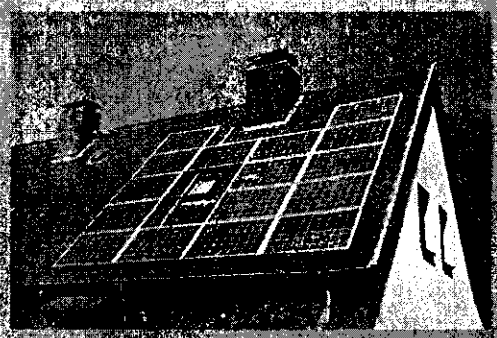
PLACER COUNTY HOUSING ELEMENT



PART I - BACKGROUND REPORT

Public Review Draft

January 2013

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PLACER COUNTY HOUSING ELEMENT

PART I – BACKGROUND REPORT

PUBLIC REVIEW DRAFT
JANUARY 2013

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INTRODUCTION

State Housing Element Law (Government Code Section 65580 (*et seq.*)) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community. This Placer County Housing Element Background Report provides current (to September 1, 2012) information on household characteristics, housing needs, housing supply, land inventory for new development, housing programs, constraints, and incentives for new housing development in Placer County. It also evaluates progress made since Placer County's last Housing Element was adopted in 2009. Where available, population and housing projections are provided as well.

The Background Report of the Housing Element identifies the nature and extent of the county's housing needs, which in turn provides the basis for the County's response to those needs in the Policy Document. The Background Report also presents information on the community's setting in order to provide a better understanding of its housing needs.

Placer County last updated its Housing Element in 2009, intended to serve a 7½-year planning period from January 1, 2006 to June 30, 2013. Placer County previously adopted a 1989 Housing Element before the 2003 document. The timelines for the RHNA process changed after the State of California passed Senate Bill 375 in 2008. One key goal of SB 375 is to better coordinate transportation planning with land use and housing planning. For this reason, the RHNA process is now tied to the adoption of every two cycles of the regional Metropolitan Transportation Plan (MTP). Therefore, the schedule for updating the current Housing Element was accelerated to coincide with the MTP adoption by SACOG. In the future, the Housing Element will be updated every eight years.

This (2013) Housing Element is a comprehensive update of the 2008 Housing Element. The 8 ¾-year planning period is for January 1, 2013 to October 31, 2021. Upon its adoption, this Element will become part of the Placer County General Plan, which was last updated in August 1994. The 1994 General Plan included the following nine elements:

- Land Use
- Housing
- Transportation and Circulation
- Public Facilities and Services
- Recreation and Cultural Resources
- Natural Resources
- Agriculture and Forestry
- Safety and Safety
- Noise

The adoption of this Housing Element may necessitate revisions of some of the other Placer County General Plan Elements to maintain internal consistency with those Elements as mandated by State law.

Overview of State Requirements

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term general plan for the physical development of their city or county. The housing element is one of the seven mandated elements of the general plan. State law requires local government plans to address the existing and projected housing needs of all economic segments of the community through their housing elements. The law acknowledges that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, affordable housing development. As a result, housing policy in the state rests largely upon the effective implementation of local general plans, local housing elements in particular.

The purpose of the housing element is to identify the community's housing needs, to state the community's goals and objectives with regard to housing production, rehabilitation, and conservation to meet those needs, and to define the policies and programs that the community will implement to achieve the stated goals and objectives.

State law requires cities and counties to address the needs of all income groups in their housing elements. The official definition of these needs is provided by the California Department of Housing and Community Development (HCD) for each city and county within its geographic jurisdiction. Beyond these income-based housing needs, the housing element must also address special needs groups such as persons with disabilities and homeless persons.

As required by State Housing Element Law (Government Code Section 65583(a)) the assessment and inventory for this Element includes the following:

- Analysis of population and employment trends and projections, and a quantification of the locality's existing and projected housing needs for all income levels. This analysis of existing and projected needs includes Placer County's share of the regional housing need.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay; housing characteristics, including overcrowding; and housing stock condition.
- 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, public facilities, and services to these sites.
- The identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit.

- Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Analysis of local efforts to remove governmental constraints.
- Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- Analysis of any special housing needs for the elderly, persons with disabilities, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.
- Analysis of opportunities for residential energy conservation.
- Analysis of "at-risk" assisted housing developments that are eligible to change from low-income housing uses during the next 10 years.

The Housing Element Background Report identifies the nature and extent of the county's housing needs in the unincorporated areas of the county, which in turn provides the basis for the County's response to those needs in the Housing Element Policy Document. In addition to identifying housing needs, the Background Report also presents information on the setting in which the needs occur, which provides a better understanding of the community and facilitates planning for housing.

The following is a summary of the major sections of the Housing Element Background Report:

Section I: Needs Assessment

A. Housing Stock and Demographic Profile

B. Housing Needs

Section II: Resource Inventory

A. Availability of Land and Services

B. Inventory of Local, State, and Federal Housing and Financing Programs

C. Energy Conservation Opportunities

Section III: Potential Housing Constraints

A. Potential Governmental Constraints

B. Potential Non-Governmental Constraints

Section IV: Evaluation

A. Housing Accomplishments

B. Review of Existing (2009) Housing Element

The Background Report satisfies State requirements and provides the foundation for the goals, policies, implementation programs, and quantified objectives. The Background Report sections draw on a broad range of informational sources. Information on population, housing stock, and economics comes primarily from the 2010 U.S. Census, the 2006-2010 American Community Survey, the California Department of Finance (DOF), and Placer County records. Information on available sites and services for housing comes from numerous public agencies. Information on constraints on housing production and past and current housing efforts in Placer County comes from County staff, other public agencies, and a number of private sources.

General Plan and Housing Element Differences

The housing element is one of seven State-mandated elements that every general plan must contain. Although the housing element must follow all the requirements of the general plan, the housing element has several State-mandated requirements that distinguish it from other general plan elements. Whereas the State allows local government the ability to decide when to update their general plan, State law sets the schedule for periodic update (eight-year timeframe) of the housing element. Local governments are also required to submit draft and adopted housing elements to HCD for State law compliance review. This review ensures that the housing element meets the various State mandates. When the County satisfies these requirements, the State will "certify" that the element is legally adequate. Failing to comply with State law could result in potentially serious consequences such as reduced access to infrastructure, transportation, and housing funding and vulnerability to lawsuits.

Public Participation

As part of the Housing Element update process, the County implemented the State's public participation requirements in Housing Element Law, set forth in Government Code Section 65583(c)(7), that jurisdictions "...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element."

On October 25, 2012, County staff and the Housing Element Consultants conducted a workshop at the Community Development Resources Center in Auburn. County staff distributed announcements of the workshop to a mailing list of various stakeholders including local residents, housing developers, social service providers, neighborhood associations, and the business community. Furthermore, the County publicized the workshop on the County website, through a press release, a Placer County affordable housing Yahoo Group message board, and on announcement boards at County facilities.

The Consultants presented a brief overview of the Housing Element Update and then facilitated an interactive discussion to solicit ideas from participants about the most critical housing issues

facing Placer County residents, and identify new ways that the County and the community might address these issues. Workshop participants included: several representatives of special needs groups, including seniors, persons with disabilities, the homeless, and foster children; affordable housing developers; realtors; homeless individuals; and low-income individuals. The discussion focused heavily on identifying the needs of extremely low-income residents and special needs groups. It also focused on "thinking outside the box" to identify new, lower-cost solutions that might better serve the community with the limited resources available from Federal, State, and local sources. See Appendix D for a list of workshop participants and a summary of the issues and ideas provided by the community.

The County will review the Housing Element at Planning Commission and City Council study sessions and public hearings. The public hearings will provide additional opportunities for public comment.

SECTION I: NEEDS ASSESSMENT

This section begins with a description of demographic, housing, and employment characteristics of Placer County. The section then discusses existing housing needs of Placer County based on housing and demographic characteristics. The section also discusses the housing needs of "special" population groups as defined in State law. Finally, the section discusses the county's future housing needs based on the regional "fair share" allocation in the Regional Housing Needs Allocation (RHNA) prepared by the Sacramento Area Council of Governments (SACOG).

A. Housing Stock and Demographic Profile

The purpose of this section is to establish "baseline" population, employment, and housing characteristics for Placer County. The main sources of the information are the 2010 U.S. Census and 2006-2010 American Community Survey. Other sources of information include the following: the California Department of Finance (DOF); the California Employment Development Department (EDD); the U.S. Department of Housing and Urban Development (HUD); the U.S. Department of Agriculture (USDA); and local market data (such as home sales prices, rents, wages, etc.).

1. Demographic and Employment Characteristics and Trends

Population/Demographic Trends and Employment Characteristics and Trends

Population

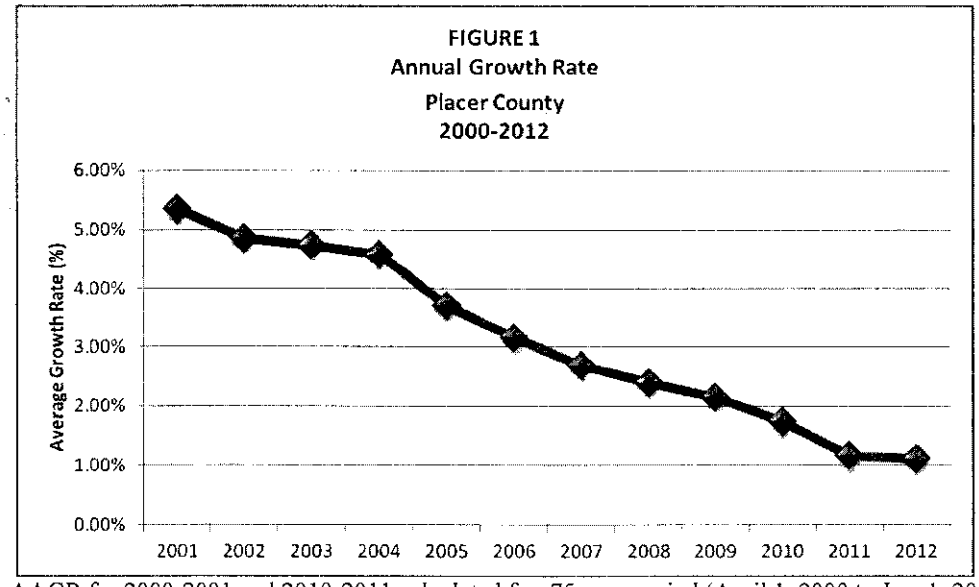
Table 1 shows the long-term historic population trends for Placer County. As shown in the table, the County experienced rapid growth throughout the second half of the twentieth century and into the twenty-first century. The county grew the fastest between 1970 and 1980 when the average annual growth rate (AAGR) was 4.25 percent. Recently, Placer County has been one of the fastest growing counties in California and in the United States. From 2000 to 2010, Placer

County's population grew from 248,399 to 348,432 residents–an average annual growth rate (AAGR) of 3.4 percent. While the County's population is continually growing, the average annual growth rate has been decreasing since 1980. Between 2010 and 2012, the County grew by an estimated 6,896 persons, an average annual growth rate of 1.1 percent. Figure 1 shows the slowing annual growth rate between 2001 and 2012.

TABLE 1
HISTORIC POPULATION
Placer County
1940-2012

Year	Population	Change	AAGR
1940	28,108	-	-
1950	41,649	13,541	4.0%
1960	56,998	15,349	3.2%
1970	77,306	20,308	3.1%
1980	117,247	39,941	4.3%
1990	172,796	55,549	4.0%
2000	248,399	75,603	3.7%
2010	348,432	100,033	3.4%
2012	355,328	6,896	1.1%

Note: AAGR for 2010-2012 calculated for 1.75-year period (April 1, 2010 to Jan. 1, 2012).
Source: DOF, Table 2a Historical Census Populations of California State, Counties, Cities, Places, and Towns, 1850-2010; DOF Table E-1 City/County Population Estimates with Annual Percent Change, 2011-12.



Note: AAGR for 2000-2001 and 2010-2011 calculated for .75-year period (April 1, 2000 to Jan. 1, 2001; April 1, 2010 to January 1, 2011). AAGR for 2009-2010 calculated for a 1.25-year period (January 1, 2009 to April 1, 2010).
Source: DOF Table 2: E-4 Population Estimates for Cities, Counties, and State, 201-2010 with 2000 and 2010 Census Counts; DOF Table E-1 City/County Population Estimates with Annual Percent Change, 2011-12.

While the county has grown at a rapid pace, much of this growth has occurred within the cities. Table 2 shows population, households, average household size, and housing units[1] for unincorporated and incorporated Placer County and the state of California for 1990, 2000, and 2010. The table also shows 1990 to 2000 and 2000 to 2010 absolute growth and AAGRs.

Unincorporated Placer County's population grew at an AAGR of 1.8 percent between 1990 and 2000. This was higher than California's growth rate of 1.3 percent. Relative to the incorporated areas of the county, which grew at an AAGR of 5.2 percent, the unincorporated areas of the county grew at a much slower rate. It has been Placer County General Plan policy to steer urban growth to the cities.

Housing units grew at a slower rate than population for unincorporated Placer County between 1990 and 2000, but households grew at a faster rate than population as the average household size decreased. In California, on the other hand, the average household size increased from 1990 to 2000 as population grew faster than the number of households.

From 2000 to 2010, Placer County as a whole had a 3.4 percent AAGR for population, a rate nearly three times California's population AAGR of 1.0 percent during this period. Most of this growth occurred in the incorporated areas of the county where the AAGR was 5.0 percent between 2000 and 2010. Growth in unincorporated areas of the county slowed to an AAGR of 0.7 percent.

Placer County's housing units grew at an AAGR of 4.2 percent between 2000 and 2010, which is almost four times the rate of housing unit growth in California during this period (1.1 percent AAGR). Housing units in the incorporated areas grew a rate of 5.1 percent, while housing units in the unincorporated areas of the county grew at a much lower rate of 1.4 percent. Housing units grew at a higher rate than population, and the average household size in unincorporated Placer County decreased from 2.66 in 2000 to 2.57 in 2010. California's average household size continued to increase over this time period (2.87 in 2000 and 2.90 in 2010) as population grew faster than households and housing units.

[1] A household is defined by the U.S. Census Bureau as "A person or group of people who occupy a housing unit as their usual place of residence. The number of households equals the number of occupied housing units in a census." A housing unit is defined as "A single-family house, townhouse, mobile home or trailer, apartment, group of rooms, or single room that is occupied as a separate living quarters or, if vacant, is intended for occupancy as a separate living quarters".

TABLE 2
POPULATION, HOUSEHOLDS, HOUSING SIZE & HOUSING UNITS
Placer County and California
1990, 2000 & 2010

	Unincorporated Placer County			Incorporated Cities within Placer County			California		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Population									
Number	84,227	100,701	108,128	88,569	147,698	240,304	29,758,213	33,873,086	37,253,956
Growth from Previous Period	-	16,474	7,427	-	59,129	92,606	-	4,114,873	3,380,870
% AAGR from Previous Period	-	1.8%	0.7%	-	5.2%	5.0%	-	1.3%	1.0%
Households									
Number	30,829	37,334	41,351	33,272	56,048	91,276	10,380,856	11,502,871	12,577,498
Growth from Previous Period	-	6,505	4,017	-	22,776	35,228	-	1,122,015	1,074,627
% AAGR from Previous Period	-	1.9%	1.0%	-	5.4%	5.0%	-	1.0%	0.9%
Average Household Size	2.69	2.66	2.57	2.63	2.61	2.61	2.79	2.87	2.90
Housing Units									
Number	42,507	48,433	55,891	35,372	58,869	96,757	11,182,513	12,214,550	13,680,081
Growth from Previous Period	-	5,926	7,458	-	23,497	37,888	-	1,032,037	1,465,531
% AAGR from Previous Period	-	1.3%	1.4%	-	5.2%	5.1%	-	0.9%	1.1%

Sources: California Department of Finance 2012, Table E-5 and Table E-8; and U.S. Census 1990, 2000, and 2010

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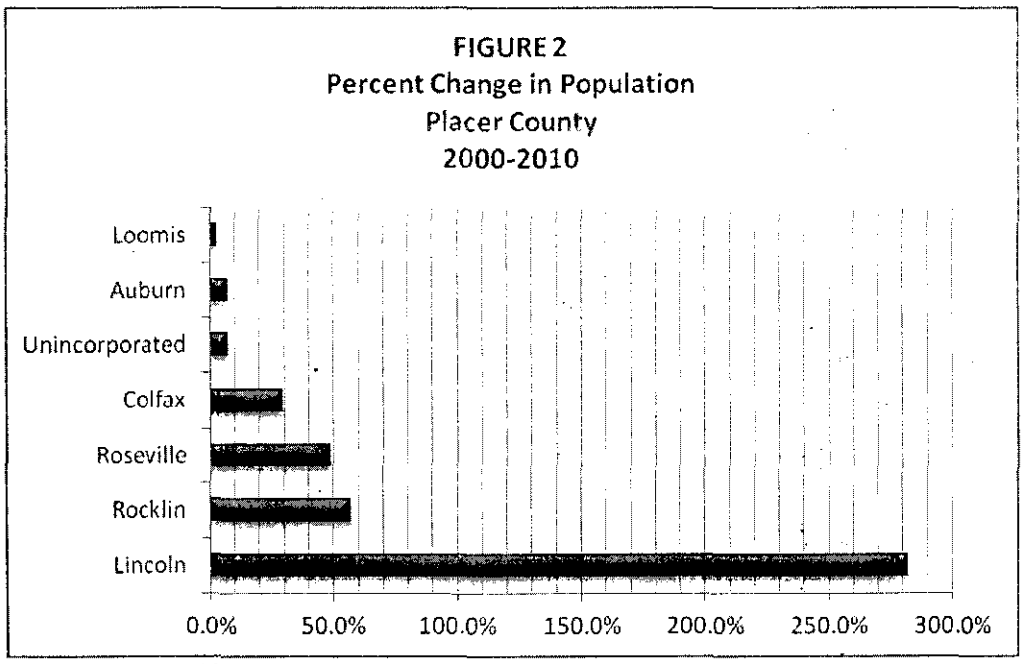
Table 3 and Figure 2 show a breakdown of the population growth in Placer County's incorporated cities. As shown in the table, the majority of the county's population growth occurred in the incorporated areas of the county, particularly in Lincoln, Rocklin and Roseville. Lincoln was the fastest growing city in the county, with a population increase from 11,205 residents in 2000 to 42,819 residents in 2010–a 14.3 percent AAGR. The cities of Rocklin and Roseville also experienced significant population increases over this seven year period, with AAGRs of 4.6 and 4.0 percent respectively. As stated earlier, the unincorporated portion of Placer County had an AAGR of 0.7 percent from 2000 to 2010.

The table also shows the population of several unincorporated communities in Placer County, defined as Census Designated Places (CDPs) in the U.S. Census. While it is difficult to compare the population in these communities between 2000 and 2010 since several of the communities were not defined as CDPs in the 2000 U.S. Census, what the information does show is that the county is made up of several small communities. The largest communities within the county are Granite Bay and North Auburn. Granite Bay had a population of 20,402 in 2010, making up nearly 19 percent of the total unincorporated county population, and North Auburn had a population of 13,022 in 2010, making up 12 percent of the unincorporated county population. About half of the county population (53,404) lives in the remaining unincorporated county in more remote areas that are not defined by the U.S. Census.

TABLE 3 POPULATION CHANGE Placer County and California 2000 & 2010					
Area	**2000**	**2010**	**Absolute Change**	**% Change**	**AAGR**
Auburn	12,462	13,330	868	6.97%	0.7%
Colfax	1,520	1,963	443	29.14%	2.6%
Lincoln	11,205	42,819	31,614	282.14%	14.3%
Loomis	6,260	6,430	170	2.72%	0.3%
Rocklin	36,330	56,974	20,644	56.82%	4.6%
Roseville	79,921	118,788	38,867	48.63%	4.0%
Incorporated County	***147,698***	***240,304***	***92,606***	***62.70%***	***5.0%***
Alta	N/A	610	N/A	N/A	N/A
Carnelian Bay	N/A	524	N/A	N/A	N/A
Dollar Point	1,539	1,215	-324	-21.05%	-2.3%
Dutch Flat	N/A	160	N/A	N/A	N/A
Foresthill	1,791	1,483	-308	-17.20%	-1.9%
Granite Bay	19,388	20,402	1,014	5.23%	0.5%
Kings Beach	4,037	3,796	-241	-5.97%	-0.6%
Kingvale	N/A	143	N/A	N/A	N/A
Meadow Vista	3,096	3,217	121	3.91%	0.4%
Newcastle	N/A	1,224	N/A	N/A	N/A
North Auburn	11,847	13,022	1,175	9.92%	0.9%
Penryn	N/A	831	N/A	N/A	N/A
Sheridan	N/A	1,238	N/A	N/A	N/A
Sunnyside	1,761	4,235	2,474	140.49%	9.17%
Tahoe Vista	1,668	1,433	-235	-14.09%	-1.51%
Tahoma	N/A	1,191	N/A	N/A	N/A
Remaining Unincorporated County	55,574	53,404	N/A	N/A	N/A
Unincorporated County	***100,701***	***108,128***	***7,427***	***7.38%***	***0.7%***
County Total	**248,399**	**348,432**	**100,033**	**40.27%**	**3.4%**

Source: U.S. Census 2000 and 2010

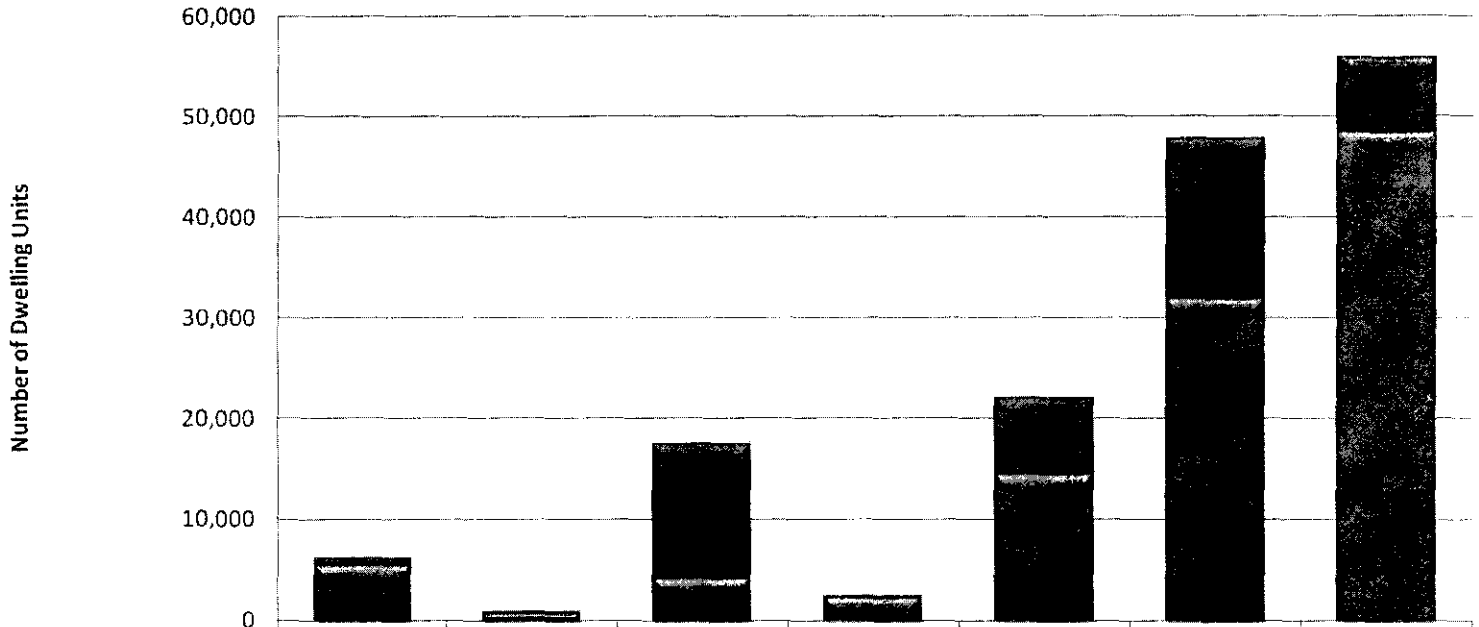


Source: U.S. Census 2000, and 2010

Figure 3 shows the total housing units and housing unit growth for jurisdictions in Placer County. Between 2000 and 2010, 7,458 housing units were built in unincorporated Placer County. The majority of housing unit growth occurred in the incorporated cities of Lincoln, Rocklin, and Roseville (36,732 units total).

The data on population and housing growth shows that Placer County has seen tremendous growth during the last decades, especially in the incorporated areas of the county. Placer County is consistently one of the fastest growing counties in the state.

FIGURE 3
Housing Unit Growth
Placer County Jurisdictions
2000-2010



	Auburn	Colfax	Lincoln	Loomis	Rocklin	Roseville	Unincorp. County
New Units 2000-2010	682	282	13,311	192	7,589	15,832	7,458
2000	5,457	647	4,146	2,273	14,421	31,925	48,433

Source: U.S. Census 2000 and 2010

Age

Table 4 illustrates the age distribution in both unincorporated and incorporated Placer County and California in 2010. Compared to California, Placer County had a higher proportion of residents in the 35 and older age groups and a smaller proportion of residents in the younger age groups, especially the 20 to 34 age groups. Children under 5 and residents between 25 and 44 years of age represented a much smaller portion of the population in the unincorporated county compared to the incorporated county. Residents over the age of 45 made up a larger percentage of the unincorporated county population than the population in the county's incorporated cities. There were proportionally more seniors in Placer County in 2010 compared to the state, with seniors over 65 years of age making up 15.4 percent of the population in both the unincorporated and incorporated county.

The median age of Placer County increased from 38 to 40 years old from 2000 to 2010, indicating that the county's population is getting older. California's median age also increased from 33 in 2000 to 35 years of age in 2010, but remains lower than the median age in Placer County.

TABLE 4
AGE CHARACTERISTICS
Placer County and California
2010

	Unincorporated		Incorporated		California	
Age Group	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Under 5	4,729	4.4%	16,122	6.7%	2,531,333	6.8%
5 to 14	13,262	12.3%	35,328	14.7%	5,096,769	13.7%
15 to 19	7,738	7.2%	16,560	6.9%	2,823,940	7.6%
20 to 24	5,426	5.0%	12,690	5.3%	2,765,949	7.4%
25 to 34	9,350	8.6%	29,823	12.4%	5,317,877	14.3%
35 to 44	12,229	11.3%	34,336	14.3%	5,182,710	13.9%
45 to 54	19,642	18.2%	33,697	14.0%	5,252,371	14.1%
55 to 64	18,104	16.7%	26,014	10.8%	4,036,493	10.8%
65 and over	17,828	16.5%	35,734	14.9%	4,246,514	11.4%
Total	**108,128**	**100.0%**	**240,304**	**100.0%**	**37,253,956**	**100.0%**

Source: U.S. Census 2010

Race and Ethnicity

Table 5 summarizes U.S. Census data related to the race and ethnicity of residents of Placer County and California in 2010. The table shows that 82.6 percent of unincorporated and 73.2 percent of incorporated Placer County's population was white in 2010. Placer County's non-Hispanic white population made up a significantly larger proportion of the population compared to California's 40.1 percent non-Hispanic white population. Hispanics made up 9.4 percent of the population in the unincorporated county and 12.5 percent in the incorporated county, compared to 35.3 percent of the state's total population. All other racial categories were represented in Placer County during the 2010 Census, but together made up 12.3 percent of the county's population.

Placer County's population is less racially diverse than the State of California as a whole. This is especially true for the unincorporated areas of the county.

TABLE 5
POPULATION BREAKDOWN BY RACE/ETHNICITY
Placer County and California
2010

Race/Ethnicity	Unincorporated County		Incorporated County		California	
	Number	Percent	Number	Percent	Number	Percent
White (non-Hispanic)	89,351	82.6%	175,943	73.2%	14,956,253	40.1%
Hispanic	10,181	9.4%	30,082	12.5%	13,167,031	35.3%
Asian	3,135	2.9%	16,828	7.0%	4,775,070	12.8%
Two or more races	3,589	3.3%	11,516	4.8%	1,815,384	4.9%
Black or African-American	754	0.7%	3,673	1.5%	2,163,804	5.8%
American Indian & Alaska Native	817	0.8%	1,263	0.5%	162,250	0.4%
Some other race	170	0.2%	433	0.2%	85,587	0.2%
Native Hawaiian & Other Pacific Islander	131	0.1%	566	0.2%	128,577	0.3%
Total	**108,128**	**100.0%**	**240,304**	**100.0%**	**37,253,956**	**100.0%**

Source: U.S. Census 2010

Household Characteristics

Table 6 compares 2000 and 2010 Census data for a variety of housing characteristics, including tenure, vacancy, and household type for unincorporated and incorporated Placer County and California.

The rate of homeownership in unincorporated and incorporated Placer County fell between 2000 and 2010 from 79.2 percent to 57.6 percent in the unincorporated areas and from 69.2 percent to 64.1 percent in the incorporated areas. Placer County's homeownership rate is slightly higher than that for the state as a whole (55.9 percent in 2010).

The housing vacancy rate in unincorporated Placer County increased by 3 percent from 2000 to 2010; 26.0 percent of housing units in the unincorporated areas of the county were vacant in 2010. This vacancy rate is much higher than the 8.1 percent vacancy rate for housing units in all of California for 2010. The high vacancy rate in Placer County is due primarily to the predominance of vacation homes in the Lake Tahoe area. In 2010, 62.2 percent of vacant housing units in the unincorporated county were for seasonal, recreational, or occasional use. (Vacancy rates will be discussed later in the chapter.)

The Census divides households into two types depending on their composition. Family households are those that consist of two or more related persons living together. Non-family households include either persons who live alone or groups composed of non-related individuals.

As shown in Table 6, 73.5 percent of households in unincorporated Placer County were family households in 2010 compared to 71.4 percent in California. The proportion of family households in the unincorporated county decreased from 73.5 percent of households in 2000. This shift to a higher proportion of non-family households in the unincorporated county brought the county slightly closer to the proportion of family to non-family households seen across the state.

Table 7 shows the average household size for Placer County as a whole and the state of California. Average household size is a function of the number of people living in households (the population in group quarters is not counted) divided by the number of occupied housing units. In Placer County, the 2010 average persons per household was 2.60 persons, lower than the state's average of 2.90 persons. Unlike for the State of California in which the average household size increased from 2000 to 2010, Placer County's average household size decreased from an average 2.63 persons in 2000

Since a majority of rental units are usually apartments with a small number of rooms, the average household size of renter households tends to be lower than that of owner households across the state. Placer County is no exception, with an average household size for renter-occupied households of 2.50 persons in 2010, compared to 2.64 persons per owner-occupied household.

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TABLE 6
SUMMARY OF HOUSING CHARACTERISTICS
Placer County and California
2000 and 2010

	Unincorporated Placer County				Incorporated Placer County				California			
	2000		2010		2000		2010		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Population	**100,725**	-	**108,128**	-	**147,674**	-	**240,304**	-	**33,873,086**	-	**37,253,956**	-
Household Population												
Persons Living in Households	99,140	98.4%	106,224	98.2%	146,371	99.1%	238,401	99.2%	33,051,894	97.6%	36,434,140	97.8%
Persons Living in Group Quarters	1,585	1.6%	1,904	1.8%	1,303	0.9%	1,903	0.8%	819,754	2.4%	819,816	2.2%
Total Housing Units	**48,444**	-	**55,891**	-	**58,858**	-	**96,757**	-	**12,214,549**	-	**13,680,081**	-
Occupancy												
Occupied Housing Units	37,345	77.1%	41,351	74.0%	56,037	95.2%	91,276	94.3%	11,502,870	94.2%	12,577,498	91.9%
Vacant Housing Units	11,099	22.9%	14,540	26.0%	2,821	4.8%	5,481	5.7%	711,679	5.8%	1,102,583	8.1%
Tenure												
Owner-Occupied	29,581	79.2%	32,194	57.6%	38,791	69.2%	62,029	64.1%	6,546,334	56.9%	7,035,371	55.9%
Renter-Occupied	7,764	20.8%	9,157	16.4%	17,246	30.8%	29,247	30.2%	4,956,536	43.1%	5,542,127	44.1%
Total Households	**37,345**	-	**41,351**	-	**56,037**	-	**91,276**	-	**11,502,870**	-	**12,877,498**	-
Household Type												
Family households	27,436	73.5%	29,540	71.4%	40,306	71.9%	63,996	70.1%	7,920,049	68.9%	8,642,473	68.7%
Non-family households	9,909	26.5%	11,811	28.6%	15,731	28.1%	27,280	29.9%	3,582,821	31.1%	3,935,025	31.3%

Source: U.S. Census, 2000 and 2010

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TABLE 7
AVERAGE HOUSEHOLD SIZE BY TENURE
Placer County and California
2000 and 2010

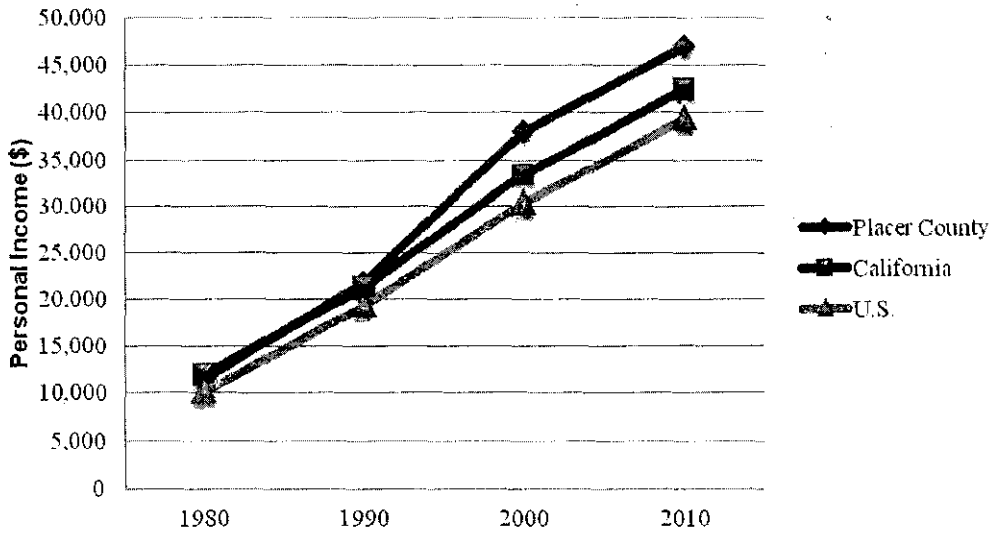
	Placer County		California	
	2000	2010	2000	2010
Persons per household	2.63	2.60	2.87	2.90
Household size: owner-occupied units	2.71	2.64	2.93	2.95
Household size: renter-occupied units	2.42	2.50	2.79	2.83

Source: U.S. Census, 2000 and 2010

Personal Income

When adjusted for inflation, per-capita income has actually remained stagnant and even decreased in many parts of the country over the past decade. In Placer County, per-capita income dropped by 2.4 percent from 2000 to 2010, from $48,162 in 2000 (2010 dollars) to $47,012 in 2010. Evidence shows that much of this decline in income affected the younger generation (ages 25 to 34) – the generation that is expected to be forming new households and purchasing their first homes. So while the housing market has become more affordable during this recession (discussed later in this report), buying power, especially for first-time homebuyers, has declined.

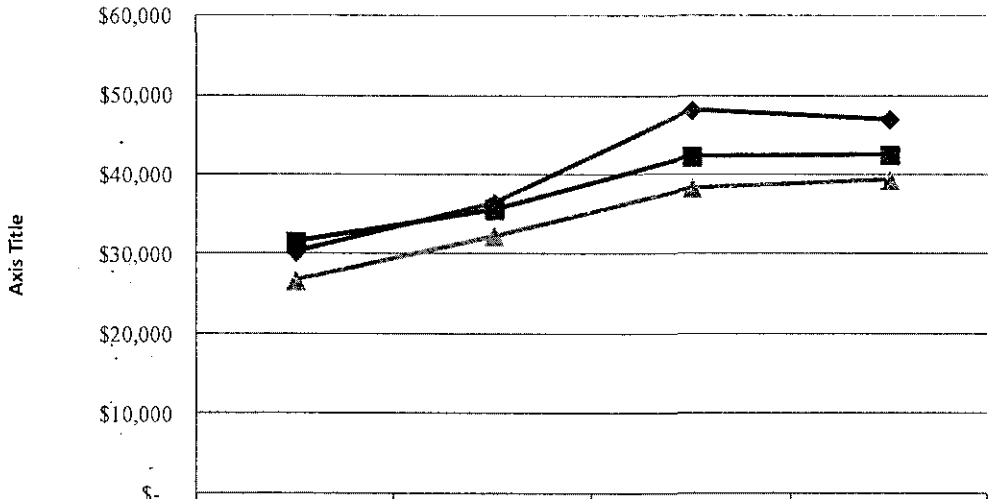
FIGURE 4
Per-Capita Personal Income
Placer County, California, and United States
1980-2010



Source: Department of Commerce, Bureau of Economic Analysis 2010.

FIGURE 5
PER-CAPITA PERSONAL INCOME ADJUSTED FOR INFLATION (2010$)

Placer County, California, and United States
1980-2010



	1980	1990	2000	2010
Placer County	$30,303	$36,454	$48,162	$47,012
California	$31,565	$35,670	$42,299	$42,514
U.S.	$26,704	$32,290	$38,393	$39,397

Sources: Department of Commerce, Bureau of Economic Analysis 2010. CPI Inflation Calculator

Household Income

Table 8 shows the distribution of household incomes for Placer County and California for 2009, based on Census income data contained in the 2006-2010 American Community Survey. In unincorporated Placer County, 22.7 percent of all households earned under $35,000 in 2009, compared to 29.0 percent of households in the state as a whole. At the other end of the income spectrum, 36.3 percent of households in the unincorporated county earned over $100,000 in 2009, higher than the 27.9 percent in California as a whole. The median household income in Placer County in 2009 was $74,447, which was significantly higher than California's median income of $60,883.

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TABLE 8 HOUSEHOLD INCOME DISTRIBUTION Placer County and California 2009						
	Unincorporated Placer County		Incorporated Placer County		California	
Income Group	Number	Percent	Number	Percent	Number	Percent
Less than $10,000	1,480	3.6%	3,016	3.4%	658,672	5.3%
$10,000 to $14,999	1,735	4.2%	2,751	3.1%	631,056	5.1%
$15,000 to $24,999	2,847	6.9%	6,383	7.3%	1,173,282	9.5%
$25,000 to $34,999	3,302	8.0%	6,452	7.3%	1,133,156	9.1%
$35,000 to $49,999	4,663	11.3%	10,147	11.6%	1,568,638	12.7%
$50,000 to $74,999	6,914	16.7%	15,322	17.4%	2,183,946	17.6%
$75,000 to $99,999	5,380	13.0%	14,129	16.1%	1,586,032	12.8%
$100,000 to $149,999	6,982	16.9%	17,774	20.2%	1,861,933	15.0%
Over $150,000	8,012	19.4%	11,864	13.5%	1,596,137	12.9%
Total	**41,315**	**100.0%**	**87,838**	**100.0%**	**12,392,852**	**100.0%**

Source: American Community Survey 2006-2010 5-year estimates

Existing and Projected Employment

Placer County has a healthy and diverse economy ranging from the tourism industry, focused mainly in the North Lake Tahoe Area, to technology, predominately located in the southwestern portion of the County. Table 9 shows the employment and unemployment rates along with industry employment by major classification for all of Placer County and California for 2000 and 2010. This data is from the California Employment Development Department (EDD).

The number of jobs that the EDD reports for Civilian Employment differs from the number of jobs reported for Total Industry Employment (also known as Wage and Salary Employment). Civilian Labor Force counts the number of working people by where they live. This includes business owners, the self-employed, unpaid family workers, private household workers, and wage and salary workers. A person with more than one job is only counted once. Total Industry Employment counts the number of jobs by the place of work. This does not include business owners, the self-employed, unpaid family workers, or private household workers. If someone holds more than one job, they may be counted more than once. These industry employment estimates are by place of work, not by place of residence, so they indicate the number of jobs within a given jurisdiction.

As shown in Table 9, Placer County had an unemployment rate of 3.6 percent in 2000, slightly lower than the 4.9 percent rate in California as a whole. However, both Placer County and California had much higher unemployment rates in 2010 compared to 2000.

Table 9 also shows that Placer County has a diverse economy. While no single industry dominates the county's economy, the most significant employment contributors in Placer County include tourist-related jobs (retail trade and leisure and hospitality) and government jobs. Other important industries include professional and business services and construction. While most

industries either grew or remained stable between 2000 and 2010, the construction and manufacturing industries lost a significant proportion of jobs from 2000 to 2010, decreasing from 20.8 percent to only 11.9 percent of total industry employment.

TABLE 9
EMPLOYMENT BY INDUSTRY
Placer County and California
2000 and 2010

	Placer County				California			
	2000		2010		2000		2010	
Civilian Labor Force	132,100	100.0%	176,700	100.0%	16,857,600	100.0%	18,316,400	100.0%
Civilian Employment	127,400	96.4%	156,500	88.6%	16,024,300	95.1%	16,051,500	87.6%
Civilian Unemployment	4,800	3.6%	20,200	11.4%	833,200	4.9%	2,264,900	12.4%
Total Industry Employment	111,500	100.0%	126,200	100.0%	14,896,700	100.0%	14,319,500	100.0%
Total Farm	400	0.4%	300	0.2%	408,500	2.7%	382,800	2.7%
Total Non-farm	111,100	99.6%	125,800	99.7%	14,488,200	97.3%	13,936,700	97.3%
Natural Resources and Mining	100	0.1%	100	0.1%	26,500	0.2%	26,800	0.2%
Construction	11,900	10.7%	8,400	6.7%	733,400	4.9%	559,800	3.9%
Manufacturing	11,300	10.1%	6,600	5.2%	1,852,700	12.4%	1,241,000	8.7%
Wholesale Trade	3,000	2.7%	3,700	2.9%	646,200	4.3%	644,000	4.5%
Retail Trade	14,900	13.4%	19,300	15.3%	1,563,400	10.5%	1,513,300	10.6%
Transport., Warehousing & Utilities	2,700	2.4%	3,000	2.4%	518,300	3.5%	466,300	3.3%
Information	2,500	2.2%	2,500	2.0%	576,700	3.9%	427,700	3.0%
Financial Activities	6,700	6.0%	9,700	7.7%	800,800	5.4%	760,200	5.3%
Professional and Business Services	12,500	11.2%	13,000	10.3%	2,222,600	14.9%	2,074,400	14.5%
Educational and Health Services	9,500	8.5%	18,100	14.3%	1,407,100	9.4%	1,788,300	12.5%
Leisure and Hospitality	13,700	12.3%	18,100	14.3%	1,335,600	9.0%	1,501,600	10.5%
Other Services	4,700	4.2%	4,500	3.6%	487,700	3.3%	484,900	3.4%
Government	17,700	15.9%	18,900	15.0%	2,318,100	15.6%	2,448,400	17.1%

Source: California Employment Development Department, Employment by Industry Data, 2000-2010

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Potential Population Change and Job Growth Impacts on Housing Need

The Department of Finance (DOF) produces the official population projections by county for California. The most recent projections for 2010 to 2050 in 10-year increments were produced in May 2012. Table 10 shows the population for Placer County in 2010 along with the DOF population projections for 2015, 2020, 2025, and 2030. The table also shows the population AAGR for each time period. Based on the 2010 population and 2015 DOF population projection, Placer County is projected to have a 2010 to 2015 AAGR of 1.14 percent, a 2015 to 2020 AAGR of 1.31 percent, a 2020 to 2025 AAGR of 1.39 percent, and a 2025 to 2030 AAGR of 1.38 percent. From 2010 to 2030, Placer County is projected to have approximately 103,571 additional people that will need housing.

TABLE 10
EXISTING AND PROJECTED POPULATION
Placer County
2010-2030

	Placer County				
	2010[1]	2015	2020	2025	2030
Population	350,553	370,936	395,783	424,134	454,124
AAGR from previous period	-	1.14%	1.31%	1.39%	1.38%

Sources: DOF Interim Population Projections for California and Its Counties 2010-2050, May 2012.

Table 11 shows employment projections for the incorporated cities and the unincorporated portion of Placer County based on statistics produced by SACOG in 2012. Employment in the unincorporated portion of the county is expected to grow at a slightly higher rate than in the incorporated cities.

TABLE 11
SACOG EMPLOYMENT PROJECTIONS BY NUMBER OF EMPLOYEES
Placer County
2008 to 2035

Place	2008	2020	2035	AARG 2008-2035
Unincorporated County	31,550	36,991	49,521	1.33%
Auburn	8,982	9,281	9,889	0.27%
Colfax	987	1,109	1,646	0.98%
Lincoln	9,524	13,232	19,487	2.78%
Loomis	4,236	4,527	5,183	0.56%
Rocklin	17,311	21,259	26,439	1.73%
Roseville	69,072	78,834	97,552	1.11%
County Total	**141,662**	**165,233**	**209,717**	**1.29%**

Source: Draft Final SACOG Metropolitan Transportation Plan/Sustainable Communities Strategy, 2035. February 20, 2012.

2. Housing Characteristics and Trends

The discussion of the housing stock in Placer County in this subsection uses a significant amount of data from the 2006-2010 American Community Survey, whereas the housing unit totals shown in other sections of this document are based primarily on the 2010 Census. The American Community Survey is based on a sample, whereas the Census is based on a complete count. Therefore, totals from the two sources may vary.

Housing Inventory/Supply

Table 12 summarizes housing units by type for all housing units in Placer County and California in 2000 and 2010. Single-family homes continue to be the largest percentage of the housing stock in both unincorporated and incorporated Placer County. From 2000 to 2010, of the 7,458 new housing units constructed in the unincorporated county, 6,495, or 87 percent, were single-family houses. Approximately 17 percent of all new units built in the unincorporated county were multi-family units, and there was a net loss of 305 mobile home units. In 2010, single-family homes made up 83.9 percent of all housing units in unincorporated Placer County, compared to 65.3 percent in all of California. In 2010, multi-family homes made up only 10.5 percent of the housing stock for the unincorporated county and 21.5 percent of the housing stock of the incorporated county. These percentages were much lower than for all of California, in which 30.6 percent of the housing stock was multi-family. Mobile homes made up only 2.8 percent of Placer County's total housing stock, which is only slightly lower than the 4.1 percent for all housing units in the state (See Table 12).

The majority of residential growth between 2000 and 2010 occurred in the incorporated areas of the county. Over 83.6 percent of all new units were constructed in the incorporated areas, and nearly 82.3 percent of all new single-family homes were built in the incorporated areas.

TABLE 12
HOUSING UNITS BY TYPE
Placer County and California
2000 and 2010

	2000		2010		Change in Units
	Units	Percent	Units	Percent	
Unincorporated Placer County					
Single Family	40,393	83.4%	46,888	83.9%	6,495
2 to 4 units	2,479	5.1%	3,067	5.5%	588
5+ units	2,103	4.3%	2,783	5.0%	680
Mobile Homes	3,458	7.1%	3,153	5.6%	-305
Total	**48,433**	**100.0%**	55,891	**100.0%**	**7,458**
Incorporated Placer County					
Single Family	45,208	76.8%	75,472	78.0%	30,264
2 to 4 units	3,196	5.4%	5,921	6.1%	2,725
5+ units	9,254	15.7%	14,892	15.4%	5,638
Mobile Homes	1,211	2.1%	1,102	1.1%	-109
Total	**58,869**	**100.0%**	**96,757**	**100.0%**	**37,888**
Placer County Total					
Single Family	85,601	79.8%	122,360	80.2%	36,759
2 to 4 units	5,675	5.3%	8,358	5.5%	2,683
5+ units	11,357	10.6%	17,675	11.6%	6,318
Mobile Homes	4,669	4.4%	4,255	2.8%	-414
Total	**107,302**	**100.0%**	**152,648**	**100.0%**	**45346**
California					
Single Family	7,815,035	64.0%	8,925,496	65.3%	111,0461
2 to 4 units	1,024,896	8.4%	1,110,623	8.1%	85,727
5+ units	2,804,931	23.0%	3,076,511	22.5%	271,580
Mobile Homes	569,688	4.7%	557,674	4.1%	-12,014
Total	**12,214,550**	**100.0%**	**13,670,304**	**100.0%**	**145,575 4**

Source: California Department of Finance, Table e-5, 2012

Housing Demolition

From January 1, 2007 to September 1, 2012, 78 single-family dwellings were demolished in unincorporated Placer County. These units represent a small portion of the total housing stock. The loss of affordable housing through demolition is not a significant problem facing Placer County.

Housing Conditions

Placer County has not conducted a countywide housing conditions survey since 1995. The survey concluded that the areas of Sheridan and Foresthill required more attention, because they both had high percentages of housing in need of rehabilitation. The survey also concluded that special attention should be given to the Auburn-Bowman and Kings Beach areas, since they had a large number of homes in need of rehabilitation. Statistically these areas have a large number of lower income households, most of which are unlikely to have the financial resources to make needed repairs. Based on the results of the 1995 survey, a few of these small communities within the unincorporated county have conducted housing conditions surveys which are included in Tables 14 and 15.

The U.S. Census provides limited data that can be used to infer the condition of Placer County's housing stock. For example, the Census reports on whether housing units have complete plumbing and kitchen facilities. Since only one percent of all housing units in Placer County lack complete plumbing or kitchen facilities (see Table 13 below), these indicators do not reveal much about overall housing conditions.

Since housing stock age and condition are generally correlated, one Census variable that provides an indication of housing conditions is the age of a community's housing stock. Table 13 shows the decade built for owner-occupied and renter-occupied housing units in unincorporated and incorporated Placer County and California in 2010. As shown in the table, Placer County's housing stock is relatively new compared to California's housing stock.

In 2010, 13.0 percent of the housing stock in the unincorporated county was less than 10 years old. While this percentage is lower than that of the incorporated areas of the county (36.6 percent), it is higher than that of California (10.2 percent). Placer County has a much smaller proportion of its housing stock more than 50 years old compared to California as a whole, with only 15 percent of the unincorporated housing stock and 8.4 percent of the incorporated housing stock built before 1960. In California, 30.9 percent of the total housing stock was built prior to 1960.

The median year built for owner-occupied units in all of Placer County in 2010 was 1991, compared to 1974 for California. The median year built for renter-occupied units in Placer County in 2010 was 1987, compared to 1971 for California. This data regarding housing stock age and kitchen and plumbing facilities may suggest that, while the majority of homes in Placer County are relatively new, there is still a small proportion of the housing stock in Placer County that is in need of rehabilitation.

TABLE 13
AGE OF HOUSING STOCK & HOUSING STOCK CONDITIONS BY TENURE
Placer County and California
2010

	Unincorporated		Incorporated		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied Housing Units						
Built 2005 or later	1,595	4.8%	6,433	10.5%	272,232	3.8%
Built 2000 to 2004	2,944	8.9%	17,464	28.6%	554,176	7.8%
Built 1990 to 1999	5,697	17.2%	16,176	26.5%	841,695	11.8%
Built 1980 to 1989	6,853	20.7%	9,105	14.9%	1,125,766	15.8%
Built 1970 to 1979	8,013	24.2%	5,225	8.6%	1,226,543	17.2%
Built 1960 to 1969	3,655	11.0%	2,278	3.7%	940,529	13.2%
Built 1950 to 1959	2,278	6.9%	2,058	3.4%	1,102,634	15.5%
Built 1940 to 1949	946	2.9%	864	1.4%	465,033	6.5%
Built 1939 or earlier	1,156	3.5%	1,466	2.4%	583,442	8.2%
Total	**33,137**	**100.0%**	**61,069**	**100.0%**	**7,112,050**	**100.0%**
Units Lacking Complete Plumbing Facilities	134	0.4%	37	0.1%	26,557	0.4%
Units Lacking Complete Kitchen Facilities	119	0.4%	99	0.2%	25,188	0.4%
Renter Occupied Housing Units						
Built 2005 or later	216	2.6%	1,629	6.1%	153,734	2.9%
Built 2000 to 2004	603	7.4%	6,583	24.6%	287,575	5.4%
Built 1990 to 1999	918	11.2%	5,918	22.1%	480,167	9.1%
Built 1980 to 1989	1,135	13.9%	5,020	18.8%	801,797	15.2%
Built 1970 to 1979	2,000	24.5%	3,150	11.8%	1,078,011	20.4%
Built 1960 to 1969	1,476	18.0%	1,499	5.6%	807,640	15.3%
Built 1950 to 1959	812	9.9%	978	3.7%	696,185	13.2%
Built 1940 to 1949	557	6.8%	652	2.4%	373,381	7.1%
Built 1939 or earlier	461	5.6%	1,340	5.0%	602,302	11.4%
Total	**8,178**	**100.0%**	**26,769**	**100.0%**	**5,280,802**	**100.0%**
Units Lacking Complete Plumbing Facilities	0	0.0%	121	0.5%	42,239	0.8%
Units Lacking Complete Kitchen Facilities	169	2.1%	442	1.7%	105,867	2.0%
Total Occupied Housing Units						
Built 2005 or later	1,811	4.4%	8,062	9.2%	425,966	3.4%
Built 2000 to 2004	3,547	8.6%	24,047	27.4%	841,751	6.8%
Built 1990 to 1999	6,615	16.0%	22,094	25.2%	1,321,862	10.7%
Built 1980 to 1989	7,988	19.3%	14,125	16.1%	1,927,563	15.6%
Built 1970 to 1979	10,013	24.2%	8,375	9.5%	2,304,554	18.6%
Built 1960 to 1969	5,131	12.4%	3,777	4.3%	1,748,179	14.1%
Built 1950 to 1959	3,090	7.5%	3,036	3.5%	1,798,819	14.5%
Built 1940 to 1949	1,503	3.6%	1,516	1.7%	838,414	6.8%
Built 1939 or earlier	1,617	3.9%	2,806	3.2%	1,185,744	9.6%
Total	**41,315**	**100.0%**	**87,838**	**100.0%**	**12,392,852**	**100.0%**
Units Lacking Complete Plumbing Facilities	119	0.3%	220	0.3%	67,427	0.5%
Units Lacking Complete Kitchen Facilities	303	0.7%	479	0.5%	132,424	1.1%

Source: American Community Survey 5-year Estimates 2006-2010

Foresthill

In 2002, Mercy Housing California conducted an exterior housing conditions survey for the unincorporated community of Foresthill.2 The survey rates the conditions of five housing elements: foundation, roofing, siding/stucco, windows and electrical. The survey concluded that 7.5 percent (126 homes) of the community's housing stock was in need of some form of rehabilitation. About 1 percent of the homes (14 homes) were considered in need of substantial rehabilitation, and over 2 percent (36 homes) were considered dilapidated (see Table 14).

TABLE 14
EXTERIOR HOUSING CONDITIONS SURVEY
Foresthill
2002

Condition	Number of Units	Percent of Total
Sound	1,551	92.5%
Minor	49	2.9%
Moderate	27	1.6%
Substantial	14	0.8%
Dilapidated	36	2.1%
Total Substandard	*126*	*7.5%*
Total Standard	*1,551*	*92.5%*
Total Units in Area	**1,677**	**100.0%**

Source: Mercy Housing California, 2002

Sheridan

In 2003, the Placer County Redevelopment Agency conducted a housing conditions survey to evaluate all residential structures within the Sheridan Sewer District. The survey methodology was similar to that of the Foresthill housing conditions survey, and covered 174 homes. The survey concluded that 57.3 percent (110 homes) of the community's housing stock was in need of some form of rehabilitation. Four homes (2.1 percent) were considered in need of substantial rehabilitation, and only one home (0.5 percent) was considered dilapidated (see Table 15).

[2] The survey covered all housing units in the 95631 zip code area. Multi-family complexes were considered one unit for the purpose of the survey.

TABLE 15 HOUSING CONDITIONS SURVEY Sheridan 2003		
Condition	Number of Units	Percent of Total
Sound	82	42.7%
Minor	89	46.4%
Moderate	16	8.3%
Substantial	4	2.1%
Dilapidated	1	0.5%
Total Substandard	*110*	*57.3%*
Total Standard	*82*	*42.7%*
Total Units in Area	**192**	**100.0%**

Source: Placer County Redevelopment Agency, 2003

Vacancy Rates

According to the 2010 U.S. Census, Placer County had a vacancy rate of 15.1 percent in 2010, significantly higher than the vacancy rate in California (8.1 percent). It is important to note that these counts include all vacant units, including those units held vacant for seasonal use; not all of the vacant units were offered for sale or for rent at the time of data collection. According to surveys conducted by local agencies for grant applications, in 2011 the vacancy rate for rental units was 1.7 percent. Generally, a 6 percent rate for rental units and a 2 percent vacancy rate in units available for owner-occupancy are considered optimal to keep prices down and to ensure that units are available to new and relocating residents.

Table 16below provides a detailed breakdown of the types of vacant units in unincorporated and incorporated Placer County and California at the time of the 2010 Census. Of the unincorporated county's vacant housing units in 2010, only 6.7 percent were classified as for rent, for sale, or already rented or sold but not occupied, compared to 38.4 percent in the incorporated county and 34 percent in California. In comparison with the incorporated areas of the county and California, a much larger percentage of vacant units were available for seasonal, recreational, or occasional use in the unincorporated county in 2010 (79.6 percent compared to 8 percent and 27.5 percent respectively). This high vacancy rate in the unincorporated county is due in large part to the predominance of vacation homes in the Lake Tahoe area.

TABLE 16
VACANT UNITS BY TYPE
Placer County and California
2010

Vacancy Status	Unincorporated Placer County		Incorporated Placer County		California	
	Number	Percent	Number	Percent	Number	Percent
For rent	975	6.7%	2,105	38.4%	374,610	34.0%
For sale only	787	5.4%	1,497	27.3%	115,343 154,775	14.0%
Rented or sold; not occupied	274	1.9%	402	7.3%	54,635	5.0%
For seasonal; recreational; or occasional use	11,579	79.6%	441	8.0%	302,815	27.5%
For migrant workers	9	0.1%	0	0.0%	2,100	0.2%
Other vacant	916	6.3%	1,036	18.9%	213,648	19.4%
Total	**14,540**	**100.0%**	**5,481**	**100.0%**	**1,102,583**	**100.0%**

Source: U.S. Census 2010

Overcrowded Housing

U.S. Census Bureau standards define a housing unit as overcrowded when the total number of occupants is greater than one person per room, excluding kitchens and bathrooms. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. There is some debate about whether units with larger households where seven people might occupy a home with six rooms should really be considered overcrowded. Nonetheless, units with more than 1.5 persons per room are considered severely overcrowded, and should be recognized as a significant housing problem.

Table 17 compares occupants per room and overcrowding by tenure for unincorporated and incorporated Placer County and California in 2010. Both the unincorporated and incorporated areas of the county had very small proportions of overcrowded owner-occupied units compared to all of California in 2010 (1.3 percent and 0.7 percent compared to 4 percent). Severely overcrowded units made up 0.2 percent of owner-occupied units in the unincorporated and incorporated county, compared to 0.9 percent of owner-occupied housing units in California.

Overcrowding is typically more of a problem in rental units than owner units. When broken out by tenure, renter households accounted for 16.4 percent of all households in the unincorporated county; however, they accounted for over 46 percent of all overcrowded households in Placer County in 2010. To put it another way, 40.7 percent of renter-occupied households in the unincorporated county were overcrowded, in comparison to 1.3 percent of owner-occupied households. 2.6 percent of rental units in the unincorporated county were severely overcrowded compared to 0.2 percent of owner-occupied units. A similar disparity between renters and owners is evident in the incorporated county; however the rates of overcrowding are slightly lower. In the state of California, the rate of overcrowding for renter-occupied households (13.3 percent) is

much higher than in Placer County. Relative to the rest of the State, overcrowding is not a significant problem in the county.

Overcrowding was slightly more prevalent in households in the Tahoe Basin portion of Placer County (Lake Tahoe county subdivision in the Census) where some seasonal, lower-income wage-earners are crowding into homes, particularly in Kings Beach where overcrowding is an issue year-round. In 2010, nearly 6.5 percent of all households in the Tahoe Basin portion of the county were overcrowded, compared to less than 2 percent in the entire county; however, overcrowding in the Basin portion of the county was less prevalent than in California as a whole where 8 percent of all households were overcrowded in 2010.

TABLE 17
OVERCROWDING
Placer County and California
2010

Persons per Room	Unincorporated Placer County		Incorporated Placer County		California	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied						
0.50 or less	25,474	76.9%	47,124	77.2%	4,721,154	66.4%
0.51 to 1.00	7,219	21.8%	13,552	22.2%	2,102,208	29.6%
1.01 to 1.50	366	1.1%	299	0.5%	222,257	3.1%
1.51 or more	78	0.2%	94	0.2%	66,431	0.9%
Total	**33,137**	**100.0%**	**61,069**	**100.0%**	**7,112,050**	**100.0%**
Renter-Occupied						
0.50 or less	4,782	58.5%	17,134	64.0%	2,493,007	47.2%
0.51 to 1.00	3,013	36.8%	8,664	32.4%	2,089,411	39.6%
1.01 to 1.50	173	2.1%	709	2.6%	431,095	8.2%
1.51 or more	210	2.6%	262	1.0%	267,289	5.1%
Total	**8,178**	**100.0%**	**26,769**	**100.0%**	**5,280,802**	**100.0%**
Total occupied						
0.50 or less	30,256	73.2%	64,258	73.2%	7,214,161	58.2%
0.51 to 1.00	10,232	24.8%	22,216	25.3%	4,191,619	33.8%
1.01 to 1.50	539	1.3%	1,008	1.1%	653,352	5.3%
1.51 or more	288	0.7%	356	0.4%	333,720	2.7%
Total	**41,315**	**100.0%**	**87,838**	**100.0%**	**12,392,852**	**100.0%**

Source: American Community Survey 5-year Estimates 2006-2010

Household Size

As shown previously in Table 7, Placer County's average household size in 2010 was 2.60 persons, lower than the state average of 2.90 persons. Placer County had an average household size for renter households of 2.50 persons in 2010, compared to 2.64 persons per owner household.

Table 16 shows the number of persons per household by tenure in unincorporated and incorporated Placer County and California in 2010. The unincorporated and incorporated areas of

the county had lower proportions of large households (five or more members) than California in 2010 (9.2 percent and 10.1 percent compared to 16.1 percent). Unincorporated and incorporated Placer County also had slightly higher proportions of one- and two-person households than California in 2000 (61.1 percent and 56.9 percent compared to 51.4 percent).

TABLE 18
HOUSEHOLD SIZE BY TENURE
Placer County and California
2010

	Unincorporated Placer County		Incorporated Placer County		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied						
1 Person	6,030	18.7%	11,983	19.3%	1,340,915	19.1%
2 Persons	13,65 4	42.4%	23,324	37.6%	2,269,063	32.3%
3 Persons	4,897	15.2%	9,816	15.8%	1,164,562	16.6%
4 Persons	4,652	14.4%	10,433	16.8%	1,129,739	16.1%
5 Persons	1,871	5.8%	4,340	7.0%	577,673	8.2%
6 Persons	696	2.2%	1,420	2.3%	273,058	3.9%
7 Persons or more	394	1.2%	713	1.1%	280,361	4.0%
Total	**32,194**	**100.0%**	**62,029**	**100.0%**	**7,035,371**	**100.0%**
Renter Occupied						
1 Persons	2,946	32.2%	9,537	32.6%	1,588,527	28.7%
2 Persons	2,546	27.8%	8,027	27.4%	1,384,739	25.0%
3 Persons	1,467	16.0%	4,716	16.1%	879,250	15.9%
4 Persons	1,151	12.6%	3,779	12.9%	753,712	13.6%
5 Persons	634	6.9%	1,953	6.7%	462,735	8.3%
6 Persons	257	2.8%	754	2.6%	234,413	4.2%
7 Persons or more	156	1.7%	481	1.6%	238,751	4.3%
Total	**9,157**	**100.0%**	**29,247**	**100.0%**	**5,542,127**	**100.0%**
All Households						
1 Person	8,976	21.7%	21,520	23.6%	2,929,442	23.3%
2 Persons	16,200	39.2%	31,351	34.3%	3,653,802	29.1%
3 Persons	6,364	15.4%	14,532	15.9%	2,043,812	16.2%
4 Persons	5,803	14.0%	14,212	15.6%	1,883,451	15.0%
5 Persons	2,505	6.1%	6,293	6.9%	1,040,108	8.3%
6 Persons	953	2.3%	2,174	2.4%	507,471	4.0%
7 Persons or more	550	1.3%	1,194	1.3%	519,112	4.1%
Total	**41,351**	**100.0%**	**91,276**	**100.0%**	**12,577,498**	**100.0%**

Source: U.S. Census 2010

Table 19 shows the number of bedrooms by housing unit in unincorporated and incorporated Placer County and California in 2010. As shown in the table, 72.5 percent of occupied housing units in the unincorporated areas of the county and 66.6 percent in the incorporated areas contained three or more bedrooms in 2010. This is significantly higher than the statewide percentage of 55 percent. The large number of housing units with three or more bedrooms is

likely due to a combination of factors, including higher rates of homeownership and a larger percentage of newer units in Placer County.

Renter-occupied units tend to have a smaller number of bedrooms than owner-occupied units. This was the case in Placer County in 2010, where 81.4 percent of the owner-occupied units in unincorporated areas and 81.9 percent in incorporated areas had three or more bedrooms, compared to only 36.4 percent of the renter-occupied units in unincorporated areas and 31.9 percent in incorporated areas. However, this figure is much larger than the 25.3 percent of renter-occupied housing units with three of more bedrooms in California.

Based on this information regarding housing unit size, and the information on household sizes discussed earlier, Placer County has a much lower need for large housing units than California. Placer County has a smaller average household size, larger housing units, and lower overcrowding rates than the state average.

TABLE 19
NUMBER OF BEDROOMS BY TENURE
Placer County and California
2010

	Unincorporated Placer County		Incorporated Placer County		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied						
No bedroom	127	0.4%	176	0.3%	29,450	0.4%
1 bedroom	924	2.8%	483	0.8%	196,639	2.8%
2 bedrooms	5,096	15.4%	10,507	17.2%	1,388,341	19.5%
3 bedrooms	15,346	46.3%	25,207	41.3%	3,222,396	45.3%
4 bedrooms	9,010	27.2%	19,286	31.6%	1,809,849	25.4%
5 or more bedrooms	2,634	7.9%	5,410	8.9%	465,375	6.5%
Total	**33,137**	**100.0%**	**61,069**	**100.0%**	**7,112,050**	**100.0%**
Renter Occupied						
No bedroom	446	5.5%	489	1.8%	342,212	6.5%
1 bedroom	1,216	14.9%	6,963	26.0%	1,535,827	29.1%
2 bedrooms	3,545	43.3%	10,761	40.2%	2,071,371	39.2%
3 bedrooms	1,976	24.2%	6,028	22.5%	996,943	18.9%
4 bedrooms	683	8.4%	2,126	7.9%	277,400	5.3%
5 or more bedrooms	312	3.8%	402	1.5%	57,049	1.1%
Total	**8,178**	**100.0%**	**26,769**	**100.0%**	**5,280,802**	**100.0%**
All Households						
No bedroom	573	1.4%	665	0.8%	371,662	3.0%
1 bedroom	2,140	5.2%	7,446	8.5%	1,732,466	14.0%
2 bedrooms	8,641	20.9%	21,268	24.2%	3,459,712	27.9%
3 bedrooms	17,322	41.9%	31,235	35.6%	4,219,339	34.0%
4 bedrooms	9,693	23.5%	21,412	24.4%	2,087,249	16.8%
5 or more bedrooms	2,946	7.1%	5,812	6.6%	522,424	4.2%
Total	**41,315**	**100.0%**	**87,838**	**100.0%**	**12,392,852**	**100.0%**

Source: American Community Survey 5-year Estimates 2006-2010

Housing Affordability

Description of Measures

There are five main approaches to measuring housing affordability commonly used by housing researchers.3

- Share of income
- Supply-demand mismatch
- Housing wage
- Median ratios comparison
- Residual income

The **share of income approach** is the most common. It measures housing affordability in terms of the percentage of income that a household spends on its housing. Households allocating above a defined share of income on housing are classified as having a housing affordability problem. The standard threshold is 30 percent of gross income spent on gross housing costs, including utilities. Above this ratio, households are often referred to as suffering from a "housing cost burden."4

While simple to understand and relatively easy to calculate, this approach has several drawbacks:

- It considers how much people spend on housing but not what they get in return for it in terms of neighborhood and housing quality, as well as proximity to jobs and shopping.
- Focusing exclusively on housing costs as a share of income does not take into account tradeoffs households make to lower housing costs that add to other costs, such as longer commutes,5 poor housing quality, distressed neighborhoods, or crowded conditions.
- It does not consider situations where spending large shares of income on housing is more of a choice rather than a necessity – some households choose to spend more on housing because they value it more. Determining whether a household is spending more by

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[3] Categories and descriptions of each are derived from the report: Measuring The Nation's Rental Housing Affordability Problem, Joint Center For Housing Studies, Harvard University (June 2005).

[4] A "cost burden" is defined by HUD as the fraction of a household's total gross income spent on housing costs; in other words – the ratio between housing cost and income. However, the general term "cost burden" is often used as shorthand for a cost burden exceeding 30 percent of income. HUD defines a "moderate cost burden" as housing costs between 31 and 50 percent of reported income and a "severe cost burden" as housing costs exceeding 50 percent of reported income.

[5] A Center for Housing Policy (CHP) study found that the share of total household expenditures on transportation was three times higher for households spending less than 30 percent on housing than for households with half their expenditures on housing. Other trade-offs were also evident, including reduced spending on healthcare and food among households with higher housing expenditures. "Something's Gotta Give: Working Families and the Cost of Housing," *New Century Housing*, Vol. 5-1, Center for Housing Policy, 2005.

choice or necessity requires subjectively defined standards of minimally acceptable housing.

- It does not capture the extent to which changes in rental affordability over time may reflect changes in the quality of housing rather than differences in the rate of increase in rents of housing of constant quality relative to the changing incomes of the households that typically occupy these constant quality units. In other words, it does not distinguish changes in housing affordability caused by changes in the price of housing from changes in its quality.

In general, while cost burdens are heavily concentrated at the bottom of the income distribution nationwide, they also appear in higher income ranges. The *Measuring the Nation's Rental Housing Affordability Problem* report states that "recent studies by the National Housing Conference show high levels of cost burdens among working families, especially in the higher cost housing markets where incomes for some essential service occupations (including teachers, nurses, police officers, and janitors) are not adequately adjusted for the local cost of living. Furthermore, trade-offs of housing and transportation costs are more acutely observed among middle-income households, who often opt to live far away from employment centers in order to find affordable housing, but end up with longer and costlier commutes as a result."6

While nationally there is an increasing mismatch between the incomes of renter households in the bottom 20th percentile and the rents of housing in the bottom 20th percentile, a number of observers have also suggested that the affordable housing crisis is, at least in part, actually an income crisis.

In the **supply-demand mismatch approach**, the number of households with incomes at or below a particular level is compared with the number of rentals with rents that are affordable at 30 percent of the threshold income (with adjustments for household size and number of bedrooms). The difference between the number of households at or below the adjusted income thresholds and the number of rentals at or below the adjusted rent thresholds is considered a measure of the mismatch between the supply and demand for affordable housing. An extension of this "mismatch" approach subtracts units that are affordable but occupied by higher income households because they are not available for occupancy by households with incomes below the threshold.

While relatively straightforward, this approach is more easily misinterpreted than measures of the share of households reporting cost burdens for the following reasons:

- It implicitly assumes that rentals affordable at 30 percent of income are considered affordable by all those who might rent them.
- It implies that all the units below an income threshold are affordable to all households below those thresholds.

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[6] *Measuring The Nation's Rental Housing Affordability Problem*, Joint Center For Housing Studies, Harvard University (June 2005), p. 40.

- It does not take into account the location of "affordable" rentals and whether these align with the location of households that might "demand" them want to live.
- As one moves up the income distribution, results are harder to interpret meaningfully (e.g., what is the meaning of a "gap" between the number of rentals "affordable" to households earning between 80 and 100 percent of area median income and the number of these households when they can, by definition, afford all the rentals below the lower threshold cutoff?)

In the **housing wage approach**, the rent of a standard, modest quality rental with either one or two bedrooms in an area is compared to the multiples of full-time minimum wage work it would take to afford (at 30 percent of income) that apartment. The rent standard commonly used is HUD's fair market rent (FMR).7 As stated in the *Measuring The Nation's Rental Housing Affordability Problem* report, this approach "provides a simple way to convey what turns out to be a consistent problem across all measured geographies – in every metro area it takes more than one full-time minimum wage job to afford a unit somewhat below the middle of the rent distribution." The National Low Income Housing Coalition (NLIHC) produced a 2004 report that showed that in no state is minimum-wage full-time work sufficient to afford the FMR for a two-bedroom apartment.[8]

In the **median ratios comparison approach**, a ratio is formed between the rent at some point in a rent distribution and the corresponding point in an income distribution. Most commonly, the median rent in an area is compared to the median household income in the same area. In this example, the share of income that the median household would have to spend to rent a median rental is used as a measure of how unaffordable the housing stock is in a particular market to households in that market.

While this approach provides a quick summary of the housing-income situation (and may be most useful when comparing different areas to each other), it's major drawback is that, like the supply-demand mismatch approach and the housing wage approach, it takes a criterion household and compares it to a criterion rent instead of comparing what individual households are actually spending for their housing.

The **residual income approach** examines the absolute amount of income left over after housing expenses, rather than the share of income allocated to housing, to identify affordability problems. This approach focuses on the proportion of households most harmed by high housing costs, and classifies households with too little income left over to meet basic needs as "shelter poor." This approach has several shortcomings, including potentially understating the affordability problems of larger households and those with children who may face additional necessary expenses.

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[7] HUD's FMR standard is typically the 40th percentile rent of recently rented apartments within an entire metropolitan area or of non-metropolitan areas of a state. It is estimated using a random-digit dialing survey.

[8] *Out of Reach 2003: America's Housing Wage Climbs*, National Low Income Housing Coalition. 2004.

When discussing housing affordability and notwithstanding the caveats discussed above, this Housing Element primarily uses the housing costs burden concept from the **share of income approach** for three reasons: 1) HCD requires a cost burden analysis; 2) it is a straightforward and easily understood measure; and 3) the data is readily available. However, we have supplemented the cost burden analysis with data regarding FMRs and local income levels.

Housing Cost Burdens

The HCD Housing Element Review Worksheet calls for an analysis of the proportion of "lower income" households "overpaying for housing." Lower-income households are defined as those that earn 80 percent or less of the area median income. This is a share of income approach to measure housing affordability in terms of the percentage of income that a household spends on its housing.

An assessment of housing cost burdens requires that information about household size be combined with information on household income for each household individually. HUD creates a special Census tabulation for use in Consolidated Plans.[9] The data in this section uses this Comprehensive Housing Affordability Strategy (CHAS) data from HUD's State of the Cities Data Systems (SOCDS) website.

A "moderate cost burden" is defined by HUD as gross housing costs between 31 and 50 percent of gross income. A "severe cost burden" is defined as gross housing costs exceeding 50 percent of gross income. For renters, gross housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Income groups are shown in the SOCDS CHAS tabulation based on the HUD-adjusted area median family income (HAMFI). In 1974, Congress defined "low-income" and "very low-income" for HUD rental programs as incomes not exceeding 80 and 50 percent, respectively, of the area median family income, as adjusted by HUD.[10]

Table 20shows the CHAS special tabulation data from the 2005-2009 American Community Survey regarding the percentage of households with a moderate housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) by income group and tenure for unincorporated and incorporated Placer County and California. As shown in the table, 38.7

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[9] The Comprehensive Housing Affordability Strategy (CHAS) data file is a detailed tabulation of the Decennial Census sponsored by HUD. It includes extensive data on a variety of physical and financial housing characteristics and needs categorized by HUD-defined income limits (30, 50, and 80 percent of area median income) and HUD-specified household types. As with the long form in the Decennial Census, CHAS indicators are estimates based on a sample of households. These "special tabulation" data are used by local governments for housing planning as part of the Consolidated Planning process and by HUD for various allocation formulas to distribute funds to localities.

[10] Statutory adjustments now include upper and lower caps for areas with low or high ratios of housing costs to income and, for each non-metropolitan county, a lower cap equal to its state's non-metropolitan average. Estimates of the median family income and the official income cutoffs for each metropolitan area and non-metropolitan county are based on the most recent Decennial Census results and updated each year by HUD. Each base income cutoff is assumed to apply to a household of four, and official cutoffs are further adjusted by household size: one person, 70 percent of base; two persons, 80 percent; three persons, 90 percent; five persons, 108 percent; six persons, 116 percent; etc.

percent of all households in the unincorporated county and 32.2 percent of all households in the incorporated county had a moderate housing cost burden in 2009. These percentages are lower than the percentage of households in California with a moderate housing cost burden of 44.8 percent in 2009. As would be expected, housing cost burdens were more severe for households with lower incomes. Among lower-income households (incomes less than or equal to 80 percent of the area median income), 63.9 percent of households in the unincorporated county had a moderate housing cost burden in 2009 compared to just 26.9 percent of non-lower-income households. The percentage of lower-income households with a moderate housing cost burden in the unincorporated county is slightly lower than that for California (7.07 percent).

Housing cost burden was generally higher among renter households. For example, 48.3 percent of all renter households paid 30 percent or more of their monthly incomes for housing costs in unincorporated Placer County in 2009, compared to 36.5 percent of all owner households. However, while the percentage of renters that experienced moderate cost burdens was higher than the percentage of owners, in absolute numbers the number of renters with housing cost burdens was lower than the number of owners with cost burdens in the unincorporated county: 3,725 renter households compared to 11,915 owner households when combining all income groups.

Table 21 shows housing cost burden information for unincorporated Placer County for 2000 by household type, tenure, and income group. Comparable data was not available from the 2005-2009 HUD CHAS. The low-income household types with the largest numbers of households with a housing cost burden greater than 30 percent, are "small related" owner households and elderly owners. However, these are also the two household types with the largest number of households, and the percentages of these households with a moderate and severe housing cost burden are relatively low. 59.2 percent of elderly renters had a moderate housing cost burden and 35.5 percent had a severe housing cost burden; however, elderly renter households make up only 5.7 percent of all households. The information in this table regarding senior and large households is addressed in more detail in the Special Needs Housing section of this report.

TABLE 20
HOUSING COST BURDEN BY HOUSEHOLD INCOME CLASSIFICATION
Placer County and California
2009

	Unincorporated Placer County			Incorporated Placer County			California		
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total
Household Income <= 80% MFI									
Total Households	8,405	4,515	12,920	12,350	13,150	25,500	2,004,345	3,031,970	5,036,315
Number w/ cost burden > 30%	5,100	3,155	8,255	8,085	10,445	18,530	1,291,170	2,267,030	3,558,200
Percent w/ cost burden > 30%	60.7%	69.9%	63.9%	65.5%	79.4%	72.7%	64.4%	74.8%	70.7%
Number w/ cost burden > 50%	3,095	1,715	4,810	5,445	5,070	10,515	871,250	1,277,135	2,148,385
Percent w/ cost burden > 50%	36.8%	38.0%	37.2%	44.1%	38.6%	41.2%	43.5%	42.1%	42.7%
Household Income > 80% MFI									
Total Households	24,270	3,190	27,460	47,025	11,595	58,620	5,016,355	2,013,955	7,030,310
Number w/ cost burden > 30%	6,815	570	7,385	14,990	1,690	16,680	1,586,600	283,585	1,870,185
Percent w/ cost burden > 30%	28.1%	17.9%	26.9%	31.9%	14.6%	28.5%	31.6%	14.1%	26.6%
Number w/ cost burden > 50%	2,290	115	2,405	3,085	95	3,180	391,445	23,130	414,575
Percent w/ cost burden > 50%	9.4%	3.6%	8.8%	6.6%	0.8%	5.4%	7.8%	1.1%	5.9%
Total Households									
Total Households	32,675	7,705	40,380	84,445	24,860	109,305	7,061,430	5,125,760	12,127,190
Number w/ cost burden > 30%	11,915	3,725	15,640	23,075	12,135	35,210	2,877,770	2,550,615	5,428,385
Percent w/ cost burden > 30%	36.5%	48.3%	38.7%	27.3%	48.8%	32.2%	40.8%	49.8%	44.8%
Number w/ cost burden > 50%	5,385	1,830	7,215	8,530	5,165	13,695	1,262,695	1,300,265	2,562,960
Percent w/ cost burden > 50%	16.5%	23.8%	17.9%	10.1%	20.8%	12.5%	17.9%	25.4%	21.1%

Source: HUD SOCDS, Comprehensive Housing Affordability Strategy (CHAS) database, 2005-2009

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TABLE 21
HOUSING COST BURDEN BY HOUSEHOLD TYPE & INCOME CLASSIFICATION
Unincorporated Placer County
2000

	Owners					Renters					
	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total House-holds	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total House-holds	Total
Household Income <= 80% MFI											
Total Households	3,492	1,945	433	1,040	6,910	622	1,652	330	1,493	4,097	11,007
Number w/ cost burden > 30%	1,524	1,294	298	689	3,808	368	983	181	970	2,506	6,313
Percent w/ cost burden > 30%	43.6%	66.5%	68.8%	66.2%	55.1%	59.2%	59.5%	54.8%	65.0%	61.2%	57.4%
Number w/ cost burden > 50%	775	950	176	497	2,398	221	447	42	437	1,151	3,550
Percent w/ cost burden > 50%	22.2%	48.9%	40.6%	47.8%	34.7%	35.5%	27.1%	12.7%	29.3%	28.1%	32.2%
Household Income > 80% MFI											
Total Households	4,804	12,963	2,485	2,353	22,605	302	1,554	468	1,246	3,570	26,175
Number w/ cost burden > 30%	738	2,907	599	678	4,907	30	170	30	88	321	5,229
Percent w/ cost burden > 30%	15.4%	22.4%	24.1%	28.8%	21.7%	10.0%	10.9%	6.4%	7.1%	9.0%	20.0%
Number w/ cost burden > 50%	210	492	101	160	959	14	1	0	8	28	987
Percent w/ cost burden > 50%	4.4%	3.8%	4.1%	6.8%	4.2%	4.6%	0.1%	0.0%	0.6%	0.8%	3.8%
Total Households											
Total Households	8,296	14,908	2,918	3,393	29,515	924	3,206	798	2,739	7,667	37,182
Number w/ cost burden > 30%	2,261	4,201	897	1,368	8,715	399	1,153	211	1,058	2,827	11,542
Percent w/ cost burden > 30%	27.3%	28.2%	30.7%	40.3%	29.5%	43.1%	36.0%	26.4%	38.6%	36.9%	31.0%
Number w/ cost burden > 50%	985	1,443	277	657	3,357	234	448	42	445	1,179	4,536
Percent w/ cost burden > 50%	11.9%	9.7%	9.5%	19.4%	11.4%	25.4%	14.0%	5.3%	16.2%	15.4%	12.2%

Source: HUD SOCDS, Comprehensive Housing Affordability Strategy (CHAS) database, 2000

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Ability to Pay for Housing

The following section compares 2012 income levels and ability to pay for housing with actual housing costs. Housing is classified as "affordable" if households do not pay more than 30 percent of income for payment of rent (including a monthly allowance for water, gas, and electricity) or monthly homeownership costs (including mortgage payments, taxes, and insurance). Since above moderate-income households do not generally have problems in locating affordable units, affordable units are frequently defined as those reasonably priced for households that are low- to moderate-income. The list below shows the definition of housing income limits as they are applied to housing units in Placer County.

- **Extremely Low-Income Unit:** affordable to households whose combined income is between the floor set at the minimum Supplemental Security Income (SSI) and 30 percent of the median income for Placer County as established by the U.S. Department of Housing and Urban Development (HUD) for the Sacramento Primary Metropolitan Statistical Area (PMSA) which consists of El Dorado, Placer and Sacramento Counties.
- **Very Low-Income Unit**: affordable to households whose combined income is at or lower than 50 percent of the median income as established by HUD for the Sacramento PMSA.
- **Low-Income Unit**: affordable to a household whose combined income is at or between 51 percent to 80 percent of the median income as established by HUD for the Sacramento PMSA.
- **Median-Income Unit:** affordable to a household whose combined income is at or between 81 percent and 100 percent of the median income as established by HUD for the Sacramento PMSA. Note that the California Department of Housing and Community Development (HCD) defines the median income at 100 percent.
- **Moderate-Income Unit**: affordable to a household whose combined income is at or between 101 percent to 120 percent of the median income as established by HUD for the Sacramento PMSA.
- **Above Moderate-Income Unit**: affordable to a household whose combined income is above 120 percent of the median income as established by HUD for the Sacramento PMSA.

According to HUD, the median family income for a four-person household in the Sacramento PMSA was $76,100 in 2012. Income limits for larger or smaller households were higher or lower, respectively, and are calculated by formula by HUD (See Table 22).

TABLE 22
INCOME LIMITS
Placer County
2012

Income Categories	Persons per Household					
	1	2	3	4	5	6
Extremely Low-Income	$16,000	$18,300	$20,600	$22,850	$24,700	$26,550
Very Low-Income	$26,650	$30,450	$34,250	$38,050	$41,100	$44,150
Low-Income	$42,650	$48,750	$54,850	$60,900	$65,800	$70,650
Median-Income	$53,287	$60,947	$68,607	$76,100	$82,261	$88,423
Moderate-Income	$63,960	$73,080	$82,200	$91,320	$98,640	$105,960

Source: California Department of Housing and Community Development, 2012

Table 23 shows the 2012 HUD household income limits for Placer County by number of persons in the household for the income categories discussed above. The table also shows maximum affordable monthly rents and maximum affordable purchase prices for homes. For example, a three-person household was classified as low-income (80 percent of median) with an annual income of up to $54,850 in 2012. A household with this income could afford to pay a monthly gross rent (including utilities) of up to $1,371 or to purchase a house priced at $225,051 or below.

Table 24 shows HUD-defined fair market rent levels (FMR) for Placer County in 2013. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.11 HUD uses FMRs for a variety of purposes: FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program; Section 8 Rental Certificate program participants cannot rent units whose rents exceed the FMRs; and FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program.

As stated above, a three-person household classified as low-income (80 percent of median) with an annual income of up to $54,850 could afford to pay $1,371 monthly gross rent (including utilities). The 2013 FMR for a two-bedroom unit in Placer County was $1,073. Therefore, a low-income household at the top of the income range could afford to rent a unit at the FMR level, assuming that such a unit is available for rent. However, a three-person household classified as very low-income (50 percent of median) with an annual income of up to $34,250 could afford to pay only $856 for monthly gross rent. This household could not afford the FMR rent of $1,073 for a two-bedroom unit, but could afford the FMR rent of $855 for a one-bedroom unit. Households with incomes below 50 percent of median would have even less income to spend on rent.

[11] According to HUD, "the level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). Public housing units and units less than 2 years old are excluded."

TABLE 23
ABILITY TO PAY FOR HOUSING BASED ON HUD INCOME LIMITS
Placer County*
2012

Extremely Low-Income Households at 30% of 2012 Median Family Income						
	Studio	**1 BR**	**2 BR**	**3 BR**	**4 BR**	**5 BR**
Number of Persons	1	2	3	4	5	6
Income Level	$16,000	$18,300	$20,600	$22,850	$24,700	$26,550
Max. Monthly Gross Rent[1]	$400	$458	$515	$571	$618	$664
Max. Purchase Price[2]	$65,649	$75,086	$84,523	$93,754	$101,345	$108,936
Very Low-Income Households at 50% of 2012 Median Family Income						
	Studio	**1 BR**	**2 BR**	**3 BR**	**4 BR**	**5 BR**
Number of Persons	1	2	3	4	5	6
Income Level	$26,650	$30,450	$34,250	$38,050	$41,100	$44,150
Max. Monthly Gross Rent[1]	$666	$761	$856	$951	$1,028	$1,104
Max. Purchase Price[2]	$109,346	$124,937	$140,529	$156,120	$168,635	$181,149
Low-Income Households at 80% of 2012 Median Family Income						
	Studio	**1 BR**	**2 BR**	**3 BR**	**4 BR**	**5 BR**
Number of Persons	1	2	3	4	5	6
Income Level	$42,650	$48,750	$54,850	$60,900	$65,800	$70,650
Max. Monthly Gross Rent[1]	$1,066	$1,219	$1,371	$1,523	$1,645	$1,766
Max. Purchase Price[2]	$174,994	$200,023	$225,051	$249,875	$269,980	$289,879
Moderate-Income Households						
Median-Income Households at 100% of 2012 Median Family Income						
	Studio	**1 BR**	**2 BR**	**3 BR**	**4 BR**	**5 BR**
Number of Persons	1	2	3	4	5	6
Income Level	$53,287	$60,947	$68,607	$76,100	$82,261	$88,423
Max. Monthly Gross Rent[1]	$1,332	$1,524	$1,715	$1,903	$2,057	$2,211
Max. Purchase Price[2]	$218,638	$250,068	$281,497	$312,241	$337,520	$362,803
Moderate-Income Households at 120% of 2012 Median Family Income						
	Studio	**1 BR**	**2 BR**	**3 BR**	**4 BR**	**5 BR**
Number of Persons	1	2	3	4	5	6
Income Level	$63,960	$73,080	$82,200	$91,320	$98,640	$105,960
Max. Monthly Gross Rent[1]	$1,599	$1,827	$2,055	$2,283	$2,466	$2,649
Max. Purchase Price[2]	$262,430	$299,850	$337,269	$374,689	$404,723	$434,758

Notes:
* Based on the Sacramento MSA (El Dorado, Placer and Sacramento Counties); FY 2012 Median Family Income: $76,100; HUD FY 2012 Section 8 Income Limits.
[1]Assumes that 30% of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance
[2]Assumes 95% loan @ 4.5% annual interest rate and 30 year term; assumes taxes, mortgage insurance, and homeowners insurance account for 21% of total monthly payments
Sources: HUD FY 2012 Placer County Income Limits (December 1, 2011); and Mintier Harnish.

TABLE 24 HUD FAIR MARKET RENT Placer County 2013	
Bedrooms in Unit	**Fair Market Rent (FMR)**
Studio	$717
1 Bedroom	$855
2 Bedrooms	$1,073
3 Bedrooms	$1,581
4 Bedrooms	$1,900

Source: HUD User Data Sets: 2013 FY FMR

Affordable Housing by Income/Occupation

Table 25 shows an abbreviated list of occupations and annual incomes for residents of the Sacramento-Arden Arcade-Roseville MSA12 such as nursing aides, managers, school teachers, police officers, retired individuals, and minimum wage earners. The table shows the amounts that households at these income levels could afford to pay for rent as well as the purchase prices that they could afford to buy a home.

Households with a single wage earner working in any one of the occupations listed in the table – including nurses, police officers, and teachers – would have difficulty purchasing a home in unincorporated Placer County, where the median sales price for homes was $307,100 in July 2012 (see Table 25). A firefighter in Placer County could afford a home costing an estimated $237,726. A preschool teacher could afford a home costing around $120,026. Even households with two wage earners would have difficulty finding a home in their price range in the county. A household comprised of a security guard and a preschool teacher in Placer County could afford to pay approximately $228,022 for a home.

Of particular interest are those households with limited incomes, such as minimum wage workers, individuals on Supplemental Security Income (SSI), or Social Security recipients. The FMR for a one-bedroom unit is $855 and for a studio unit is $717. An individual working at the minimum wage could afford to pay only $416 monthly for housing expenses, and an SSI recipient could afford to pay only $314. None of these individuals could afford the rent for a one-bedroom unit or even a studio unit at fair market rent.

[12] The "Sacramento-Arden Arcade-Roseville MSA" is defined by EDD as including El Dorado, Placer, Sacramento, and Yolo Counties. This data is not available for smaller geographies from EDD.

TABLE 25
AFFORDABLE RENTS AND HOUSING PRICES BY INCOME AND OCCUPATION
Placer
2012

Category	Average Income	Affordable Rent[1]	Affordable House Price[2]
General Occupations (2012)[3]			
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
Placer Unified School District			
Substitute Teacher	$26,000	$650	$106,679
Teacher, District Average	$65,181	$1,630	$267,440
Two Wage Earners			
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
Minimum Wage Earners			
Single Wage Earner	$16,640	$416	$68,274
Two Wage Earners	$33,280	$832	$136,549
SSI (Aged or Disabled)			
One person household with SSI only	$8,376	$209	$34,367
Couple with SSI only	$12,576	$314	$51,600
2013 HUD-Defined Income Groups (based on a household of 3 persons)			
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: [1]Assumes 30 percent of income devoted to monthly rent, including utilities
[2]Assumes 30 percent of income devoted to mortgage payment and takes, 95 percent loan at 4.5 percent interest rate, 30-year term
[3]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).

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 ($1,147) was nearly equal to that in California ($1,151). 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.

TABLE 26
MEDIAN HOME VALUES
Placer County and California
2010

	Placer County	California
Owner Units		
Median Value for Mobile Homes[1][2]	$63,300	$68,700
Median Value[1][3]	$427,600	$458,500
Rental Units		
Median Contract Rent[4]	$1,044	$1,023
Median Gross Rent[5]	$1,147	$1,151

Notes:
[1] Value is the respondent's estimate of how much the property (house and lot) would sell for if it were for sale.
[2] For all owner-occupied mobile homes.
[3] 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.
[4] 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.
[5] 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: 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
27MEDIAN SALES PRICE OF HOMES
Placer County
July 2012

Location	Median Sale Price
California	**$307, 100**
Placer County	***$289,400***
Incorporated Cities	
Auburn	$252,400
Lincoln	$261,800
Loomis	$430,000
Rocklin	$290,400
Roseville	$267,000
Unincorporated Communities	
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

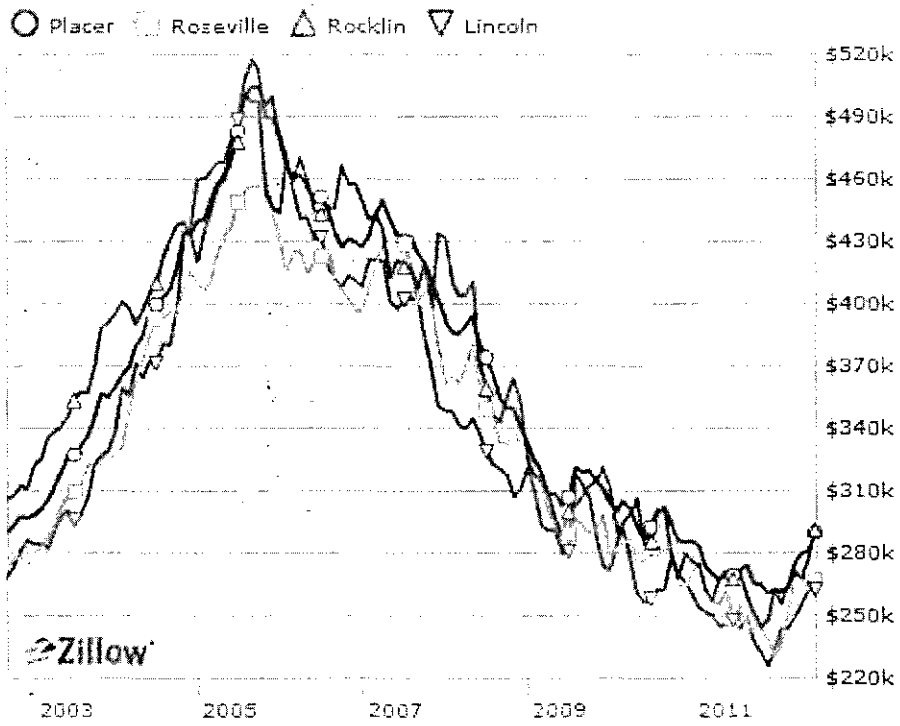
Number of Bedrooms	Median Sale Price
1 Bedroom	$156,400
2 Bedrooms	$250,100
3 Bedrooms	$252,500
4 Bedrooms	$327,800
5 or more Bedrooms	$384,300

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).13

[13] 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.

TABLE 29 MEDIAN RENTAL LISTING PRICE Placer County August 2012	
Bedrooms	**Rent**
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.

B. Housing Needs

Under the State housing element requirements, housing needs are defined in three categories: existing needs, needs of special groups within the community, and projected needs over the next eight-year housing element planning period. Projected housing needs are the total additional housing units required to adequately house a jurisdiction's projected population over the housing element planning period in units that are affordable, in standard condition, and not overcrowded. These needs, therefore, include those of the existing population, as well as the needs of the additional population projected to reside in the jurisdiction.

1. 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.

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 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
Total Homeless Persons	**353** 94 (Emergency) 259 (Transitional)	**278**	**631**

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 32 lists emergency shelter providers and their capacity.

TABLE 32
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 unincorp. area)
			Family Units	Family Beds	Individual Beds	Total	Seasonal	Overflow/ Voucher	
Emergency Shelter									
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
Emergency Shelter Subtotal			**7**	**29**	**20**	**49**	**50**	**8**	

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

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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 33 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 33
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
Transitional Housing Total			**67**	**231**	**112**	**343**

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 34 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

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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 34
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
Permanent Supportive Housing Subtotal			**8**	**27**	**111**	**138**	

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.

Farmworkers

The 2007 U.S. Census of Agriculture is another source of information on farmworkers. As shown in Table 33, 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.

TABLE 35
FARMWORKERS
Placer County
2007

Type of Farm Labor	Number of Workers
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: 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.

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 36 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 36
DISABILITY STATUS & TYPES OF DISABILITIES BY AGE GROUPS FIVE YEARS & OLDER
Placer County and California
2000

	Unincorporated County		Total County		California	
	Number	Percent	Number	Percent	Number	Percent
5-15 Years						
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
16-64 Years						
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%
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%
65 years and over						
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
Total 5 years and over						
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%

TABLE 36
DISABILITY STATUS & TYPES OF DISABILITIES BY AGE GROUPS FIVE YEARS & OLDER
Placer County and California
2000

	Unincorporated County		Total County		California	
	Number	Percent	Number	Percent	Number	Percent
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 37). 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 37
DEVELOPMENTAL DISABILITY BY TYPE SERVED BY THE ALTA CALIFORNIA REGIONAL CENTER

Alta California Region[1]
2012

Disability Type	Number	Percent
Region Total	**17, 570**	**100.0%**
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%

[1] Includes Alpine, Colusa, El Dorado, Nevada, Placer, Sacramento, Sierra, Sutter, Yolo, and Yuba Counties

Source: 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 38 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 38
SSI RECIPIENTS BY CATEGORY
Placer County and California
December 2011

	Placer County		California	
	Number	Percent	Number	Percent
Total Population (2012)	355,328		37,678,563	
Total SSI Recipients	5,605	1.6%	1,284,629	3.4%
Category				
Aged	887	15.8%	358,415	27.9%
Blind and Disabled	4,718	84.2%	926,214	72.1%
Age				
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 [1]	2,421	43.2%	485,043	37.8%

Notes: [1] 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 ½ 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.

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 39 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 16.5percent 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 20.4percent 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 39
SENIOR POPULATION AND HOUSEHOLDS
Placer County and California
2010

	Unincorporated Placer County		Incorporated Placer County		California	
	Number	Percent	Number	Percent	Number	Percent
Population						
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%
Households						
Total Households	*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%
Senior-Headed Households	*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: 2010 Census.

Table 40 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 40
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%	
Total	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.

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 41 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.

TABLE 41
LARGE HOUSEHOLDS
Placer County and California
2010

	Unincorporated Placer County		Incorporated Placer County		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied						
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%
Total	**32,194**	**100.0%**	**62,029**	**100.0%**	**7,035,371**	**100.0%**
Renter Occupied						
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%
Total	**9,157**	**100.0%**	**29,247**	**100.0%**	**5,542,127**	**100.0%**
All Households						
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%
Total	**41,351**	**100.0%**	**91,276**	**100.0%**	**12,577,498**	**100.0%**

Source: 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.

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 42 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 that in the incorporated county (5.8 percent) and statewide (6.8 percent).

TABLE 42
FEMALE-HEADED HOUSEHOLDS
Placer County and California
2010

	Unincorporated Placer County		Incorporated Placer County		California	
Type of Household	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Total Households	**41,351**	**100.0%**	**91,276**	**100.0%**	**12,577,498**	**100.0%**
Total Female Householders	***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.

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 43 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.14

TABLE 43
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: HUD SOCDS, Comprehensive Housing Affordability Strategy (CHAS) Database, 2009

[14] See pages 39 and 40 for a discussion of housing cost burden.

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.

2. 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 44 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 44
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.

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 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, or information based on development project experience within a zone or zones that provide housing for lower income households.

As an option and 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 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.

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 significant amounts 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 smaller 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.

TABLE 45
LAND COSTS PER UNIT AT DIFFERENT DENSITIES
Placer County
2012

Units per Acre	Land Costs per Unit
5	$5,000
10	$2,500
15	$1,667
20	$1,250
25	$1,000
30	$833

Source: Mintier Harnish, 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.

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 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 of less. Affordable housing developers tend to seek out land zoned for medium-density residential development and higher.

TABLE 46
RECENT AFFORDABLE HOUSING DEVELOPMENTS
Placer County
2012

Development Project/Location	Maximum Allowable Density	Approved Density	Total Units	Location	Date Approved/Constructed
North Auburn					
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
Kings Beach					
Kings Beach Housing	25	25	77 units	Kings Beach	Completed 2010-12
Martis Valley					
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 provide more evidence that density is not a determining factor in providing affordable housing since there is such little interest in higher-density projects from the affordable housing developers.

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/acre.

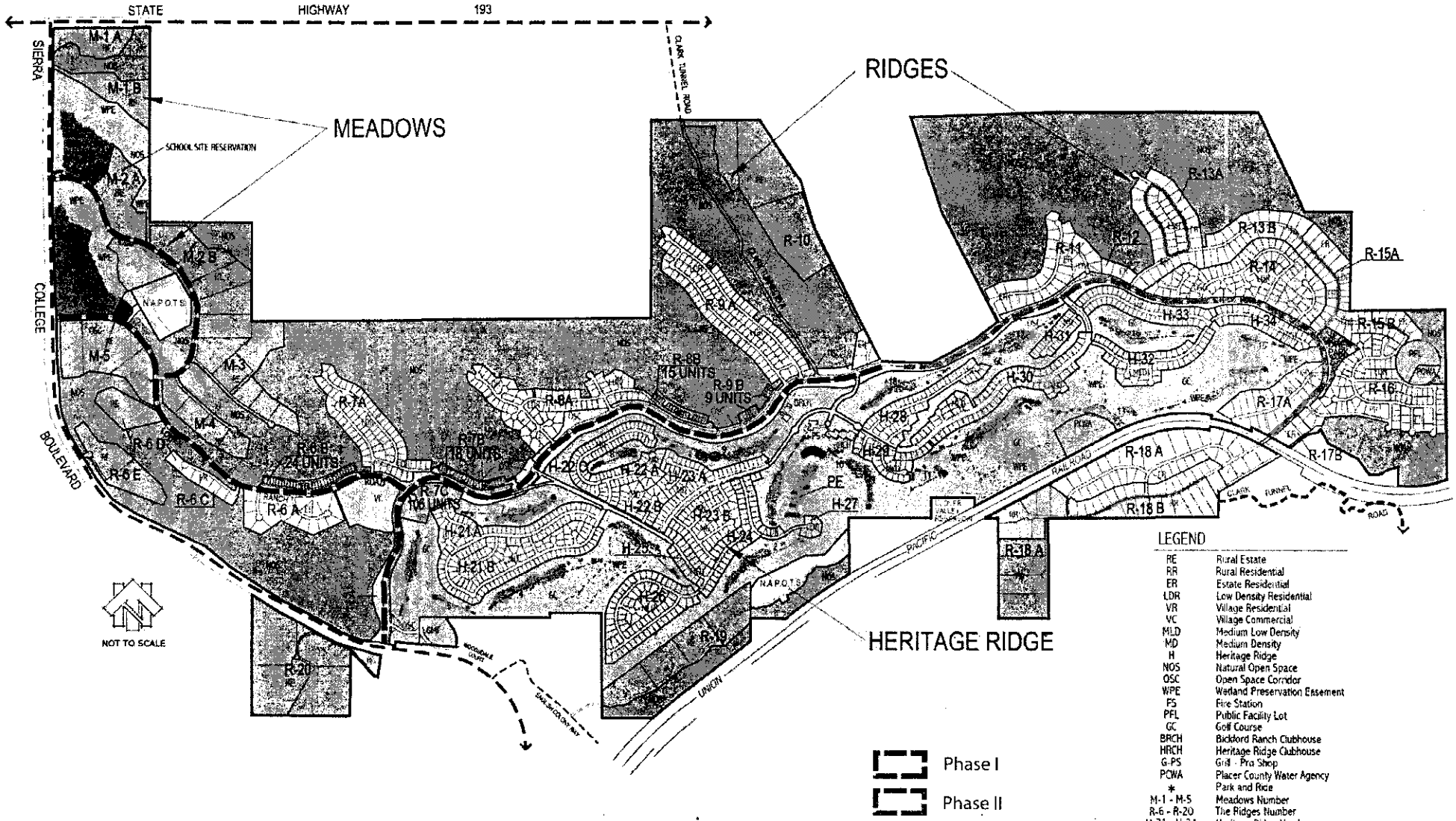
Pursuant to the terms of the executed Development Agreement, the developer of Bickford Ranch is required to develop or cause to be developed 180 below-market rate housing units, affordable to lower-income households earning not more than 80 percent of the Placer County median income. The developer is 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 900th 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 1,300th 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 1,500th 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.



Source: Bickford Ranch Specific Plan

Figure 7
Bickford Ranch Specific Plan

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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.

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.

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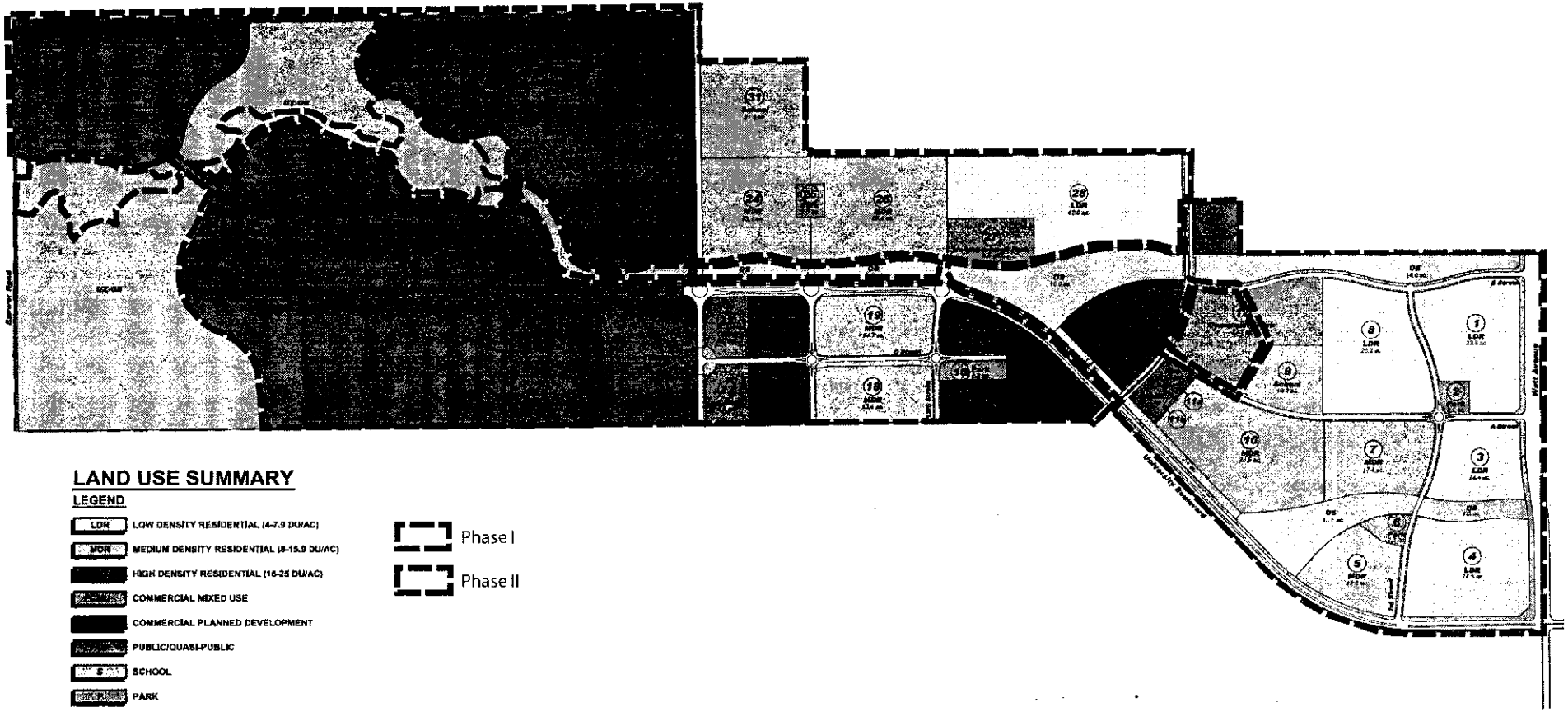

Source: Regional University Specific Plan, Land Use Plan, December 15, 2006

Figure 8
Regional University Specific Plan

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