

**TABLE 25  
AFFORDABLE RENTS AND HOUSING PRICES BY INCOME AND  
OCCUPATION**

**Placer  
2012**

<b>Category</b>	<b>Average Income</b>	<b>Affordable Rent<sup>1</sup></b>	<b>Affordable House Price<sup>2</sup></b>
<b>General Occupations (2012)<sup>3</sup></b>			
Fire Fighters	\$57,939	\$1,448	\$237,726
First-Line Supervisors/Managers of Police and Detectives	\$110,151	\$2,754	\$451,953
Registered Nurse (RN)	\$100,525	\$2,513	\$412,458
Licensed Practical and Licensed Vocational Nurse (LVN)	\$54,954	\$1,374	\$225,478
Preschool Teacher	\$29,253	\$731	\$120,026
Farmworkers and Laborers	\$25,809	\$645	\$105,895
Security Guards	\$26,321	\$658	\$107,996
Waiters and Waitresses	\$21,350	\$534	\$87,600
Cashiers	\$24,089	\$602	\$98,838
<b>Placer Unified School District</b>			
Substitute Teacher	\$26,000	\$650	\$106,679
Teacher, District Average	\$65,181	\$1,630	\$267,440
<b>Two Wage Earners</b>			
Fire Fighter and Registered Nurse	\$158,464	\$3,962	\$650,183
First-Line Supervisors/Managers of Police and Detectives and Teacher, District Average	\$175,332	\$4,383	\$719,393
Preschool Teacher and Security Guard	\$55,574	\$1,389	\$228,022
<b>Minimum Wage Earners</b>			
Single Wage Earner	\$16,640	\$416	\$68,274
Two Wage Earners	\$33,280	\$832	\$136,549
<b>SSI (Aged or Disabled)</b>			
One person household with SSI only	\$8,376	\$209	\$34,367
Couple with SSI only	\$12,576	\$314	\$51,600
<b>2013 HUD-Defined Income Groups (based on a household of 3 persons)</b>			
Extremely Low-Income (below 30%)	\$20,600	\$515	\$84,523
Very Low-Income (below 50%)	\$34,250	\$856	\$140,529
Low-Income (below 80%)	\$54,850	\$1,371	\$225,051
Moderate Income (below 120%)	\$82,200	\$2,055	\$337,269

Notes: <sup>1</sup>Assumes 30 percent of income devoted to monthly rent, including utilities

<sup>2</sup>Assumes 30 percent of income devoted to mortgage payment and takes, 95 percent loan at 4.5 percent interest rate, 30-year term

<sup>3</sup>General Occupation incomes based on the Sacramento-Arden Arcade-Roseville MSA

Sources: Mintier Harnish; Placer County Office of Education; California Employment Development Department, 2012; U.S. Department of Housing and Urban Development (HUD), 2012; U.S. Social Security Administration, Supplemental Security Income Program Rates and Limits, 2012 ([http://www.ssa.gov/policy/docs/quickfacts/prog\\_highlights/index.html](http://www.ssa.gov/policy/docs/quickfacts/prog_highlights/index.html)).

## Housing Values

Table 26 shows median home values and rents for Placer County and California in 2010. As shown in the table, the median value of mobile homes in Placer County in 2010 (\$63,300) was lower than California (\$68,700). The median value of owner-occupied single-family homes in Placer County (\$427,600) was slightly higher than California (\$458,500).

As shown in Table 26, the median contract rent in Placer County in 2010 (\$1,044) was slightly higher than California (\$1,023). The median gross rent in Placer County in 2010 (\$1,151) was nearly equal to that in California (\$1,147). The split between gross rent (which includes all utilities payments) and contract rent (the amount paid to the property manager) can differ among areas not just because of different utility prices, but also because contract rents may or may not include utilities, while gross rents always do. For most housing analysis, comparing gross rents rather than contract rents is a better choice since gross rents are a more comprehensive measure of renters' costs and using it ensures that the same housing cost components are included for all renters.

It should be noted that Placer County's rent levels shown in Table 26 are not influenced by the large number of seasonal homes, some of which are vacation rentals. While some data sources, such as the American Housing Survey (AHS), estimate the contract rents of vacant units, in the Census, rents on vacant units are unavailable and are therefore excluded.

	Placer County	California
<b>Owner Units</b>		
Median Value for Mobile Homes <sup>(1)(2)</sup>	\$63,300	\$68,700
Median Value <sup>(1)(3)</sup>	\$427,600	\$458,500
<b>Rental Units</b>		
Median Contract Rent <sup>(4)</sup>	\$1,044	\$1,023
Median Gross Rent <sup>(5)</sup>	\$1,151	\$1,147

Notes:

<sup>(1)</sup> Value is the respondent's estimate of how much the property (house and lot) would sell for if it were for sale.

<sup>(2)</sup> For all owner-occupied mobile homes.

<sup>(3)</sup> For only "specified owner-occupied housing units" - one-family houses on less than 10 acres without a business or medical office on the property. These data exclude mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multi-unit structures.

<sup>(4)</sup> For "specified renter-occupied housing units paying cash rent." Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals of services that may be included.

<sup>(5)</sup> For "specified renter-occupied housing units paying cash rent." Gross rent is the contract rent plus estimated cost of utilities and fuels if these are also paid by or for the renter. Data exclude rental units with no cash rent and one-family houses on 10 or more acres.

Sources: SACOG Housing Element Data Profiles, November 2012; American Community Survey 5-year Estimates 2006-2010

Table 27 shows the average sale price for homes sold in Placer County in July 2012. The median sales price for homes in unincorporated Placer County (excluding the Tahoe Basin) was \$289,400. Sale prices varied greatly among the different communities in the county. The median sales price for homes in Granite Bay was \$519,400, while the median sales price for homes in Sheridan was \$78,000. Homes in the Tahoe Basin generally sold at even higher prices than the rest of the county, with a median sales price of \$411,000.

**TABLE 27  
MEDIAN SALES PRICE OF HOMES**

**Placer County  
July 2012**

<b>Location</b>	<b>Median Sale Price</b>
<b>California</b>	<b>\$307,100</b>
<b>Placer County</b>	<b>\$289,400</b>
<b>Incorporated Cities</b>	
Auburn	\$252,400
Lincoln	\$261,800
Loomis	\$430,000
Rocklin	\$290,400
Roseville	\$267,000
<b>Unincorporated Communities</b>	
Alta	\$125,000
Applegate	\$220,249
Carnelian Bay	\$419,500
Dutch Flat	\$149,000
Foresthill	\$269,000
Granite Bay	\$519,400
Kings Beach	\$275,000
Meadow Vista	\$266,000
Newcastle	\$327,500
Penryn	\$325,000
Olympic Valley	\$1,395,000
Sheridan	\$78,000
Tahoe City	\$581,000
Tahoe Vista	\$330,750
Tahoma	\$392,500

*Source: Zillow, July 2012; Trulia October 2012.*

Table 28 shows the average and median sale prices based on number of bedrooms for homes in Placer County in August 2012. The median sales price for a 3-bedroom home was \$252,500 in Placer County. These median home prices are not affordable to most of the workers listed in Table 23. For example, the median sale prices for most communities in Placer County are significantly above the amounts that a preschool teacher (\$120,026), a licensed practical nurse (\$225,478), or a security guard (\$107,996) could afford to pay. Even in the case of households that have two wage earners, the average prices are not generally affordable. For example, a preschool teacher and security guard with a combined income of \$55,574 could afford to pay up to \$228,022 for a house.

**TABLE 28  
AVERAGE AND MEDIAN SALES PRICE  
BY NUMBER OF BEDROOMS**

**Placer County  
August 2012**

Number of Bedrooms	Median Sale Price
1 Bedroom	\$156,400
2 Bedrooms	\$250,100
3 Bedrooms	\$252,500
4 Bedrooms	\$327,800
5 or more Bedrooms	\$384,300

Source: Zillow, August 2012

Figure 6 shows the median sales price for homes sold in Placer County and the cities of Roseville, Rocklin, and Lincoln from September 2002 through June 2012. During that time frame, the median sale price sharply increased by about 65 percent from \$266,050 in 2002 to \$441,700 in 2006, before dropping over 15 percent below the 2002 median price to \$225,059 in 2012.

Median sales prices have increased slightly in mid-2012, reflecting a bottoming of the market, a limited supply of homes for sale, and increased demand from investors and buyers seeking to take advantage of historically low interest rates.

**Figure 6  
Median Sales Price  
Placer County  
September 2002 – June 2012**



Source: Zillow.com, 2012

### ***Median Monthly Rents***

Table 29 shows the average monthly rents for apartments and homes in Placer County, including rentals available in cities, based on internet rental listings in August 2012. Average monthly rents for studio, 1-, 2-, and 4-bedroom units are higher than the HUD FMR figures shown in Table 24. At these rent levels, an average 1-bedroom rental (\$965 monthly rent) would likely be affordable (depending on utility costs) to a 2-person low-income household (can afford \$1,075 monthly rent and utilities). An average 2-bedroom rental (\$1,195 monthly rent) is possibly affordable for a 3-person low-income household depending on the utility costs (can afford \$1,210 monthly rent and utilities). An average 4-bedroom unit (\$2,150), on the other hand, would not be affordable to a low-income family of 5 (can afford \$1,451 monthly rent and utilities).<sup>13</sup>

<b>TABLE 29 MEDIAN RENTAL LISTING PRICE Placer County August 2012</b>	
<b>Bedrooms</b>	<b>Rent</b>
1	\$965
2	\$1,195
3	\$1,525
4	\$2,150

*Source: Zillow rental search, August 28, 2012.*

Unlike the cost of homeownership in Placer County, rents are more affordable to households with median and low-incomes; however market rents are still out of reach to individual and families with very low-incomes. As shown in Table 23, a very low-income family of 4 can afford to spend a maximum of \$941 for monthly rent and utilities. The average 3-bedroom apartment (\$1,525) is out of the affordable price range.

However, the costs shown in the table mostly represent rentals available in the cities in Placer County, since most rental properties and multi-family housing are located in cities. Most rental properties in the unincorporated county, especially in the more rural areas, are single-family homes. Taking a closer look at the apartments available for rent in the unincorporated county, rental costs are much lower. Most apartment rentals are available in Colfax, North Auburn, and Foresthill. In Colfax, one-bedroom apartments were listed for \$650, two-bedroom apartment for \$750, and three-bedroom apartments in the range of \$700-950. In North Auburn, rents are slightly higher, with two-bedroom apartments listed in the range of \$775-1,000, and three-bedroom apartments in the range of \$1,075-1,445. In Foresthill, one-bedroom apartments were listed for \$650-700. These rental rates are well below the FMR for Placer County, and would be affordable to many lower-income households.

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<sup>13</sup> The high average rent for 4-bedroom units in Placer County may be due to the small sample size; however, the difference between 3- and 4-bedroom units is likely attributable to the fact that rental homes tend to be more costly than rental apartments. The majority of 4-bedroom units inventoried were homes, while the majority of 3-bedroom units were apartments.

## B. Special Housing Needs

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss these special housing needs of six groups identified in State Housing Element Law (Government Code, Section 65583(a)(6): “elderly; persons with disabilities, including a developmental disability, as defined in Section 4512 of the Welfare and Institutions Code; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter.” Where possible, estimates of the population or number of households in Placer County belonging to each group are shown.

### 1. Homeless Persons

The *Ten-Year Plan to End Homelessness in Placer County* (2004) is the culmination of a community-based effort that began in June 2003 under the auspices of the Placer Consortium on Homelessness and Affordable Housing (PCOH). The *Ten-Year Plan* merges the experiences and expertise within the Placer community with those of the region and nation. This process has generated a series of interlinking and complementary strategies to tackle a variety of homeless issues and causes. These are categorized into four general areas: Prevention, Access, Teamwork and Housing (PATH).

Those who are homeless or at-risk of becoming homeless have varying housing needs. Some require emergency shelter, while others require other assistance to enable them to become productive members of society. Some are just passing through Placer County, while others are long-time residents. There is often a crossover between homeless populations and other “special needs” groups. For example, farmworkers may become homeless due to seasonal employment, or female heads of household may be due to domestic violence.

Homelessness is usually the end result of multiple factors that converge in a person’s life. The combination of loss of employment and the inability to find a job because of the need for retraining leads to the loss of housing for some individuals and families. For others, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions, along with an inability to access the services and long-term support needed to address these conditions.

Measuring the number of homeless individuals is a difficult task, in part because in most cases, homelessness is a temporary, not permanent, condition. Therefore, a more appropriate measure of the magnitude of homelessness is the number of people who experience homelessness over time, not the exact number of homeless people at any given time. However, the most recent information available for the county is a “point-in-time” count of sheltered and unsheltered homeless persons by Placer Consortium on Homelessness, conducted in the last week of January 2011 (there was a more comprehensive survey done in 2007 and a follow-up survey in 2007). The survey covered the entire county (incorporated and unincorporated areas) and found a total of 631 homeless persons (up from 591 in 2007), of whom 353 were sheltered (from 401 in 2007) and 278 were unsheltered (from 190 in 2007). Of the total in 2007, 41 percent were adult males and 31 percent were adult females, and 23 percent were children under 18 accompanied by an adult. Table 30 below shows the results of this count.

**TABLE 30  
HOMELESS POPULATION AND SUBPOPULATION SURVEY**

**Placer County  
January 24, 2011**

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronically Homeless	18	92	110
Mentally Ill	105	82	187
Substance Abuse	133	85	218
Persons with HIV/AIDS	0	3	3
Veterans*	30	33	63
Victims of Domestic Violence*	80	36	116
Unaccompanied Youth (under 18)	0	0	0
<b>Total Homeless Persons</b>	<b>353</b> 94 (Emergency) 259 (Transitional)	<b>278</b>	<b>631</b>

Notes: \*Only asked of sheltered persons

Source: *Placer Consortium on Homeless, Continuum of Care Report, 2011*

A previous "point-in-time" homeless survey in March 2002, by the firm Sergei Shkurkin and Associates, LLC, provided detailed demographic details about the homeless population. At the time of the count there were 405 homeless people in Placer County, of which 109 were women and 88 were children. The majority (59 percent) of the homeless population was white, 28 percent was multi-racial, 7 percent was Hispanic, and 2 percent was African American. Approximately a third (36 percent) completed high school and 25 percent finished two years of college. About 11 percent worked at least part time, and of those, many had little work history. On average, the homeless persons surveyed had lived in their community 7.8 years. The vast majority (89 percent) indicated current or past problems with alcohol or drugs, and nearly 25 percent had been physically or sexually abused as a child. In addition, 121 (45 percent) reported having been diagnosed as mentally ill.

In Placer County, homelessness is viewed as an inter-jurisdictional problem, with any solution requiring the cooperation of the County and cities together. Over the years, Placer County has developed a Continuum of Care approach to homelessness. A Continuum of Care is a community-based process that provides a comprehensive response to the different needs of homeless individuals and families. It is designed by the community as a coordinated housing and service delivery system, which serves as a framework to bring homeless housing and service providers together. A Continuum of Care approach helps communities plan for and provide a balance of emergency, transitional, and permanent housing and service resources to address the needs of homeless persons so they can make the critical transition from the streets to jobs and independent living. The Continuum of Care System also includes a homeless prevention component. The fundamental components of Placer County's Continuum of Care system are:

- Emergency shelter through motel vouchers and support for the Gathering Inn program;
- Shelter for those fleeing domestic violence;
- Transitional housing with supportive services;
- Permanent housing with or without subsidized rent; and
- Additional supportive services that address basic, therapeutic and income needs.

Emergency shelter services in Placer County include motel voucher programs, dispersed through divisions of Placer County Health and Human Services (HHS), and domestic violence shelters (year-round and seasonal) run by PEACE for Families, the Gathering Inn, and Tahoe Women's Services (domestic violence). Table 31 lists emergency shelter providers and their capacity.

Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelter and into permanent housing by helping them develop independent living skills through the provision of supportive services. Supportive services should address both the immediate and long term needs of disabled or homeless individuals, and may include education, job counseling, health care, child care, transportation, substance abuse treatment and mental health care, and other services. Facilities generally target a particular subpopulation of homeless, whether families, single men, families with children, or female domestic violence victims. Some transitional housing facilities charge rent, while others are free. The most appropriate sites for transitional housing are those sites located in close proximity to public services and facilities including public transportation.

Table 32 shows the range of organizations providing transitional housing to homeless persons in Placer County. The supply of transitional housing in the County is far larger than that of emergency shelter or permanent supportive housing. As a result, many homeless people go directly to transitional housing, rather than emergency shelters. Also, it is difficult to place persons in transitional housing into permanent housing due to inadequate supply. Typically, there are few openings in transitional housing facilities.

**TABLE 31  
EMERGENCY HOUSING FOR HOMELESS PERSONS**

**Placer County  
As of Jan. 31, 2011**

Provider Name	Facility Name	Target Population	Year-Round Beds				Other Beds		Location (city or unincorporated area)
			Family Units	Family Beds	Individual Beds	Total	Seasonal	Overflow/Voucher	
<b>Emergency Shelter</b>									
Placer County Health and Human Services	Motel Vouchers	M	0	0	0	0	0	1	Varies
Tahoe Women's Services	TWC Safe House	M, DV	0	6	0	6	0	0	Unincorporated area
The Gathering Inn	The Gathering Inn	M	0	0	0	0	50	5	Varies*
The Gathering Inn	Interim Care	M, DV	0	0	6	6	0	0	Varies
The Salvation Army – Auburn	Motel Vouchers	M	0	0	0	0	0	1	
The Salvation Army - Roseville	Motel Vouchers	M	0	0	0	0	0	1	
PEACE for Families	New Domestic Violence Shelter	M, DV	7	23	14	37	0	0	Auburn
<b>Emergency Shelter Subtotal</b>			<b>7</b>	<b>29</b>	<b>20</b>	<b>49</b>	<b>50</b>	<b>8</b>	

Notes: M = mixed, DV = domestic violence victims

\* The Gathering Inn headquarters are in Roseville, but the actual sleeping quarters move all around west Placer County on a rotational basis.

Source: *Placer Consortium on Homelessness, Continuum of Care Report, 2011*

**TABLE 32  
TRANSITIONAL HOUSING FOR HOMELESS PERSONS**

**Placer County  
As of Jan. 31, 2011**

Provider Name	Facility Name	Target Population	Year-Round Beds			
			Family Units	Family Beds	Individual Beds	Total
Acres of Hope	Acres of Hope	HC	11	33	0	33
Adult System of Care (ASOC) - AMIH	Edna's House	SMF	0	0	6	6
ASOC - AMIH	Helen's House	SMF	0	0	6	6
ASOC - AMIH	Maureen's House	SMF	0	0	6	6
Hope, Help, & Healing	Agape House	SM	0	0	6	6
Hope, Help, & Healing	Salvation House	SM	0	0	6	6
New Leaf Counseling	Courage House: College Way	SF	0	0	9	9
New Leaf Counseling	Courage House: Lincoln Way	SF, HC	5	14	1	15
PEACE for Families	Battered Women's Recovery Program	SF, HC	0	0	3	3
PEACE for Families	Permanent Housing Program	SF, HC	9	37	2	39
Re-Entry Program	Loomis House	SF, HC	3	7	1	8
Re-Entry Program	Cedar House	SM	0	0	14	14
Re-Entry Program	Vidal House	SF	0	0	6	6
Re-Entry Program	Roundhouse	SM	0	0	14	14
Re-Entry Program	Square House	SM	0	0	7	7
Roseville Home Start	Roseville Home Start	HC	28	93	0	93
St. Vincent de Paul	New Beginnings	HC	10	45	0	45
The Lazarus Project	Hickory	SM	0	0	6	6
The Lazarus Project	Schiele House	SF	0	0	6	6
The Lazarus Project	Sierra House	SM	0	0	6	6
The Lazarus Project	Somers House	SM	0	0	5	5
Whole Person Learning	Transitional Placement Program Plus	SMF, HC	1	2	2	4
<b>Transitional Housing Total</b>			<b>67</b>	<b>231</b>	<b>112</b>	<b>343</b>

Notes: SM = single males, SF = single females, SMF = single males and females, HC = households with children

Source: Placer Consortium on Homelessness, Continuum of Care Report, 2011

Table 33 shows the organizations offering permanent supportive housing. Generally, people have to have a disability of some kind to qualify for permanent supportive housing. Permanent supportive housing is designed to allow those with disabilities or other impediments to live as independently as possible, and typically offers supportive services similar to those provided in transitional housing, such as GED classes, therapy sessions, and job counseling. Permanent supportive housing is considered a more effective method for addressing homelessness than the combination of emergency and transitional housing. An inadequate supply of permanent housing for formerly homeless residents is a major challenge in Placer County.

**TABLE 33  
PERMANENTLY SUPPORTIVE HOUSING FOR HOMELESS PERSONS**

**Placer County  
Jan. 31, 2011**

Provider Name	Facility Name	Target Population	Year-Round Beds				Location (city or unincorp. area)
			Family Units	Family Beds	Individual Beds	Total	
Adult System of Care HHS (ASOC)	APSH	SMF, HC	2	6	31	37	Both
ASOC	Shelter + Care	SMF, HC	3	7	44	51	Both
ASOC	Timberline	SMF			1	1	Both
Advoc. For Mentally Ill Housing	Corinthian	SMF, HC	0	0	6	6	Both
Placer County Housing Authority-HHS	VASH- Placer County Housing Authority	SMF, HC, VET	3	14	24	38	Both
<b>Permanent Supportive Housing Subtotal</b>			<b>8</b>	<b>27</b>	<b>111</b>	<b>138</b>	

Note: SMF = single males and females, HC = households with children, VET = veterans

Source: Placer Consortium on Homelessness, Continuum of Care Report, 2011

## The Salvation Army

The Salvation Army, with branches in Roseville and Auburn, provides a wide variety of community services including medical, social, educational, and housing. In addition to providing vouchers for nights of shelter in local hotels, the Salvation Army provides monthly food boxes to needy individuals and families, provides food to transients, and offers vouchers for utility bills.

## Placer Consortium on Homelessness and Affordable Housing (PCOH)

The PCOH is a countywide group of county and city officials, area agencies, homeless resource providers, and interested individuals concerned with the provision of housing services to homeless persons and the low-income community. The goal of the PCOH partner organization is to establish a "Housing First Model" that relies less on emergency shelters and transitional housing and more on providing permanent housing and self-sufficiency.

PCOH is a collaborative effort working to find solutions to homelessness in Placer County. Representatives from nonprofit and faith-based organizations, governmental agencies, business, education, health care, advocacy, as well as homeless persons, constitute the membership. PCOH was organized under the auspices of the Placer Collaborative Network, a wider collaborative of governmental, profit and non-profit agencies and companies that provide social services to people in Placer County. Placer County and Roseville pass through HUD funding to PCOH.

Placer County's Ten-Year Plan to End Homelessness exceeds the Federal challenge to end chronic homelessness by encompassing families, youth and others who may be transitional or chronically homeless. The Plan recognizes the need to eliminate homelessness rather than just managing it. A focus has been placed on preventing homelessness through a variety of means including the provision of affordable housing and appropriate services. Transitional housing programs that provide temporary housing for homeless persons up to two years with intensive support services will be maintained and expanded.

## 2. Farmworkers

The 2007 U.S. Census of Agriculture is another source of information on farmworkers. As shown in Table 34, the Census reports that there were 1,140 farmworkers in Placer County that worked fewer than 150 days in 2007, and 23 of these workers were migrant farmworkers in Placer County.

<b>TABLE 34 FARMWORKERS Placer County 2007</b>	
<b>Type of Farm Labor</b>	<b>Number of Workers</b>
Hired farm labor (farms)	246
Hired farm labor (workers)	1,496
Workers by days worked - 150 days or more	356
Workers by days worked - Less than 150 days	1,140
Migrant farm labor on farms with hired labor	23
Migrant farm labor on farms reporting only contract labor	6

*Source: SACOG Housing Element Data Profiles, November 2012; U.S. Census of Agriculture 2007*

Farmworkers have special housing problems due to seasonal income fluctuations, very low-incomes, and substandard housing conditions. Seasonal workers are more likely to have their families with them, although some migrant workers bring their families if they feel they can locate suitable housing. Many workers are Latino immigrants.

Housing for migrant farmworkers needs to be affordable and flexible. Bunk style housing with bathrooms and kitchens is adequate, particularly if it is built so that if a family needs to stay in group quarters, there is a way to provide privacy. For seasonal farmworkers, housing needs to be affordable at extremely low incomes and provide large units to accommodate larger families. Therefore, the type of housing needed for seasonal farmworkers does not differ significantly from the type of housing needed by other very low-income households.

While housing for farmworkers is most convenient when located on or adjacent to farms, housing affordable at very low-income levels tends to be more feasible in cities. Housing in cities, with services located nearby, may also be more suitable for seasonal farmworkers whose families live with them. Since many of these types of workers receive housing on private farms, separately from governmental programs, it is difficult to assess supply and demand.

Because the number of farmworkers in the County is quite small and the majority of farmworkers are non-migrant, efforts to provide affordable rental housing will help address the housing needs of this special needs group. Nevertheless, the County recognizes there is a small migrant population.

### 3. Persons with Disabilities (Including Developmental Disabilities)

While there is limited data available on the housing needs of persons with disabilities in Placer County, data on the number of persons with disabilities and the types of these disabilities is useful in inferring housing needs.

Table 35 shows information from the 2000 Census on the disability status and types of disabilities by age group for persons five years and older in Placer County and California. As shown in the table, 16.4 percent of the total population in Placer County five years and older had one or more disabilities in 2000, compared to 19.2 percent in California.

In terms of the three age groups shown in the table, 4.5 percent of Placer County's population 5 to 15 years of age, 15.2 percent of the population 16 to 64 years of age, and 38.7 percent of seniors (65 years and older) had one or more disabilities in 2000. These percentages are smaller than those of California. Thus, while Placer County had a larger senior population (65 years and older) percentage than California in 2000 (13.2 percent compared to 10.6 percent; see Table 4 above), the senior population in Placer County was less likely to have one or more disabilities than the senior population in California as a whole.

Table 36 also provides information on the exact nature of these disabilities. The 2000 Census provides the most recent data for disability status. Disability status is not available from the 2010 Census or the 2006-2010 American Community Survey. The total disabilities number shown for all age groups in Placer County (66,078) exceeds the number of persons with disabilities (37,907) because a person can have more than one disability. Among school age children, the most frequent disability was mental. For persons aged 16 to 64 years, the most frequent disabilities were employment and /or physical disabilities. Finally, for seniors, physical and go-outside-home disabilities were the most frequent.

**TABLE 35  
DISABILITY STATUS AND TYPES OF DISABILITIES BY AGE GROUPS FIVE  
YEARS AND OLDER**

**Placer County and California  
2000**

	Unincorporated County		Total County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>5-15 Years</b>						
Total Persons 5-15 years	16,553	-	42,357	-	5,813,105	-
Persons 5-15 with a disability	694	4.2%	1919	4.5%	277,503	4.8%
Total disabilities tallied	966	100.0%	2,619	100.0%	373,407	100.0%
Sensory disability	119	12.3%	315	12.0%	51,855	13.9%
Physical disability	107	11.1%	391	14.9%	54,991	14.7%
Mental disability	625	64.7%	1,593	60.8%	205,676	55.1%
Self-care disability	115	11.9%	320	12.2%	60,885	16.3%
Go-outside-home disability	n/a	n/a	n/a	n/a	n/a	n/a
Employment disability	n/a	n/a	n/a	n/a	n/a	n/a
<b>16-64 Years</b>						
Total Persons 16-64 years	64,882	-	157,074	-	21,570,148	-
Persons 16-64 with a disability	10,182	15.7%	23,937	15.2%	4,180,265	19.4%

**TABLE 35  
DISABILITY STATUS AND TYPES OF DISABILITIES BY AGE GROUPS FIVE  
YEARS AND OLDER**

**Placer County and California  
2000**

	Unincorporated County		Total County		California	
	Number	Percent	Number	Percent	Number	Percent
Total disabilities tallied	17,294	100.0%	40,259	100.0%	7,241,881	100.0%
Sensory disability	1,478	8.5%	3,337	8.3%	430,965	6.0%
Physical disability	3,923	22.7%	8,521	21.2%	1,183,313	16.3%
Mental disability	2,131	12.3%	5,285	13.1%	777,304	10.7%
Self-care disability	937	5.4%	2,089	5.2%	361,699	5.0%
Go-outside-home disability*	2,246	13.0%	5,722	14.2%	1,718,472	23.7%
Employment disability*	6,579	38.0%	15,305	38.0%	2,770,128	38.3%
<b>65 years and over</b>						
Total Persons 65 and over	12,814	-	31,176	-	3,469,810	-
Persons 65+ with a disability	4,968	38.8%	12,051	38.7%	1,465,593	42.2%
Total disabilities tallied	9,500	100.0%	23,200	100.0%	2,977,123	100.0%
Sensory disability	1,902	20.0%	4,528	19.5%	501,450	16.8%
Physical disability	3,195	33.6%	8,076	34.8%	985,115	33.1%
Mental disability	1,382	14.5%	3,139	13.5%	423,518	14.2%
Self-care disability	964	10.1%	2,274	9.8%	345,113	11.6%
Go-outside-home disability*	2,057	21.7%	5,183	22.3%	721,927	24.2%
Employment disability	n/a	n/a	n/a	n/a	n/a	n/a
<b>Total 5 years and over</b>						
Total Persons 5 years and over	94,249	-	230,607	-	30,853,063	-
Persons 5+ with a disability	15,844	16.8%	37,907	16.4%	5,923,361	19.2%
Total disabilities tallied	27,760	100.0%	66,078	100.0%	10,592,411	100.0%
Sensory disability	3,499	12.6%	8,180	12.4%	984,270	9.3%
Physical disability	7,225	26.0%	16,988	25.7%	2,223,419	21.0%
Mental disability	4,138	14.9%	10,017	15.2%	1,406,498	13.3%
Self-care disability	2,016	7.3%	4,683	7.1%	767,697	7.2%
Go-outside-home disability*	4,303	15.5%	10,905	16.5%	2,440,399	23.0%
Employment disability*	6,579	23.7%	15,305	23.2%	2,770,128	26.2%

Notes: \*Due to a design problem with the interview form of the 2000 Census, the go-outside-home disability and employment disability population estimates are not accurate. The two estimates are likely to overestimate the actual number of persons with such disabilities. The go-outside-home disability does not apply to persons under five years old and the employment disability applies only to persons between the ages of 16 and 64.

Source: U.S. Census 2000

SB 812, which took effect January 2011, amended State housing Element law to require an evaluation of the special housing needs of persons with developmental disabilities. A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. This includes Mental Retardation, Cerebral Palsy, Epilepsy, and Autism.

According to the California Department of Developmental Services, as of July 1, 2012, the Alta California Regional Center served 17,570 residents with developmental disabilities in the region, 2,475 (12.4 percent) of which resided in Placer County (see Table 36). The Sierra Vista Developmental Center in Yuba City, which also served residents from the region, closed in 2009. Most developmentally disabled residents in the region (60.1%) have a type of mental retardation and many (19.4%) are autistic.

While about 28 percent of developmentally disabled individuals live in supported housing, 72 percent live at home (see Table 37). Many developmentally disabled persons are able to live and work. However, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy. Additionally, almost half (44.1%) of developmentally disabled individuals are under the age of 18. Because developmental disabilities exist before adulthood, the first housing issue for the developmentally disabled is the transition from living with a parent/guardian as a child to an appropriate level of independence as an adult.

**TABLE 36**  
**DEVELOPMENTAL DISABILITY BY TYPE SERVED BY THE ALTA CALIFORNIA REGIONAL CENTER**  
**Alta California Region<sup>1</sup>**  
**2012**

Disability Type	Number	Percent
<b>Region Total</b>	<b>17, 570</b>	<b>100.0%</b>
Autism	3,402	19.4%
Epilepsy	2,303	13.1%
Cerebral Palsy	2,191	12.5%
Mental Retardation	10,554	60.1%
Other	2,307	13.1%

<sup>1</sup> Includes Alpine, Colusa, El Dorado, Nevada, Placer, Sacramento, Sierra, Sutter, Yolo, and Yuba Counties

Source: SACOG Housing Element Data Profiles, November 2012; California Department of Developmental Service, July 1, 2012.

Supplemental Security Income is a needs-based program that pays monthly benefits to persons who are 65 or older, blind, or have a disability. Seniors who have never worked or have insufficient work credits to qualify for Social Security (OASDI) often receive SSI benefits. SSI is the only source of income for a number of low-income seniors. With the maximum monthly benefit of \$1,048 as of 2012, SSI recipients are likely to have difficulty finding housing that fits within their budgets since they can afford to pay only \$314 for rent, as shown earlier in Table 25.

Table 37 below shows Supplemental Security Income (SSI) recipients by category in Placer County and California in 2011. In 2011 a total of 5,605 persons in Placer County received Supplemental Security Income (SSI) from the Federal government because they were aged, blind, or disabled, representing 1.6 percent of the total Placer County population. California as a whole had a much higher percentage of the total population that received SSI benefits at 3.4 percent. Out of all SSI recipients, a lower percentage of seniors received SSI in Placer County than in California as a whole (28 percent compared to 42.6 percent). These numbers do not represent the thousands of others who also have special needs due to their height, weight, or mental or temporary disability from injury or illness, and whose conditions impede their ability to afford housing and to perform daily tasks within typical houses and apartments.

**TABLE 37  
SSI RECIPIENTS BY CATEGORY  
Placer County and California  
December 2011**

	Placer County		California	
	Number	Percent	Number	Percent
Total Population (2012)	355,328	100.0%	37,678,563	100.0%
Total SSI Recipients	5,605	1.6%	1,284,629	3.4%
<b>Category</b>				
Aged	887	15.8%	358,415	27.9%
Blind and Disabled	4,718	84.2%	926,214	72.1%
<b>Age</b>				
Under 18	444	7.9%	115,450	9.0%
18-64	3,594	64.1%	622,147	48.4%
65 or older	1,567	28.0%	547,032	42.6%
SSI Recipients also receiving OASDI <sup>1</sup>	2,421	43.2%	485,043	37.8%

Notes: <sup>1</sup> OASDI (Old Age, Survivors, or Disability Insurance)

Sources: SSA, *SSI Recipients by State and County, December 2011*; DOF, *Table E-5 City / County Population and Housing Estimates, 2006, with 2000 DRU Benchmark*.

Persons with disabilities in Placer County have different housing needs depending on the nature and severity of the disability. Physically disabled persons generally require modifications to their housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, modified fixtures and appliances, etc. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many disabled people rely solely on Social Security Income, which is insufficient for market rate housing.

A growing number of architects and developers are integrating universal design principles into their buildings to increase the accessibility of the built environment. The intent of universal design is to simplify design and construction by making products, communications, and the built environment usable by as many people as possible without the need for adaptation or specialized design. Applying these principles, in addition to the regulations specified in the Americans with Disabilities Act (ADA), to new construction in Placer County will increase the opportunities in housing and employment for everyone. Furthermore, studies have shown the access features integrated into the design of new facilities in the early conceptual stages increase costs less than 1/2 of 1 percent in most developments.

The following are the seven principles of universal design as outlined by the Center for Universal Design:

- *Equitable Use* - The design is useful and marketable to people with diverse abilities.
- *Flexibility in Use* - The design accommodates a wide range of individual preferences and abilities.
- *Simple and Intuitive* - Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.

- *Perceptible Information* - The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- *Tolerance for Error* - The design minimizes hazards and the adverse consequences of accidental or unintended action.
- *Low Physical Effort* - The design can be used efficiently and comfortably with minimum fatigue.
- *Size and Space for Approach and Use* - Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.

There are several organizations in Placer County that serve disabled clients. The following organizations were contacted in evaluating the needs of Placer County disabled residents: Placer Independent Resources Services (PIRS), California Foundation for Independent Living Centers, and the Placer County Department of Health and Human Services. These groups all provide services to a clientele that have a wide variety of needs.

The Placer County Board of Supervisors recently (October 2012) committed \$500,000 in State funding to support the Community House of Kings Beach, a proposed drop-in center for mental health and support services. The funds will help finance the purchase and renovation of a former motel and residence at 265 Bear Street in Kings Beach by the Community House of Tahoe Truckee Community Foundation. The property will be turned into a community center that will house the project's three main partners: the Tahoe Safe Alliance, North Tahoe Family Resource Center, and Project MANA. The County Health and Human Services Department estimates the community center will serve about 3,000 people annually.

#### **4. Senior Households**

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. The unincorporated County's 65 and over population increased from 13,349 to 17,828 (33.6 percent) from 2000 to 2010, which outpaced the overall increase (7.4 percent) in the unincorporated areas, and the State's increase in its 65 and older population (11.4 percent). In addition, 11 percent of the total households in Placer County are made up of seniors who live alone.

Seniors often face unique housing problems. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance. Also, many elderly homeowners do not have sufficient savings to finance the necessary repairs costs – this is a situation commonly described as “house-rich and cash-poor.”

While some seniors may prefer to live in single-family detached homes, others desire a smaller, more affordable home with less upkeep, such as condos, townhouses, apartments or mobile homes. Currently (2010), 83.9 percent (46,888 units) of the housing stock in unincorporated areas of Placer County is made up of single-family detached homes, leaving only 16 percent (9,003 units) of the housing stock for those who choose to or have to live in other forms of housing.

Table 38 shows information on the number of seniors, the number of senior households, and senior households by tenure in unincorporated and incorporated Placer County and California in 2010. As discussed earlier (and shown in Table 4), Placer County's population is slightly older than California as a whole. Senior persons (the 65 and over age group) represented 16.5 percent of the population in unincorporated Placer County in 2010 compared to 11.4 percent in California. Because of smaller household sizes, senior households as a percentage of all households is larger than the percentage of

seniors in the population. Senior households represented 26.8 percent of all households in the unincorporated county, compared to 20.4 percent in California. Senior households have a high homeownership rate. In the unincorporated county, 88.9 percent of senior households owned their homes in 2010, compared to 77.9 percent of all households.

**TABLE 38**  
**SENIOR POPULATION AND HOUSEHOLDS**  
**Placer County and California**  
**2010**

	Unincorporated Placer County		Incorporated Placer County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Population</b>						
Total Population	108,128		240,304		37,253,956	-
Number of Persons 65 years and over	17,828		35,734		4,246,514	-
Senior Population as a % of the Total Population		16.5%		14.9%	-	11.4%
<b>Households</b>						
<i>Total Households</i>	41,351	100.0%	91,276	100.0%	12,577,498	100.0%
Owner	32,194	77.9%	62,029	68.0%	7,053,371	56.1%
Renter	9,157	22.1%	29,247	32.0%	5,542,127	44.1%
<i>Senior-Headed Households</i>	11,090	100.0%	22,606	100.0%	2,565,949	100.0%
Owner	9,859	88.9%	17,725	78.4%	1,871,250	72.9%
Renter	1,231	11.1%	4,881	21.6%	694,699	27.1%
Seniors as a % of All Households	-	26.8%	-	24.8%	-	20.4%
% of Owner Households Headed by a Senior	-	30.6%	-	28.6%	-	26.5%
% of Renter Households Headed by a Senior	-	13.4%	-	16.7%	-	12.5%

Source: SACOG Housing Element Data Profiles, November 2012; 2010 Census.

Table 39 shows the housing cost burdens by age and tenure for unincorporated and incorporated Placer County and California in 2010. As shown in the table, 57.8 percent of all senior households in the unincorporated county had a housing cost burden greater than 30 percent (moderate housing cost burden) in 2010. The percentage of senior households with at least a moderate housing cost burden in the incorporated county was equal to that in the unincorporated areas (57.9 percent).

Overall, the proportion of senior households with a cost burden greater than 30 percent in the unincorporated county was higher than the proportion of non-seniors (57.8 and 48.1 percent respectively). Overall, there is a smaller proportion of seniors in Placer County with a moderate housing cost burden compared to California as a whole.

**TABLE 39  
HOUSING COST BURDEN BY AGE AND TENURE  
Placer County and California  
2010**

	Unincorporated Placer County			Incorporated Placer County			California		
	Total	Cost Burden Greater than 30%		Total	Cost Burden Greater than 30%		Total	Cost Burden Greater than 30%	
<b>Total</b>	8,178	4,020	49.2%	26,769	13,477	50.3%	5,280,802	2,768,517	52.4%
Householder 15-64	7,278	3,500	48.1%	22,492	10,999	48.9%	4,675,212	2,395,913	51.2%
Householder 65+	900	520	57.8%	4,277	2,478	57.9%	605,590	372,604	61.5%

Source: American Community Survey 2006-2010

Some seniors have the physical and financial ability to continue driving well into their retirement; however, those who cannot or chose not to drive must rely on alternative forms of transportation. This includes not only bus routes and ride sharing programs, but also safe, walkable neighborhoods. In order to accommodate transit access in senior housing, it must be located near transit corridors, and in neighborhoods that cater to pedestrians by providing well-lit, wide, shaded sidewalks, clearly marked crosswalks, and longer walk signals at intersections.

### ***5. Large Families/Households***

The U.S. Department of Housing and Urban Development (HUD) defines a large family as one with five or more members. Large families may have specific needs that differ from other families due to income and housing stock constraints. The most critical housing need of large families is access to larger housing units with more bedrooms than a standard three-bedroom dwelling.

In general, housing for families should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child-care facilities. These types of needs can pose problems particularly for large families that cannot afford to buy or rent single family houses, as apartment and condominium units are most often developed with childless, smaller households in mind. Thus, for the large families that are unable to rent single family houses, it is likely that these large renter households are overcrowded in smaller units. When planning for new affordable and market-rate multi-family housing developments, therefore, the provision of three- and four-bedroom units is an important consideration due to the likely demand for affordable, larger multi-family rental units.

Table 40 below shows the number and share of large households in unincorporated and incorporated Placer County and California in 2010. Census data availability makes it necessary to analyze data for all households, including non-family households, for this document. As shown in the table, 4,008 households, or 9.7 percent of the total households in unincorporated Placer County, had five or more members. This proportion is slightly higher for renters (11.4 percent) than for owners (9.2 percent). The number of large owner households (2,961) was significantly greater than the number of large renter households (1,047).

The share of large households out of total households in unincorporated Placer County (9.7 percent) was slightly lower than the proportion of large households in the incorporated areas (10.6 percent), and much lower than the proportion in California as a whole (16.4 percent of total households). As discussed previously and shown in Table 20, 36.4 percent of the renter-occupied units in unincorporated Placer

County in 2010 had three or more bedrooms. However, the figure is much larger than the 25.3 percent figure for California. The 2010 Census data suggests that there is much less of a need for large units in Placer County than statewide to accommodate large households.

<b>TABLE 40 LARGE HOUSEHOLDS Placer County and California 2010</b>						
	<b>Unincorporated Placer County</b>		<b>Incorporated Placer County</b>		<b>California</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Owner Occupied</b>						
Less than 5 Persons	29,233	90.8%	55,556	89.6%	5,904,279	83.9%
5+ Persons	2,961	9.2%	6,473	10.4%	1,131,092	16.1%
<b>Total</b>	<b>32,194</b>	<b>100.0%</b>	<b>62,029</b>	<b>100.0%</b>	<b>7,035,371</b>	<b>100.0%</b>
<b>Renter Occupied</b>						
Less than 5 Persons	8,110	88.6%	26,059	89.1%	4,606,228	83.1%
5+ Persons	1,047	11.4%	3,188	10.9%	935,899	16.9%
<b>Total</b>	<b>9,157</b>	<b>100.0%</b>	<b>29,247</b>	<b>100.0%</b>	<b>5,542,127</b>	<b>100.0%</b>
<b>All Households</b>						
Less than 5 Persons	37,343	90.3%	81,615	89.4%	10,510,507	83.6%
5+ Persons	4,008	9.7%	9,661	10.6%	2,066,991	16.4%
<b>Total</b>	<b>41,351</b>	<b>100.0%</b>	<b>91,276</b>	<b>100.0%</b>	<b>12,577,498</b>	<b>100.0%</b>

Source: SACOG Housing Element Data Profiles, November 2012; 2010 U.S. Census

As shown in Table 21 earlier in this report, out of all "large related households" (a household of five or more persons which includes at least two related persons) classified as lower-income in unincorporated Placer County in 2000, 68.8 percent of the owner households and 54.8 percent of renter households had a housing cost burden greater than 30 percent (defined by HUD as a "moderate cost burden"). This compares to 55.1 percent of all lower-income owner and 61.2 of all lower-income renter households in Placer County. When considering all (not just lower-income) large related households in Placer County in Table 21, only 30.7 percent of owner households and 26.4 percent of the renter households had a moderate cost burden. This indicates that, lower-income large related owner households in the unincorporated county have an excessive housing cost burden problem, while large renter households do not.

## **6. Female-Headed Households**

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child.

Table 41 below shows the number of female-headed households in unincorporated and incorporated Placer County and California in 2010. As shown in the table, there were 7,656 female-headed households in the unincorporated area of the county, representing 18.5 percent of all households. This percentage is less than in the incorporated areas of the county (25.1 percent) and California (26.2 percent). About 61 percent (4,695 of 7,656, or 49.9 percent) of the female-headed households in unincorporated Placer County were one-person households. It is possible that many of these householders are 65 years and older. A small percentage (3.4 percent) of the households in unincorporated Placer County were single female-headed households with children under 18 years of age.

Single mothers made up a smaller percentage of the total population in the unincorporated county than in the incorporated county (5.8 percent) and statewide (6.8 percent).

**TABLE 41  
FEMALE-HEADED HOUSEHOLDS  
Placer County and California  
2010**

Type of Household	Unincorporated Placer County		Incorporated Placer County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Total Households</b>	<b>41,351</b>	<b>100.0%</b>	<b>91,276</b>	<b>100.0%</b>	<b>12,577,498</b>	<b>100.0%</b>
<i>Total Female Householders</i>	7,656	18.5%	22,947	25.1%	3,294,380	26.2%
Single Female Householder, Living Alone	4,695	11.4%	13,652	15.0%	1,617,564	12.9%
Single Female Households with Related Children < 18	1,424	3.4%	5,279	5.8%	856,882	6.8%

Source: 2010 U.S. Census

Due to generally lower incomes, single female-headed households often have more difficulties finding adequate affordable housing than do families with two adults. Also, female-headed households with small children may need to pay for childcare, which further reduces disposable income. This special needs group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important that housing for female-headed families be located near childcare facilities, schools, youth services, medical facilities, and senior services.

## ***7. Extremely Low-Income Households***

Extremely low-income households are defined as those households with incomes under 30 percent of the county's median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, disabled persons, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. In Placer County, a household of three persons with an income \$20,600 in 2012 would qualify as an extremely low-income household.

Table 42 shows the number of extremely low-income households and their housing cost burden in Placer County and California in 2009. As shown in the table, both the unincorporated and incorporated areas of Placer County had lower percentages of extremely low-income households (7.7 and 7.5 percent, respectively) than the state (13.6 percent). The unincorporated area had a larger proportion of extremely low-income owner households and a smaller proportion of extremely low-income renter households than the incorporated cities. Roughly three-quarters of extremely low-income households in the county had a moderate housing cost burden and about 60 percent had a severe housing cost burden.<sup>14</sup>

<sup>14</sup> See pages 39 and 40 for a discussion of housing cost burden.

**TABLE 42**  
**HOUSING COST BURDEN OF EXTREMELY LOW-INCOME HOUSEHOLDS**  
**Placer County and California**  
**2009**

	Unincorporated County			Incorporated County			California		
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total
Number of Extremely Low-Income Households	1,890	1,250	3,140	2,300	4,075	6,375	472,075	1,183,510	1,655,585
Percent of Total Households	5.7%	16.2%	7.7%	3.9%	16.4%	7.5%	6.7%	23.1%	13.6%
Number w/ cost burden > 30%	1,380	990	2,370	1,940	3,340	5,280	349,530	967,010	1,316,540
Percent w/ cost burden > 30%	73.0%	79.2%	75.5%	84.3%	82.0%	82.8%	74.0%	81.7%	79.5%
Number w/ cost burden > 50%	1,025	890	1,915	1,620	2,825	4,445	285,675	819,710	1,105,385
Percent w/ cost burden > 50%	54.2%	71.2%	61.0%	70.4%	69.3%	69.7%	60.5%	69.3%	66.8%

Source: SACOG Housing Element Data Profiles, November 2012; HUD SOCDs, Comprehensive Housing Affordability Strategy (CHAS) Database, 2009

State Government Code Section 65583(a)(1) states:

“Local agencies shall calculate the subset of very low income households allotted under Section 65584 that qualify as extremely low income households. The local agency may either use available census data to calculate the percentage of very low income households that qualify as extremely low income households or presume that 50 percent of the very low income households qualify as extremely low income households. The number of extremely low income households and very low income households shall equal the jurisdiction’s allocation of very low income households pursuant to Section 65584.

Based on Placer County’s 2013-2021 regional housing needs allocation, there is a projected need for 683 extremely low-income units (which assumes 50 percent of the very low-income allocation) within the county.

## C. Regional Housing Allocation

This section evaluates projected future housing needs in the unincorporated areas of Placer County based upon the adopted Regional Housing Needs Allocation (RHNA) prepared by the Sacramento Area Council of Governments (SACOG). State law requires councils of governments to prepare allocation plans for all cities and counties within their jurisdiction. SACOG adopted its final Plan for Allocation of Regional Housing Needs Allocation in September 2012.

The intent of a housing allocation plan is to ensure adequate housing opportunities for all income groups. The State Department of Housing and Community Development provides guidelines for preparation of the plans, and ultimately certifies the plans as adequate.

The core of the RHNA is a series of tables that indicate for each jurisdiction the distribution of housing needs for each of four household income groups. The tables also indicate the projected new housing unit targets by income group for the ending date of the plan. These measures of units define the basic new construction that needs to be addressed by individual city and county housing elements. The allocations

are intended to be used by jurisdictions when updating their housing elements as the basis for assuring that adequate sites and zoning are available to accommodate at least the number of units allocated. Table 43 below shows the current and projected housing needs for the planning period from January 1, 2013 to October 31, 2021 for the unincorporated areas of Placer County.

**TABLE 43**  
**REGIONAL HOUSING NEEDS ALLOCATION BY INCOME**  
**Unincorporated Placer County & Tahoe Basin**  
**January 1, 2013 to October 31, 2021**

	Very Low	Low	Moderate	Above Moderate	TOTAL
RHNA Allocation	1,365	957	936	1,773	5,031
Percent of Total	27.1%	19.0%	18.6%	35.2%	100.0%

Note: There is a projected need for 683 extremely low-income units based on the assumption that 50 percent of the very low-income household need is extremely low-income.

Source: Sacramento Area Council of Governments (SACOG), Draft Plan for Allocation of Regional Housing Needs for January 1, 2013, through October 31, 2021 (April 2012).

As shown in the table, the RHNP allocated 5,031 new housing units to unincorporated Placer County for the 2013 to 2021 planning period. For analytical purposes, SACOG broke out the Tahoe Basin as a subarea. The County's total allocation assumes 328 units for the Tahoe Basin. The time frame for this Regional Housing Needs process is January 1, 2013, through October 31, 2021, (an 8 ¾-year planning period). The allocation is equivalent to a yearly need of approximately 575 housing units for the 8 ¾-year time period. Of the 5,031 housing units, 3,258 units are to be affordable to moderate-income households and below, including 1,365 very low-income units, 957 low-income units, and 936 moderate-income units.

## SECTION II: RESOURCE INVENTORY

This section analyzes the resources and opportunities available for the development, rehabilitation, and preservation of affordable housing in Placer County. Included is an evaluation of the availability of land resources and the financial administrative resources available to support housing activities.

### A. Availability of Land and Services

The State law governing the preparation of Housing Elements emphasizes the importance of an adequate land supply by requiring that each Housing Element contain "an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites" (Government Code Section 65583(a)(3)).

This section provides an inventory of the residential projects built or planned since the start of the Housing Element planning period (January 1, 2013) and the vacant land that is suitable and available within unincorporated Placer County for higher-density residential development. It compares this inventory to the County's RHNA-assigned need for new housing. In addition to this assessment, this section considers the availability of sites to accommodate a variety of housing types suitable for households with a range of income levels and housing needs. Finally this section discusses the adequacy

of public facilities, services, and infrastructure for residential development during the Housing Element planning period.

### ***1. Residential Sites Inventory***

The residential land inventory is required “to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction’s share of the regional housing need for all income levels” (Government Code Section 65583.2(a)). The phrase “land suitable for residential development” in Government Code Section 65583(a)(3) includes all of the following:

- 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.

The inventory is required to include the following (Government Code Section 65583.2(b)):

- A listing of properties by parcel number or other unique reference;
- The size of each property listed and the general plan designation and zoning of each property;
- For non-vacant sites, a description of the existing use of each property;
- A general description of any environmental constraints to the development of housing within the jurisdiction, the documentation for which has been made available to the jurisdiction. This information need not be identified on a site-specific basis.
- A general description of existing or planned water, sewer, and other dry utilities supply, including the availability and access to distribution facilities. This information need not be identified on a site-specific basis.
- Sites identified as available for housing for above-moderate income households in areas not served by public sewer systems. This information need not be identified on a site-specific basis.
- A map that shows the location of the sites included in the inventory, such as the land use map from the jurisdiction’s general plan for reference purposes only.

### **Characteristics of Areas Included in the Inventory**

Placer County covers a large and diverse geographic area. While some areas in Southwest Placer County are relatively suburban, the foothill areas and High Sierras to the east are much more rural in nature. New high-density development within Placer County is generally constrained by the lack of public water and sewer infrastructure. Therefore, many of the inventoried sites are within specific plan areas or in sections of the county with adequate infrastructure, including the Tahoe Basin, North Auburn, Granite Bay, and west Placer County.

### **Auburn/Bowman**

The Auburn/Bowman area can be characterized as a rapidly developing foothill community with a central urban downtown area and suburban development to the north and south, strip commercial development along the primary north-south road, Highway 49, and nodes of highway commercial activity to the east along Interstate 80.

More recent development of the Highway 49 corridor, especially between Dry Creek Road on the north and New Airport Road on the south, Dewitt Center to the west, and the Auburn Airport to the east, has resulted in the establishment of an office, commercial, and service-oriented urban area two to three miles north of the traditional center of the Auburn community.

This area now includes the hospital, airport, industrial centers, larger commercial facilities, county government complex, schools, parks, and a large number of multi- and single-family housing developments. This area has developed with urban-type development and has adequate infrastructure and services to handle higher-density housing. The County-owned Dewitt Center is strategically located in the center of North Auburn and is considered an appropriate affordable housing location. The County has proposed Program A-7, an update to the Dewitt Center Master Plan to identify sites appropriate for higher-density and mixed-use development.

### **Martis Valley**

The Martis Valley area of Placer County consists of an area of land that is approximately 25,570 acres near the Town of Truckee in the central Sierra Nevada Mountains north of Lake Tahoe. Land use patterns consist of a wide range of urban and commercial areas, forest lands, public and private recreational areas and facilities, as well as areas designated for airport use.

Existing residential communities within the Placer County portion of Martis Valley consist of Ponderosa Palisades, Martiswood Estates, Ponderosa Ranchos, Sierra Meadows, Lahontan, Schaffer's Mill, Hopkins Ranch, and the Northstar-at-Tahoe resort community. The Northstar-at-Tahoe resort community consists of over 1,500 private homes and condominiums, some of which serve as rental properties. There is a workforce housing apartment complex, Sawmill Heights, at Northstar.

There is minimal undeveloped commercial land within the valley and several vacant multi-family housing parcels. Northstar-at-Tahoe, Lahontan, and Schaffer's Mill have workforce housing development requirements that are planned or under construction.

### **Sheridan**

Sheridan is located in the northwest corner of the county near the Yuba County line. Highway 65 provides access to Wheatland to the north and the cities of Lincoln, Rocklin, Roseville, and Sacramento to the south. Sheridan is largely a rural residential community surrounded by agricultural uses and conservation lands.

Although a community plan was prepared in 1976 that would allow for a significant amount of new development around the Sheridan townsite, constraints on public sewer and water limit the potential to accommodate the urban levels of development. There is current capacity for 82 additional dwelling units within the townsite where water and public wastewater service and vacant multi-family zoned land are available.

### **Squaw Valley**

Squaw Valley is a drainage basin located in the Sierras and is one of the principal recreation resources in the county. Development in Squaw originally began in the 1940s, although development of the ski facilities and the residential community was greatly accelerated by the 1960 Winter Olympics in Squaw Valley. The valley has a mix of open space, recreational areas, ski-related commercial uses, hotel accommodations, and residential uses, including townhouses, condominiums, single-family housing, and employee housing.

The County is currently (2013) processing a Specific Plan for the comprehensive development of approximately 101.5 acres of the previously developed Squaw Valley Olympic Village area located at the western end of Squaw Valley. The Specific Plan calls for development of a recreation-based, all-season resort community consisting of 1,335 fractional ownership residential and guest accommodation units that would include condominium hotels and semi-attached and detached fractional ownership residential properties. The plan area would develop a maximum of 387,000 square feet of commercial uses to serve resident and guest populations in the village. Employee housing would be required as part of the project.

### **Dry Creek/West Placer**

The Dry Creek area is located in the southwest corner of Placer County. Much of the area is rural-residential with one- to two-acre or larger lots. Due to poor soil conditions, the Placer County Environmental Health Department has mandated that all development on lots less than seven acres be connected to a public sewer system. There is public sewer in the plan area adjacent to the city of Roseville and in the Walerga Road corridor.

Several medium-density subdivisions along with two Specific Plans have been approved for this area: Riolo Vineyards and Placer Vineyards. Sewer and water service must be extended to serve the Placer Vineyards project. There are three commercially-zoned properties outside of the Specific Plan areas suitable for affordable housing.

### **Foresthill**

The Foresthill Divide comprises approximately 109 square miles located in the foothills of the western slope of the Sierra Nevada Mountains in central Placer County. Several small, rural communities are located on the Divide, including Foresthill, Todd's Valley, Baker Ranch, Michigan Bluff, and Yankee Jim's. The majority of the Plan Area is forested and/or part of the steeply-sloping topography that slopes to the Middle and North Forks of the American River.

Septic tank/leach field systems are the principal method of sewage disposal in the area. The only community sewerage systems (i.e., community leach fields, oxidation ponds) are those serving mobile home parks, two apartment complexes, and four houses on one lot. Future growth will continue to be served by septic systems making high-density, affordable housing unlikely on the Divide.

### **Granite Bay**

Granite Bay, in the southeast corner of the county, is close to employment centers in Roseville, Sacramento, and Folsom. It offers a rural lifestyle characterized by the predominance of large lots in the northern section of the community, limited commercial development, and the prevalence of small agricultural and animal raising uses in the area.

Douglas Boulevard, Auburn-Folsom Road, and Sierra College Boulevard are the primary east-west and north-south roads in the area. There is some multi-family residentially-zoned land and several vacant commercial parcels that could be developed for affordable housing. Sewer capacity constraints in some portions of Granite Bay limit the potential of high-density housing construction.

### **Horseshoe Bar/Penryn**

The Horseshoe Bar/Penryn is an area of approximately 25 square miles located in the foothills south of the unincorporated area of Newcastle and the city of Auburn, north of the Granite Bay community, west of Folsom Lake, and east of the Town of Loomis and cities of Rocklin and Roseville.

Over the past few decades, the land use pattern has been changing from rural-agricultural to residential development on small acreages. Several areas are built up beyond their capacity to utilize rural-type water and sanitary facilities, while public services, such as sewers, have been provided in areas that have not developed.

Higher densities occur in the "Penryn Parkway" area where public utilities are readily available. This is especially true due to the highly variable soils in the Plan area which make it difficult to provide septic systems and private wells on small lots.

### **Meadow Vista**

Meadow Vista encompasses approximately 7,000 acres in the foothills approximately seven miles northeast of the city of Auburn. Since the 1970s, significant land development has taken place in Meadow Vista. The majority of this has been accomplished by minor land divisions (4 or fewer parcels).

One large development project in the Plan area is the Winchester Planned Unit Development consisting of 409 residential units surrounding a golf course. Since septic tanks will continue to be the source of sewage disposal in the area, high-density residential housing is not feasible.

### **Weimar/Applegate/Clipper Gap**

The Weimar/Applegate/Clipper Gap area is located in the foothills between the cities of Auburn and Colfax. The area is attractive for residential development because of its rural character and location close to employment and recreation facilities. Since sewage disposal for the majority of the area is currently accommodated by individual septic systems, the area is predominantly single-family residential on large lots (minimum 2.3 acres in size per Placer County Environmental Health requirements). The County does provide sewer services for the Applegate commercial district where there is commercially-zoned land appropriate for higher density housing.

### **Tahoe Basin**

The Tahoe basin features some of the most attractive and popular areas of Placer County. New development in the basin must comply with both County and Tahoe Regional Planning Agency regulations. In the basin, the housing problems faced by residents are different from those in the rest of the county. Unlike many jurisdictions, the Tahoe Region has a quantified, limited supply of suitable land available for development or redevelopment. The total quantity of housing is controlled by TRPA's release of residential allocations and the bonus unit incentive program. There are also height, coverage and density restrictions.

## Density and Affordability

Density can be a critical factor in the development of affordable housing. In theory, higher density development can lower per-unit land cost and facilitate construction in an economy of scale. Pursuant to Government Code Section 65583.2(c)(3), the Housing Element must demonstrate appropriate density standards to accommodate a jurisdiction's regional need for all income levels, including lower-income households. To meet this statutory requirement, HCD recommends local governments provide an analysis demonstrating how adopted densities may or may not accommodate the regional housing need for lower income households. The analysis should include factors such as market demand, financial feasibility, and information based on development project experience within a zone or zones that provide housing for lower income households.

As an alternative to preparing the analysis described above, Government Code Section 65583.2(c)(3)(B) allows local governments to elect the option of using "default" density standards that are "deemed appropriate to accommodate housing for lower-income households." The default density option is not a mandated density, but instead provides a streamlined option for local governments to meet the density requirement. No analysis to establish the appropriateness of the default density is required and HCD must accept that density as appropriate in its review.

The default density option was adopted into State law in 2003 by consensus with local government representatives, builders, planners and advocates. Default densities are established using population based criteria, as follows:

- Incorporated cities within nonmetropolitan/rural counties and non-metropolitan counties with micropolitan areas (15 units or more per acre);
- Unincorporated areas in all non-metropolitan counties (10 units or more per acre);
- Suburban Jurisdiction (20 units or more per acre); and
- Metropolitan Jurisdictions (30 units or more per acre).

When the County updated its Housing Element in 2009, Placer County was considered a "suburban jurisdiction" with a default density standard of 20 units per acre. However, based on the release of the 2010 Census, which showed the population for the Sacramento Metropolitan Area exceeded two million, Placer County is now considered a "metropolitan jurisdiction" with a default density standard of 30 units per acre.

In Placer County, the highest residential density permitted by the General Plan and Zoning is 21 units per acre (see Tables 55 and 56). With a 35 percent density bonus, affordable housing developers are allowed up to 28 units per acre. Several specific plans allow even higher densities. For example, higher-density residential development is allowed within the Regional University Specific Plan up to 25 units per acre, within the Riolo Vineyards Specific Plan up to 23 units per acre, and within mixed-use areas of the Placer Vineyards Specific Plan up to 22 units per acre.

These higher densities for specific plan areas are appropriate for the southwestern part of the county, which is closer to urban areas and has access to infrastructure. However, such high densities could not be supported by the limited or non-existent public infrastructure in many of the more remote areas of the county, and would not fit within the community character. In the more rural areas, densities of 5-10 units per acre are considered high density and are adequate to accommodate affordable housing.

The increase in the default density standard comes at a time when Placer County's housing market is more affordable than ever. The following three-part analysis demonstrates that the adopted density ranges allowed in Placer County (up to 21 units per acre) encourage the development of housing for lower-income households given market demand, financial feasibility, and project experience in Placer County.

### ***Market Demand***

As demonstrated in the discussion of housing costs, home sale prices and the cost of land have declined dramatically in the county and throughout many parts of California. Additionally, as described earlier, market rents are generally affordable to lower-income households. Apartments in Colfax and Foresthill were advertised in the range of \$600-700 for a one-bedroom, around \$750 for a two-bedroom unit, and between \$700-950 for a three bedroom unit. In North Auburn, rents are slightly higher, with two-bedroom apartments listed in the range of \$775-1,000, and three-bedroom apartments in the range of \$1,075-1,445. These rents are much lower than market-rate rents in the nearby urban areas, and demonstrate that market-rate apartments can be affordable to lower-income residents at allowed densities without financial subsidy.

Since apartments tend to be located within the cities in Placer County where infrastructure and services are available, there is more information on multifamily rental rates in the cities. Table 44 below shows the price range and median rents by bedroom size for apartments in the cities of Auburn, Rocklin, and Roseville. As shown in the table, market rate rents in the incorporated areas of the county can also be affordable to lower-income households without subsidy.

<b>TABLE 44</b>								
<b>MARKET RENTAL RATES FOR APARTMENTS IN CITIES</b>								
<b>Placer County</b>								
<b>2012</b>								
<b>City</b>	<b>1 Bedroom</b>		<b>2 Bedrooms</b>		<b>3 Bedrooms</b>		<b>4 Bedrooms</b>	
	<b>Range</b>	<b>Median</b>	<b>Range</b>	<b>Median</b>	<b>Range</b>	<b>Median</b>	<b>Range</b>	<b>Median</b>
<u>Auburn</u>	<u>\$800-950</u>	<u>\$875</u>	<u>\$895-936</u>	<u>936</u>	<u>\$1,076-1,800</u>	<u>\$1,385</u>	<u>=</u>	<u>=</u>
<u>Rocklin</u>	<u>\$666-1,515</u>	<u>\$890</u>	<u>\$650-2,015</u>	<u>\$1,105</u>	<u>\$850-2,015</u>	<u>\$1,500</u>	<u>\$1,185-1,193</u>	<u>\$1,190</u>
<u>Roseville</u>	<u>\$650-1,510</u>	<u>\$935</u>	<u>\$768-2,600</u>	<u>\$1,225</u>	<u>\$884-2,515</u>	<u>\$1,610</u>	<u>\$1,198-1,212</u>	<u>\$1,200</u>

Source: City of Auburn Housing Element, 2013.

High-density apartments are not the only source of affordable housing in the county. Many lower-income households live in other types of housing including duplexes, mobile homes, and modest single family homes. Many own their own homes. Sales prices for single family homes are well below the state median in many parts of the county and are generally affordable to the upper range of a low-income household.

### ***Financial Feasibility***

Placer County still has a significant amount of vacant land available for residential development that is inexpensive, especially in the current market. While land costs vary substantially across the county based on a number of factors, due to the collapse of the housing market prices are down considerably from the peak of the market several years ago. As properties begin to get closer to existing development with zoning regulations that allow for more dense development, the typical sale price per acre increases. However, based on current (2012) market data, the value of agricultural land is between \$6,000 and

\$8,000 per acre. For buildable parcels, sale prices typically range from \$20,000 to \$30,000 per acre depending on property attributes and if utilities available.

Land costs in Placer County are low enough that the number of units necessary to allow an affordable housing development project to achieve economies of scale is much lower than that of more urbanized areas. Given the availability of land and lower land prices in Placer County, densities in the range of 10 to 20 units per acre, depending on the location within the county, are appropriate for affordable housing.

Table 45 demonstrates the cost effectiveness of different densities in terms of land costs per unit. The table shows the per unit land cost at various densities based on an average land cost of \$25,000 per acre in the unincorporated county, excluding the Tahoe Region, where land prices are much higher. The difference between per unit land costs at various densities is insignificant as a percentage of total development costs. Land costs per unit are approximately \$2,500 at 10 units per acre and \$833 per unit at 30 units per acre. Substantially lower land costs make MDR designated sites no less desirable than HDR designated sites for affordable housing.

<b>TABLE 45            LAND COSTS PER UNIT AT            DIFFERENT DENSITIES</b>	
<b>Placer County            2012</b>	
<b>Units per Acre</b>	<b>Land Costs per Unit</b>
5	\$5,000
10	\$2,500
15	\$1,667
20	\$1,250
25	\$1,000
30	\$833

*Source: Mintier Hamish, 2012.*

In the Tahoe Region where land costs are closer to \$1 million per acre, density can make a more significant difference in the overall financial feasibility of a project; however, densities in this area are determined by TRPA. Currently, densities are limited to 15 units per acre. While TRPA is proposing to allow Community Plans in the region that demonstrate environmental improvements to increase building height and density, TRPA still has the ultimate authority to determine densities within the region.

In early 2013, SACOG hosted a meeting with affordable housing developers from Mutual Housing and Mercy Housing to discuss the characteristics that make affordable housing projects feasible. When asked if there was a specific density needed to make a project financially feasible, both representatives responded that there was not. They said that it was more important that the affordable housing project fit within the character of the surrounding community. The cost of different construction types was mentioned at the meeting as well, particularly that housing costs can increase at higher densities because of the need to build steel frames instead of wood and provide podium or underground parking instead of surface parking. The developers with Mercy Housing and Mutual Housing were more concerned with the parcel sizes available and the incentives the jurisdiction would offer to encourage affordable housing. They mentioned that reduced parking is a primary incentive sought by affordable developers.

When choosing a site for an affordable housing development in Placer County, housing developers are less concerned with density of a potential site than with proximity to established communities and access

to basic infrastructure such as water and sewer. There-As described earlier, there are few areas of the county where infrastructure is sufficient to support high density development.

### ***Development Experience in Placer County***

Unincorporated counties typically develop in different ways than urban areas. Affordable housing takes a variety of forms, including low-density apartment complexes, townhomes, duplexes, mobile homes, and modest single-family homes. Table 46 lists several affordable housing developments in Placer County that have been approved or built at densities of 20 units or fewer per acre. In fact, many affordable projects are built at densities of 10 units per acre or less. Affordable housing developers tend to seek out land zoned for medium-density residential development in addition and to land zoned for higher-density development.

**TABLE 46  
RECENT AFFORDABLE HOUSING DEVELOPMENTS  
Placer County  
2012**

Development Project/Location	Maximum Allowable Density	Approved Density	Total Units	Location	Date Approved/Constructed
<b>North Auburn</b>					
Atwood Village	10	12.4	16 (4 deed restricted)	North Auburn	Completed 2008 (density bonus)
Quartz Ridge Apts.	10	10	64	North Auburn	Approved, Unbuilt
Terracina Oaks	15	18	56	North Auburn	Completed 1994
Timberline	15.0	10.6	78 units	North Auburn	Approved, Unbuilt
<b>Kings Beach</b>					
Kings Beach Housing	25	25	77 units	Kings Beach	Completed 2010-12
<b>Martis Valley</b>					
Timilick – Lot A	10	10	48	Martis Valley	Approved, Unbuilt
Timilick – Lot B	8	8	8	Martis Valley	Approved, Unbuilt

Source: Placer County, 2012.

In the unincorporated county, there has been little interest in density bonuses in the last ten years. Most developers have built affordable projects at or below the maximum allowed densities, with no need to request additional densities. This provides more evidence that density is not a determining factor in providing affordable housing since there is such little interest in higher-density projects on the part of affordable housing developers.

A recent survey of affordable housing development compiled by SACOG shows that the densities of existing affordable housing developers vary widely in the SACOG region. In the cities of Auburn, Lincoln, and Rocklin, which are all more urban than the unincorporated areas of Placer County, 90 percent of affordable housing projects were built at 20 units per acre or less; nearly 45 percent were built at densities of 15 units per acre or less. The survey helps support the finding that densities of 20 units per acre and lower are financially feasible for the development of affordable housing in Placer County.

## ***Conclusion***

In summary, the analysis demonstrates that adopted densities are adequate for providing lower-income housing in the unincorporated county. As shown in the following section, the County has more than sufficient vacant land to accommodate the projected housing need through 2021.

## **Inventory of Vacant Sites within Specific Plans**

As described on page 173, Placer County has utilized the Sacramento Area Council of Government's (SACOG) Affordable Housing Compact as guidance for its affordable housing requirements. While the SACOG compact provides for voluntary production standards, the County has mandated a minimum of 10 percent of all units built within Specific Plan areas be made available to very low-, low-, and moderate-income households. The 10 percent goal is guided by the following rules:

- At least 4 percent of all new housing construction will be affordable to very low-income families.
- At least 4 percent of all new housing construction will be affordable to low-income families.
- Up to 2 percent of the 10 percent goal could be met by housing affordable to moderate-income families.

The Bickford Ranch, Placer Vineyards, Riolo Vineyards and Regional University Specific Plans have been approved by the Placer County Board of Supervisors with affordable housing requirements. More than 1,950 affordable housing units have been entitled. Current economic conditions have dampened new-home construction, therefore it is unlikely that construction will start on any homes in these projects in the near-term. However, it is possible that construction could begin before the end of the planning period, and the land is available and properly zoned for the affordable housing units required as a condition of their approval.

While the specific plans will provide affordable units through specific affordable housing agreements, not all of the locations of the affordable units are known making it difficult to project realistic development capacity within the time frame of the Housing Element. However, all of the specific plans include areas designated as high-density housing—some with allowed densities of up to 25 units per acre. The following describes the realistic capacity for medium and high-density housing as well as the affordability requirements. For the purpose of inventorying residential development capacity, the analysis focuses on the capacity on higher-density sites.

### ***Bickford Ranch Specific Plan***

The County approved the Bickford Ranch Specific Plan on December 18, 2001. The plan includes 17.3 acres of land designated Village Residential (VR) with an expected 172 units. This land use designation is intended to provide for high-density attached residential units that could include apartments, condominiums, or townhomes. Of the 172 units planned under this designation, 106 are expected to be built as senior, affordable units (parcel R-7C). The other units are expected to be townhomes, and will likely be affordable moderate-income households based on the expected density of 9.9 units per acre.

Pursuant to the terms of the executed Development Agreement, the developer of Bickford Ranch is required to develop or cause to be developed 180 below-market rate housing units, affordable to lower-income households earning not more than 80 percent of the Placer County median income. The developer is required to construct up to 106, and no less than 90, of the units on site. The Development

Agreement requires the developer to provide 'gap financing' needed to provide the balance of the below market rate units not constructed on site. Units may be developed as an affordable age-restricted multifamily project. Upon creation of the parcel designated "Village Residential," the landowner is required to record a notice of restriction on the parcel restricting the development and use of the property to affordable housing. The following is a description of the requirements for the affordable units in the Specific Plan:

The affordable housing will be constructed in a staged process as specified in the Development Agreement:

- Prior to approval of the final subdivision map creating the 900<sup>th</sup> residential lot, the landowner must obtain approval of the applicable development entitlement for the construction of a senior affordable multi-family project on the Village Residential site, or submit a complete application to the County or show proof of submission of a complete application to a city within the County for an off-site affordable housing project.
- Prior to County approval of the final subdivision map creating the 1,300<sup>th</sup> residential lot, the landowner shall have commenced construction of either the on-site or off-site affordable housing project.
- Prior to County approval of the final subdivision map creating the 1,500<sup>th</sup> residential lot, the landowner shall have commenced construction of the affordable housing units that constitute the remaining obligation pursuant to the Development Agreement.

Figure 7 shows the land use summary and phasing for Bickford Ranch. The plan claims that all residential development could occur within six to eight years from start to finish. The plan calls for residential development to generally occur from Sierra College Boulevard to the east. The parcel planned for senior affordable housing (see parcel R-7C of Figure 7) is located along the main arterial, Bickford Ranch Road, and within the area planned to be constructed during Phase I. Therefore, it is realistic to assume that the 106 units planned for affordable senior housing could be constructed within the timeframe of the Housing Element. Since the developer is only required to build 90 units on-site, this Housing Element inventories the R-7C parcel as having realistic capacity for 90 units.

This project is fully-entitled but not developed. It is currently bank-owned but it is being marketed for sale to investors and/or developers.

**Placeholder for Figure 7  
Bickford Ranch Specific Plan**

**Placeholder for Figure 7  
Bickford Ranch Specific Plan  
Back of Figure**

### ***Regional University Specific Plan***

The County Board of Supervisors approved the Regional University Specific Plan on November 4, 2008. The plan includes 44.3 acres of High Density Residential (HDR) land (16-25 units/acre), 139.9 acres of Medium Density Residential (MDR) land (8-15.9 units/acre), and 10 acres of Commercial Mixed Use (CMU) land. Based on HCD's "default density standard" the sites designated as HDR have a capacity for 931 very low-income residential units. The MDR sites have a capacity for 1,508 moderate-income units.

However, the plan calls for phasing. University Boulevard will be constructed in two phases. Phase I, which includes 59.1 acres of MDR and 16.4 acres of HDR, could realistically be completed during the timeframe of the Housing Element. These HDR and MDR sites have a realistic capacity for 295 very low-income units and 650 moderate-income units.

Figure 8 shows the land use summary of the Regional University Specific Plan. As shown in the figure, the HDR, MDR, and CMU designated sites are all located along the main arterial, University Boulevard. However, only the eastern part of University Boulevard is expected to be constructed during Phase I. Therefore, this Housing Element only inventories capacity on the sites included in Phase I of the plan.

The development agreement requires the following affordable units: 126 very low-income, 127 low-income, and 63 moderate-income. The higher-density sites have a greater capacity for affordable units than are required in the affordable housing agreement for the specific plan. The following is a description of the requirements for each level of affordable units in the Specific Plan:

**Four percent very-low income.** The developer has one of three options: A \$5.04 million lump sum payment amount; \$50,000 per required very-low income affordable unit based upon development milestones within the community; or a per-unit building permit fee equal to \$2,500 per residential unit and adjusted annually based upon a construction cost index. The developer is obligated to construct 126 units of housing for very-low income households according to the "Campus Master Plan."

**Low-income units.** A deed restriction will be recorded on Parcel 15 within the community to accommodate 127 units of low-income affordable housing. There is no obligation to build, but the applicant must also execute and record an irrevocable offer to dedicate the site to the County within 15 years.

**Moderate-income units.** Sixty-three moderate affordable units are required and may be provided as affordable for-sale units within Parcels 5, 18 and 24, but may be transferred. Prior to the approval of each final residential lot subdivision map within these parcels, the parties shall enter into an Affordable Purchase or Rental Housing agreement for the residential units affordable to low-income households. Affordable units are deed restricted for a period of 30 years.

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**Placeholder for Figure 8  
Regional University Specific Plan**

**Placeholder for Figure 8  
Regional University Specific Plan  
Back of Figure**

### ***Placer Vineyards Specific Plan***

The Placer County Board of Supervisors approved the 14,132 unit Placer Vineyards Specific Plan on July 16, 2007. The specific plan provided a mechanism to ensure that the entire 5,230 acre plan area will be comprehensively planned. In October 2012, the Placer Vineyards Property Owners Group submitted an application to amend the Specific Plan to adopt a "Blueprint" Land Use Plan of 21,631 residential units. However, this inventory is based on the approved plan, not the revised plan. If the revised plan is approved prior to adoption of the Housing Element, the inventory will be revised to reflect any changes to the plan.

The approved plan included 205 acres of High Density Residential (HDR) land (7-21 units/acre) and 50.5 acres of Commercial Mixed Use (CMU) land (14-22 units/acre). Based on HCD's "default density standard" the sites designated as HDR have a realistic capacity for 2,881 very low-income residential units. The CMU sites have a realistic capacity for 636 very low-income units (see Table A-2).

The plan calls for Placer Vineyards "to invest and construct a Core Backbone Infrastructure in one phase and initial public service facilities that will allow all the major project developments in the Plan Area to proceed in a logical fashion." Core Backbone Infrastructure includes initial roadway improvements to the following roads: Base Line Road, Watt Avenue, West Dyer Lane, 16th Street, and 18th Street. The initial water, wastewater, and dry utilities infrastructure will support development along these initial roadway improvements.

The realistic capacity for higher-density sites is based on the assumption that all of the higher-density and mixed-use sites within the Placer Vineyards Specific Plan are located along the Core Backbone of roadways, will be some of the first areas to have access to infrastructure, and could therefore be developed within the time frame of the Housing Element. Figure 8 shows the land use summary of the Regional University Specific Plan. As shown in the figure, the majority of HDR and CMU designated sites (except sites 1 and 2) are located along Base Line Road, Watt Avenue, West Dyer Lane, and 16th Street.

The development agreement requires at least the following affordable units within the Placer Vineyards Specific Plan: 549 very low-income, 549 low-income, and 274 moderate-income. The revised plan would require 849 very low-income units, 849 low income units, and 424 moderate income units. The Development Agreement states that the "affordable units shall be developed generally concurrently and in proportion with development of the market rate units within the balance of the Property." The agreement requires the developer to complete the design and obtain all required approvals for the development of the affordable units prior to the issuance of the first building permit after building permits for 50 percent of the total number of single family residential units approved for the project have been issued. The developer must complete construction of the affordable units prior to the issuance of the first building permit after building permits for 75 percent of the total number of single family residential units approved for the project have been issued. Units may be either purchase or rental affordable units or a mixture of both and may be located anywhere on the property and must be maintained as affordable units for a period of 30 years.

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Placer Vineyards Specific Plan**

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### ***Riolo Vineyards Specific Plan***

The Placer County Board of Supervisors approved the Riolo Vineyards Specific Plan on May 12, 2009. The plan includes 3.2 acres of High Density Residential (HDR) land (10-23 units/acre) and 36.3 acres of Medium Density Residential (MDR) land (5-10 units/acre). Based on HCD's "default density standard" the sites designated as HDR have a realistic capacity for 60 very low-income residential units. The MDR sites have a realistic capacity for 277 moderate-income units (see Table A-2).

The realistic capacity assumption is based on the location of the HDR- and MDR-designated sites. The 3.2-acre HDR site is located at the corners of two major roads: Watt Avenue and PFE Road. The 36.3 acres of MDR-designated sites is located along PFE Road to the east of the HDR site (see Figure 10).

The higher-density sites have less capacity for affordable units than are required in the affordable housing agreements for the specific plan. The following are the affordable units required by the development agreement: 37 very low-income, 37 low-income, and 19 moderate-income, and a total of 93 units as the Specific Plan builds out. The following is a description of the requirements for each level of affordable units in the Specific Plan:

The developer is required to provide 10 percent of the total residential units within its property as affordable housing (2% moderate, 4% low, 4% very-low income). A Specific Plan designation of High Density Residential (HD) will be applied to APN 23-200-056, a parcel located in the southwest corner of the Specific Plan area that will be available for and utilized to provide for development of affordable housing.

The developer is required to use its best efforts to construct or cause to be constructed, prior to the issuance of the 400th building permit on the property, a minimum of 54 affordable housing units on the HD parcel by working with a developer which specializes in the development of affordable housing projects.

The developer is required to record a deed restriction on the HD parcel prior to the issuance of the approval for recordation of the first final small lot map within the Property. The deed restriction shall limit the use of the HD parcel to the provision of affordable housing only. A per-unit building permit fee, initially equal to \$1,800 per residential unit, will be paid upon issuance of each building permit for residential units within the property.

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Riolo Vineyards Specific Plan**

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## Inventory of Built and Planned Projects with an Affordable Housing Component

Since the Housing Element planning period runs from January 1, 2013, to October 31, 2021, the County's Regional Housing Needs Allocation (RHNA) can be reduced by the number of new units built or approved since January 1, 2013.

County staff compiled an inventory of all residential projects with an affordable and/or multi-family housing component that have been constructed, are under construction, or are planned within the current Housing Element planning period as follows (residential projects without an affordable housing component are not shown in the inventory):

- Units built since the start of the current Housing Element planning period (January 1, 2013);
- Units currently (as of January 1, 2013) under construction; or
- Units currently (as of January 1, 2013) "planned" (whether approved or in the planning process) and scheduled to be built by the end of the current Housing Element planning period (October 31, 2021)

Table A-1 (in Appendix A) shows the inventory of built and planned projects by location within the Placer County unincorporated area. The effective inventory date is January 1, 2013, and the project status as of that date is used for inventory purposes. For each project the table shows the Assessor's Parcel Number(s) (APN), Placer County General Plan land use designation, zoning district, size, number of units, number of affordable units (by very low-, low-, and moderate-income categories), description of affordable units, project status, and additional notes. The following assumptions were used to determine income categories of units:

- Actual affordable categories when known;
- Default assumption of low-income units when not specified/not yet known;
- Employee/workforce housing as low-income;
- Mobile homes as low-income; and
- Market-rate multi-family units without income restrictions as moderate-income.

For many of the approved/proposed projects, there is no information available regarding pricing and/or affordability restrictions. Oftentimes the details on the affordable or workforce housing obligations for projects are negotiated after project approval. The County has made several assumptions for these projects to determine projected affordability levels. In 2003 Bay Area Economics completed a survey of seasonal workers in the nearby Town of Truckee. According to the survey, resort workers earned an average weekly wage of \$306 in 2003, which is equal to \$385 in 2012 when adjusted for inflation. These wages would qualify the average resort worker as extremely low- to very low-income. Based on the findings in this survey and other knowledge of the local seasonal workforce, employee/workforce housing is categorized as low-income in the inventory of projects. Other assumptions in the table regarding the number and type of required affordable units for approved projects are based on County policy and requirements imposed on existing projects.

Market rate attached housing (including apartments, duplexes, half-plexes, townhomes, and condos) outside of the Tahoe Basin are assumed to be moderate-income based on the rental/sales prices of existing units of this type. This assumption applies to the Premier Granite Bay subdivision, Pardee Court subdivision, Orchard at Penryn subdivision, and Morgan Place subdivision projects.

As shown in the table, there are a total of 654 planned and approved affordable units: 40 very low-income, 320 low-income, and 294 moderate-income units.

## **Inventory of Vacant Sites Available for Higher-Density Residential Development**

In accordance with the requirements of Government Code Section 65583.2 described above, an assessment was conducted of the vacant land suitable for higher-density housing within unincorporated Placer County. The data was compiled by County staff and mapped using a Geographic Information System (GIS). Only vacant land allowing for higher-density residential development was included in the inventory. A complete inventory of all vacant residential land within unincorporated Placer County was not conducted. The inventory includes some vacant sites that were in the discussion or pre-application stages in the Placer County development project approval process as of the effective date of the inventory (January 1, 2013), but were not included in the inventory of built and planned projects.

The following criteria were used to map vacant residential sites allowing for higher-density residential development:

- **Location:** all parcels within unincorporated Placer County, but excluding Specific Plan areas and the Tahoe Basin. The inventory also does not include projects within the unincorporated Spheres of Influence (SOIs) of cities which have been given jurisdiction for the purposes of the RHNA/Housing Element. Specific Plan areas within County jurisdiction are accounted for as planned projects in Table A-1 (in Appendix A) and vacant sites in the Tahoe Basin are accounted for in Table A-3.
- **Vacancy:** vacant parcels were initially selected based on the County Assessor's use codes in the parcel database. Vacancy status was verified through aerial photographs and/or field observation. Since the Assessor's use codes are not completely accurate for all parcels, the vacant parcel list was supplemented with additional entries from County staff. The effective date of the vacancy status for each site is September 1, 2012. The sites inventory contains a few parcels that have existing uses which would require some demolition. The Hallmark Gardens parcels listed in Table A-2 (APNs 054-143-001, -005, -009, -015; and 054-171-008) are commercially-zoned (Highway Service) properties. The property owner did have a project in the pre-development stage but later withdrew the application. The two-phased project proposed a three-story, 182 unit senior independent living center along with a 100 unit hotel/conference center. Though a new project has not been proposed for the site, it is assumed that the owner is open to redeveloping the property to a higher density use with a residential component. There are no significant barriers to such redevelopment.
- **General Plan land use designations:** only parcels with the following land use designations that allow for multi-family development were retained in the inventory (see also Table 54 (Land Use Designations Permitting Residential Use)):

- Medium Density Residential (MDR)
- High Density Residential (HDR)
- General Commercial (GC)
- Tourist/Resort Commercial (TC)
- Mixed Use (MU) (Auburn/Bowman Community Plan only)
- Commercial (Auburn/Bowman Community Plan only)
- Penryn Parkway (PP) (Horseshoe Bar/Penryn Community Plan only)
- **Zoning districts:** only parcels that have the land use designations listed above along with the following zoning districts that allow for multi-family development were retained in the inventory (see also Table 55 (Housing Types Permitted by Zone)):
  - Multi-Family Residential (RM)
  - Neighborhood Commercial (C1)
  - General Commercial (C2)
  - Commercial Planned Development (CPD)
  - Highway Services (HS)
  - Motel District (MT)
  - Resort (RES)
  - High Density Residential (HDR) (Squaw Valley Community Plan only)
- **Size:** all parcels less than one acre in size were excluded from the inventory under the assumption that it would not be economically feasible to develop such parcels for higher-density affordable housing. In addition, since some parcels had an appropriate land use designation or zoning that only covered a portion of the parcel, only the portions of parcels allowing for multi-family residential development larger than one acre were included in the inventory. While this one-acre minimum excludes some parcels that could potentially be developed for multi-family uses, it enabled the inventory to focus on larger parcels.

All parcels (or portions of parcels) that met the criteria above were reviewed by County staff to confirm vacancy status, ownership, adequacy of public utilities and services, possible environmental constraints such as flood zones and steep slopes, and other possible constraints to development feasibility. The site inventory accounts for all known environmental constraints on the sites. Any environmental constraints for particular sites are noted and accounted for in the inventory tables. For example the following are some of the identified environmental constraints in Table A-2: “unlikely to be developed at high density: steep slope,” and “because of steep slope: assume development at 50% of max. capacity.”

The following assumptions were made in the inventory:

- **Type of sites.** The table shows two types of sites that are classified by State law (Government Code Section 65583.2(a)) as “land suitable for residential development”: 1) vacant sites zoned

for residential use and 2) vacant sites zoned for nonresidential use that allows residential development.

- **Relation of density to income categories.** The following assumptions were used to determine the inventoried income categories according to the maximum allowed density for each site:
  - Sites with a land use designation/zoning district combination with a maximum allowable density of at least 20 units per acre were inventoried as available for lower-income (i.e., very low- and low-income) residential development based on the analysis in the Density and Affordability section on page 78. It is possible, based on the density analysis, that affordable housing could be built at densities lower than 20 units per acre. For example, there are two sites in the Auburn/Bowman Community Plan Area that allow up to 15 units per acre, which could be feasible for the development of affordable housing. However, since there is more than enough capacity in the county to accommodate its lower-income need, these two sites were counted as moderate-income sites.
  - Sites with a land use designation/zoning district combination that allow multi-family housing with a maximum allowable density less than 19 units per acre are inventoried as available for moderate-income residential development. Based on existing developments in Placer County, these densities are adequate to provide for the provision of moderate-income housing.
- **Inventoried affordable units by category.** While the maximum allowed residential density was used to determine the income categories of the inventoried sites, the inventory uses the following assumptions about realistic unit buildout capacity for the sites.
  - 85 percent of maximum buildout capacity for parcels with residential land use designation and zoning. For example, a vacant site that allows a 20 unit per acre maximum density without a density bonus is inventoried with a development capacity of 17 units per acre (85 percent of 20 units per acre). [Note: since the site could be developed at up to 27 units per acre with a 35 percent density bonus, the inventoried density of 17 units per acre is only 63 percent of the maximum allowed density for affordable units].
  - 75 percent of maximum buildout capacity for parcels with a non-residential land use designation and zoning. For example, a vacant site that allows a 20 unit per acre maximum density without a density bonus is inventoried with a development capacity of 15 units per acre (75 percent of 20 units per acre). [Note: since the site could be developed at up to 27 units per acre with a density bonus, the inventoried density of 15 units per acre is only 56 percent of the maximum allowed density for affordable units].
  - For certain sites, based on specifically identified constraints, the inventoried percent of maximum buildout capacity has been reduced beyond the default assumption described above. The buildout assumption is stated in the notes for each site.
  - A number of the vacant sites in the table are inventoried as having no development potential for lower-income higher-density housing (they still might have some residential development potential). The reasons for each site are provided in the “notes” column and range from infrastructure limitations in a certain locations to other constraints such as steep slopes.

The County evaluated the implementation of its current multi-family development standards and on-site improvement requirements and determined that the imposition of the setback requirements, building height requirements, parking requirements, and open space requirements listed in Section III.A (Potential Governmental Constraints) allow maximum densities to be achieved. This is further demonstrated by projects that have been approved and constructed at densities at or above the 85 percent level. For example the following are recent projects that have been approved or built at densities close to the existing maximum densities for higher-density land use designations:

- Quartz Ridge Apartments, a 64-units affordable housing project by USA Properties, is approved on a 6.5-acre site at 100 percent maximum density.
- The Orchard at Penryn project is currently under construction. It consists of 150 condominium units on a 15.1-acre site with RM-DL10 PD=10 zoning. The density of 9.93 units per acre is close to the maximum allowed 10 units per acre
- The Colonial Village project was built as a 56-unit apartment complex on a 5.93-acre site with RM- DL10 zoning. The density of 9.4 units per acre is 94 percent of the maximum allowed 10 units per acre.
- The Pardee Court Subdivision project was approved for 35 for-sale townhomes on a 3.57-acre site with CPD-Dc 10 zoning. The density of 9.8 units per acre is close to the maximum allowed 10 units per acre.
- Auburn Court was built as a 60-unit apartment complex on a 3.7-acre site with RM-DL15-DC zoning. The density of 16.2 units per acre is over the maximum allowed 15 units per acre.
- Terracina Oaks was built as a 56-unit apartment complex on a 3.1-acre site with RM-DL15-DC zoning. The density of 18 units per acre is over the maximum allowed 15 units per acre.

Much of the County's vacant, commercially-zoned land available for residential development (see Table A-2) is in the Auburn area. A Fiscal Impact Analysis for the Auburn/Bowman Community Plan by Hausrath Economics Group in 1999, found an over-supply of non-residential land in the Community Plan area. Hausrath found that the Plan area is "generally well supplied with land designated for commercial and industrial uses: a 72 year supply of retail land, a 27 year supply of office land..."

The residential sites inventory (see Table A-2) lists several commercial sites throughout the county. While residential uses are allowed on all of the commercially-designated sites listed in the inventory, the County recognizes that not all of the sites in the table are suitable for residential uses. These sites, while identified in the table, are not inventoried as having capacity for high-density housing. The notes section identifies the reasons for the decision to not inventory the sites, such as "likely will be developed for commercial use—not inventoried as affordable residential." The sites that are counted as having capacity are those that are most suitable for residential development. The majority of these suitable sites are in the Auburn/Bowman Community Plan area, which, as previously stated, has an oversupply of commercially-designated land and therefore increased capacity for residential uses on commercial land. As described previously, an assumption of 75 percent of maximum buildout capacity has been made for these parcels unless noted otherwise in the table.

Table A-2 (in Appendix A) shows the inventory of vacant higher-density residential sites within the Placer County unincorporated area. The effective inventory date is January 1, 2013 and the status of the parcel as of that date is used for inventory purposes. For each site the table shows the Assessor's Parcel