Projection Data 1995-2020.

Lincoln – The City of Lincoln's unemployment rate is 4.3 percent with a total labor force of 4,140 people. In 1995, the Lincoln RAD employed 2,448 workers, of which 22 percent were employed in retail businesses. A substantial portion of the remaining workers are employed in the City's stone, clay and glass products industry, as well as the rapidly expanding companies located near the Lincoln Airport. The lumber and wood products industry accounts for a substantial portion as well, while others work in the wholesale trade industry in durable goods. The remaining jobs are concentrated in construction and other businesses. Employment is expected to increase by 470 percent between 1995 and 2020.

Loomis – The City of Loomis' unemployment rate is 3.6 percent with a total labor force of 3,500 people. 1995 figures show that the Loomis RAD provided jobs for 1,742 workers, of which 30 percent were employed in retail businesses. Employment concentration is found in the special construction trades

industry. With the exception of government and schools, Loomis has no businesses which employ more than 50 people. Employment is expected to increase by 186 percent between 1995 and 2020.

Rocklin – The City of Rocklin’s unemployment rate is 3.5 percent with a total labor force of 12,730 people. The Rocklin RAD employed 8,541 workers in 1995 of which 17 percent worked in retail businesses. Rocklin has a strong manufacturing base in lumber and wood products, rubber and plastic products and computer equipment. Rocklin also provides significant employment in the wholesale trade industries. Employment is expected to increase by 250 percent between 1995 and 2020.

Roseville – The City of Roseville’s unemployment rate is 3.9 percent with a total labor force of 28,740 people. The Roseville RAD, which serves as the primary employment center for Placer County, employed 39,234 workers in 1995; approximately 23 percent were employed by retail businesses. The City’s employment base is focused primarily in the manufacturing, construction, and residential-oriented retail and services sectors. Employment is expected to increase by 108 percent between 1995 and 2020.

Placer County – Between 1985 and 1998, the rate of unemployment in Placer County dropped from 7.0 percent to 3.6 percent. An estimated 51,870 persons were employed in the unincorporated area in October 1998 (EDD, 1998).

Regional Employers

While no specific figures are available regarding the number or types of jobs within the study area, the largest employers in the surrounding communities of Lincoln, Loomis, Rocklin and Roseville provide employment in computer, medical, educational and manufacturing sectors. Several of the largest employers are part of the computer industry. The major employers in south Placer County are shown in Table 5-3.

**Table 5-3
Largest Employers in South Placer County
(ranked by number of employees in 1997)**

Employer	City	Number of Employees
1. Hewlett Packard	Roseville	4,900
2. PRIDE Industries	Roseville	2,100
3. NEC Electronics	Roseville	2,000
4. Sierra Joint Community College	Rocklin	1,377
5. Sutter Roseville Hospital	Roseville	1,375
6. City of Roseville	Roseville	751
7. Zytec	Lincoln	720
8. Kaiser Permanente Medical Center	Roseville	709
9. Roseville Telephone Co.	Roseville	545
10. Roseville City School District	Roseville	534
11. Formica Corporation	Rocklin	429
12. Roseville Joint High School District	Roseville	302
13. Sierra Pacific Industries	Lincoln	300
14. Herman Miller, Inc.	Rocklin	248
15. Gladding McBean	Lincoln	224
16. Reynolds Metals Co.	Rocklin	170

Source: County of Placer Office of Economic Development, 1997: Economic and Demographic Profile
City of Lincoln Planning Department

On-Site Employment

There is presently no source of employment nor is anyone employed on the project site. However, Bitterroot Restoration, Inc., a wholesale nursery, has been issued a conditional use permit to establish operations on the site. The nursery will create approximately 10 full-time equivalent jobs over the 10-year lease period.

Commute Patterns

Commute patterns of Placer County workers and residents were determined using 1990 Census data. The majority of commute miles is within the Sacramento Metropolitan Region, making commute patterns difficult to define. Projections supplied by Sierra Planning Organization (SPO) assume that 1990 commute patterns continue currently in Placer County. Current traffic patterns and highway congestion support this assumption.

Residents Employed in Placer County – Between 1980 and 1989, the number of Placer County residents employed within the County increased from 26,636 to an estimated 42,500 showing an increase during the same period from 49.3 percent to 53.7 percent of the total labor force. There are no more recent figures available to indicate changes in commute patterns since that time.

Residents Employed Outside Placer County – Between 1980 and 1989, the number of Placer County residents employed outside the County increased from 15,374 to an estimated 22,620, showing little change during the same time period from 28.5 percent to 28.6 percent of the County's total labor force. According to the 1989 Wade Report done for the North Central Roseville Specific Plan, "approximately 48 percent of Roseville and Rocklin residents commuted out of Placer County to work." There are no more recent figures available to indicate changes in commute patterns since that time.

Residents Employed Outside the State – Between 1980 and 1989, the number of Placer County residents employed outside the State increased from 1,079 to an estimated 1,580, remaining constant at two percent of the total labor force.

Wages and Salaries

Wages for entry-level workers in selected occupations presently average from \$5.90 to \$11.20 per hour. Wages for more experienced workers increase to an average of \$6.80 to \$14.40 per hour (County of Placer Office of Economic Development, 1997).

5.1.3 Housing

Demand for housing in the study area has been driven primarily by people migrating into the area whose primary places of employment are located in south Placer County and Sacramento County. According to 1990 occupational data, employment has continued to grow in the western Placer region, stimulating demand for housing in this area. The desirability of the region (e.g., climate, affordability, etc.) for retirees moving from other areas of the State has further stimulated the housing market.

Current Housing Stock and Trends

This subsection describes the housing unit inventory, housing costs and population forecasts for South Placer communities in proximity to the project site. Current inventory is derived from 1990 Census data and SACOG's 1998 Population and Housing Estimates for the incorporated cities. Residential growth projections are based on SACOG's RAD Housing, Population & Employment Projection Data 1995-2020.

The South Placer region remains relatively affordable as a source of housing when compared with the San Francisco or Los Angeles metropolitan areas. Housing prices have generally declined since the early 1990s, but have increased over the past 2-3 years. Median home prices for 1990 and 1997 were obtained from Sacramento Bee Neighbors' *Answer Book* (January 1991 and January 1998).

Lincoln:

- **Current Stock** – Between 1990 and 1998 the City of Lincoln's dwelling units increased by 21 percent from 2,623 to 3,173 while the population increased by 16 percent during the same period. A breakdown of these dwelling types includes 73 percent single-family homes, 25 percent multi-family units and 2 percent mobile homes.
- **Housing Costs** – The October 1997 median home price in Lincoln was \$119,000. For-purchase housing has decreased approximately 15 percent since 1990.
- **Residential Growth** – SACOG projects that between 1995 and 2020 the number of dwelling units in Lincoln RAD will increase by 9,567 units, representing an increase of 236 percent. Most of the new units are projected to be single-family homes (92 percent).

Loomis:

- **Current Stock** – Between 1990 and 1998 the number of dwelling units in the Town of Loomis increased by 8 percent from 2,021 to 2,187, while the population increased by 7 percent during the same period. A breakdown of these dwelling types includes 90 percent single-family homes, 5 percent multi-family units and 5 percent mobile homes.
- **Housing Costs** – The October 1997 median home price in the Loomis-Penryn area was \$183,850. By comparison, the East Loomis-Granite Bay area reported the median home price at \$344,750 during that same month. Housing prices have decreased approximately 10 percent since 1990.
- **Residential Growth** – SACOG projects that between 1995 and 2020 the number of dwelling units in Loomis RAD will increase by 5,179 units, representing an overall increase of 103 percent. The majority of new units are expected to be single-family homes (96 percent).

Rocklin:

- **Current Stock** – Between 1990 and 1998 the number of dwelling units in the City of Rocklin increased by 65 percent from 6,623 to 10,955, while the population increased by 61 percent during the same period. A current breakdown of these dwelling types includes 79 percent single-family homes, 17 percent multi-family units and 4 percent mobile homes.
- **Housing Costs** – The October 1997 median home price in Rocklin was \$162,500. This price represents a 7 percent decrease since 1990.
- **Residential Growth** – SACOG projects that between 1995 and 2020 the number of dwelling units in Rocklin RAD will increase by 14,198 units, representing an increase of 150 percent. While the majority of new units are projected to be single-family homes (63 percent), a substantial percentage increase in multi-family units (37 percent of all new residential construction) is expected.

Roseville:

- **Current Stock** – Between 1990 and 1998 the number of dwelling units in the City of Roseville increased by 65 percent from 16,628 to 27,439, while the population increased by 53 percent during the same period. A current breakdown of these dwelling types includes 76 percent single-family homes, 22 percent multi-family units and 2 percent mobile homes.
- **Housing Costs** – The October 1997 median home price in Roseville was \$152,000, representing a 13 percent decrease in prices since 1990.
- **Residential Growth** – SACOG projects the greatest increase in residential construction in Roseville. Between 1995 and 2020 it is expected that the number of units in Roseville RAD will increase by 17,407 units or 236 percent. As with Rocklin, the majority of the new units will be single-family homes (67 percent); however a substantial portion (33 percent) will be multi-family dwellings.

Vacancy Rate

Vacancy rates are one indicator of the adequacy of housing supply. According to HUD, vacancy rates that fall below five percent are considered critical. Table 5-4 shows the vacancy rate for purchase and rental housing reported in Placer County’s Housing Element.

**Table 5-4
Placer County Vacancy Rates**

Vacancy Status	Percent
For Rent	11%
For Sale	5%
Rented or Sold, Not Occupied	5%
For Seasonal or Occasional Use	70%
Other Vacant	9%

Availability of Residential Land to Meet Housing Needs

The Sierra Planning Organization (SPO) projected a need for 5,178 new housing units for all income groups between 1990 and 1997 in unincorporated Placer County. This represents about 740 units per year—approximately a 2.2 percent growth rate (Housing Element of the Placer County General Plan, Crawford, Multari & Starr et al., 1994a).

The Housing Element shows that there is ample properly-zoned land available for additional residential development in unincorporated areas of Placer County to serve the needs of all household income levels. The Housing Element also indicates that either adequate infrastructure is currently in place to serve new development or appropriate financing is available to construct needed infrastructure. Using the most current figures available, Table 5-5 compares the number of housing units needed by 1997 (as determined by SPO) with the number of housing units that could be accommodated by existing residential zoning, assuming an 80 percent buildout factor. The *Placer County General Plan Update Countywide General Plan EIR* (Crawford, Multari & Starr, et al., 1994b) indicates that, when market forces and other constraints are factored in, the total dwelling units in the unincorporated County are projected to be about 60,800 in 2010 and 80,600 in 2040. These numbers include dwelling unit buildout rates on the Bickford Ranch Specific Plan Area.

**Table 5-5
Comparison of Housing Needs and Holding Capacity Within
Unincorporated Placer County**

Type of Unit	Existing Housing Units ¹	Additional Units Needed 1992-1997 ²	Additional Units Possible With Existing Zoning
Single-Family ³	27,898	3,026	38,214
Multi-Family Residential	2,931	2,152	63,094
Total	30,829	5,178	101,308

Notes:

¹ Occupied year-round per 1990 Census

² Assumes single-family occupancy by moderate- and above moderate-income households; assumes multi-family occupancy by low- and very low-income households.

³ Includes mobile homes and trailers

Source: Housing Element, Placer County General Plan (Crawford, Multari & Starr, et al., 1994a)

Housing Affordability

An adequate balance between the availability of jobs and of housing affordable to workers filling those jobs is an important environmental consideration. A jobs-housing imbalance caused by lack of affordable housing results in lengthy commutes which not only affects the social and economic conditions of a region, but can result in traffic, noise and air quality impacts, as well.

Definition of Affordability – The South Placer region remains relatively affordable as a source of housing when compared with the San Francisco or Los Angeles metropolitan areas. However, as the region has continued to attract higher paid Sacramento and Bay Area commuters, demand for land and housing has increased the sales price of housing. Housing is considered affordable when monthly housing costs do not exceed 30 percent of a household’s gross monthly income. Table 5-6 breaks down monthly affordable housing costs for low- and very low-income households according to household size, per the Placer County Affordable Housing Cost Guidelines.

**Table 5-6
Affordable Housing Costs**

Persons per Household	Very Low-Income Households		Low-Income Households	
	Rental Housing*	Ownership Housing**	Rental Housing*	Ownership Housing**
1	\$454/month	\$454/month	\$545/month	\$636/month
2	\$519/month	\$519/month	\$622/month	\$726/month
3	\$584/month	\$584/month	\$701/month	\$817/month
4	\$649/month	\$649/month	\$779/month	\$908/month
5	\$701/month	\$701/month	\$841/month	\$981/month
6	\$753/month	\$753/month	\$903/month	\$1,054/month
7	\$804/month	\$804/month	\$965/month	\$1,126/month
8	\$856/month	\$856/month	\$1,028/month	\$1,199/month

*Rental housing costs include rent, utilities and property taxes, if applicable.

**Ownership housing costs include principal and interest, utilities, property taxes, insurance, homeownership dues, and maintenance and repairs.

Availability of Affordable Housing – Between 1992 and 1997, approximately 145 units of affordable housing were constructed as part of 6 residential projects in unincorporated Placer County. These affordable units represent 34 percent of the total units in these developments.

Over the past two years, 208 apartment units have been constructed in the City of Lincoln which are intended for low-income households. In addition, 120 multi-family units were recently approved for income-eligible tenants. Plan Area B of the Twelve Bridges master-planned community is currently under construction and includes 1,250 affordable units of medium- and high-density housing; these units will be available for purchase or for rent. Plan Area A, which is scheduled to begin construction within one year, will include an additional 1,660 affordable units (Skillings, 1998).

The City of Rocklin has recently approved plans for constructing 1,000 new multi-family units. With rents ranging from \$1,150-1,250 per month, these apartment units will not be affordable to low-income households, but will be affordable to moderate-income families. With many homes priced between \$100,000 and \$140,000, for-purchase housing could be accessible to low- and moderate-income residents. Rocklin's federally-funded First-time Homebuyer Program offers downpayment assistance to eligible low-income families toward the purchase of a home (Schaer, 1998).

Placer County's Affordable Housing Objectives and Programs

The following is a brief summary of Placer County's new and existing affordable housing programs. These programs are intended to provide incentives for the development of housing affordable to low-income households. The programs are steps that the County is taking to achieve its quantified objectives, referring in part to the number of dwelling units that are expected to be constructed during the timeframe of the Housing Element. (Note: PCGP Housing Element policies which address affordable housing are described in the General Plan Consistency section of the Land Use Chapter.)

Density Bonus. Allow density bonuses for the construction of units for low- and very low-income residents, and for senior housing projects. Provide additional incentives and provide a 25 percent density bonus if 20 percent of the units are available to low-income households.

Permit Streamlining. Continue to implement the permit streamlining program for residential projects.

Provisions for Second Units. Allow second residential units with single-family residences, including second units, to be located above a garage or similar accessory building on lots less than 2.3 acres in area and the impacts on neighborhood character are not significant.

Mobile Homes in all Residential Districts. Allow mobile homes and manufactured housing in all residential zoning districts. Allow "hardship mobile homes" as second residential units in residential and/or agricultural zones.

Mixed Use Projects. Allow a reduction in required parking for mixed-use projects.

Senior Housing. Allow density bonuses and allow relief from parking standards and other specified development standards for senior housing projects.

Development Fee Waivers. Waive 50 percent of the development-related fees (over which the County has direct control) for projects in which 10 percent of the units are affordable to very low-income households, or in which 20 percent of the units are affordable to low-income households.

Reduction in Development Standards. Consider relaxing certain development standards related to amount of paved surfaces, street/sidewalk widths, landscaping, open space, architectural conformity, setbacks, building height and allowable lot coverage.

In-Lieu Fees. Establish a trust fund for in-lieu fees to acquire building sites for affordable housing.

In addition to the policies and objectives described above, Placer County is currently drafting an Affordable Housing Implementation Plan that will 1) identify potential funding sources and state and federal programs to increase the County's supply of affordable housing; 2) prioritize the types of affordable housing programs needed (e.g., housing rehabilitation, first-time homebuyers, new construction, senior housing, etc.); 3) determine how to leverage funds to maximize the available financial resources for these programs; and 4) develop housing program administration policies to implement the programs. As part of this overall strategy, the County is also targeting sites throughout the County for development of affordable units.

5.2 REGULATORY SETTING

Placer County's General Plan contains policies governing development within Placer County. The policies relating to population, employment, and housing are identified in the General Plan Consistency discussion in Section 5.3.

5.3 IMPACTS

This section identifies and discusses the impacts to population, employment and housing resulting from the proposed project, and suggests mitigation measures to reduce the levels of impact. A detailed discussion of mitigation measures is included in Section 5.4.

Potential significant impacts associated with population, employment, and housing have been evaluated using the following criteria:

- Level of concentration of population;
- Extent to which the location, distribution, density and growth rate of the population is altered;
- Job creation is generally considered beneficial to a community and does not carry a threshold of significance for adverse impacts. The thresholds of significance established to determine *indirect* impacts associated with the project-generated employment (e.g., traffic, wastewater, housing, etc.) are included in the corresponding chapters of this EIR.
- Level of conflict with housing/population projections and policies in the General Plan;
- Compliance with Placer County's affordable housing policies and objectives; and
- Compliance with Placer County's jobs/housing balance policies and objectives.

The *CEQA Guidelines* state that a project may have adverse impacts on housing if it will affect the existing supply of housing or create a demand for additional housing. A shift in housing supply or demand can produce significant impacts on household formation, commute patterns, and a community's quality of life.

5.3.1 Population

IMPACT PH-1:	Increase in the population of unincorporated Placer County
SIGNIFICANCE:	Less Than Significant
MITIGATION:	None Warranted

At buildout, the proposed project would result in an increase in population of 4,312. Approximately 1,705 residents would reside in the Heritage Ridge age-restricted community (i.e., 55 years and older).

The population impacts analysis is based on the following assumptions:

- The residential development would average of 2.6 persons per household except for a portion of the Plan Area to be developed as an age-restricted community; this senior development would average 1.8 persons per household. Multipliers are based on figures currently used by Placer County Planning Department.
- A total of 1,950 dwelling units would be constructed at buildout; occupancy of 947 of these units (49 percent of total units) would be restricted to residents 55 years and older.

Placer County General Plan's *Policy Document* does not contain policies specifically intended to address population change, however the *Policy Document's* policies and programs do address the general effects of future development. The *Placer County Countywide General Plan Final EIR* concludes that "the General Plan will accommodate a significant increase in the [unincorporated] population, especially in the South Placer regional analysis area."

The population increase attributed to future development of the proposed project was considered in the environmental assessment of the Placer County General Plan. The level of population concentration and the population location, distribution, density and growth rate associated with the Bickford Ranch Specific Plan Project are consistent with the assumptions in the Placer County General Plan. Based on this, the proposed project would have a less than significant impact with respect to population growth.

The population increase attributed to future development of the proposed project was considered in the environmental assessment of the Placer County General Plan. Based on the PCGP FEIR's conclusions related to population growth impacts, the increase resulting from buildout of the Bickford Ranch Specific Plan Project would not result in a significant adverse environmental impact.

Population growth resulting from the proposed project could, however, result in indirect impacts to traffic, air quality, noise, et cetera. These potential indirect impacts are addressed in their respective chapters of this Draft EIR.

5.3.2 Employment

IMPACT PH-2:	Increase in employment opportunities in Placer County
SIGNIFICANCE:	Less Than Significant
MITIGATION:	None Warranted

An increase of approximately 218 permanent jobs is expected at buildout of the proposed project. This includes 60 employees for the golf course (including maintenance, clubhouse, other golf-related uses) and 156 employees for the village center retail/commercial businesses (based on 70,000 square feet of retail space). Table 5-7 summarizes estimated employment figures associated with the proposed project.

**Table 5-7
Estimated Employment Generated**

Employment Source	Employment Multiplier	Quantity of Factor	Employment
Retail/Commercial	1 employee/450 sq. ft	70,000	156
Golf Course	---	1	60 ¹
Parks Maintenance			2 ²
Total			218

Notes:

¹ Based on other private golf courses in the region.

² John Ramirez, Director, Placer County Parks Division, 8/99

Source: Economic & Planning Systems, 1999.

The employment impact analysis considers jobs in terms of basic, non-basic and secondary classifications. Basic jobs have a regional or national market base, producing goods for export outside the Sacramento Metropolitan Region (e.g., food crops, electronics, textiles, lumber and wood) and result in the addition of new income in the local economy. By contrast, non-basic jobs support the existing population in the area, with no national or regional component; they provide goods and services to area customers, recirculating money already within the local economy (e.g., legal and health services, banks, grocery and retail). Secondary jobs include: those created by a project's suppliers and contractors; they are forms of temporary employment which result from project construction (e.g., brickmakers, plumbers, quarry workers, decorators, landscapers). Other secondary employment may include jobs generated for upkeep of landscaped common areas owned by the Homeowners Association.

The employment impacts analysis is based on the following assumptions. Employment multipliers are provided by Economic & Planning Systems, Inc.'s (EPS) *Bickford Ranch Specific Plan Fiscal Impact Study*:

- No basic jobs will be created through implementation of the project;
- Employment-generating uses would include a total of 70,000 square feet of retail/commercial space, a recreational center, and an 18-hole golf course; and
- Employment generation multipliers are: 1 employee per 450 square feet of retail space and 60 employees per golf course.

The creation of 218 jobs as a result of project development would be considered beneficial to the economy of the region. The jobs generated as a result of development of the Bickford Ranch Specific Plan are expected to be "non-basic" employment in the service sector. Unlike "basic" employment (i.e., involving the production of goods for export generating wealth for the economy), service jobs do not produce goods that add wealth to the local or regional economy but rather recirculate existing dollars. The infusion of new residents' income into local businesses, however, could generate an induced round of new employment opportunities. The proposed project would have a beneficial effect with respect to employment in Placer County.

Most wages associated with proposed project-generated employment would fall below the median for the Sacramento Metropolitan Region. Workers' ability to purchase housing in the area would rely largely on a second income. Any potential impacts on employment resulting from project development are therefore tied to housing affordability and are discussed in Housing Impacts Section 5.3.4.

5.3.3 Housing

The proposed project would affect both the supply and the demand for housing in the study area. The supply of housing in the study area would increase because the proposed project would entail construction of 1950 new units. The demand for housing would also be affected, as new jobs associated with the proposed project would create a housing demand for employees.

IMPACT PH-3:	Increase in the supply of housing in south Placer County
SIGNIFICANCE:	Less Than Significant
MITIGATION:	None Warranted

A project's effect on the supply and demand for housing is determined by the number of new households created by the project compared with the number of housing units to be constructed. New households are calculated by dividing the number of jobs created by the number of workers per household.

The impact analysis is based on the following assumptions:

- A total of 1,950 dwelling units would be constructed at buildout;
- All units would be developed as conventional housing;
- 947 units would be occupied by persons 55 years and older;
- Households are defined as occupied housing units;
- The employee-per-household ratio is 1.35; and
- No affordable housing would be constructed on the project site.

The figure of 1.23 workers per household has been used in numerous northern California studies to represent a "balanced" ratio of workers per household. Prior to 1980, 0.75 to 1.25 was considered a balanced jobs-to-housing range. However, in the urban United States in 1987, approximately 90 percent of working adults lived in households which had more than one person of working age; roughly 70 percent of those were double-income households (City of Sacramento, 1991). Under these conditions, fewer units are needed to house the same number of workers. The upper end of the "balance" range has thus risen from 1.25 to 1.5 jobs per housing unit. This analysis uses a mid-range figure of 1.35 workers per household.

As described in Section 5.1.3 above, low vacancy rates may indicate that housing supply is not keeping up with demand in Placer County. Bickford Ranch would increase the supply for housing by 1,950 units; 947 units, or 49 percent of total units, would be set aside for occupancy by seniors.

Using the 1.35 multiplier, the 216 new jobs generated by the proposed project would create an estimated 160 households. Based on the assumption that employees prefer to live near the workplace (and holding all other factors constant), the proposed project would increase the demand for housing by 160 units. (Note: new households would not be created by currently unemployed local residents who fill jobs in Bickford Ranch.)

The net effect of the proposed project would be a decrease in the demand for housing, as construction of 1,950 units would more than offset the increase in demand created by new employment. This effect is consistent with the housing/population projections and policies in the Placer County General Plan. The proposed project would therefore have a beneficial impact with respect to housing supply in Placer County.



IMPACT PH-4:	Increase in the need for affordable housing
SIGNIFICANCE:	Significant
MITIGATION	
Proposed:	Mitigation Measure PH-A (Pay unspecified in-lieu fees)
Significance After	
Proposed Mitigation:	Significant
Recommended:	Mitigation Measure PH-B (Construct onsite affordable residential units) <i>or</i> PH-C (Pay a per unit in-lieu affordable housing fee, such fee to be calculated based on unit cost, affordable rent, and interest rate current as of the time payment is made, and calculated in a manner similar to that calculated in the DEIR)
RESIDUAL SIGNIFICANCE:	Less Than Significant

The proposed project would provide homes ranging in price from \$150,000 to \$800,000. EPS' *Bickford Ranch Fiscal Impact Study* assumed the weighted average home price of the 616 Estate units to be \$435,000; the 387 low density units to be \$260,000; and the 947 age-restricted units to be \$244,000. Generally, homes would be affordable to above-moderate income households (those earning 120% or more of the Placer County median income). There are no plans to construct units that would be affordable to low- or very low-income households (i.e., those earning less than 80% or 50% of median income, respectively).

An informal survey of jurisdictions in close proximity to the project site was conducted to determine the availability of affordable housing for employees of the Golf Course and commercial Village Center. Specifically, within the cities of Lincoln and Rocklin there appears to be an adequate supply of affordable housing units to accommodate workers in the Bickford Ranch project (refer to Section 5.1.3 for an inventory of affordable housing units in proximity to the site).

The proposed project does not, however, contribute to the County's overall goals and objectives of meeting affordable housing needs for its residents. Table 5-8 shows the discrepancy between the number of affordable units needed and the number of units approved within the unincorporated area. The proposed project would not comply with the jobs/housing balance policies and objectives of the PCGP. This would be a significant project impact.

Placer County policy states that large residential development projects include an affordable housing component or, when development of affordable housing onsite is impractical, the payment of an in-lieu fee for construction of affordable housing units elsewhere. The County has determined, based on a recent analysis for a similar project, that the sum of \$28,000 per unit is the appropriate affordable housing in-lieu fee for Bickford Ranch (Langford, 1999). The Applicant has proposed the payment of an in-lieu fee of an unspecified amount. Because the proposed project does not include any low-income units onsite or payment of the in-lieu fee of \$28,000 per unit, the demand for affordable housing is considered a significant impact after proposed mitigation. The recommended mitigation of constructing 195 units or payment of the \$28,000-per-unit fee would reduce this impact to less than significant. (*Note: This document includes an alternative which incorporates the construction of onsite affordable housing. Please refer to Chapter 16.*)

**Table 5-8
Comparison of Affordable Housing Needs and Supply
1992-1997**

Units	Low- and Very Low-Income
Needed ¹	2,152
Constructed ²	145

Notes:

¹ Placer County, Housing Element, General Plan, Crawford, Multari & Starr, et al., 1994a

² Placer County Planning Department, 1997



IMPACT PH-5: Potential effect on the jobs-housing balance in the study area
SIGNIFICANCE: Less Than Significant
MITIGATION: None Warranted

To minimize adverse impacts associated with lengthy commutes, an adequate supply of housing must be made available to workers within a 15-minute commute shed (Clark, 1998). This would generally include workers traveling to Roseville, Rocklin, and Lincoln, as well as those employed on the Bickford Ranch site. Conversely, residential construction must be timed to occur as new employment opportunities become available so that there is not an excess of housing in a community with few jobs.

Generally, a jobs/housing ratio of 1.0 to 1.5 is considered “balanced.” A study conducted for the Twelve Bridges EIR in 1996 found that the jobs/housing balance in the project area was 1.04, which falls within the desired range.

With an unadjusted jobs/housing ratio of 0.11, the Bickford Ranch project would not maintain a jobs/housing balance internally. The adjusted ratio would in fact be much lower, in part because wage levels associated with new jobs would be inadequate for many workers to purchase a home in Bickford Ranch, and in part because the percentage of employed residents in the age-restricted community could be as low as 20 percent (RRM Design Group, 1997a).

This effect on the jobs-housing balance would not be significant because, although the increased supply of housing may not fully serve new employees, adequate affordable housing is available in the larger housing market. A survey of jurisdictions within the 15-minute commute shed, specifically the cities of Lincoln and Rocklin, showed that sufficient proposed and approved housing projects for employees of the proposed project are currently on the market or are scheduled for construction within the next two years. Information regarding affordable housing availability is included in Section 5.1.3.

In addition, the disproportionately low ratio of jobs-to-housing is considered acceptable by the County because there are significant employment opportunities that exist within the 15-minute commute shed. As discussed in Section 5.1.2, wage and salary employment in Placer County has increased substantially over the last decade with much of the employment growth occurring in the services, manufacturing, and construction sectors in the South Placer region. The proposed project’s effect on job/housing balance would therefore be consistent with the Placer County policies and objectives. This would be a less than significant impact of the proposed project.

5.3.4 General Plan Consistency

The Placer County General Plan policies addressing employment, population, and housing are identified below, and a determination of the proposed project's consistency is made. The proposed project is consistent with Placer County's employment, population, and housing policies.

Affordable Housing Supply

- 2.A.5 The County shall encourage "mixed-use" projects where housing is provided in conjunction with compatible non-residential uses.

Consistent.

The proposed project includes commercial and recreational uses in addition to the planned residential development.

- 2.A.11 All new housing projects of 100 or more units on land that has received an increase in allowable density through either a public or privately initiated general plan amendment, community plan amendment, rezoning or specific plan shall be required to provide at least 10 percent of the units to be affordable to low income households. The low income units shall be available concurrently with the market-rate units. All such units shall remain affordable for at least 20 years.

In cases where developers actually construct the low income units, the projects shall be eligible for a 10 percent density bonus. The Land Use Element and Zoning Ordinance will be amended to avoid potential conflicts with minimum lot size standards in cases where the density bonus option is exercised.

In cases where the County determines that it is impractical for the developer to actually construct the units on site, the County may as an alternative allow the dedication of land sufficient to accommodate at least 10 percent of the units for low-income households and/or the payment of an in-lieu fee. In cases where land dedication is deemed suitable, such land shall be offered in fee to the County or to another public or nonprofit agency approved by the County. The amount of the in-lieu fee shall be determined on a case-by-case basis. The County may require the developer to fund an analysis showing how contributions of in-lieu fees could be best utilized to create the desired number of low-cost units.

Inconsistent. See Impact PH-6 below.

- 2.A.14 Housing for low-income households that is required in a new residential project shall not be concentrated into a single building or portion of the site but shall be dispersed throughout the project, to the extent practical, given the size of the project and other site constraints.

Not Applicable.

No housing for low income households is planned within the proposed project.

- 2.A.16 The County shall require low income housing units in density bonus projects to be available at the same time as the market-rate units in the project.

Not Applicable.

No housing for low income households is planned within the proposed project.

Special Needs

2.E.1 The development of housing for seniors, including congregate care facilities, shall be encouraged.

Consistent.

The proposed project includes an age-restricted community for seniors.

IMPACT PH-6:	Inconsistency with Placer County General Plan Policy 2.A.11 requiring that all new housing projects of 100 or more units, having received an increase in allowable density through a specific plan, shall provide affordable housing, unless impractical
SIGNIFICANCE:	Significant
MITIGATION:	
Proposed:	Mitigation Measure PH-A (Pay unspecified in-lieu fees)
Significance After Proposed Mitigation:	Significant
Recommended:	Mitigation Measure PH-B (Construct on-site affordable residential units)
RESIDUAL SIGNIFICANCE:	Less Than Significant

General Plan Policy 2.A.11 requires large residential development projects to include an affordable housing component where adequate land for such construction is available. As described in Impact PH-4 above, the Applicant proposes to satisfy Placer County's affordable housing requirement through payment of unspecified in-lieu fees. The proposed payment of in-lieu fees would be inconsistent with the policy because the proposed project contains adequate land on-site to fulfill this requirement. The County has determined that an on-site solution is not impractical, and it is the County's policy preference to locate affordable housing onsite. Therefore, this impact would be significant after proposed mitigation. Recommended mitigation, requiring 10 percent of the units constructed on-site to be affordable to low-income households, would be consistent with Policy 2.A.11 and would reduce this impact to less than significant.

5.4 MITIGATION MEASURES

Mitigation Measure PH-A: Pay unspecified in-lieu fees

Mitigation Measure PH-A applies to Impacts PH-4 and PH-6.

The Applicant proposes to pay an unspecified amount toward the County's purchase of land to be developed as affordable housing.

Mitigation Measure PH-B: Construct on-site affordable residential units

Mitigation Measure PH-B applies to Impacts PH-4 and PH-6.

The Applicant shall construct 10% of the residential units (195) on-site as affordable to low-income households

Mitigation Measure PH-C: Pay a per unit in-lieu affordable housing fee, such fee to be calculated based on unit cost, affordable rent, and interest rate current as of the time payment is made, and calculated in a manner similar to that identified in the DEIR.

Mitigation Measure PH-C applies to Impact PH-4.

The County intends to use the fees generated towards subsidizing the development fee for new low or very low income housing projects in the County.