



# TOWN OF LOOMIS

---

## 2021-2029 HOUSING ELEMENT



Public Review Draft - March 2021







# TOWN OF LOOMIS

---

## 2021-2029 HOUSING ELEMENT

**Public Review Draft - March 2021**

Prepared By:



101 Parkshore Drive, Suite 112  
Folsom, California 95630  
t 916.245.7500



# 1 Table of Contents

2	Introduction.....	1
3	Purpose .....	1
4	Organization of the Element.....	2
5	General Plan Consistency.....	3
6	<b>Public Participation .....</b>	<b>4</b>
7	Housing Committee Meetings.....	4
8	Summary of Open House Comments.....	4
9	Agency Consultations .....	5
10	Community Survey .....	6
11	Public Hearings.....	6
12	Public Comment.....	6
13	Noticing of the Draft Housing Element .....	6
14	<b>Community Profile .....</b>	<b>7</b>
15	Data Sources .....	7
16	Population Characteristics.....	8
17	Household Characteristics.....	9
18	Housing Stock Characteristics .....	15
19	Special Housing Group Needs.....	21
20	Assessment of Fair Housing.....	27
21	<b>Housing Resources .....</b>	<b>44</b>
22	Regional Housing Needs Plan.....	44
23	Availability of Land.....	45
24	Accessory Dwelling Unit Potential.....	52
25	Environmental Constraints .....	52
26	Available Public Facilities, Services, and Infrastructure.....	53
27	<b>Housing Constraints .....</b>	<b>54</b>
28	Governmental Constraints .....	54
29	Non-Governmental Constraints .....	72
30	<b>Review of Previous Housing Element.....</b>	<b>77</b>
31	<b>Goals, Policies, and Programs .....</b>	<b>98</b>

# 1 List of Tables

2	Table 1: Population Growth Trends .....	8
3	Table 2: Race/Ethnicity .....	9
4	Table 3: Household Characteristics .....	10
5	Table 4: Household Size (2018) .....	10
6	Table 5: Overcrowding by Tenure .....	11
7	Table 6: Housing Overpayment by Income Category .....	13
8	Table 7: Employment by Industry .....	14
9	Table 8: Housing Tenure .....	16
10	Table 9: Vacant and Occupied Housing Units .....	16
11	Table 10: Affordable Rents and Housing Prices, 2020 .....	18
12	Table 11: Median Sales Prices for Loomis and Surrounding Areas, 2020 .....	19
13	Table 12: Rental Rates, December 2020 .....	19
14	Table 13: Fiscal Year 2020 Final FMRs by Unit Bedrooms .....	20
15	Table 14: Householders by Tenure by Age .....	21
16	Table 15: Female Headed Households .....	22
17	Table 16: Large Households .....	23
18	Table 17: Persons with Disabilities by Disability Type .....	24
19	Table 18: Homelessness in Placer County .....	26
20	Table 19: Factors that Contribute to Fair Housing Issues .....	42
21	Table 20: Regional Housing Needs Allocation, 2021–2029 .....	44
22	Table 21: Comparison of RHNA and Available Sites .....	45
23	Table 22: Vacant Sites Inventory .....	49
24	Table 23: General Plan Land Use Designations .....	54
25	Table 24: Residential Zoning Districts .....	55
26	Table 25: Town of Loomis Development Standards <sup>1</sup> .....	57
27	Table 26 Parking Standards <sup>1</sup> .....	58
28	Table 27: Housing Types Permitted by Zoning District .....	59
29	Table 28: Typical Residential Development Fees .....	65
30	Table 29: Planning and Development Fees .....	65
31	Table 30: Typical Processing Timeline by Project Type .....	68
32	Table 31: Review Authority .....	68
33	Table 32: Construction Costs .....	72
34	Table 33: Interest Rates .....	73
35	Table 34: Quantified Objectives .....	114
36		
37		

# 1 List of Figures

2	Figure 1: 2010 and 2018 Age Distribution.....	8
3	Figure 2: Median Household Income .....	11
4	Figure 3: Housing Unit by Types.....	15
5	Figure 4: Year Structure Built .....	17
6	Figure 5: Persons with a Disability .....	24
7	Figure 6: 2020 TCAC/HCD Opportunity Areas.....	30
8	Figure 7: Poverty Status .....	33
9	Figure 8: Familial Status.....	34
10	Figure 9: Proximity to Schools .....	36
11	Figure 10: Proximity to Jobs.....	37
12	Figure 11: Renters Overpaying for Housing .....	39
13		





# 1 Introduction

2 The Housing Element identifies existing and projected housing needs and establishes goals, policies,  
3 and programs for the preservation, improvement, and development of housing in the Town of Loomis.  
4 It meets detailed requirements of state housing element law, including requirements for a residential  
5 land inventory sufficient to meet the Town’s share of the state-prescribed regional housing need. The  
6 Housing Element is the component of the Town’s General Plan that provides an eight-year vision for  
7 housing. Loomis is required by state law to update the Housing Element of the General Plan every eight  
8 years.

9 The California housing element law, enacted in 1969, mandates that local governments adequately plan  
10 to meet the existing and projected housing needs of all economic segments of the community. The law  
11 acknowledges that, in order for the private market to adequately address housing needs and demand,  
12 local governments must adopt land use plans and regulatory systems that provide opportunities for,  
13 and do not unduly constrain, housing development. This document presents an effective housing  
14 element that discusses the necessary conditions for preserving and producing an adequate supply of  
15 affordable housing. Among other things, the housing element provides an inventory of land adequately  
16 zoned or planned to be zoned for housing, certainty in permit processing procedures, and a  
17 commitment to assist in housing development through regulatory concessions and incentives.

## 18 Purpose

19 The purpose of the Housing Element is to identify housing solutions that solve local housing problems  
20 and to meet or exceed the Regional Housing Needs Allocation (RHNA). The Town recognizes that the  
21 provision of adequate housing is best met through various resources and interest groups. This element  
22 establishes the local goals, policies, and programs the Town will implement and/or facilitate to address  
23 the identified housing issues.

24 State law requires the Housing Element to be consistent and compatible with other General Plan  
25 elements. The Housing Element should provide clear policy direction for making decisions pertaining  
26 to zoning, subdivision approval, housing allocations, and capital improvements. State law (Government  
27 Code Sections 65580 through 65589) mandates the content of the Housing Element and requires an  
28 analysis of:

- 29       ▪ Population and employment trends;
- 30       ▪ The Town’s fair share of the regional housing needs;
- 31       ▪ Housing stock and household characteristics;
- 32       ▪ An inventory of land suitable for residential development;
- 33       ▪ Governmental and non-governmental constraints on the improvement, maintenance, and  
34       development of housing;
- 35       ▪ Special housing needs;

- 1       ▪ Opportunities for energy conservation; and
- 2       ▪ Publicly assisted housing projects that may convert to non-assisted housing projects.

3 The purpose of these requirements is to develop an understanding of the existing and projected  
4 housing needs within the community and to set forth policies and schedules promoting the  
5 preservation, improvement, and development of diverse housing types available at a range of costs.

## 6 **Organization of the Element**

7 This Housing Element is organized into the following sections:

8 **Introduction:** This section provides information on the State’s requirements, the purpose of the housing  
9 element, the organization of the document, the primary data sources used, and General Plan  
10 consistency.

11 **Public Participation:** Describes the opportunities the Town provided for public participation during the  
12 preparation of the updated Housing Element.

13 **Community Profile:** This section focuses on demographic information, including population trends,  
14 ethnicity, age, household composition, income, employment, housing characteristics, housing needs by  
15 income, and housing needs for special segments of the population. This section also outlines the  
16 characteristics of the community and identifies those characteristics that may impact housing need and  
17 availability.

18 **Housing Resources:** The Housing Resources section describes the Town’s housing resources, historic  
19 development patterns, and housing opportunities as well as the Town’s existing housing stock and the  
20 potential areas for future housing development. This section also discusses opportunities for energy  
21 conservation, which can reduce costs to homeowners and infrastructure costs to the Town. With a  
22 reduction in basic living costs through energy savings, more households may be able to afford adequate  
23 housing.

24 **Housing Constraints:** This section analyzes potential governmental and non-governmental constraints  
25 to housing development in Loomis. This includes the Town’s planning, zoning, and building standards  
26 that directly affect residential development patterns as well as influence housing availability and  
27 affordability. Potential non-governmental constraints include the availability and cost of financing, the  
28 price of land, and the materials for building homes, as well as natural conditions that affect the cost of  
29 preparing and developing land for housing, and the business decisions of individuals and organizations  
30 (some examples are home building, finance, real estate, and rental housing that impact housing cost  
31 and availability).

32 **Review of Previous Housing Element:** This section contains an evaluation of the prior Housing Element  
33 and its accomplishments and analyzes differences between what was projected and what was achieved.

34 **Goals, Policies, Programs:** This section sets forth the Town’s goals, policies, and implementation  
35 measures that are designed to address the housing needs in Loomis. Based on the findings of all of the

1 previous sections, the Goals, Policies, and Programs section identifies actions the Town will take to meet  
2 local housing goals, quantified objectives, and address the housing needs in Loomis.

### 3 **General Plan Consistency**

4 The Housing Element, last updated in 2014, is one of seven mandatory elements of the General Plan.  
5 The General Plan was adopted by the Town of Loomis in May 2001. The Town is updating all of its  
6 General Plan elements concurrently with the update of this Housing Element, including the Safety  
7 Element to address the requirements of Government Code 65302(g)(6) and is planned for adoption in  
8 2022. This joint process ensures consistency between elements of the General Plan to provide effective  
9 guidance on land use issues.

10 The Housing Element has been reviewed for consistency with the Town's other General Plan elements,  
11 and the policies and programs in this element reflect the policy direction contained in other parts of  
12 the General Plan. As portions of the General Plan are amended in the future, the Housing Element will  
13 be reviewed and updated to ensure that internal consistency is maintained.

# 1 **Public Participation**

2 State law requires cities and counties to make a “diligent effort” to achieve participation by all segments  
3 of the community in preparing a housing element (Government Code Section 65583(c)(6)). State law  
4 requires cities and counties to take active steps to inform, involve, and solicit input from the public,  
5 particularly groups and organizations representing the interests of lower-income and minority  
6 households that might otherwise not participate in the process.

## 7 **Housing Committee Meetings**

8 In November 2020, the Town Council appointed 11 members to a Housing Committee to assist in  
9 guiding the process and incorporate public input throughout the process. Residents were encouraged  
10 to apply for consideration, and applications were received and reviewed by Town Council.

11 On December 9, 2020 the Town held its first meeting with the Housing Committee. At this meeting, the  
12 Town provided an overview of the Housing Element update process and provided information on  
13 existing housing needs, new state law requirements, and discussed the project timeline. At this meeting,  
14 committee members expressed support for accessory dwelling units (ADUs), mixed use development,  
15 incentives for infill and affordable housing, and raised concerns about a lack of sewer and water  
16 infrastructure in the southern portion of town when identifying sites to meet the Town’s RHNA.

17 On February 10, 2021, the Town held the second Housing Committee meeting to discuss the status of  
18 the Housing Element programs and the sites inventory. Committee members reviewed programs from  
19 the previous Housing Element and discussed opportunities to refine and add to these programs for the  
20 6<sup>th</sup> cycle planning period. The Housing Committee emphasized their commitment to including  
21 programs to assist and encourage the development of affordable housing to meet the needs of current  
22 residents, and passed a motion recommending that the Town adopt an inclusionary housing ordinance  
23 (**Program 9**).

## 24 **Summary of Open House Comments**

25 In November 2020, the Town held two Open House events to introduce the 2020 General Plan Update,  
26 including the Housing Element update, and solicit public feedback early in the process. The first Open  
27 House was held on Saturday, November 7, 2020 from 11:00 AM to 2:00 PM outside the Loomis Train  
28 Depot, 28 residents participated at this Open House. The second Open House was held in the evening  
29 on Monday, November 9, 2020 from 6:00 PM to 9:00 PM outside at the Loomis Train Depot, 12 residents  
30 participated at this Open House. Due to Covid-19 restrictions, these events were held outside, with  
31 social distancing and protective measures enforced. The Open House events were noticed in the local  
32 newspaper, *Loomis News*, on October 30 and November 6, 2020, and invitations were sent via mail and  
33 email prior to the event on October 21, 2020. The Town also posted the event on the Town Website  
34 and Facebook page prior to the Saturday Open House.

35 At the Housing Element station, the Town provided a fact sheet for participants that included an  
36 overview of Housing Element requirements, RHNA, the update schedule, and other opportunities to

1 provide input. Participants were encouraged to write their comments on comment forms and submit  
2 them to the Town. Comments received reflected divided public opinion over construction of high  
3 density, multifamily housing in the town.

## 4 **Agency Consultations**

5 To ensure that the Town was soliciting feedback from all segments of the community, consultations  
6 were conducted with service providers and other stakeholders who represent different socio-economic  
7 groups. Between August 2020 and January 2021, the Town of Loomis reached out to ten agencies. Of  
8 these, six responded and consultations were conducted with stakeholders to offer the opportunity for  
9 each to provide one-on-one input. The following stakeholders were interviewed:

- 10 • Placer Community Foundation -- August 4, 2020
- 11 • Legal Services of Northern California --August 11, 2020
- 12 • Senior L.I.F.E. Center of Loomis -- December 14, 2020
- 13 • Alta California Regional Center -- December 17, 2020
- 14 • Placer County Housing Authority -- December 28, 2020
- 15 • Brilliant Corners -- January 13, 2021

16 In each of the consultations, the stakeholders were asked the following questions:

- 17 1. Opportunities and concerns: What three top opportunities do you see for the future of housing  
18 in Loomis? What are your three top concerns for the future of housing in Loomis?
- 19 2. Housing Preferences: What types of housing do your clients prefer? Is there adequate rental  
20 housing in the Town? Are there opportunities for home ownership? Are there accessible rental  
21 units for seniors and persons with disabilities?
- 22 3. Where have your clients been able to afford housing, if at all? What continues to be a struggle in  
23 allowing your clients/people you serve to find and keep affordable, decent housing?
- 24 4. Housing barriers/needs: What are the biggest barriers to finding affordable, decent housing? Are  
25 there specific unmet housing needs in the community?
- 26 5. Housing Conditions: How do you feel about the physical condition of housing in Loomis? What  
27 opportunities do you see to improve housing in the future?

28 Through these consultations, stakeholders expressed several common concerns regarding barriers to  
29 housing in Loomis. Most stakeholders cited the high cost of housing paired with the lack of subsidized  
30 housing as a significant barrier to lower-income households and many special needs groups.  
31 Additionally, stakeholders noted the lack of housing built specifically to serve special needs populations  
32 such as seniors and persons with disabilities as a cause of displacement of these households.

1 A lack of public support for housing development and land use patterns that have historically  
2 segregated residential uses from non-residential uses, present barriers to mobility and growth in the  
3 town. Stakeholders emphasized the need to prioritize decent, affordable housing by ensuring there is  
4 sufficient high-density land near services to meet unmet housing needs.

5 When asked about opportunities to address these barriers, stakeholders encouraged the Town to  
6 integrate affordable and higher-income housing, promote the construction of ADUs, and increase the  
7 list of tools the Town has to incentivize affordable and special needs housing through tax credits,  
8 inclusionary housing, and other tools. Stakeholders identified vacant and surplus land located near the  
9 Raley’s shopping center that would address concerns regarding segregated land use patterns and lack  
10 of pedestrian connections.

11 Affordability in general is a barrier to residents finding housing in Loomis and stakeholders felt there is  
12 an imbalance between the housing stock available and the type of housing in high demand.  
13 Stakeholders emphasized a need for smaller rental housing and group homes to serve other socio-  
14 economic groups and prevent displacement.

## 15 **Community Survey**

16 *This section will be updated after the community survey is completed.*

## 17 **Public Hearings**

18 *This section will be updated once public hearings are held.*

## 19 **Public Comment**

20 *This section will be updated after public comment is received.*

## 21 **Noticing of the Draft Housing Element**

22 *This section will be updated once the draft has been noticed.*

# 1 **Community Profile**

2 The Town of Loomis (Town) is a small, semi-rural community located in rapidly urbanizing western  
3 Placer County in California's Central Valley. Incorporated in 1984, Loomis is approximately 25 miles  
4 northeast of the City of Sacramento, along Interstate 80 (I-80). Loomis is in the western portion of the  
5 Loomis Basin, an 80-square-mile area of the Placer County foothills. Loomis maintains a distinct small-  
6 town, semi-rural character through large residential lots with active agricultural activities, rural roads,  
7 equestrian trails, a compact downtown "village," and preservation of historic structures.

8 I-80, traversing northeast through the center of Loomis, divides the town into two distinct areas. The  
9 area north of I-80 contains existing retail, office, and industrial development, as well as higher-density  
10 residential development that is bound by larger, semi-rural residential lots. The area south of I-80 is  
11 rural and residential in character but contains zoning for a large tourist shopping area between the  
12 freeway and Secret Ravine. Local landowners maintain vocational agricultural activities on small ranches,  
13 including the raising of farm animals. Higher-density residential development is concentrated near the  
14 Taylor Road commercial corridor, per the Town's "core-concept" of development.

15 This Community Profile section focuses on demographic information, including population trends,  
16 ethnicity, age, household composition, income, employment, housing characteristics, housing needs by  
17 income, and housing needs for special segments of the population. This section outlines the  
18 characteristics of the community and identifies those characteristics that may impact housing need and  
19 availability.

## 20 **Data Sources**

21 In preparing the Housing Element, various sources of information were used. The Town relied on the  
22 US Census, American Community Survey (ACS), California Department of Finance, California  
23 Employment Development Department, Sacramento Area Council of Governments (SACOG)  
24 preapproved data packet, and other available local sources.

25 The US Census, which is completed every 10 years, is an important source of information for the  
26 Community Profile. It provides the most reliable and in-depth data for demographic characteristics of  
27 a locality. The ACS is conducted by the US Census Bureau and provides estimates of numerous housing-  
28 related indicators based on samples averaged over a five-year period. The Community Profile reflects  
29 the 2014–2018 ACS data as the 2015–2019 ACS and 2020 Census data were not available at the time of  
30 this Housing Element update.

31 The California Department of Finance is another source of valuable data and provides more current  
32 data. However, the Department of Finance does not provide the depth of information that can be found  
33 in the US Census Bureau reports. The California Employment Development Department provides  
34 employee and industry data and projections that are more specific than what is often available through  
35 the US Census. Whenever possible, Department of Finance or Employment Development Department  
36 data and other local sources were used in the Housing Needs Assessment to provide the most current  
37 profile of the community.

1 Because of the difference in data sources, some figures (e.g., population or the number of households)  
 2 may vary slightly in different sections. Additionally, the sum of figures may not equal the total due to  
 3 rounding.

## 4 Population Characteristics

### 5 Population

6 During the 2000s, Loomis had a low average annual growth rate (AAGR) of 0.3 percent but has since  
 7 seen an increase to 0.7 percent (as of 2020). As **Table 1** shows, the population of Loomis increased by  
 8 approximately 7.1 percent between 2010 and 2020 from 6,430 to 6,888 people. In comparison, Placer  
 9 County's total population increased by approximately 15.9 percent between 2010 and 2020 from  
 10 348,432 to 403,711 people. The population of Loomis in 2020 represents approximately 1.7 percent of  
 11 the 403,711 people in Placer County.

12 **TABLE 1: POPULATION GROWTH TRENDS**

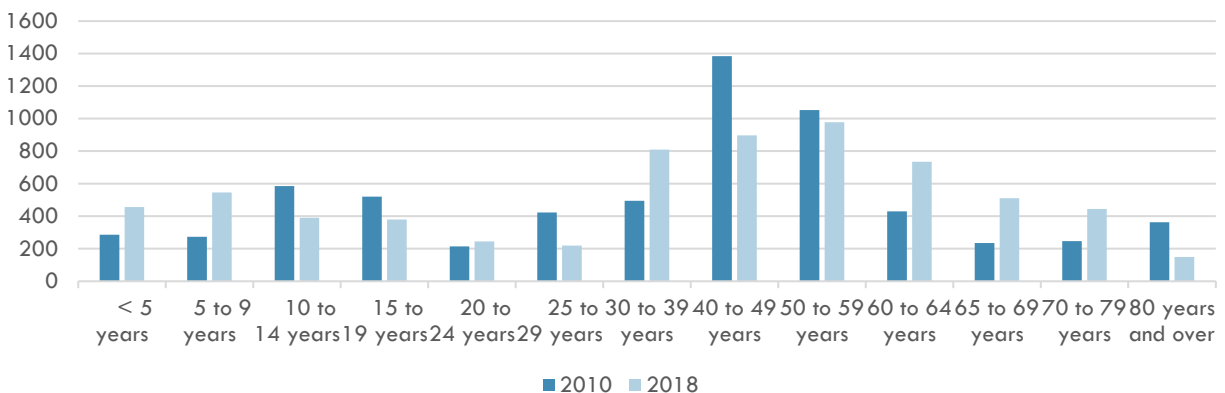
Year	Population	Percent Increase	AAGR
2010	6,430	—	-
2015	6,646	3.4%	0.7%
2020	6,888	3.6%	0.7%

*Source: California Department of Finance, 2020*

### 13 Age

14 **Figure 1** illustrates the age distribution in Loomis for 2010 and 2018. The chart indicates an overall  
 15 increase in the average age of residents since 2010. The population shifted such that a greater portion  
 16 of individuals fell into the 60 to 64 and 65 to 69 age groups in 2018 than in 2010 (a 71.1 percent increase  
 17 and 118 percent increase, respectively). Decreases in population were greatest for the 25 to 29 age  
 18 group, at a 48.1 percent decrease.

19 **FIGURE 1: 2010 AND 2018 AGE DISTRIBUTION**



20 *Source: 2006-2010 and 2014-2018 American Community Survey*  
 21



## 1 Race and Ethnicity

2 As shown in **Table 2**, Loomis was predominately white at 90.1 percent of the total population in 2018,  
3 consistent with 91.0 percent in 2010. The Asian population represented 2.1 percent of the total  
4 population in Loomis in 2018, down from 5.2 percent in 2010. The Hispanic population represented 6.9  
5 percent of the total population in Loomis in 2018, an increase from 4.2 percent in 2010.

6 **TABLE 2: RACE/ETHNICITY**

Race	2010	2018
White alone	91.0%	90.1%
Black or African American alone	0.2%	0.4%
American Indian and Alaska Native alone	0.0%	0.0%
Asian alone	5.2%	2.1%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.0%
Some other race alone	1.6%	1.1%
Two or more races	2.0%	6.4%
Ethnicity		
Not Hispanic or Latino	95.8%	93.1%
Hispanic or Latino	4.2%	6.9%

*Source: 2006-2010 and 2014-2018 American Community Survey*

## 7 Household Characteristics

### 8 Household Type and Size

9 A household refers to the people occupying a home, such as a family, a single person, or unrelated  
10 persons living together. Family households often prefer single-family homes or condominiums to  
11 accommodate children, and nonfamily households generally occupy smaller apartments or  
12 condominiums.

13 **Table 3** displays household composition as reported by the 2014–2018 ACS. In the Town of Loomis,  
14 families made up 65.1 percent of all households, and 43.7 percent of all families had children under 18  
15 years of age. Placer County had a slightly higher percentage of families (70.0 percent of all households)  
16 and families with children under 18 (45.8 percent of families).

1

**TABLE 3: HOUSEHOLD CHARACTERISTICS**

Jurisdiction	Total Households	Average Household Size (people)	Percentage of Total Households		
			Families	Families with Children Under 18	Nonfamilies
Town of Loomis	2,605	2.58	1,695 (65.1%)	740 (28.4%)	910 (34.9%)
Placer County	140,661	2.67	98,332 (70.0%)	45,011 (32.0%)	42,329 (30.1%)

Source: 2014-2018 American Community Survey

2 Household size is also an important factor in determining the size of housing units needed within a  
 3 jurisdiction. In the Town of Loomis, “large” households containing five or more persons represented 7.1  
 4 percent of all households in 2018 (see **Table 4**). This was a decrease from 12.4 percent of households in  
 5 2010. “Small” households with one or two persons represented 62.2 percent of all households.  
 6 Households with one person were the fastest-growing household size between 2010 and 2018,  
 7 increasing from 19.2 percent in 2010 to 23.0 percent in 2018. This would indicate a growing demand for  
 8 smaller housing units with one to two bedrooms.

9

**TABLE 4: HOUSEHOLD SIZE (2018)**

Household Size	Town of Loomis		Placer County	
	Estimate	Percent	Estimate	Percent
1-person	598	23.0%	34,612	24.6%
2-person	1,020	39.2%	51,134	36.4%
3-person	474	18.2%	20,967	14.9%
4-person	327	12.6%	20,784	14.8%
5+ person	186	7.1%	13,164	9.4%
Total Households	2,605	100.0%	140,661	100.0%

Source: SACOG Data Packet, 2014-2018 American Community Survey

## 10 **Overcrowding**

11 An overcrowded housing unit, defined by the U.S. Census Bureau, is one in which there are more than  
 12 1.0 persons per room (excluding bathrooms and kitchens). A severely overcrowded housing unit is  
 13 defined as more than 1.5 persons per room.

14 As seen in **Table 5**, overcrowding is not a significant issue in Loomis. According to 2014–2018 ACS data,  
 15 there were 17 (0.7 percent) overcrowded households. No households were classified as severely  
 16 overcrowded. These figures are lower than Placer County, with 1.8 percent and 0.4 percent, respectively.

1

**TABLE 5: OVERCROWDING BY TENURE**

Persons per Room	Owner-Occupied		Renter-Occupied		Total Households	
	Number	Percent	Number	Percent	Number	Percent
1.00 or fewer	1,838	99.1%	750	100.0%	2,588	99.3%
1.01 to 1.50	17	0.9%	0	0.0%	17	0.7%
1.51 or more	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1,855</b>	<b>100.0%</b>	<b>750</b>	<b>100.0%</b>	<b>2,605</b>	<b>100.0%</b>

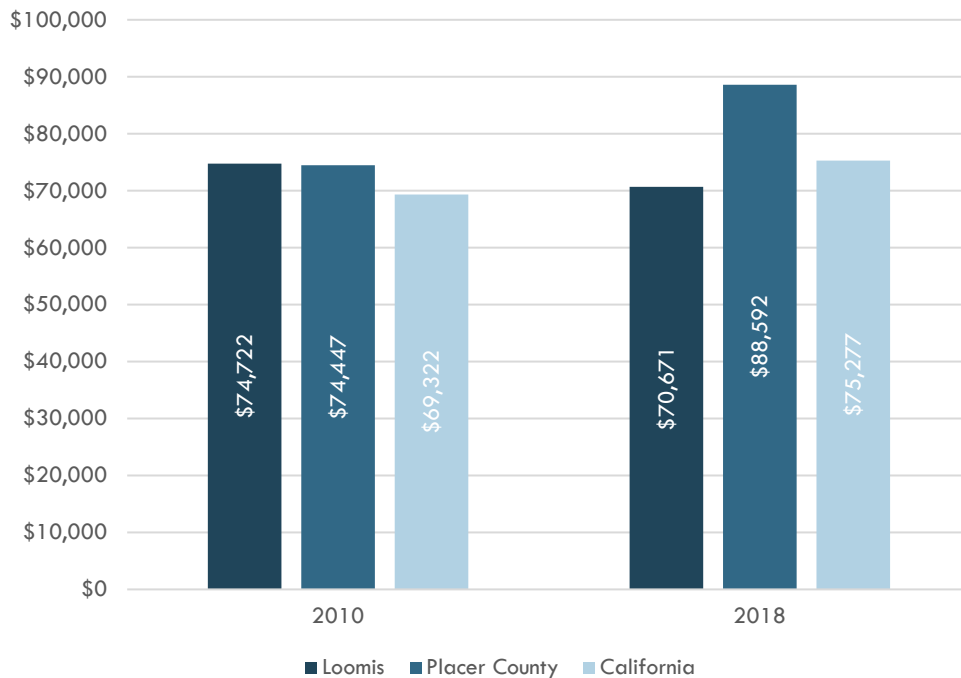
Source: 2014-2018 American Community Survey

2 **Household Income**

3 In 2010, the median income in Loomis was higher than that of both Placer County and the State.  
 4 However, by 2018, the median income in Loomis had declined while that of both Placer County and the  
 5 State had increased, leaving Loomis with a lower median income than both. According to the 2014–  
 6 2018 ACS, median household income in Loomis was \$70,671, a decrease of 5.4 percent since 2010,  
 7 compared to \$88,592 for Placer County (19.0 percent increase) and \$75,277 for the State of California  
 8 (8.6 percent increase). See **Figure 2** for median household income.

9

**FIGURE 2: MEDIAN HOUSEHOLD INCOME**



10

11

Source: 2010 Census, 2014-2018 American Community Survey

1 ***Extremely Low-Income Households***

2 Per State of California Housing and Community Development Department (HCD) guidelines, 50 percent  
3 of the Town’s very-low-income RHNA number qualifies as extremely low income. Therefore, the Town  
4 is estimating that of the 117 very low-income housing units, 58 units will count towards extremely low-  
5 income households.

6 Extremely low-income households earn 30 percent or less of the area median family income (HAMFI).  
7 Median income in Loomis was \$70,671 in 2020. This results in a median income of \$21,201 or less for  
8 extremely low-income households. Of the 2,570 occupied units (2013–2017 Comprehensive Housing  
9 Affordability Strategy [CHAS]), 60 renter-occupied households and 230 owner-occupied households  
10 (approximately 11.3 percent of all occupied households) had household incomes less than 30 percent  
11 of the area median household income and were considered extremely low-income households.

12 Extremely low-income households tend to encounter housing problems such as overpaying,  
13 overcrowding, and/or accessibility issues because of their limited incomes. Most extremely low-income  
14 households will reside in rental housing and typically rely on public assistance, such as social security or  
15 disability insurance. To address the need for extremely low-income housing, the Town has included  
16 **Program 4**. Additionally, the Town will formalize permitting single-room occupancy units, in compliance  
17 with Government Code Section 65583(c)(1) (**Program 5**).

18 **Overpayment**

19 Although standards applied to gauge housing costs vary, guidelines from the U.S. Department of  
20 Housing and Urban Development (HUD) specify a household should not spend more than 30 percent  
21 of household income on housing and housing-related expenses. Households that pay more than 30  
22 percent of income on housing cost are considered cost burdened, while households that pay 50 percent  
23 or more are considered extremely cost burdened.

24 According to the 2013–2017 CHAS, 195 renter-occupied households and 505 owner-occupied  
25 households in Loomis were overpaying for housing in the 2013–2017 period (**Table 6**). Among renter  
26 households, overpayment was particularly problematic for lower-income households. Of 195 renter-  
27 occupied households overpaying for housing, 61.5 percent (120 households) were lower-income.  
28 Similarly, 45 percent of owner-occupied households with low incomes (185 households) were paying  
29 more than 50 percent of their income for housing.

**TABLE 6: HOUSING OVERPAYMENT BY INCOME CATEGORY**

Total Household Characteristics	Number	Percent of Total Households
Total occupied units (households)	2,570	100.0%
Total renter households	760	29.6%
Total owner households	1,810	70.4%
Total lower-income (0–80% of HAMFI) households	725	28.2%
Lower-income renters (0–80%)	160	6.2%
Lower-income owners (0–80%)	565	22.0%
Extremely low-income renters (0–30%)	60	2.3%
Extremely low-income owners (0–30%)	230	8.9%
Lower-income households paying more than 50%	220	8.6%
Lower-income renter households severely overpaying	40	1.6%
Lower-income owner households severely overpaying	185	7.2%
Extremely low income (ELI) (0–30%)	70	2.7%
ELI renter households severely overpaying	40	1.6%
ELI owner households severely overpaying	35	1.4%
Income between 30%–50%	110	4.3%
Income between 50%–80%	40	1.6%
Lower-income households paying more than 30%	450	17.5%
Lower-income renter households overpaying	120	4.7%
Lower-income owner households overpaying	335	13.0%
Extremely low income (0–30%)	90	3.5%
Income between 30%-50%	200	7.8%
Income between 50% -80%	160	6.2%
<b>Total Households Overpaying</b>	<b>695</b>	<b>27.0%</b>
<b>Total Renter Households Overpaying</b>	<b>195</b>	<b>7.6%</b>
<b>Total Owner Households Overpaying</b>	<b>505</b>	<b>19.6%</b>

Source: 2013-2017 CHAS Data Book

## 1 Employment

2 Loomis has a small employment base, with an employed labor force of 2,978. The largest employment  
 3 industries in 2018 were education and healthcare, retail, and construction (see **Table 7**). Transportation  
 4 and warehousing; professional, scientific, management, and waste management services; and  
 5 education and healthcare services were the fastest-growing employment industries between 2010 and  
 6 2018. The greatest decrease was seen in the art, entertainment, recreation, accommodation, and food  
 7 services; wholesale trade; public administration; and information industries.

8 According to the 2014–2018 ACS, there were 5,266 people age 16 or over in Loomis eligible for work.  
 9 Of those, approximately half, or 2,978, were in the labor force. The mean travel time to work in 2018  
 10 was 27.6 minutes. Both employed residents and commute estimates are consistent with Placer County  
 11 and California State levels.

12 **TABLE 7: EMPLOYMENT BY INDUSTRY**

Industry	Total	Percent	Percent Change from 2010
Educational services, and healthcare and social assistance	775	26.0%	32.7%
Construction	403	13.5%	-20.8%
Retail trade	532	17.9%	11.3%
Finance and insurance, and real estate and rental and leasing	184	6.2%	-41.0%
Manufacturing	242	8.1%	-18.0%
Arts, entertainment, and recreation, and accommodation and food services	47	1.6%	-80.7%
Professional, scientific, and management, and administrative and waste management services	346	11.6%	46.6%
Wholesale trade	39	1.3%	-74.8%
Transportation and warehousing, and utilities	168	5.6%	64.7%
Information	14	0.5%	-65.9%
Agriculture, forestry, fishing and hunting, and mining	0	0.0%	0.0%
Other services, except public administration	154	5.2%	5.5%
Public administration	74	2.5%	-67.3%
<b>Total</b>	<b>2,978</b>	<b>100.0%</b>	<b>-10.5%</b>

*Source: 2010 and 2014–2018 American Community Survey*

13

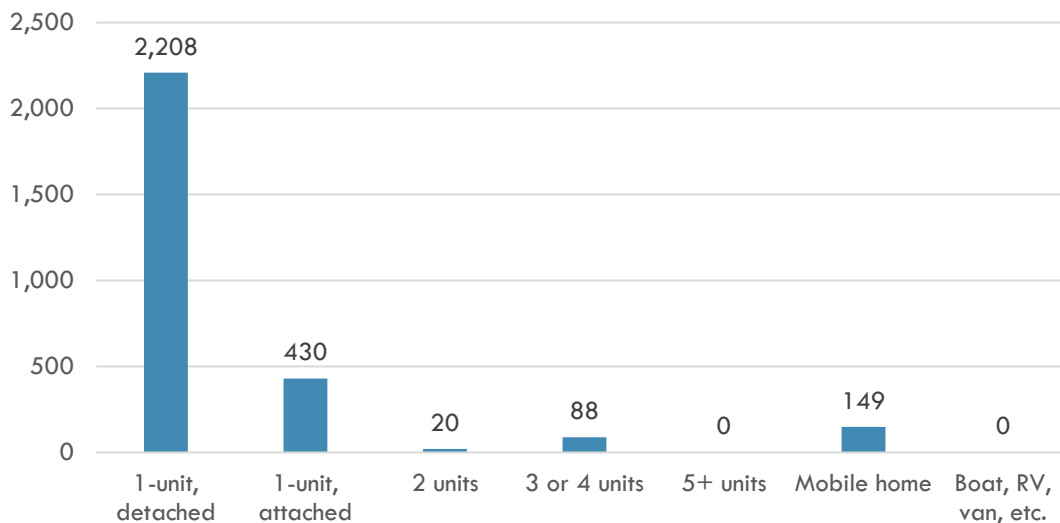
# 1 Housing Stock Characteristics

## 2 Housing Type

3 HCD defines a housing unit as a house, an apartment, a mobile home or trailer, a group of rooms, or  
4 a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate  
5 living quarters. Separate living quarters are those in which the occupants live separately from any other  
6 individuals in the building and which have direct access from outside the building or through a common  
7 hall. For vacant units, the criteria of separateness and direct access are applied to the intended  
8 occupants whenever possible.

9 There were 2,895 dwelling units in Loomis according to the 2014–2018 ACS. This represents a 17.4-  
10 percent increase (430 units) from the 2,465 units identified in 2010. As shown in **Figure 3**, single-family  
11 detached homes made up 76.3 percent of all housing units in Loomis in 2018. Single-family attached  
12 units were the second-largest category, approximately 14.9 percent. The remaining housing types  
13 combined made up approximately 8.9 percent of the total housing units, of which, mobile homes  
14 comprise approximately 5.1 percent.

15 **FIGURE 3: HOUSING UNIT BY TYPES**



16  
17 *Source: 2014-2018 American Community Survey*

18

1 **Housing Tenure**

2 Approximately 71 percent of households in Loomis in 2018 were owner-occupied, a 6-percent decrease  
 3 from 2010 (see **Table 8**). The Town of Loomis experienced a significant increase in the number of renters  
 4 from 522 renters in 2010 to 750 in 2018, approximately a 43-percent increase.

5 **TABLE 8: HOUSING TENURE**

Tenure	2010		2018		Percent Change
	Estimate	Percent	Estimate	Percent	
Owner-Occupied	1,982	79.2%	1,855	71.2%	-6.4%
Renter-Occupied	522	20.8%	750	28.8%	43.7%
<b>Total</b>	<b>2,504</b>	<b>100.0%</b>	<b>2,605</b>	<b>100.0%</b>	<b>4.0%</b>

Source: 2006-2010 and 2014-2018 American Community Survey

6 **Vacancy Rate**

7 Approximately 90.0 percent (2,605 units) of the total housing units in Loomis in 2018 were designated  
 8 as occupied, with 10.0 percent (290 units) vacant (see **Table 9**). The Town of Loomis had a lower vacancy  
 9 rate than Placer County, which had a vacancy rate of approximately 13.1 percent, but higher than the  
 10 State of California’s vacancy rate of 8.6 percent in 2018.

11 Of the 290 vacant units in Loomis, 14.2 percent were rental units and 0.7 percent were ownership units.  
 12 Of the 2,605 occupied housing units, 71.2 percent were owner occupied (1,855 units) and 28.8 percent  
 13 (750 units) were renter occupied.

14 Vacancy rates of 5 to 6 percent for rental housing and 1.5 to 2.0 percent for ownership housing are  
 15 generally considered to be optimum. A higher vacancy rate may indicate an excess supply of units and  
 16 a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of  
 17 housing and high competition for available housing, which generally leads to higher housing prices and  
 18 diminished affordability.

19 **TABLE 9: VACANT AND OCCUPIED HOUSING UNITS**

	2010		2018		Percent Change
	Total	Percent	Total	Percent	
Total Housing Units	2,613	100.0%	2,895	100.0%	10.8%
Occupied Housing Units	2,504	95.8%	2,605	90.0%	4.0%
Vacant Housing Units	109	4.2%	290	10.0%	166.1%
Homeowner Vacancy Rate	0.7%	n/a	0.7%	n/a	n/a
Rental Vacancy Rate	0.0%	n/a	14.2%	n/a	n/a

Source: 2006-2010 and 2014-2018 American Community Survey

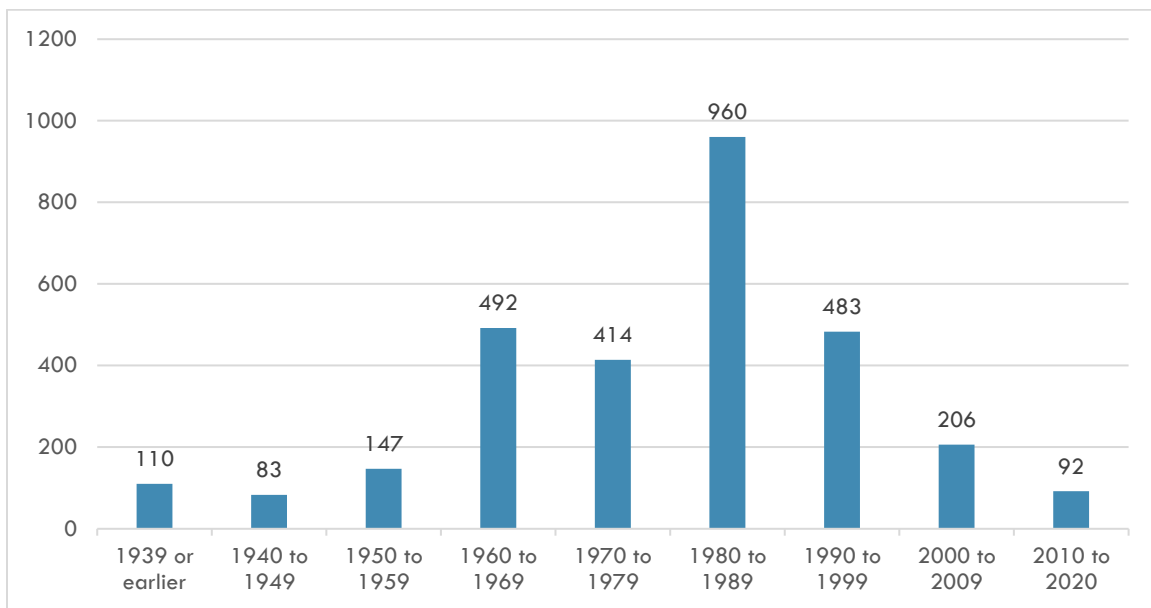


## 1 Housing Conditions

2 Age is one measure of housing stock conditions and a factor for determining the need for rehabilitation.  
3 Without proper maintenance, housing units deteriorate over time. Thus, units that are older are more  
4 likely to need major repairs (e.g., a new roof or plumbing). Generally, houses 30 years and older are  
5 considered aged and are more likely to require major or minor repairs. In addition, older houses may  
6 not be built to current standards for fire and earthquake safety.

7 **Figure 4** shows that almost one-quarter, 23.8 percent, of the total housing stock in Loomis was built  
8 since 1990. The remaining 76.2 percent of the housing stock was built prior to 1990 (30 years or older).  
9 Based on this, it is safe to assume that some units may need some type of rehabilitation. When looking  
10 at median home values (\$527,450) and the median income of Loomis residents (\$70,671), it is assumed  
11 that current property owners are completing ongoing maintenance and repairs to maintain the values  
12 of their homes. Because of the private reinvestment occurring, an accurate percentage of housing in  
13 need of rehabilitation is estimated to be 25 to 30 percent.

14 **FIGURE 4: YEAR STRUCTURE BUILT**



15  
16 *Source: 2014-2018 American Community Survey, Department of Finance E-5 Report, 2020*

## 17 Housing Cost and Affordability

18 One of the major barriers to housing availability is the cost of housing. To provide housing to all  
19 economic levels in the community, a wide variety of housing opportunities at various prices should be  
20 made available. Housing affordability is dependent on income and housing costs.

21 Housing affordability is based on the relationship between household income and housing expenses.  
22 According to HUD and HCD, housing is considered “affordable” if the monthly housing cost does not  
23 exceed more than 30 percent of a household’s gross income.

1 **Housing Affordability**

2 **Table 10** lists affordable rental and home sale prices for Placer County, including Loomis residents, within  
 3 the HCD-established income categories based on household size as of 2020. Extremely low-income  
 4 households with an annual income of up to \$26,600 for a four-person household could afford a monthly  
 5 rent of \$655, or to purchase a home priced at approximately \$163,529. A four-person, very low-income  
 6 household with an annual income of \$43,150 annually and could afford a monthly rent of \$1,079 or to  
 7 purchase a home priced at no more than \$269,335. A low-income household with an annual income  
 8 of \$69,050 could afford a monthly rent of \$1,726 or a home priced at \$430,998. A moderate-income  
 9 household with an annual income of \$103,550 could afford a monthly rent of \$2,589 or a home priced  
 10 at approximately \$646,341.

11 **TABLE 10: AFFORDABLE RENTS AND HOUSING PRICES, 2020**

Income Group	HCD Income Limit	Maximum Affordable Price <sup>1</sup>	
		Own <sup>2</sup>	Rent
Extremely Low			
One Person	\$18,150	\$113,289	\$454
Two Person	\$20,750	\$129,518	\$519
Three Person	\$23,350	\$145,747	\$584
Four Person	\$26,200	\$163,536	\$655
Very Low			
One Person	\$30,250	\$188,815	\$756
Two Person	\$24,550	\$215,655	\$864
Three Person	\$38,850	\$242,495	\$971
Four Person	\$43,150	\$269,335	\$1,079
Low			
One Person	\$48,350	\$301,792	\$1,209
Two Person	\$55,250	\$344,861	\$1,381
Three Person	\$62,150	\$387,929	\$1,554
Four Person	\$69,050	\$430,998	\$1,726
Moderate			
One Person	\$72,500	\$452,532	\$1,813
Two Person	\$82,850	\$517,135	\$2,071
Three Person	\$93,200	\$581,738	\$2,330
Four Person	\$103,550	\$646,341	\$2,589

Notes:

1. Based on households allocating 30% of their monthly earnings toward housing costs.
2. Based on a conventional 30-year loan with 3 percent interest and a 5 percent down payment.

Source: California Department of Housing and Community Development 2020 State Income Limits

1 **Sales Prices**

2 **Table 11** shows median sale prices for homes in Loomis and the surrounding communities of Rocklin,  
 3 Newcastle, Lincoln, and Auburn, based on sale data in the second half of 2020 (July through December).  
 4 While these prices are a snapshot in time, they suggest that homes within the Town of Loomis are sold  
 5 at prices similar to surrounding communities.

6 **TABLE 11: MEDIAN SALES PRICES FOR LOOMIS AND SURROUNDING AREAS, 2020**

Jurisdiction	Median Sales Price
Loomis <sup>1</sup>	\$527,450
Rocklin	\$578,000
Newcastle	\$653,000
Lincoln	\$489,000
Auburn	\$582,000

Note:

1. Includes 88 sales within Loomis town limits.

Source: Redfin.com, 2020

7 **Rental Prices**

8 **Table 12** shows the median asking prices for rental apartments and houses, by bedroom, in Loomis, as  
 9 listed in December 2020. Online classified sites Craigslist, Zillow, Realtor.com, Hotpads, and Rent.com  
 10 were used to sample available units to identify a monthly median rent based on number of bedrooms.  
 11 However, the low-vacancy rate in Loomis presented a challenge when trying to identify a true range of  
 12 rental rates, particularly for two-bedroom units, as no units of this size were advertised on any of the  
 13 rental sites.

14 **TABLE 12: RENTAL RATES, DECEMBER 2020**

Jurisdiction	Median Rental Price			
	1-bedroom	2-bedroom	3-bedroom	4-bedroom
Loomis	\$1,850	—	\$2,500	\$3,495
Rocklin	\$1,465	\$1,826	\$2,295	\$2,845
Lincoln	\$1,185	\$2,149	\$2,173	\$2,395
Auburn	\$2,048	\$1,723	\$2,395	—

— denotes data not available

Sources: Zillow.com, Craigslist, Realtor.com, Hotpads.com, Rent.com, December 29, 2020

15

16

1 **Fair Market Rents**

2 HUD sets fair market rents (FMRs) to ensure that a sufficient supply of rental housing is available to  
3 program participants. To accomplish this objective, FMRs must be both high enough to permit a  
4 selection of units and neighborhoods and low enough to serve as many low-income families as possible.  
5 The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-  
6 quality rental housing units. The current definition used is the 40th percentile rent: the dollar amount  
7 below which 40 percent of the standard-quality rental housing units are rented. HUD's FMRs are gross  
8 rent estimates that include shelter rent plus the cost of all tenant-paid utilities, except telephones, cable  
9 or satellite television service, and internet service.

10 **Table 13** contains the FMRs for the 95650-zip code of the Sacramento–Arden–Arcade–Roseville,  
11 California, Metro FMR Area, which includes Loomis, for 2020. As of December 2020, Loomis only had  
12 three-bedroom units for rent that were below HUD's FMRs.

13 **TABLE 13: FISCAL YEAR 2020 FINAL FMRs BY UNIT BEDROOMS**

Zip Code	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
95650	\$1,330	\$1,680	\$2,420	\$2,950

*Source: HUD Sacramento-Arden-Arcade-Roseville, CA Metro FMR Area, FY2020 FMR for all bedroom units*

14 **Assisted Housing Units**

15 There are no state or federally subsidized housing units in Loomis and, therefore, no existing assisted  
16 housing units "at-risk" of reverting to market rates.

17

# 1 Special Housing Group Needs

2 To provide adequate housing for all people, a community must consider dwelling needs of senior  
3 citizens, female heads of households, large families, disabled persons, the homeless, and farmworkers.  
4 Shelter requirements of these special groups may point to a need for housing that is more "accessible,"  
5 larger or smaller, secure, and/or more affordable.

## 6 Seniors

7 According to the 2014–2018 ACS, approximately 16.3 percent of the population (1,103 persons) are  
8 senior residents (65 years or older). Additionally, in 2018, there were 715 senior-headed households in  
9 Loomis, as shown in **Table 14**. This accounts for approximately 27.4 percent of the total households in  
10 Loomis, a 29.3 percent increase from 2010 (553 households, 23.4 percent). Loomis has a slightly smaller  
11 proportion of senior households compared to that of Placer County (32.4 percent).

12 Senior households on a fixed or limited income might need more affordable housing options. In Loomis,  
13 11.8 percent of seniors are living below the poverty level.

14 **TABLE 14: HOUSEHOLDERS BY TENURE BY AGE**

Household	Owners	Renters	Total
Occupied Households	1,855	750	2,605
Senior Households	642	73	715
65–74 years	312	73	385
75–84 years	311	0	311
85-plus years	19	0	19

*Source: 2014-2018 American Community Survey*

15 Additionally, seniors may have limited mobility, disabilities, or health problems that create an additional  
16 need for special housing.

17 In Loomis, there are several existing housing opportunities and programs available to assist seniors. The  
18 Senior Care Villa of Loomis and the King Road Care Home each have capacity for six senior residents  
19 in Loomis. Additionally, Placer County provides programs and living assistance to seniors, including  
20 Seniors First, which provides Meals on Wheels, transportation to daily errands or medical appointments,  
21 friendly visitors, information, and Housing Placement Assistance.

## 22 Female-Headed Households

23 Government Code Section 65583(a)(7) identifies families with female heads of households as a group  
24 that may have special housing needs and requires the Town to analyze the housing needs of these  
25 households. Female-headed households are households led by a single female with one or more  
26 children under the age of 18 at home. These households' living expenses generally take up a larger

1 share of income than is the case in two-parent households. Therefore, finding affordable, decent, and  
 2 safe housing is often more difficult for female-headed households. Additionally, female-headed  
 3 households have special needs involving access to daycare or childcare, healthcare, and other  
 4 supportive services.

5 According to the 2014–2018 ACS, there were 161 female-headed family households in Loomis (6.2  
 6 percent of total families) in 2018, of which, 77 percent had children under 18 years of age (see **Table 15**).  
 7 Thirty-nine percent (63) of female households were owner occupied. The remaining 98 households  
 8 were renter occupied. According to the 2014–2018 ACS, there were no female-headed households  
 9 living below the poverty level in Loomis, while 25.2 percent of female-headed households in Placer  
 10 County were living below the poverty level. In Placer County, 8.8 percent of households were headed  
 11 by a female in 2018. Forty-eight percent of these households had children under the age of 18.

12 **TABLE 15: FEMALE HEADED HOUSEHOLDS**

	<b>Total</b>	<b>Percent</b>
Total Households	2,605	100.0%
Family Households	1,695	65.1%
Female Householder - no husband present <sup>1</sup>	161	6.2%
Owner-Occupied	63	39.1%
Renter-Occupied	98	60.9%
Children Under 18	124	77.0%
Below Poverty Level	0	0.0%

*Source: 2014-2018 American Community Survey*

<sup>1</sup> Census data reported for the 2014-2018 ACS and earlier reports the presence of a husband or wife, the data sets dated 2015 – 2019 and later, identify this category as spouse. For the purpose of consistency, the City has used the 2014- 2018 ACS data set.

13 **Large Households**

14 Large households (defined as five or more persons) may have specific needs due to income levels and  
 15 housing stock constraints. In 2018, there were 186 households (7.1 percent of all occupied households)  
 16 with five or more people. **Table 16** shows that nearly 90 percent of large households were owner-  
 17 occupied, with the remaining 20 households occupied by renters. In Placer County, 9.4 percent of  
 18 households were classified as large, with approximately 72.4 percent occupied by homeowners. As  
 19 stated previously, overcrowding is not a significant issue in Loomis.

20

1

**TABLE 16: LARGE HOUSEHOLDS**

Household Size	Owner		Renter		Total
	Total	Percent	Total	Percent	
1-4 Person Household	1,689	91.1%	1,393	97.3%	3,082
5+ Person Household	166	8.9%	20	2.7%	186
<b>Total</b>	<b>1,855</b>	<b>100%</b>	<b>750</b>	<b>100.0%</b>	<b>2,605</b>

Source: 2014-2018 American Community Survey

2 **Persons with Disabilities**

3 Persons with disabilities have special housing needs because of employment and income challenges;  
4 need for accessible, affordable, and appropriate housing; and higher healthcare costs associated with  
5 disability. A disability is defined by the U.S. Census Bureau as a physical, mental, or emotional condition  
6 that lasts over a long period of time and makes it difficult to live independently.

7 Living arrangements of disabled persons depend on severity of disability. Many disabled persons live in  
8 their own home, in an independent situation, or with other family members. The U.S. Census collects  
9 data for several categories of disability. The ACS defines six aspects of disability: hearing, vision,  
10 cognitive, ambulatory, self-care, and independent living.

- 11 • Hearing difficulty: deafness or serious difficulty hearing
- 12 • Vision difficulty: blindness or serious difficulty seeing even when wearing glasses
- 13 • Cognitive difficulty: serious difficulty concentrating, remembering, or making decisions due to
- 14 a physical, mental, or emotional condition
- 15 • Ambulatory difficulty: serious difficulty walking or climbing stairs
- 16 • Self-care difficulty: difficulty dressing or bathing (Activities of Daily Living [ADL])

17 Independent living difficulty: difficulty doing errands alone, such as visiting a doctor’s office or shopping  
18 due to a physical, mental, or emotional condition. In 2018, 637 persons (9.5 percent of the total  
19 population) in Loomis had a disability. As shown in **Table 17**, of these residents, 22.6 percent (144  
20 persons) had hearing difficulty, 9.4 percent (60 persons) had vision difficulty, 29.2 percent (186 persons)  
21 had cognitive difficulty, 58.1 percent (370 persons) had ambulatory difficulty, 34.1 percent (217 persons)  
22 had difficulty with self-care, and 55.9 percent (356 persons) had difficulty living independently. A single  
23 person may have more than one difficulty. In Placer County, 10.7 percent of the population had a  
24 disability.

25

1

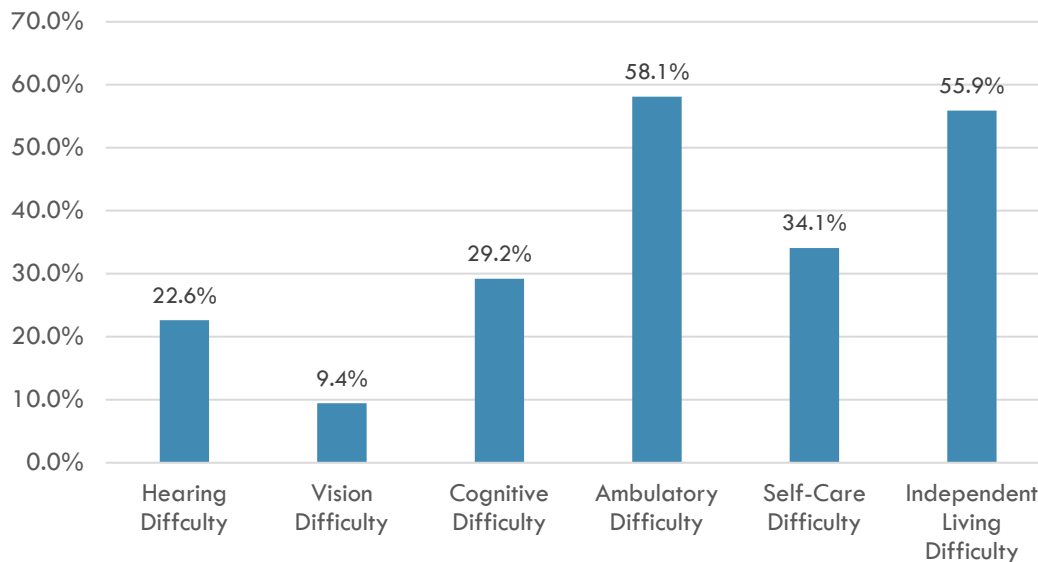
**TABLE 17: PERSONS WITH DISABILITIES BY DISABILITY TYPE**

	Total	Percent of Total Population
Total Population	6,735	100.0%
Population with a Disability	637	9.5%
<b>Total Disabilities for Ages 0-64</b>	<b>965</b>	<b>14.3%</b>
Hearing Difficulty	105	1.6%
Vision Difficulty	16	0.2%
Cognitive Difficulty	167	2.5%
Ambulatory Difficulty	265	3.9%
Self-Care Difficulty	177	2.6%
Independent Living Difficulty	235	3.5%
<b>Total Disabilities for Ages 65 and Over</b>	<b>368</b>	<b>5.5%</b>
Hearing Difficulty	39	0.6%
Vision Difficulty	44	0.7%
Cognitive Difficulty	19	0.3%
Ambulatory Difficulty	105	1.6%
Self-Care Difficulty	40	0.6%
Independent Living Difficulty	121	1.8%

Source: 2014-2018 American Community Survey

2

**FIGURE 5: PERSONS WITH A DISABILITY**



3

4

Source: 2014-2018 American Community Survey



1 While the figures provided by the ACS can help identify housing issues for the disabled population, not  
2 all disabilities necessitate the need for accessible (based on Americans with Disabilities Act [ADA]  
3 standards) or low-income housing.

4 Disabled residents have different housing needs depending on the nature and severity of the disability.  
5 Physically disabled persons generally require modifications to housing, such as: wheelchair ramps,  
6 elevators or lifts, wide doorways, accessible cabinetry, modified fixtures and appliances, etc. If the  
7 handicap prevents the person from operating a vehicle, then proximity to services and access to public  
8 transportation are also important. People with severe or mental disabilities may also require supportive  
9 housing, nursing facilities, or care facilities. If the physical disability prevents individuals from working or  
10 limits their income, then cost of housing and related modifications can increase. Many disabled people  
11 rely solely on Social Security Income, which is insufficient for market-rate housing.

12 Chapter 13.39 of the Town’s Zoning Code establishes a reasonable accommodation request procedure  
13 for individuals with disabilities. The Reasonable Accommodation Ordinance provides a process for  
14 individuals with disabilities to make requests for reasonable accommodation regarding relief from the  
15 various land use; zoning; or rules, policies, practices and/or procedures of the Town. An analysis of  
16 housing constraints for residents with disabilities is included in the Housing Constraints section.

17 **Developmental Disabilities**

18 According to Section 4512 of the Welfare and Institutions Code, “developmental disability” means a  
19 disability that originates before an individual attains 18 years of age, continues, or can be expected to  
20 continue, indefinitely, and constitutes a substantial disability for that individual. It includes intellectual  
21 disabilities, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to  
22 be closely related to intellectual disability or to require treatment similar to that required for individuals  
23 with intellectual disabilities but does not include other conditions that are solely physical in nature. Many  
24 developmentally disabled persons can live and work independently within a conventional housing  
25 environment. More severely disabled individuals require a group living environment where supervision  
26 is provided. The most severely affected individuals may require an institutional environment where  
27 medical attention and physical therapy are provided. Because developmental disabilities exist before  
28 adulthood, the first issue in supportive housing for the developmentally disabled is transition from the  
29 person's living situation as a child to an appropriate level of independence as an adult.

30 The California Department of Developmental Services (DDS) currently provides community based  
31 services to approximately 350,000 persons with developmental disabilities and their families through a  
32 statewide system of 21 regional centers. The Alta California Regional Center (ACRC) is one of 21 regional  
33 centers in the State of California that provides point of entry to services for people with developmental  
34 disabilities who reside in Colusa, Yolo, Sutter, Sacramento, Placer, El Dorado, Alpine, Yuba, Nevada, and  
35 Sierra Counties. The center is a private, non-profit community agency that contracts with local  
36 businesses to offer a wide range of services to individuals with developmental disabilities and their  
37 families. As of 2020, ACRC served approximately 26,000 people across their 10-county area. Based on  
38 conversations with ACRC in December 2020, there were approximately 312 residents in Loomis with a  
39 developmental disability.

1 There are a number of housing types appropriate for people living with a development disability: rent  
 2 subsidized homes, licensed and unlicensed single-family homes, low-income housing, Section 8  
 3 vouchers, special programs for home purchase, HUD housing, and Senate Bill (SB) 962 homes. The  
 4 design of housing-accessibility modifications, proximity to services and transit, and availability of group  
 5 living opportunities represent the types of considerations important in serving this need group.  
 6 Incorporating 'barrier-free' design in all, new multifamily housing (as required by California and Federal  
 7 Fair Housing laws) is especially important to provide the widest range of choices for disabled residents.  
 8 Special consideration should also be given to affordability of housing, as people with disabilities may  
 9 be living on a fixed income. The Town has included **Program 18** to coordinate with service providers for  
 10 individuals with developmental disabilities and ensure there is adequate supportive housing to meet  
 11 residents' needs.

12 **Persons Experiencing Homelessness**

13 In January 2020, the Homeless Resource Council of the Sierras conducted a Point-in-Time (PIT) survey  
 14 of homeless individuals in Loomis. At the time of the count, only one homeless individual was identified,  
 15 and it is estimated that there is only one homeless individual on any given day in Loomis. The single  
 16 homeless individual counted in the Town of Loomis identified as male and reported having been in  
 17 Loomis for five years or more.

18 County-level homelessness data, collected through the PIT count conducted by the Homeless Resource  
 19 Council of the Sierras on the same day as Loomis, counted 744 homeless people across Placer County  
 20 (see **Table 18**).

21 **TABLE 18: HOMELESSNESS IN PLACER COUNTY**

	Total	Percent
Number of Homeless Persons Counted	744	100%
Female	250	37%
Male	430	63%
Children under 18	82	11%
Chronically Homeless	256	34%
Sheltered	340	46%
Unsheltered	404	54%
Self-Identified with Mental Illness	260	35%
Self-Identified with a Substance Abuse Disorder	52	21%
Have Lived in Foster Care or Group Home	14	18%
Fleeing Domestic Violence*	40	16%
Veterans	40	12%

*\*This category includes those fleeing domestic violence, sexual assault, dating violence, or a stalking situation.  
 Source: Homeless Resource Council of the Sierras 2020 Point-in-Time Count Results*

1 The primary methods of providing emergency shelter to homeless individuals and families in Placer  
2 County are motel voucher programs dispersed through various divisions of Placer County's Health and  
3 Human Services (HHS), and several community based organizations. Placer County maintains a Housing  
4 Choice Voucher Program (Section 8) and HHS has Adult System of Care Housing Programs that are  
5 Permanent Supportive Housing (APSH) and Shelter Plus Care. In addition, organizations such as the  
6 Gathering Inn, Sierra Foothill AIDS Foundation, Salvation Army, St. Vincent de Paul, Peace for Families,  
7 and the Children's Receiving Home provide emergency housing to certain segments of the homeless  
8 population, such as the homeless, foster children, and victims of domestic violence.

9 In accordance with SB 2, emergency shelters are allowed by right, without discretionary review, in the  
10 General Commercial (GC) and Central Commercial (CC) districts. Emergency shelters are also allowed  
11 with a use permit in the Public/Institutional (PI) districts. Additional information about emergency  
12 shelters can be found in the Constraints section of the Housing Element.

### 13 **Farmworkers**

14 According to the 2017 Census of Agriculture, there were 1,386 farmworkers in Placer County,  
15 approximately 45 percent of which are on smaller farms with 10 or fewer workers. There is no land  
16 zoned for agricultural uses specifically in the Town of Loomis, though agricultural uses on residential  
17 and industrial lands can include crop production, animal keeping, wineries, and more.

18 Housing for farmworkers must accommodate a wide range of household situations, including nuclear  
19 families, extended families, and single-person households. The variety of housing types allowed in  
20 Loomis may help facilitate farmworker housing. Single-family dwelling units, accessory dwelling units  
21 (ADUs), mobile homes, and mobile home parks. Several commercial zones (CG, CO, and CT) also allow  
22 housing at 2 to 10 units per acre and the CC zone allows housing at 15 units per acre in mixed-use  
23 projects. Refer to the Housing Constraints section for where these use types are permitted.

24 To further allow for farmworker/employee housing, the Town has included **Program 5** to treat  
25 employee/farmworker housing that serves six or fewer persons as a single-family structure and permit  
26 this housing type in the same manner as other single-family structures of the same type in the same  
27 zone in all zones allowing single-family residential uses. Additionally, employee/farmworker housing  
28 consisting of no more than 12 units or 36 beds be treated as an agricultural use and permitted in the  
29 same manner as other agricultural uses in the same zone.

### 30 **Assessment of Fair Housing**

31 Assembly Bill (AB) 686 requires that all housing elements due on or after January 1, 2021 must contain  
32 an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the  
33 federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015.

34 Under state law, affirmatively further fair housing means "taking meaningful actions, in addition to  
35 combatting discrimination, that overcome patterns of segregation and foster inclusive communities free  
36 from barriers that restrict access to opportunity based on protected characteristics."

1 There are three parts to this requirement:

- 2 1. Include a program that affirmatively furthers fair housing and promotes housing opportunities  
3 throughout the community for protected classes (applies to housing elements beginning  
4 January 1, 2019) (**Program 23**).
- 5 2. Conduct an AFH which includes a summary of fair housing issues; an analysis of available  
6 federal, state, and local data and local knowledge to identify patterns of segregation or other  
7 barriers to fair housing; and an assessment of the contributing factors to fair housing issues.
- 8 3. Prepare the Housing Element land inventory and identification of sites through the lens of  
9 affirmatively furthering fair housing.

10 To comply with AB 686, the Town has completed the following outreach and analysis.

### 11 **Outreach**

12 As discussed in the Public Participation section of this Housing Element, the Town held two open house  
13 public workshops, worked closely with a Housing Committee comprised of members of the public,  
14 circulated a housing survey, and conducted individual consultations with stakeholders, in addition to  
15 the standard public hearing process. Incorporating feedback from community members and service  
16 providers representing all socio-economic groups was an integral part of identifying housing needs,  
17 preferences, and opportunities for the Housing Element update.

18 The open house events were held in-person on two days in November 2020 and offered residents the  
19 opportunity to participate on a weekend and/or a weekday evening, depending on their preference.  
20 The events were noticed in the *Loomis News*, the local newspaper, emailed to interested residents, and  
21 posted on the Town's social media sites. These events were held before the update was underway and  
22 gave residents the opportunity to provide input on their vision and concerns early in the process. Public  
23 input received at this event revealed a desire to maintain Loomis' small-town character and concerns  
24 about constructing new multifamily housing. Participants had the chance to speak with Town staff  
25 during the meeting and were encouraged to fill out comment cards. The Town also encouraged  
26 residents to submit comments throughout the update process through the Town's website.

27 The Town also conducted one-on-one consultation meetings with housing advocates, housing and  
28 service providers, and community organizations who serve the general public and special needs groups.  
29 As with the open house, the purpose of these consultations was to solicit direct feedback on housing  
30 needs, barriers to fair and affordable housing, and opportunities for development from all community  
31 groups, not just those who are able to attend workshops and public hearings. Stakeholders stressed a  
32 need for subsidized housing options, as well as additional rental options to improve access to housing  
33 for Housing Choice Voucher holders in Loomis. They also identified the housing shortage for special  
34 needs groups and the lack of public support for new development as barriers to fostering an inclusive  
35 community.

36 Following the open house, the Town Council appointed 11 community members to a Housing  
37 Committee to guide the update process and work with Town staff. Through three meetings and

1 ongoing comment submission, committee members identified a shortage of housing to meet the needs  
2 of service providers and special needs groups in Loomis and emphasized a need to encourage and/or  
3 require the development of affordable housing and Accessory Dwelling Unit (ADU) production. The  
4 committee passed a motion to recommend that the Town adopt an inclusionary housing ordinance to  
5 help meet existing housing needs.

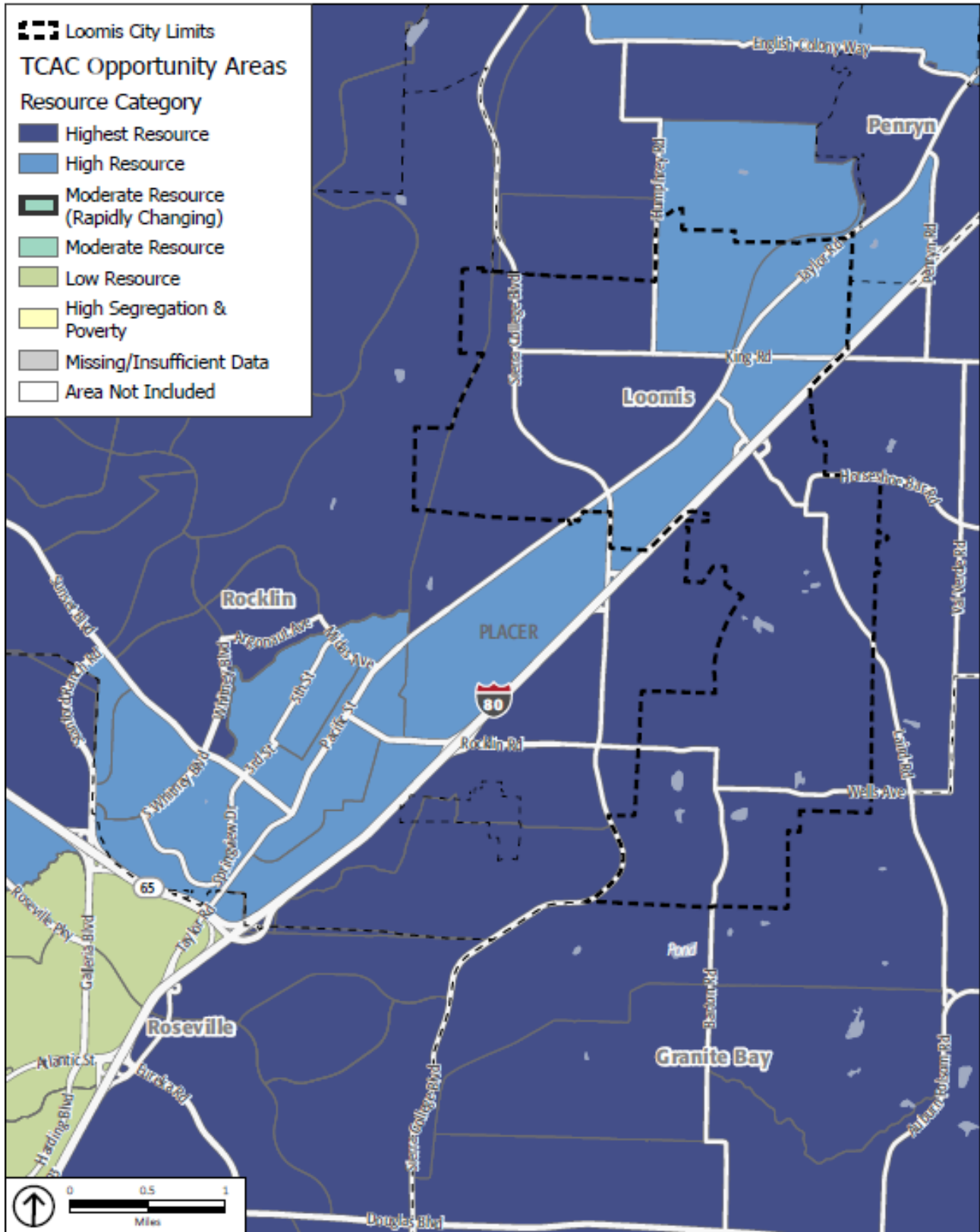
6 *Results from the community survey will be added after it is completed.*

## 7 **Assessment of Fair Housing Issues**

8 The California Government Code Section 65583 (10)(A)(ii) requires the Town of Loomis to analyze areas  
9 of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity,  
10 and disproportionate housing needs, including displacement risk. Since 2017, the California Tax  
11 Allocation Committee (TCAC) and California Department of Housing and Community Development  
12 (HCD) have developed annual maps of access to resources such as high paying job opportunities,  
13 proficient schools, safe and clean neighborhoods, and other healthy economic, social, and  
14 environmental indicators in an effort to provide evidence-based research for policy recommendations.  
15 This effort has been dubbed “opportunity mapping” and is available to all jurisdictions to assess access  
16 to opportunities within their community. According to the TCAC/HCD2020 Opportunity Areas map, as  
17 shown in **Figure 6**, all of Loomis is considered a “high” or “highest” resource area. There are few other  
18 areas in the Sacramento Area Council of Governments (SACOG) region in which an entire jurisdiction,  
19 and immediately adjacent areas that may be reliant on that jurisdiction, are categorized this highly.

20 High and highest resource areas, as determined by TCAC and HCD, are areas with high index scores  
21 for a variety of educational, environmental, and economic indicators. Some of these indicators include  
22 high levels of employment and close proximity to jobs, access to effective educational opportunities for  
23 both children and adults, low concentrations of poverty, and low levels of environmental pollutants,  
24 among others. The expansive designation of high resource areas across Loomis is likely a result of  
25 strong educational opportunities and environmental indicators, which may further increase  
26 employment and income levels as well as foster a healthy community for current and future residents.  
27 The Town also individually analyzed several factors, described below, to assess patterns that may further  
28 fair housing issues and identify actions to combat them.

FIGURE 6: 2020 TCAC/HCD OPPORTUNITY AREAS



2 Source: 2020 TCAC/HCD

1 In addition to the designations provided in **Figure 6**, the Town has conducted an analysis of available  
2 data to assess local access to opportunities and indicators of fair housing issues. Data for disability,  
3 poverty, and familial status, was available at the census tract level; and data for rates of opportunity  
4 areas, overpayment, jobs proximity, and diversity were available at the block group level. The Town has  
5 used the most localized level of data available for the analysis.

6 The history of Loomis is rooted in its small-town character and its beginnings as one of the first fruit  
7 shipping stations in Placer County in the early 20<sup>th</sup> century. In 1984, Loomis residents voted to  
8 incorporate the town to protect its unique character and avoid annexation by neighboring cities. Loomis  
9 has always relied on community participation to guide its vision and development patterns, and this has  
10 resulted in a quaint town center where higher-intensity uses are concentrated, with low- and moderate-  
11 density residential uses in the remainder of town. Suburban pressures from the Sacramento region have  
12 not altered the Town of Loomis to the same extent as neighboring cities like Rocklin and Lincoln. Loomis’  
13 slow growth and small-town nature have resulted in primarily single-family housing, high land costs  
14 due to limited availability, and limited supply of high-density affordable housing. These patterns have  
15 fostered a close-knit community but hindered the development of housing types for a range of incomes  
16 and needs.

17 ***Patterns of Integration and Segregation***

18 While there are no racially or ethnically concentrated areas of poverty (R/ECAPs) in Loomis, there is a  
19 slightly higher rate of poverty in the area south of Interstate 80 (I-80) than in the portion of the town  
20 located north of the freeway. The closest R/ECAPs are in the City of Yuba City to the west and the City  
21 of Sacramento to the southwest. A R/ECAP is an area in which 50 percent or more of the population  
22 identifies as non-white and 40 percent or more of households are earning an income below the federal  
23 poverty line. Loomis, however, has a relatively low rate of diversity with a diversity index of less than 40  
24 across the town (a score of 100 being complete diversity), with approximately 90 percent of residents  
25 identifying as non-Hispanic white. Loomis’ lack of diversity reflects most of eastern Placer and El Dorado  
26 counties, where most rural and semi-rural communities have populations that predominantly identify  
27 as white. Unlike these foothill communities, western areas of the SACOG region typically have higher  
28 diversity scores. In the City of Sacramento and Yolo and Sutter counties there are areas where a majority  
29 of residents identify as Hispanic, in contrast to most of the eastern portion of the region, including  
30 Loomis, that is predominantly non-Hispanic white. The level of diversity in Loomis has remained stable  
31 over time; many residents of Loomis spend their whole lives in the town, and therefore there has been  
32 little change in the past decade. The Town has included **Programs 12** and **25** to encourage a variety of  
33 housing types for a range of incomes and household sizes to ensure there are housing opportunities  
34 to meet a variety of needs.

35 Since 2014, the percent of Loomis’ population earning an income below the poverty line has increased  
36 south of I-80, but remained relatively stable north of the interstate. As shown in **Figure 7**, there is a  
37 notable difference between the populations on either side of the freeway, even though both sides are  
38 designated by TCAC and HUD as “high” or “highest resource” areas. Despite this difference, less than  
39 10 percent of the households south of I-80 are earning below the poverty line (\$26,200 for a family of  
40 four in 2020), which is similar to or lower than many surrounding jurisdictions. In 2014, Loomis had a

1 lower rate of poverty across the town than most areas of the SACOG region. While there was a slightly  
2 higher rate of poverty south of I-80, it was still lower than the region. However, by 2018, the rate of  
3 poverty in other areas of the region, especially in the immediately adjacent communities, had decreased  
4 to reflect similar income patterns as Loomis while, in Loomis, the rate of poverty had increased slightly.  
5 This is discussed further in the Household Characteristics section, which is also included in the  
6 Community Profile of this Housing Element identifying that the median income in Loomis has decreased  
7 over time while the Placer County and state median incomes have increased. This suggests that, as  
8 home prices increase, Loomis residents have become increasingly unable to afford housing in the town.  
9 This reflects the experiences reported by stakeholders that many senior residents and adults living alone  
10 have been unable to remain in Loomis due to cost, in addition to housing type. The Town has included  
11 several programs, including **Programs 10, 12, 13, and 25**, to incentivize the development of affordable  
12 housing for lower-income households and special needs groups to meet the existing needs of Loomis  
13 residents.

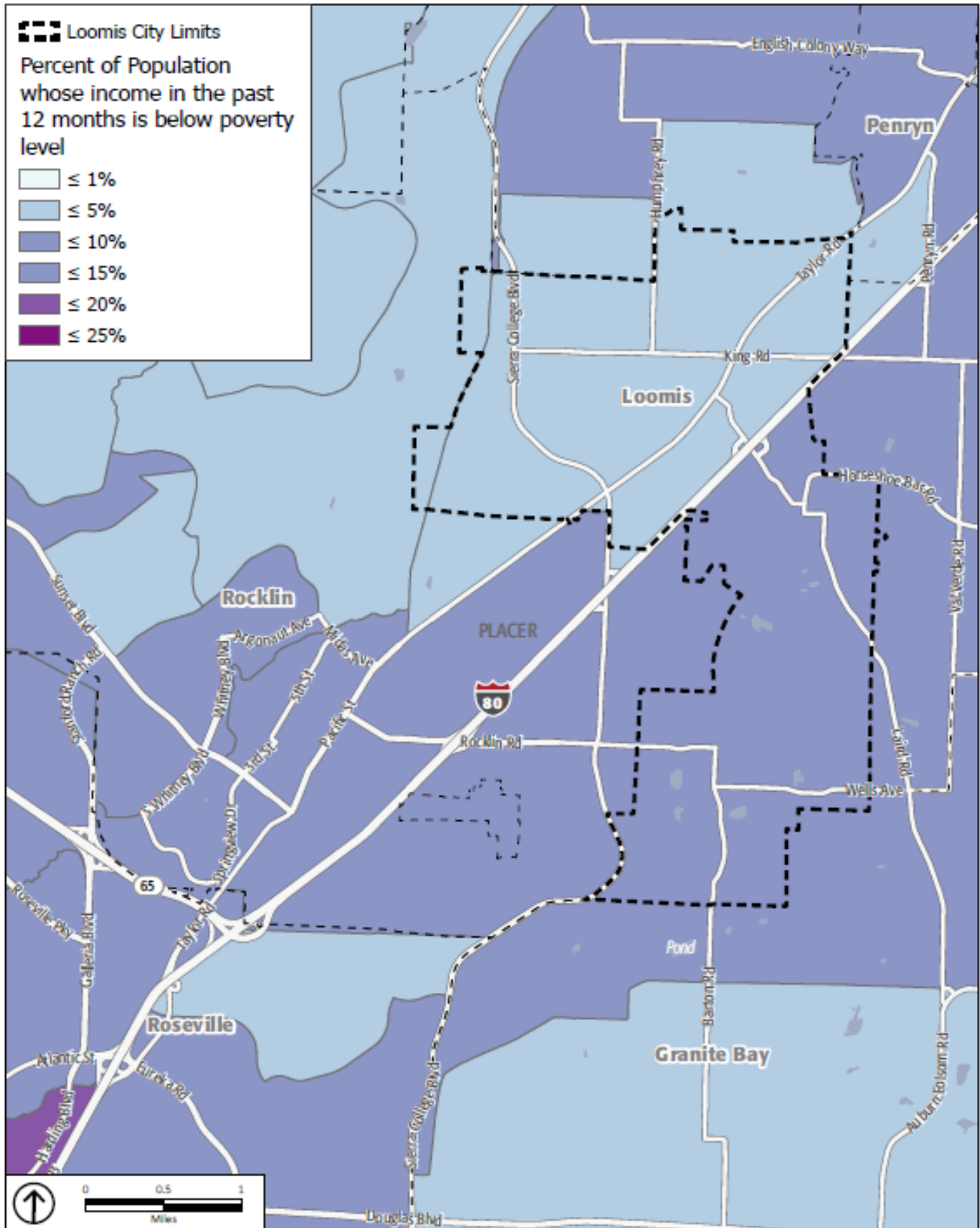
14 Loomis has historically been highly family-oriented, and this pattern still exists today. As shown in **Figure**  
15 **8**, Loomis and the surrounding areas are dominated by families with children. Given the low vacancy  
16 rate for ownership units (0.7 percent) in 2018, this may suggest that there is a shortage of ownership  
17 homes to meet the needs of existing family types in Loomis. In contrast, the high rate of vacancy for  
18 rental units (14.2 percent) suggests that the available rental types do not meet the needs of this  
19 population either. This is supported by input from stakeholders, discussed above, that there is a  
20 shortage of small housing with supportive services for seniors and persons with disabilities in the Loomis.  
21 Across the SACOG region, the majority of households in suburban communities and most of the  
22 incorporated areas are married couples with children, like Loomis. The percent of households with  
23 children decreases in more rural and unincorporated areas; but the SACOG region is predominantly  
24 comprised of married-couple households, with the City of Sacramento being the only community not  
25 dominated by married-couple households. The more urban and the more rural areas typically have  
26 fewer households with children but are still dominated by married couples in the region. The Town will  
27 work with developers to promote and incentivize the development of a variety of housing types to meet  
28 the needs of all current and future residents (**Programs 10, 13, and 25**).

29 The percent of the population with a disability has remained stable and relatively low across the SACOG  
30 region since 2014. This is also the case for the Town of Loomis. As discussed in the Special Housing  
31 Group Needs section of this Community Profile, approximately 9.5 percent of Loomis' population had  
32 at least one disability in 2018. In 2014, there was a higher percent of persons with a disability in the area  
33 north of I-80. This has since diminished, and the concentration of this population is now even across  
34 the town. Overall, Loomis has a slightly lower percent of the population with a disability compared to  
35 the region. In 2018, 9.5 percent of Loomis residents had at least one disability, compared to 10.0 percent  
36 of the City of Roseville, 10.7 percent of Placer County, 11.8 percent of the City of Lincoln, 12.1% of the  
37 City of Sacramento, and 13.4% of the City of Auburn.

38



FIGURE 7: POVERTY STATUS

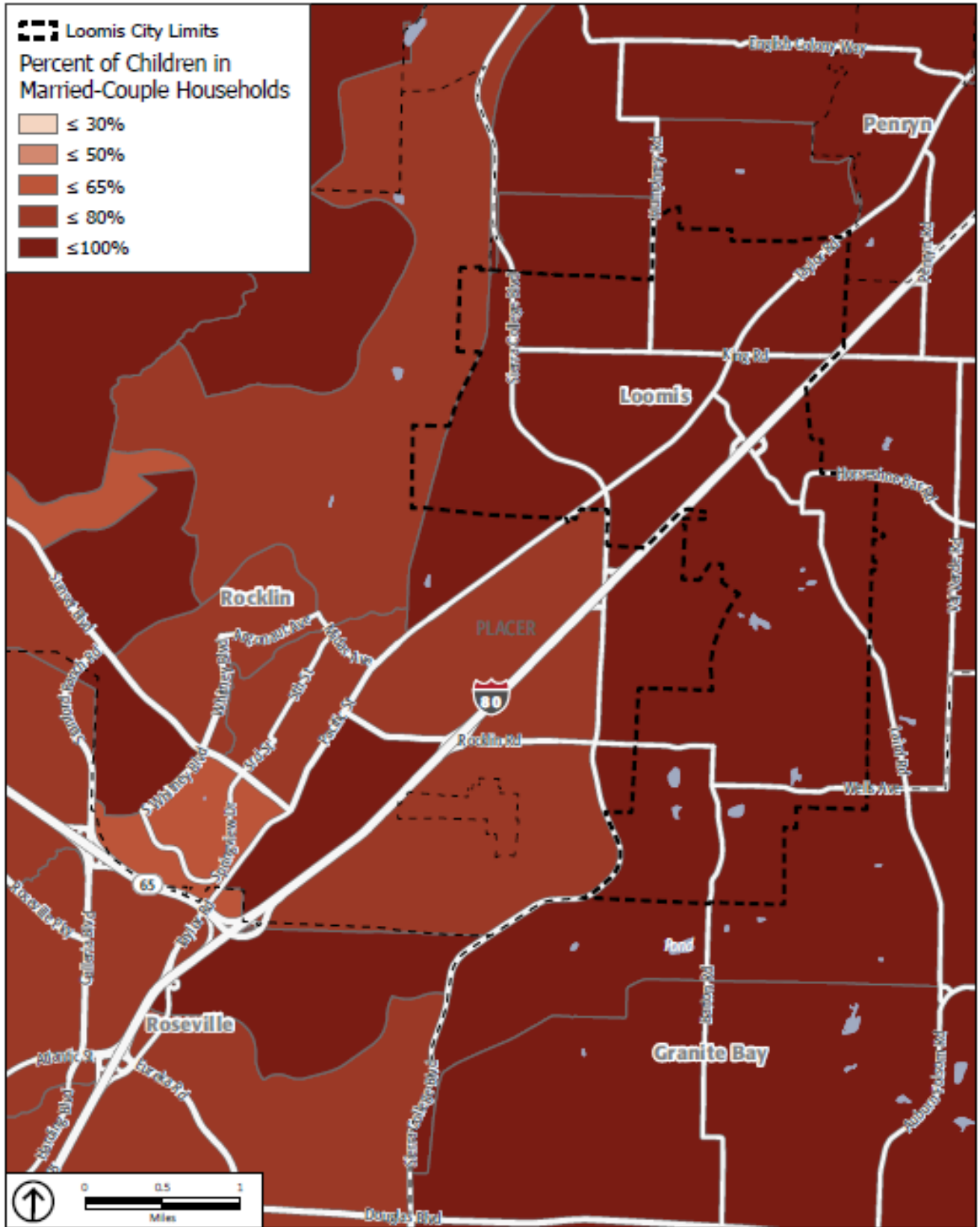


2

3 Source: 2015-2019 ACS, by tract.

4

FIGURE 8: FAMILIAL STATUS



2

3 Source: 2015-2019 ACS, by tract.

1 ***Access to Opportunity***

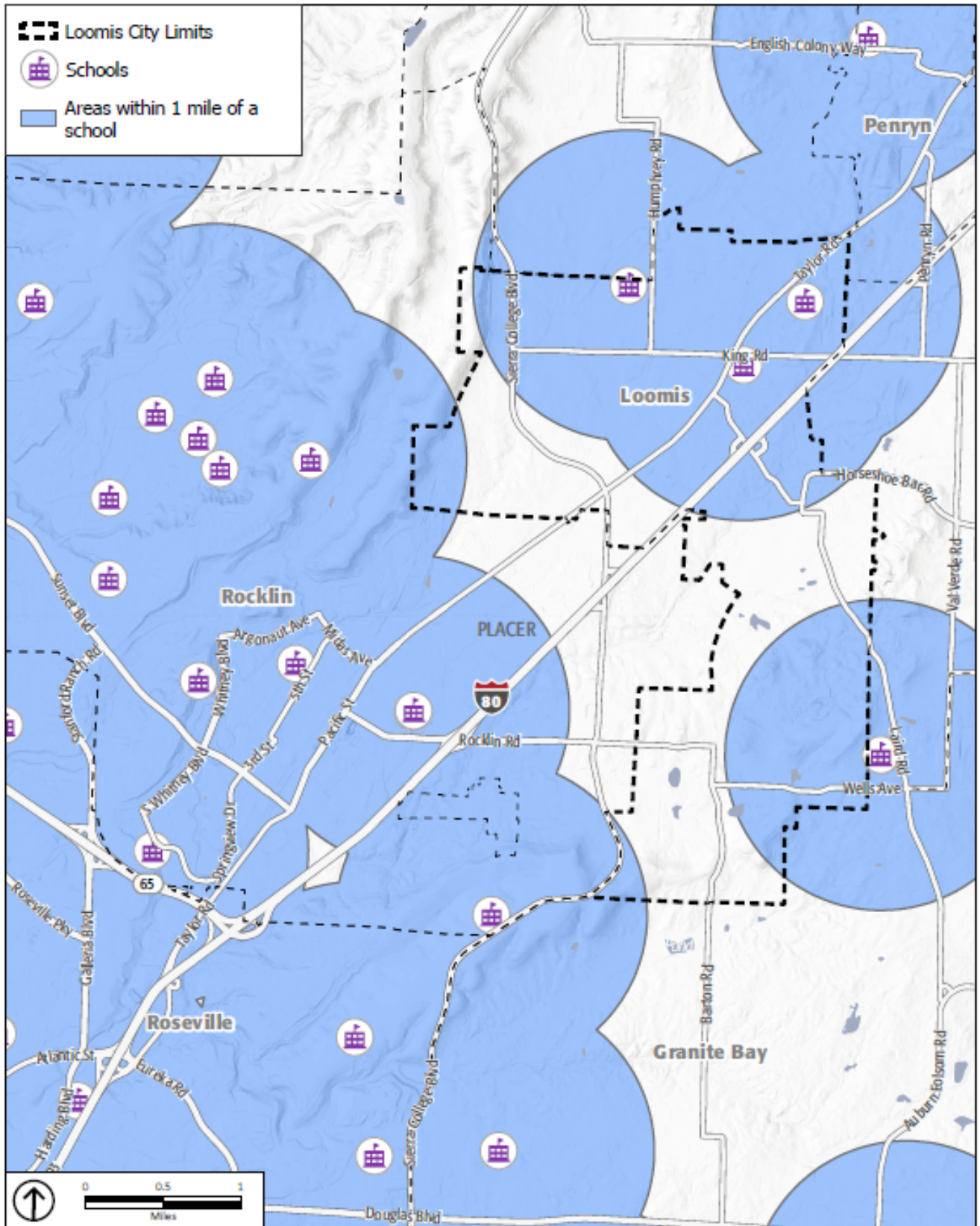
2 As shown in **Figure 9**, there are three schools within town limits that serve Loomis' youth: Del Oro High  
3 School, H. Clarke Powers Elementary (K-8), and Loomis Grammar School (K-8). In addition to these,  
4 there are two additional schools, Loomis Basin Charter (K-8) and Franklin Elementary (K-8), that serve  
5 Loomis residents and are located just east of the town limit along Laird Road. In a statewide ranking of  
6 2016 California Assessment of Student Performance and Progress test scores listed on School-  
7 Ratings.com, all five of these schools were ranked in the 78<sup>th</sup> percentile or above when compared to  
8 similar schools across the state, and Del Oro High School was ranked in the 92<sup>nd</sup> percentile. As shown  
9 in **Figure 9**, the schools located inside town limits are in the northern half of the town near King Road,  
10 while Loomis Basin Charter and Franklin Elementary are located just outside the limits and adjacent to  
11 the southern half of town. Disaggregated data from the TCAC/HCD 2020 Opportunity Areas map  
12 shown in **Figure 6** scores all areas of Loomis as having access to schools in the top quarter of the state,  
13 with a positive educational outcome for students. Loomis schools are rated similarly to suburban  
14 communities in the Sacramento region, including the schools in Granite Bay, Folsom, and Lincoln; and  
15 they score higher than almost all other areas in the SACOG region, including schools in the City of  
16 Sacramento and most of El Dorado and Sutter counties. Home-to-school transit is provided by Mid-  
17 Placer Transportation and connects students across Loomis to its high-quality schools.

18 As shown in **Figure 10**, HUD identified all areas of Loomis as having close proximity to job opportunities  
19 in 2017. Despite a slight increase in commute times since 2019, up from an average of 26.7 minutes to  
20 28.7 minutes, commute times for Loomis residents are similar to surrounding jurisdictions and the Placer  
21 County average of 27.9 minutes. In the SACOG region, there are many semi-rural and rural communities  
22 with limited access to a range of job opportunities. Access to jobs for Loomis residents is comparable  
23 to the cities of Rocklin, Auburn, Grass Valley, Yuba City, and Placerville but lower than more urban areas,  
24 such as the cities of Roseville and Sacramento, the Town of Truckee, and much of Sutter County. The  
25 unemployment rate in Loomis has also decreased significantly in the last decade, from 14.1 percent in  
26 January 2010 to 3.7 percent in January 2020. Given current unemployment rates and job commute  
27 times that are similar to the region, Loomis residents appear to have similar access to job opportunities  
28 throughout the town and compared to the region.

29 Loomis residents are served by the Taylor Road shuttle, operated by Placer County Transit (PCT), that  
30 provides connections from the Sierra College campus to the Auburn Station, allowing riders to then  
31 access additional routes to the cities of Roseville, Sacramento, and Colfax. There is one stop located at  
32 the Loomis Depot (Depot) for the Taylor Road shuttle. The Depot also has a stop for the PCT's Placer  
33 Commuter Express bus that provides a continuous connection from Colfax to downtown Sacramento  
34 during weekday commute hours. PCT also offers Dial-A-Ride to all Placer County residents, providing  
35 reservation-based, non-emergency medical transit services for Loomis residents. While these  
36 transportation services are comparable to those in other semi-rural Placer County communities and  
37 provide more mobility than is available in areas of Yuba and Sutter counties, there is still limited  
38 transportation within Loomis connecting residents to services. Given this, the Town will meet annually  
39 with PCT to determine demand for expanded routes to increase mobility between neighborhoods in  
40 the town and will assist in identifying funding for an expansion if deemed necessary (**Program 23**).

41

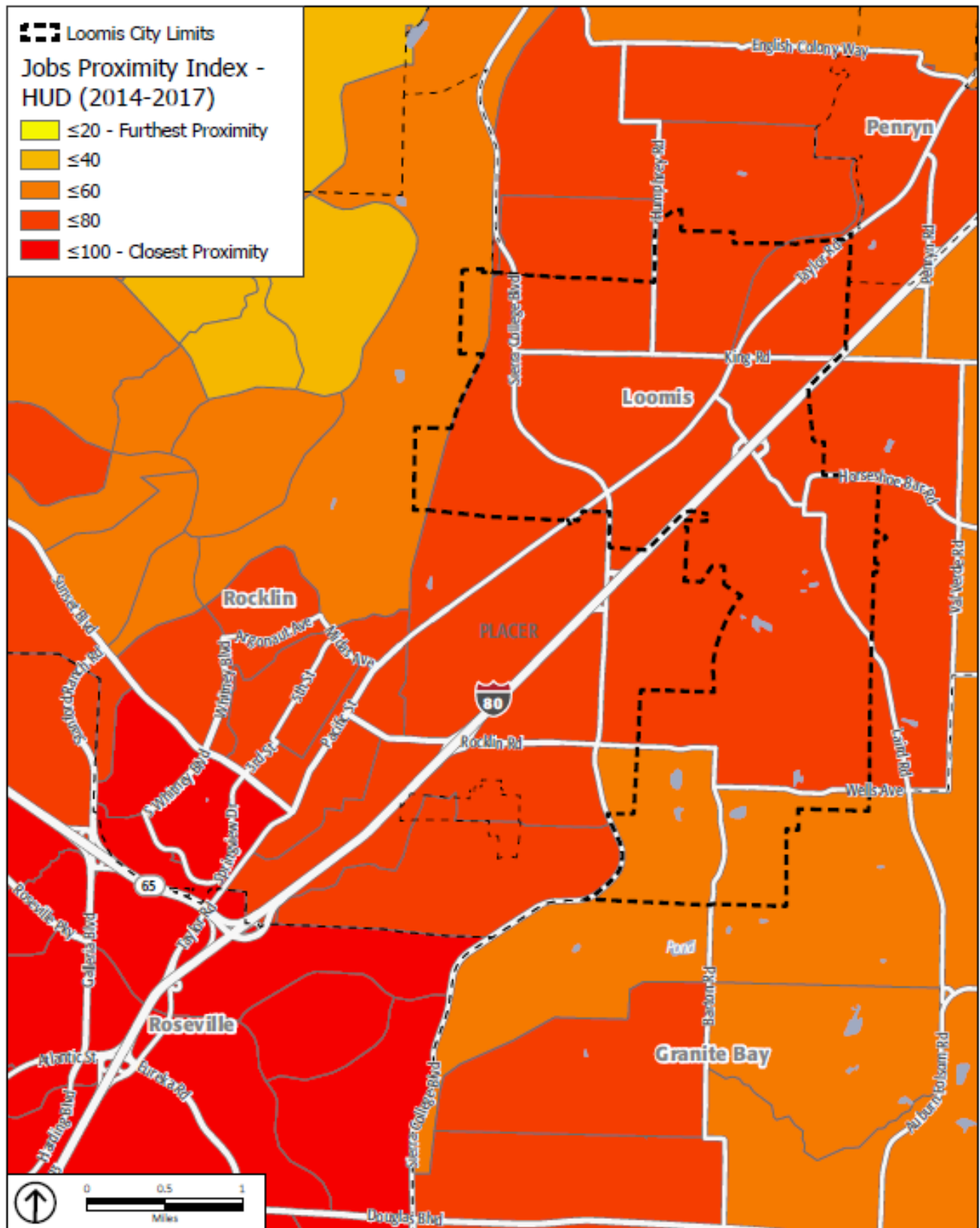
FIGURE 9: PROXIMITY TO SCHOOLS



2

3 Source: California School Campus Database, 2016

FIGURE 10: PROXIMITY TO JOBS



2 Source: HUD 2014-2017

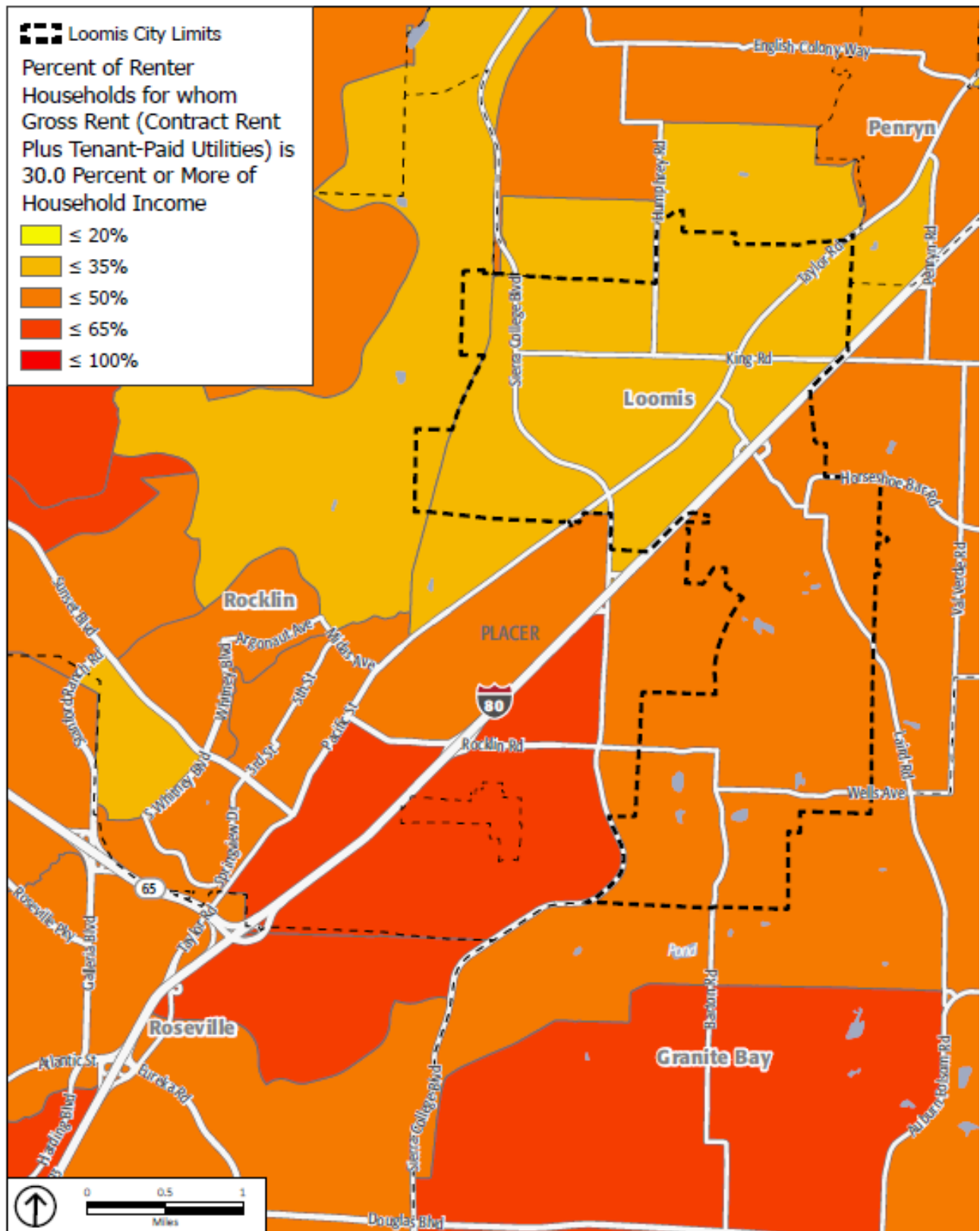
1 ***Disproportionate Housing Need and Displacement Risk***

2 As stated in the Household Characteristics section in this Community Profile, overcrowding is not a  
3 significant issue in Loomis, with less than one percent of households living in an overcrowded situation.  
4 Overcrowding is more prevalent among owner-occupied households (0.7 percent) than it is for renter-  
5 occupied, with no reports of renter-occupied households meeting the definition of overcrowding. The  
6 California Health and Human Services Agency (CHHS) does not report any areas of the town where  
7 overcrowding is more common than others. Therefore, it is safe to assume that there is not a  
8 disproportionate need for larger housing units among certain groups or in specific areas of town.

9 Unlike overcrowding, overpayment for housing is a significant issue in Loomis for both homeowners  
10 and renters. Approximately 27 percent of all households are overpaying, with 43.6 percent of those  
11 households considered lower income. The rates of overpayment are similar between renters and  
12 owners, indicating chronic unaffordability in Loomis, unlike many SACOG jurisdictions in which it is  
13 isolated to renters. However, as shown in **Figure 11**, there is a marked difference between the rates of  
14 overpayment for renter households located north of I-80 as compared to those located to the south.  
15 While this pattern exists for homeowners as well, the difference is much smaller and suggests that  
16 unaffordability for homeowners is more dispersed across the town, while more concentrated for renters  
17 south of the freeway. Since 2014, the rate of overpayment in all areas of the town has decreased slightly,  
18 suggesting that the issue has distributed across the town and may have resulted in some residents  
19 being displaced to more affordable neighborhoods outside of Loomis. The Town is committed to  
20 increasing the availability of affordable housing within the town limits, and to address affordability gaps,  
21 the Town has included **Programs 10, 13, and 25**, which include meeting with developers to identify  
22 opportunities for affordable rental housing, providing materials to property managers on the benefits  
23 of subsidized units, and developing a targeted program to connect lower-income residents with  
24 affordable homeownership and rental options within the town.

25 In addition to the displacement risk associated with overpayment, residents living in substandard  
26 housing in need of repairs face significant safety concerns. Approximately three-quarters of housing  
27 units in Loomis were constructed prior to 1990, and typically, housing that is more than 30 years old is  
28 more likely to need repairs or rehabilitation. However, given the median home value of \$527,450 and  
29 median income of \$70,671 in Loomis, it is assumed that most homeowners have the means to complete  
30 ongoing repairs to maintain the value of their homes. While this suggests that the overall condition of  
31 housing in Loomis is good, stakeholders reported that many senior households and households with  
32 one or more disabled members live in units that do not adequately meet their needs. Given this, it can  
33 be assumed that at least some special needs residents are living in substandard conditions as a result  
34 of accessibility issues. In order to address this, the Town will seek funding to provide housing  
35 rehabilitation loans to lower-income residents (**Program 17**) and will continue to implement its  
36 reasonable accommodation ordinance and encourage universal design in new development (**Program**  
37 **19**).

FIGURE 11: RENTERS OVERPAYING FOR HOUSING



2 Source: 2015-2019 ACS, by tract

1 ***Enforcement and Outreach Capacity***

2 The Town enforces fair housing policies and complies with fair housing laws and regulations through a  
3 twofold process that includes reviewing Town policies and codes for compliance with state law and  
4 referring fair housing complaints to the appropriate agencies.

5 While the Town amended individual sections of its zoning laws and policies in 2014, a comprehensive  
6 review of zoning laws and policies for compliance with fair housing has not been completed recently.  
7 As part of the Housing Element update, the Town has identified several amendments needed to ensure  
8 zoning laws further fair housing and is committed to completing these amendments within one year of  
9 adoption of the Housing Element (**Programs 5 and 6**). Additionally, the Town will complete a  
10 comprehensive review, as well as ongoing reviews during the planning period, to ensure land use  
11 policies, permitting practices, and building codes continue to comply with state and federal fair-housing  
12 laws.

13 In addition to assessing fair housing issues related to development standards, fair housing issues can  
14 include disproportionate loan rates by race, housing design that is a barrier to individuals with a  
15 disability, discrimination against race, national origin, familial status, disability, religion, or sex when  
16 renting or selling a housing unit, and more. In order to address issues not related to development  
17 standards, the Town has, and will continue to, refer discrimination complaints to the California  
18 Department of Fair Employment and Housing (DFEH) and Legal Services of Northern California (LSNC).  
19 Additionally, the Town will make information on fair housing laws, available assistance, advice, and  
20 enforcement activities available at Town Hall and on the Town’s website (**Program 23**).

21 LSNC, the only civil legal aid office for the county, assists low-income and senior residents in Loomis  
22 who face housing discrimination and other issues. In August 2020, the Auburn office of LSNC provided  
23 information on fair housing issues in Placer County. LSNC staff expressed that the most common  
24 complaint they receive across Placer County is regarding a lack of affordable housing. Paired with a  
25 surge in suburban development, these factors result in segregated communities due to a lack of  
26 accessibility for many low-income residents. Other complaints they receive regarding fair housing  
27 include refusal to rent, discriminatory treatment, and termination of tenancies by landlords,  
28 predominantly due to the residents’ income class and income source (i.e., Section 8 Vouchers). While  
29 income is often a driving factor in many fair housing cases, LSNC also reports that they receive a  
30 significant number of disability discrimination cases, often alleging a refusal to grant reasonable  
31 accommodation requests. LSNC confirmed that these issues are not isolated to Loomis and are  
32 experienced by residents across their service area.

33 According to DFEH’s 2019 Annual Report, they received eight housing complaints from residents of  
34 Placer County, which represents less than 1 percent of the 934 total cases in the state that year. As part  
35 of the Fair Housing Assistance Program (FHAP), DFEH dual-files fair housing cases with HUD’s Region  
36 IX Office of Fair Housing and Equal Opportunity (FHEO), and HUD FHEO reported that just one case  
37 was filed by a resident of Loomis between January 1, 2013 and August 31, 2020. The case alleged  
38 discrimination based on disability but was closed after HUD determined there was no cause.



1 None of these fair housing agencies (LSNC, DFEH, or FHEO) were able to provide specific location  
2 information for cases, either because they do not track the geographic origin of complaints or due to  
3 confidentiality concerns. Therefore, the Town was unable to conduct a spatial analysis of fair housing  
4 cases to identify any patterns or concentrations of fair housing issues in the town. **Program 23** has been  
5 included to work with fair housing enforcement organizations and agencies to track issues and identify  
6 patterns in the town.

## 7 **Sites Inventory**

8 The Town examined the 2020 Opportunity Areas map prepared by TCAC and HCD (**Figure 6**), which  
9 identifies areas whose characteristics have been shown by research to support positive economic,  
10 educational, and health outcomes for low-income families in general, and positive long-term outcomes  
11 for children in particular.

12 As seen in **Figure 6**, TCAC and HCD have designated all of Loomis as a high or highest resource area,  
13 therefore the Town has relied on more localized data, as reported by the community and stakeholders,  
14 as well as indicators of segregation, displacement risk, and access to opportunity, as overlays to its sites  
15 inventory. With this information, the Town was able to determine if the sites identified in the inventory  
16 to accommodate the lower-income RHNA would disproportionately concentrate the units and/or  
17 increase patterns of segregation. While the sites zoned the appropriate density to accommodate  
18 affordable housing are all located in the northern portion of town, this area also has the closest  
19 proximity to schools, jobs, shops, services, and other resources. The sites identified for lower-income  
20 units are located near downtown and are in a high-opportunity area. Therefore, the location of these  
21 sites ensures that the Town is not furthering disproportionate access to resources or opportunity.  
22 Additionally, developers have previously expressed interest in developing these sites with a variety of  
23 housing types, which would promote a mixed-income community and reduce income-based  
24 segregation. The development of these sites with lower-income housing units will combat patterns of  
25 segregation in Loomis by providing affordable housing in what is currently a higher-income, high-  
26 opportunity area of town, helping to reduce the displacement risk for lower-income residents and  
27 promote mobility between areas of town.

28 The Town has included **Program 23** to work with developers to integrate affordable housing in these  
29 areas with other uses and housing types.

## 30 **Contributing Factors**

31 Through discussions with community members, fair housing advocates, and the assessment of fair  
32 housing issues, the Town identified several factors that contribute to fair housing issues in Loomis, as  
33 shown in **Table 19**.

34

**TABLE 19: FACTORS THAT CONTRIBUTE TO FAIR HOUSING ISSUES**

AFH Identified Fair Housing Issues	Contributing Factors	Meaningful Actions
Displacement of residents due to economic pressures.	<p>Lack of subsidized housing units.</p> <p>Unaffordable rents and home prices.</p> <p>Cost of rehabilitation or repair.</p> <p>Lack of partnerships with affordable housing developers.</p>	<p>Work with the County to encourage development of affordable housing (<b>Program 4</b>).</p> <p>Encourage the construction of ADUs (<b>Program 12</b>).</p> <p>Recommend adoption of an inclusionary housing ordinance (<b>Program 9</b>).</p> <p>Waive application fees for eligible affordable projects (<b>Program 9</b>).</p> <p>Incentivize development of subsidized rental housing (<b>Program 13</b>).</p> <p>Seek funding for rehabilitation loans (<b>Program 17</b>).</p> <p>Work with a nonprofit affordable housing developer to develop the Heritage Park subdivision (<b>Program 23</b>).</p>
Displacement of residents due to availability of services.	<p>Lack of senior housing.</p> <p>Lack of services for persons with disabilities.</p>	<p>Work with service providers to connect residents with services (<b>Program 18</b>).</p> <p>Expand availability of services and housing for special needs groups (<b>Program 23</b>).</p>
Limited mobility between neighborhoods within Loomis.	<p>Segregation of commercial and residential uses.</p> <p>Limited transit and pedestrian connections between residential uses and services.</p>	<p>Work with transit agencies to provide increased service between neighborhoods and commercial districts to improve residents' access to employment and services (<b>Program 23</b>).</p> <p>Partner with developers to encourage housing in commercial and multifamily zones (<b>Program 10</b>).</p>
Limited variety of housing types.	<p>Lack of public support for higher-density housing.</p> <p>Dominance of low- and medium-density zones.</p>	<p>Educate the public on housing types and who affordable housing serves (<b>Program 23</b>).</p> <p>Encourage construction of ADUs (<b>Program 12</b>).</p>

1 The Town has identified the lack of subsidized affordable housing, supportive housing, and services for  
2 special needs groups as the primary contributing factors to fair housing issues in Loomis. The Town has  
3 included actions to address these factors, as well as the other issues identified in this assessment,  
4 throughout the Housing Element programs and policies. Mobility concerns are also addressed in the  
5 programs and policies identified in the Circulation Element of the General Plan. In addition to the actions  
6 included in all the programs, **Program 23** has been included to affirmatively further fair housing, per AB  
7 686, and identifies meaningful actions that address significant disparities in housing needs and access  
8 to opportunity for all groups protected by state and federal law. Regional coordination efforts outlined  
9 in several programs will ensure that the Town furthers patterns of integration and development of  
10 affordable housing in such a way that it will have a positive impact on residents of the town and region.

# 1 Housing Resources

## 2 Regional Housing Needs Plan

3 State law (California Government Code Section 65584) requires that each town, city, and county plan  
4 to accommodate its fair share of the region’s housing construction needs. In urban areas, state law  
5 provides for councils of governments to prepare regional housing allocation plans that assign a share  
6 of a region’s housing construction need to each member jurisdiction. In the six-county Sacramento  
7 region, which includes the counties of Sacramento, Placer, El Dorado, Yolo, Sutter, and Yuba, the  
8 Sacramento Area Council of Governments (SACOG) is the entity authorized to determine future housing  
9 needs. SACOG adopted a regional housing allocation plan in March 2020, the Regional Housing Needs  
10 Plan (RHNP). The RHNP covers the June 30, 2021, to August 31, 2029 planning period.

11 SACOG’s methodology is based on the regional population and housing forecasts developed for its  
12 “Blueprint” regional transportation model. The number of housing units assigned to each jurisdiction  
13 addresses the minimum number of new housing units needed to accommodate anticipated growth.  
14 Most, if not all, jurisdictions have existing unmet housing needs that should be considered during the  
15 preparation of a housing element, which may result in housing construction objectives that exceed the  
16 allocation. Loomis must, however, use the numbers allocated under the RHNP to identify measures  
17 (policies and ordinances) that are consistent with these new construction goals. While the Town must  
18 demonstrate how it will provide adequate sites for the allocated units, it is not obligated to build any of  
19 the units or finance their construction.

20 According to the RHNP, Loomis has a total housing need of 352 units. Approximately 53 percent of the  
21 allocation is for units affordable to lower-income households. **Table 20** shows the Town’s 2021–2029  
22 allocation.

23 **TABLE 20: REGIONAL HOUSING NEEDS ALLOCATION, 2021–2029**

Income Level	Allocation	Percent of Total
Very Low-Income	117*	33%
Low-Income	71	20%
Moderate-Income	49	14%
Above Moderate-Income	115	33%
<b>Total</b>	<b>352</b>	<b>100%</b>

24 Sources: SACOG 2021–2029 Regional Housing Needs Plan, March 2020  
25 \*Assumes 50 percent of the very low-income need is allocated for extremely low-income households.

# 1 Availability of Land

2 For the 2021–2029 Housing Element update, the Town analyzed vacant sites that could be readily  
3 developed to meet Loomis’ regional housing need.

4 The identified sites present residential opportunities in a wide range of styles and densities. Some sites,  
5 such as Site 13, have more than one parcel, but are considered a single site for potential development.  
6 The identified parcels vary in size, location, and amenities, which allows for the development of housing  
7 that suits households at all income levels and with a variety of needs and lifestyle preferences.

8 **Table 21** provides a comparison of the Town’s sites inventory capacity to the 2021–2029 regional  
9 housing need allocation (RHNA). The table shows that the sites identified have capacity for 583 more  
10 units than the Town’s RHNA, including a surplus of 61 lower-income housing units, 383 moderate-  
11 income housing units, and 139 above moderate-income housing units.

12 **TABLE 21: COMPARISON OF RHNA AND AVAILABLE SITES**

RHNA Category	2021-2029 RHNA	Vacant Site Capacity	Projected ADUs	Surplus
Very Low	117	236	13	61*
Low	71			
Moderate	49	422	10	383
Above Moderate	115	253	1	139
<b>Total</b>	<b>352</b>	<b>911</b>	<b>24</b>	<b>583</b>

13 *Source: Town of Loomis, March 2021.*

14 *\* While the Central Commercial zoning district will provide Loomis with surplus (27 units) for the lower -income housing need, it  
15 is not needed to meet the 6th cycle RHNA. (Program 11)*

## 16 Sites Appropriate for Lower-Income Housing

17 Housing Element law requires jurisdictions to provide an analysis showing that the zones identified for  
18 lower-income households are sufficient to encourage such development. The law provides two options  
19 for preparing the analysis: (1) describe market demand and trends, financial feasibility, and recent  
20 development experience; or (2) utilize default density standards deemed adequate to meet the  
21 appropriate zoning test. According to state law, the default density standard for the Town of Loomis is  
22 20 dwelling units per acre.

23 The Town is relying on the Residential – High Density Overlay land use designation, that allows for 20  
24 to 25 units per acre, to accommodate 175 units of its lower-income RHNA. The remaining 13 units of  
25 lower-income RHNA will be met with Accessory Dwelling Units (ADUs). To provide a surplus for the  
26 lower-income RHNA, the Town will implement **Program 11**, which will amend the Central Commercial  
27 (CC) zoning district and the Town Center Commercial (TC) land use designation to allow mixed-use

1 development up to 20 units per acre in any configuration and encourage lower-income housing in this  
2 high-resource area.

### 3 ***Village Referendum Properties***

4 In 2014, the Town passed Ordinances 254, 255, and 256 in 2014 to amend the General Plan and Zoning  
5 Ordinance to include a land use designation (Residential – High Density Overlay) and overlay zone  
6 district (Residential High Density – Overlay) to allow 20 to 25 dwelling units per acre on 7 acres of the  
7 proposed Village at Loomis (“the project”) project site. These overlays were applied to the parcels  
8 included in Site 13 of this Housing Element site inventory.

9 In early 2019, Town Council approved the project, which consisted of approximately 61 acres, made up  
10 of 13 parcels of mostly undeveloped land located between Horseshoe Bar Road and Doc Barnes Drive,  
11 northeast of a commercial center and the Town’s library. However, in June 2019 a special election was  
12 held in which voters voted to overturn the approval of the project. While the project has not proceeded  
13 to development, the land use designation and zoning overlay approved in 2014 still apply to the parcels  
14 included in Site 13. The other parcels of the project were not included in this inventory due to lower  
15 density residential designations or non-residential designations and cannot be used to meet the Town’s  
16 lower-income RHNA.

### 17 ***Affordable Housing Developers***

18 In September 2020, Town staff received zoning input from a partner at St. Anton Communities, an  
19 experienced housing developer. According to the developer, a site needs to be zoned to allow 25 units  
20 per acre for it to be feasible to develop affordable housing. When looking for potential sites, St. Anton  
21 Communities identifies land that is zoned for 25 to 35 units per acre; projects at these densities across  
22 the Sacramento region have been successful and well-received by the surrounding communities. St.  
23 Anton Communities emphasized that they prefer to build projects that are consistent with the existing  
24 character of the area and have found that projects with three-story buildings allow for enough density  
25 to include affordable units while still aligning with the surrounding areas.

26 St. Anton Communities shared that densities less than 25 units per acre are more attractive for market  
27 rate development, and densities over 35 units per acre are not always feasible for affordable  
28 development as they often cost more. In Loomis, recent market-rate development has occurred in  
29 zones that allow a maximum of 15 units per acre, in keeping with St. Anton Communities’ experience.  
30 Therefore, the sites zoned to allow 25 units per acre in Loomis are appropriate to accommodate the  
31 lower-income RHNA.

32

1 **Realistic Capacity**

2 The inventory of vacant sites shows the maximum unit capacity, as well as realistic unit capacity, based  
3 on the zoning designation and General Plan land use designation. On the RH-20 parcels, the Town has  
4 estimated residential development will be at 100 percent capacity because the zoning applies to 7 acres  
5 of a larger site, and land for parking, setbacks, and other development standards can be  
6 accommodated on the remainder of the site.

7 Given that the CC zone is the downtown core, the Town took a conservative approach and assumed  
8 housing would be developed at 50 percent capacity due to development standards and maintaining  
9 the main street commercial character of downtown. To accommodate the Loomis' moderate- and  
10 above moderate-income units on the remainder of the sites, the Town assumed 85 percent buildout  
11 based on historical trends and the assumption that a certain portion of the land is not suitable or  
12 desirable, for development. On all sites, the development potential far exceeds the units required to  
13 meet the Town's remaining RHNA of 352 housing units.

14 As **Table 22** below indicates, there are 66 vacant parcels suitable for residential development, with the  
15 capacity to accommodate a realistic development level of 911 units based on realistic capacities.

16





TABLE 22: VACANT SITES INVENTORY

Site #	APN	Zoning Designation	General Plan Designation	Address/ Location	Acres	Allowable Density (du/acre)	Total Unit Capacity	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	Income Category
<b>General Commercial</b>											
1	043-014-011-000	CG	GC	3264 Taylor Road	1.6	10	16	14	Vacant	Yes	Above Moderate
2	043-030-025-000	CG	GC	3425 Taylor Road	0.2	10	2	2	Vacant	Yes	Above Moderate
3	043-030-046-000	CG	GC	3475 Taylor Road	0.7	10	7	6	Vacant	Yes	Above Moderate
4	043-030-057-000	CG	GC	Adjacent to 3461 Taylor Road	0.9	10	9	8	Vacant	Yes	Above Moderate
5	044-122-005-000	CG	GC	Intersection of Sierra College Boulevard and Taylor Road	3.9	10	39	33	Vacant	Yes	Above Moderate
6	044-131-003-000	CG	GC	3817 Taylor Road	0.1	10	1	1	Vacant	Yes	Above Moderate
7	044-141-037-000	CG	GC	3847 Taylor Road	0.6	10	6	5	Vacant	Yes	Above Moderate
8	044-200-014-000	CG	GC	Adjacent to 5911 King Road	0.4	10	4	3	Vacant	Yes	Above Moderate
9	044-200-016-000	CG	GC	Adjacent to 5911 King Road	0.4	10	4	3	Vacant	Yes	Above Moderate
10	044-200-017-000	CG	GC	5945 King Road	1.2	10	12	10	Vacant	Yes	Above Moderate
<b>Subtotal</b>					<b>10</b>			<b>85</b>			
<b>Office Commercial</b>											
11	043-050-024-000	CO	O/P	Adjacent to 3380 Cherokee Trail	6.5	10	65	55	Vacant	Yes	Above Moderate
12	043-080-008-000	CO	O/P	Adjacent to 6440 King Road	6.5	10	65	55	Vacant	Yes	Above Moderate
<b>Subtotal</b>					<b>13</b>			<b>110</b>			
<b>High Density Residential Overlay (RH-20)</b>											
13	043-080-015-000	RH-20 Overlay applies to 7 acres of site 13 RS-5	RH Overlay RMH	3627 Gates Lane	9.8	25	175	175	Vacant	Yes	Lower
	043-080-044-000	RH-20 Overlay applies to 7 acres of site 13 CG	RH Overlay RH		6.6						
<b>Subtotal</b>					<b>7</b>			<b>175</b>			
<b>Medium Density Residential (RM-5)</b>											
14	044-350-001-000	RM-5	RMH	Heritage Park	0.4	10	4	3	Vacant	Yes	Above Moderate
15	044-350-002-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
16	044-350-003-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
17	044-350-004-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
18	044-350-005-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
19	044-350-006-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
20	044-350-007-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
21	044-350-008-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
22	044-350-009-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
23	044-350-010-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate

Site #	APN	Zoning Designation	General Plan Designation	Address/ Location	Acres	Allowable Density (du/acre)	Total Unit Capacity	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	Income Category
24	044-350-011-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
25	044-350-012-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
26	044-350-013-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
27	044-350-014-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
28	044-350-015-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
29	044-350-016-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
30	044-350-017-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
31	044-350-018-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
32	044-350-019-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
33	044-350-020-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
34	044-350-021-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
35	044-350-022-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
36	044-350-023-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
37	044-350-024-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
38	044-350-025-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
39	044-350-026-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
40	044-350-027-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
41	044-350-028-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
42	044-350-029-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
43	044-350-030-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
44	044-350-031-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
45	044-350-032-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
46	044-350-033-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
47	044-350-034-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
48	044-350-035-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
49	044-350-036-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
50	044-350-037-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
51	044-350-038-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
52	044-350-039-000	RM-5	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
53	044-350-040-000	RM-5	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
<b>Subtotal</b>					<b>6</b>			<b>51</b>			
<b>Central Commercial</b>											
54	043-100-025-000	CC	TC	6045 Horseshoe Bar Road	2.7	20	54	27	Vacant	Yes	Lower
55	044-091-007-000	CC	TC	3600 Taylor Road	0.2	20	4	3	Vacant	Yes	Above Moderate
56	044-091-008-000	CC	TC	3620 Taylor Road	0.2	20	4	3	Vacant	Yes	Above Moderate
57	043-100-027-000	CC	TC	6015 Horseshoe Bar Road	2.0	20	40	34	Vacant	Yes	Lower
<b>Subtotal</b>					<b>5.1</b>			<b>68</b>			

Site #	APN	Zoning Designation	General Plan Designation	Address/ Location	Acres	Allowable Density (du/acre)	Total Unit Capacity	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	Income Category
<b>Tourist/Destination Commercial</b>											
58	043-080-045-000	CT	TD	West of Oak Tree Lane, adjacent to Interstate 80	6.6	10	66	56	Vacant	Yes	Moderate
59	043-080-046-000	CT	TD	West of Oak Tree Lane, adjacent to Interstate 80	6	10	60	51	Vacant	Yes	Moderate
60	043-080-047-510	CT	TD	West of Oak Tree Lane, adjacent to Interstate 80	4.8	10	48	41	Vacant	Yes	Moderate
61	043-120-003-000	CT	TD	Northeast of Horseshoe Bar Road, adjacent to Interstate 80	0.3	10	3	3	Vacant	Yes	Moderate
62	043-120-004-000	CT	TD	Northeast of Horseshoe Bar Road, adjacent to Interstate 80	15.8	10	158	134	Vacant	Yes	Moderate
63	043-120-013-000	CT	TD	Northeast of Horseshoe Bar Road, adjacent to Interstate 80	1.5	10	15	13	Vacant	Yes	Moderate
64	043-120-014-000	CT	TD	Southwest of Horseshoe Bar Road, adjacent to Interstate 80	12.4	10	124	105	Vacant	Yes	Moderate
65	043-120-015-510	CT	TD	Southwest of Horseshoe Bar Road, adjacent to Interstate 80	0.4	10	4	3	Vacant	Yes	Moderate
66	043-120-037-000	CT	TD	Northeast of Horseshoe Bar Road, adjacent to Interstate 80	1.8	10	18	15	Vacant	Yes	Moderate
<b>Subtotal</b>					<b>49.6</b>			<b>422</b>			

Source: Town of Loomis, March 2021

\*The Town does not have any sites listed in Table 22 that have been included in the past two housing elements.

## 1    **Accessory Dwelling Unit Potential**

2    Government Code Section 65583.1 states that a town, city, or county may identify sites for ADUs based  
3    on the number of ADUs developed in the prior housing element planning period, whether or not the  
4    units are permitted by right, the need for ADUs in the community, the resources or incentives available  
5    for their development, and any other relevant factors. Based on recent changes in state law reducing  
6    the time to review and approve ADU applications, requiring ADUs that meet requirements be allowed  
7    by right, eliminating discretionary review for most ADUs, and removing other restrictions on ADUs, it is  
8    anticipated that the production of ADUs will increase in the 6th cycle planning period.

9    The Town issued permits for four ADUs in 2018 and three in 2019. This analysis assumes that the number  
10   of ADU applications and permits will increase during the 2021-2029 projection period, averaging 3  
11   ADUs per year, for a total of 24 ADUs. To promote ADUs, the Town has included **Program 12**, which  
12   encourages ADU construction and monitors their affordability levels, and **Program 6**, which addresses  
13   new state law.

14   To determine assumptions on ADU affordability in the Sacramento region, SACOG conducted a survey  
15   of existing ADU rents throughout the region in January and February 2020. The assumption allocated  
16   56 percent to lower-income households, 43 percent to moderate-income households, and 1 percent  
17   to above moderate-income households. Affordability of ADUs projected to be built within the town  
18   during the planning period were based on the SACOG analysis. Of the 24 ADUs projected to be built,  
19   it is estimated that 13 will be for lower-income households, 10 for moderate-income households, and  
20   one for above-moderate income households.

## 21   **Environmental Constraints**

22   The General Plan identifies environmental constraints and natural features within the town’s planning  
23   area. While there are sites within the existing town limits with biological constraints such as riparian  
24   habitat, the Town has accounted for this by removing these undevelopable parcels, or portions of  
25   parcels, from consideration, thus removing impacts to development due to environmental constraints.

26   Maps of potential environmental constraints are being prepared as part of the 2020 General Plan  
27   update, concurrent with the 2021-2029 Housing Element update, and will identify needed transportation  
28   improvements, 100-year floodplain, biological resources, known cultural resources, soil types, species  
29   habitat, waterways, airport safety zones, and other characteristics which impact the location and density  
30   of development. These constraints, and the accompanying maps and reports, are a part of this Housing  
31   Element by reference, as the Housing Element is a part of the General Plan.

32

1 **Available Public Facilities, Services, and Infrastructure**

2 The Town charges appropriate development impact fees to ensure that water lines, sewer lines, roads,  
3 and other necessary infrastructure to serve new residential development can be extended in a timely  
4 manner. All public facilities, including water and sewer capacity, are available to accommodate Loomis’  
5 share of the regional housing need. In areas that are not served by public water infrastructure, Placer  
6 County provides information for property owners on well water. Refer to the Infrastructure Capacity  
7 section for more details.

# 1 Housing Constraints

2 The California Government Code, as it relates to the Housing Element, requires an analysis of both  
3 governmental and non-governmental constraints to the development of affordable housing. Loomis  
4 has identified various constraints to housing production to address as many barriers as possible.  
5 Removal of these constraints must be balanced with other health, safety, and welfare concerns.

## 6 Governmental Constraints

7 Governmental regulation, while purposefully ensuring the quality of development in the community,  
8 also increases the cost of development and thus the cost of housing. Governmental constraints include  
9 land use controls, fees, and other exactions required of developers, and time-consuming permit  
10 processing and complicated procedures. Since governmental controls are intended to ensure the health  
11 and safety of the general public, there is a fine balance between this goal and the easing of  
12 governmental controls to reduce development costs. Additionally, the cost of development and its  
13 associated infrastructure needs to be borne by the development and its future users rather than by the  
14 general fund and the public at large.

## 15 Land Use Controls

16 General Plan density standards, subdivision regulations, and zoning standards, by their nature, limit the  
17 amount of development on a given site and therefore directly affect the cost of development. The  
18 regulations also identify minimum development standards for improvements, such as roads, utilities,  
19 parking areas, and drainage facilities. These standards are important since they are intended to protect  
20 public health, safety, and welfare; reduce future cost to the taxpayers for services; and avoid problems  
21 such as drainage impacts on existing development, flood damage, and land stability.

## 22 Land Use Designations

23 Table 23 shows the residential General Plan land use designations for the Town of Loomis. The land  
24 use designations support a variety of housing types, ranging from very low-density rural development,  
25 which generally includes single-family homes on large lots, to high-density development, which includes  
26 multifamily development.

27 **TABLE 23: GENERAL PLAN LAND USE DESIGNATIONS**

	<b>Land Use Designation</b>	<b>Allowable Density</b>	<b>General Uses</b>
RA	Residential Agriculture	1 du/4.6 ac	Agricultural uses, including orchards, nurseries, cattle grazing, and very low-density residential uses
RE	Residential Estate	1 du/2.3 ac	Agricultural uses, including orchards, vineyards, cattle grazing, and very low-density residential uses
RR	Rural Residential	1 du/ac	Agricultural uses and low-density residential uses

Land Use Designation	Allowable Density	General Uses
		Keeping of large animals is limited to one acre or larger parcels
RL	Residential - Low Density 2 du/ac	Single-family homes and related compatible uses
RM	Residential - Medium Density 2-6 du/ac	Single-family residential uses
RMH	Residential - Medium High Density 6-10 du/ac	Smaller lot single-family residential uses and lower-density multifamily, including duplexes
RH	Residential - High Density 10-15 du/ac	Multifamily residential uses

1 Source: Town of Loomis, reviewed 2020  
 2 Note: Changes pending Land Use Element update.

### 3 Zoning Districts

4 Zoning, unlike the General Plan, is regulatory. Under the Zoning Ordinance, development must  
 5 comply with specific, enforceable standards such as minimum lot requirements, minimum setbacks,  
 6 maximum building heights, and a list of allowable residential uses (Table 24).

7 **TABLE 24: RESIDENTIAL ZONING DISTRICTS**

Zone	Allowable Density	General Uses
RA Residential Agricultural Zoning District	4.6 ac/du	Single-family dwelling, second unit, residential care facility, organizational house, residential accessory structure, mobile home, mobile home park
RE Residential Estate Zoning District	2.3 ac/du	Single-family dwelling, second unit, residential care facility, residential accessory use, mobile home, mobile home park
RR Rural Residential Zoning District	1 ac/du	Single-family dwelling, second unit, residential care facility, mobile home, mobile home park
RS <sup>1</sup> Single-Family Zoning District	1 du/half ac – 2-6 du/ac	Single-family dwelling, second unit, residential care facility, multi-family housing 2 units, mobile home, mobile home park, carriage house
RM <sup>1</sup> Medium Density Residential Zoning District	6-10 du/ac	Single-family dwelling, second unit, multi-family housing, rooming or boarding house, residential care facility, mobile home, mobile home park, organizational house

	<b>Zone</b>	<b>Allowable Density</b>	<b>General Uses</b>
RH	High Density Residential Zoning District	10-15 du/ac	Multifamily housing, rooming or boarding house, mobile home, mobile home park, organizational house, residential care facility
RH-20	High Density Residential Zoning District	20 du/ac	Overlay district for "The Village at Loomis" project site, allows very low- and low-income units on 7 acres of high density residential at 20-25 du/ac with a minimum density of 20 du/ac
CC	Central Commercial District	15 du/ac	Multifamily housing, multifamily housing as part of a mixed-use structure, live/work units, emergency shelter
CG	General Commercial District	2-10 du/acre	Multifamily housing, multifamily housing as part of a mixed-use structure, live/work units, emergency shelter
CO	Office Commercial District	2-10 du/acre	Multifamily housing as part of a mixed-use structure, residential care facility for elderly or 7 or more clients
CT	Tourist/Destination Commercial District	2-10 du/acre	Multifamily housing as part of a mixed-use structure, residential care facility for the elderly

1 *Source: Town of Loomis Zoning Ordinance, reviewed 2020.*

2 *1 The RS and RM zoning districts have subdistricts, please refer to Table 22 below for development standards for each*  
3 *subdistrict.*

#### 4 **Development Standards**

##### 5 ***Zoning Standards***

6 **Table 25** presents the Town’s development standards, which are applied to all new residential  
7 developments.

8 The Town offers various mechanisms to provide relief from development standards typically required  
9 of all residential projects, including allowing mixed-use residential buildings in commercial districts  
10 without a conditional use permit, exceptions to height limits (subject to a design review), density bonus  
11 for affordable housing projects, and planned development districts that allow flexibility of development  
12 standards to accommodate unique topographical conditions that would otherwise increase  
13 development costs.



**TABLE 25: TOWN OF LOOMIS DEVELOPMENT STANDARDS<sup>1</sup>**

District	Net Lot Area	Lot Depth (Ft)	Lot Width (Ft)	Lot Coverage (Max %)	Setbacks (Ft.)				Max Height (Ft)
					Front	Side	Total for Two Sides	Rear	
RA	4.6 ac	100	160	20 <sup>2</sup>	50 <sup>3</sup>	25	—	25	35 and 2 stories
RE	2.3 ac	100	160	20 <sup>2</sup>	50 <sup>3</sup>	25	—	25	35 and 2 stories
RR	40,000 sf	100	135	20	50 <sup>3</sup>	20	—	20	35 and 2 stories
RS-20	20,000 sf	100	100	25	20	—	20	20	35 and 2 stories
RS-10	10,000 sf	100	60	30 <sup>4</sup>	20	—	20	20	30 and 2 stories
RS-10A	10,000 sf	100	60	30	20	—	20	20	30 and 2 stories
RS-7	7,000 sf	100	60	35	20	—	20	20	30 and 2 stories
RS-5	5,000 sf	80	55	35	20	—	20	20	30 and 2 stories
RM-5	5,000 sf	80	55	40 <sup>4</sup>	15 min	—	20	20	30 and 2 stories
RM-3.5	3,500 sf	70	50	50	15 min	—	20	20	30 and 2 stories
RH <sup>5</sup>	10,000 sf	100	60	40 <sup>4</sup>	15 min	—	20	6	30 and 2 stories

2 Source: Town of Loomis Zoning Code, reviewed 2020.

3 Notes:

4 1. Refer to the Town of Loomis Zoning Code for specific footnotes pertaining to this table.

5 2. The Zoning Code provides an exception that may allow up to 25 percent coverage on a nonconforming parcel that  
6 the review authority determines is significantly smaller than the minimum area required by the zone.

7 3. The Zoning Code allows for a front setback of 75 feet from the property line if a public or private street or street  
8 easement is within the setback area.

9 4. The General Plan allows lot coverage up to 40 percent in the RS-10 zone, up to 50 percent in the RM-5 zone, and up  
10 to 60 percent in the RH zone. As part of the 2020 General Plan Update, the Town will ensure consistency between  
11 General Plan land use designations and the Zoning Code (**Program 1**).

12 5. The Town has included **Program 6** to increase the RH height limit to allow for 3 stories, to ensure there are no  
13 constraints to the development of multifamily units.

## 14 **Typical Densities for Development**

15 The Town of Loomis is a small, semi-rural community town bisected by I-80 and with few physical  
16 constraints to development. There were no significant subdivisions in the previous Housing Element  
17 cycle, likely as a result of the cost of land in Loomis paired with the large-lot character of much of the

1 Town. Typical single-family residential lots in the RS zone vary in size from approximately 3,500 to  
 2 20,000 square feet and support 1 to 2 single-family homes each. Single-family residential lots in the RR,  
 3 RE, and RA zones can range from 1 acre to 4.6 acres or more in size (approximately 200,376 square  
 4 feet). Typical single-family densities are 1 to 2 homes per acre. Multifamily densities are 24 units per  
 5 acre, based on the density of the only multi-family complex in the Town, which was constructed prior  
 6 to Town incorporation. In the previous planning period, no sites identified to accommodate the lower-  
 7 income RHNA in the inventory were developed below the minimum allowable density of the zone in  
 8 which the site is located.

9 **Parking**

10 **Table 26** presents the parking standards for single- and multifamily units. These standards include guest  
 11 parking requirements. The local ordinance allows the Director to reduce or waive the number of parking  
 12 spaces required when the applicant can provide quantitative proof fewer spaces are needed. The  
 13 ordinance also allows waiver of parking requirements in Downtown for off-hour uses. Allowing for  
 14 relaxed parking standards ensures parking requirements are not a constraint to the development of  
 15 affordable housing.

16 **TABLE 26**  
 17 **PARKING STANDARDS<sup>1</sup>**

Housing Type	Parking Space Requirement
Single-Family	2 covered spaces, plus 1 additional space for each bedroom over 3
Multifamily <sup>2</sup>	2 covered spaces per unit, plus 1 for each bedroom over 3, plus 1 guest parking space for each 3 units
Multifamily (mixed-use)	1 per studio or 1 bedroom unit, 2 per each 2- or 3-bedroom unit, 1 guest parking space per each 4 units
Organizational Home	1 space per each bedroom
Mobile Home (Individual)	1 covered space per unit
Mobile Home Park	1 covered space per each unit, plus 0.5 guest parking space, plus 0.25 space for each vehicle storage unit
Rooming and Boarding Houses	1 space per each bedroom
Second Unit	1 space for each studio or 1 bedroom unit, 2 for 2- or 3-bedroom units, plus off-street parking space for main dwelling
Senior Housing Project	1 space for each 2 units, with half the spaces covered, plus 1 guest parking for each 10 units

18 *Source: Town of Loomis Zoning Code, reviewed 2020.*

19 *Notes:*

20 1. *Refer to the Town of Loomis Zoning Code for specific details.*

21 2. *The Town has included **Program 6** to remove constraints on multifamily development by reducing parking*  
 22 *requirements for multifamily uses.*

1 **Density Bonus**

2 Under current state law (Government Code Section 65915), cities and counties must provide a density  
 3 increase up to 80 percent over the otherwise maximum allowable residential density under the  
 4 Municipal Code and the Land Use Element of the General Plan (or bonuses of equivalent financial value)  
 5 when builders agree to construct housing developments with 100 percent of units affordable to low- or  
 6 very low-income households. The Town of Loomis allows a density bonus of 25 percent for a housing  
 7 development or five or more units, which complies with the eligibility requirements. A 10-percent density  
 8 bonus is allowed for condominium projects that meet the eligibility requirements outlined in the local  
 9 ordinance. The Town has included **Program 6** to comply with current density bonus law, as defined in  
 10 Government Code Section 65915.

11 **Provisions for a Variety of Housing**

12 Housing element law specifies that jurisdictions must identify adequate sites to be made available  
 13 through appropriate zoning and development standards to encourage the development of various  
 14 types of housing for all economic segments of the population. This includes single-family housing,  
 15 multifamily housing, manufactured housing, mobile homes, emergency shelters, and transitional  
 16 housing. **Table 27** summarizes the permitted housing types.

17 **TABLE 27: HOUSING TYPES PERMITTED BY ZONING DISTRICT**

Housing Types Permitted	RA	RE	RR	RS	RM	RH-20
Single-Family Dwelling	P	P	P	P	P	NP
Multifamily (2 Units)	NP	NP	NP	UP	P	P
Multifamily (3-5 Units)	NP	NP	NP	NP	P	P
Multifamily (6-9 Units)	NP	NP	NP	NP	MUP	P
Multifamily (10+ Units)	NP	NP	NP	NP	UP	MUP <sup>1</sup>
Mobile Home	P	P	P	P	P	P
Mobile Home Park	UP	UP	UP	UP	UP	UP
Accessory Dwelling Units	P	P	P	P	P	NP
Emergency Shelter	<i>Permitted by right in C-G and C-C zoning districts, allowed in P-I with UP</i>					
Transitional Housing <sup>2</sup>	P	P	P	P	P	P
Supportive Housing <sup>2</sup>	P	P	P	P	P	P
Single-Room Occupancy Units <sup>3</sup>	NP	NP	NP	NP	NP	NP
Care Facilities (6 or fewer persons)	P	P	P	P	P	P

Housing Types Permitted	RA	RE	RR	RS	RM	RH-20
Care Facilities (7 or more persons) <sup>4</sup>	NP	NP	UP	UP	UP	UP
Employee Housing <sup>5</sup>	NP	NP	NP	NP	NP	NP

1 Source: Town of L Municipal Code.

2 Refer to the Town of Loomis Zoning Code for specific details.

3 Notes: P= Permitted Use; UP= Use Permit; MUP= Minor Use Permit; S=Permit by Specific Use Regulations; NP=Not Permitted

4 1. The RH-20 Overlay was adopted in 2014 through Ordinance 255 and 256 to allow a minimum of 20 units per acre by right (see Chapter 13.24.020 of the Town Zoning Ordinance).

5 2. The Town treats transitional and supportive housing consistent with residential dwellings of the same type (e.g., single-family, multi-family).

6 3. To comply with State law, the Town has included **Program 5** to permit SROs in residential districts (Government Code Section 65583).

7 4. To remove constraints on development of housing to serve special needs group and comply with the definition of family (**Program 5**), the Town has also included **Program 5** to allow care facilities as a single-family use in all zones that permit uses of a similar type.

8 5. To comply with State law, the Town has included **Program 5** to permit employee housing compliant with the State Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6).

## 16 **Emergency Shelters**

17 The California Health and Safety Code (Section 50801) defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.”

21 California legislation (SB 2 [Cedillo, 2007]) requires jurisdictions to allow emergency shelters and supportive and transitional housing without a conditional use permit. Within identified zones, only objective development and management standards may be applied, given that they are designed to encourage and facilitate the development of or conversion to an emergency shelter.

25 In 2014, the Town amended its Zoning Ordinance to establish standards for development of new emergency shelters. Emergency shelters are a permitted use within the General Commercial (C-G) and Central Commercial (C-C) zoning districts, although the ordinance requires use permit approval for all new construction projects in both zones. The ordinance also allows emergency shelters in the Public Institutional (P-I) zoning district with approval of a use permit. The Town will review parking standards for emergency shelters and will amend the Zoning Ordinance as necessary to ensure that standards are sufficient to accommodate all staff, provided they do not require more parking for emergency shelters than other residential or commercial uses within the CG and CC zones (**Program 6**).

33 To address the need for an emergency shelter, the Town identified two suitable sites, ranging in size from 2-3 acres. These sites are in close proximity to services, that could accommodate at least one year-round emergency shelter in the CC zone. Both sites have readily available utilities and other infrastructure.

1 ***Transitional and Supportive Housing Types***

2 Supportive housing is defined by Section 50675.14 of the Health and Safety Code as housing with linked  
3 on- or off-site services with no limit on the length of stay and which is occupied by a target population  
4 as defined in Health and Safety Code Section 53260 (i.e., low-income person with mental disabilities,  
5 AIDS, substance abuse, or chronic health conditions, or persons whose disabilities originated before the  
6 age of 18). Services linked to supportive housing usually focuses on retaining housing, living and working  
7 in the community, and/or health improvement.

8 Transitional housing is defined in Section 50675.2 of the Health and Safety Code as rental housing for  
9 stays of at least six months but where the units are recirculated to another program recipient after a set  
10 period. It may be designated for a homeless individual or family transitioning to permanent housing.  
11 This housing can take many structural forms such as group housing and multi-family units and may  
12 include supportive services to allow individuals to gain necessary life skills in support of independent  
13 living.

14 Pursuant to Government Code Section 65583, transitional and supportive housing types are required  
15 to be treated as residential uses and subject only to those restrictions that apply to other residential  
16 uses of the same type in the same zone. The Town’s Zoning Ordinance allows supportive and  
17 transitional housing where other residential dwellings of the same type are allowed, such as single-  
18 family and multifamily uses. To further address state law, the Town has included **Program 6** to allow  
19 supportive housing without discretionary review in all zones that allow multifamily housing or mixed-  
20 use development, including nonresidential zones, per Government Code Sections 65583 and 65650.

21 ***Extremely Low-Income Housing***

22 Extremely low-income households typically comprise persons with special housing needs, including, but  
23 not limited to, persons experiencing homelessness or at risk of homelessness, persons with substance  
24 abuse problems, and farmworkers. AB 2634 (Lieber 2006) requires the quantification and analysis of  
25 existing and projected housing needs of extremely low-income households. Housing Elements must  
26 also identify zoning to encourage and facilitate supportive housing and single-room occupancy units.

27 To encourage and facilitate the development of housing affordable to extremely low-income  
28 households and in accordance with Government Code Section 65583, the Town will define single-room  
29 occupancy units and identify zones where they are permitted (**Program 5**).

30 ***Constraints on Persons with Disabilities***

31 The Town of Loomis incorporates the Federal Fair Housing Act and the California Fair Employment and  
32 Housing Act of 1964 as a part of its building requirements. These two statutes address the fair housing  
33 practices adhered to by the Town, which include practices against housing discrimination toward  
34 persons with disabilities. In compliance with Government Code Section 65583, the Town permits  
35 supportive housing for disabled residents in any residential zone that permits residential uses of a similar  
36 type in the same zone. To ensure there are no constraints to persons with disabilities, **Program 19** has  
37 been incorporated into the Housing Element to mitigate any possible constraints.

1         • **Reasonable accommodations** – The Town’s Zoning Ordinance includes administrative  
2 procedures for reviewing and approving requests for modifications to land use and zoning  
3 requirements or procedures regulating the siting, funding, development, and use of  
4 housing for people with disabilities to ensure reasonable accommodations (Chapter 13.39).  
5 A reasonable accommodation limited term permit may be approved by the director only  
6 after the director first finds:

7             ○ The housing, the subject of the request for reasonable accommodation, is to be  
8 used by an individual under the Fair Housing Amendments Act of 1988.

9             ○ The request for accommodation is necessary to make specific housing available to  
10 an individual protected under the Fair Housing Amendments Act of 1988.

11            ○ The requested accommodation would not impose an undue financial or  
12 administrative burden to the town of Loomis.

13            ○ The requested accommodation would not require a fundamental alteration in the  
14 nature of the housing program of the town of Loomis.

15            ○ The establishment, maintenance or operation of the temporary activity would not  
16 be detrimental to the public health, safety, or welfare of persons residing or working  
17 in the neighborhood of the proposed activity.

18 **Program 19** has been included for the Town to review the current reasonable accommodation  
19 procedure and ensure the required findings are not potential barriers to housing for persons  
20 with disabilities.

21         • **Separation requirements** – The Town’s Zoning Ordinance does not impose any separation  
22 requirements between supportive housing or residential care facilities.

23         • **Site planning requirements** – Currently, the Town’s Zoning Ordinance requires special  
24 regulations for residential care facilities for the elderly and limits the maximum number of  
25 persons who may reside in the facility by lot size, including employees. The Town has  
26 included **Program 5** to amend the language of Chapter 13.42.240 to remove site planning  
27 requirements for residential care facilities for the elderly for six or fewer persons to ensure  
28 the standards are no different than for other residential uses in the same zone and to permit  
29 residential care facilities with seven or more persons without a use permit in all residential  
30 zones.

31         • **Definition of “family”** – To ensure the Town does not have any practices that could  
32 discriminate against persons with disabilities and impede the availability of such housing for  
33 these individuals, the Town has included **Program 5** to include a definition of family that  
34 does not limit family by size or blood relation.

1 **Residential Care Facilities**

2 Health and Safety Code Sections 1267.8, 1566.3, and 1568.08 require local governments to treat licensed  
3 group homes and residential care facilities with six or fewer residents no differently than other by-right  
4 single-family housing uses. "Six or fewer persons" does not include the operator, the operator's family,  
5 or persons employed as staff. Local agencies must allow these licensed residential care facilities in any  
6 area zoned for residential use and may not require licensed residential care facilities for six or fewer  
7 persons to obtain conditional use permits or variances that are not required of other family dwellings.

8 The Town's Zoning Ordinance considers congregate care housing as residential care facilities for the  
9 elderly. Residential care facilities for the elderly with six or fewer persons are permitted in all residential  
10 zones and facilities with seven or more are permitted with approval of a use permit in all residential  
11 zones. Similarly, residential care facilities (non-congregate care) with six or fewer persons are permitted  
12 in all residential zones and residential care facilities (non-congregate care) with seven or more persons  
13 require a use permit in the RR, RS, RM, and RH zone.

14 The Town's Zoning Ordinance requires special regulations for residential care facilities for the elderly,  
15 including lot size. To comply with current State law, the Town has included **Program 5** to remove the  
16 site planning requirements for residential care facilities for the elderly for six or fewer persons and to  
17 permit residential care facilities with seven or more persons without a use permit in all residential zones.

18 **Building Code and Energy Conservation Requirements**

19 The Town implements Title 24 of the California Code of Regulations, in which California has adopted  
20 the California Building Code and other model codes (e.g., electrical, plumbing, mechanical, etc.). The  
21 Town has not adopted local amendments to the various model codes, and therefore has no additional  
22 inspection requirements that would otherwise increase the cost of housing. While minimum building  
23 standards are essential to ensure safe housing, additional standards controlling design or excessive  
24 safety standards may increase the cost of housing unnecessarily.

25 **Code Enforcement**

26 The Building Department is responsible for enforcing both state and Town regulations governing  
27 maintenance of all buildings and property. The purpose of code enforcement of housing in need of  
28 rehabilitation is to ensure the safety of the Town's residents; without basic living standards being met,  
29 life and safety are threatened. The Town does have a code enforcement division to address health and  
30 safety concerns in the community. The code enforcement division will respond to complaints and  
31 investigate violations to ensure compliance with the Town's Municipal Code. Complaints can be  
32 submitted by a neighbor or other resident who is affected by the violation. Violations can be reported  
33 by calling the code enforcement division or by submitting a complaint form, which is available on the  
34 Town's website. The code enforcement division also helps educate property owners who are the subject  
35 of a violation how to reach compliance.

36

## 1 **On- and Off-Site Improvements**

2 The Town requires typical off-site improvements for residential development to ensure public health  
3 and safety. Typical off-site improvements vary depending on the location of the project. Typical  
4 frontage improvements for residential subdivisions include, but are not limited to, sidewalk, curb, gutter,  
5 18 feet of pavement width, and drainage systems. A primary residential street servicing more than 100  
6 lots, but no more than 500 lots, requires a right-of-way of 50 feet and back-to-back curb width of 42  
7 feet. Minor residential streets require a right-of-way of 50 feet and back-to-back curb width of 38 feet.  
8 The minimum sidewalk width for a primary or minor residential street is 4 feet. Requests for exceptions  
9 from improvement design requirements are allowed with approval by the Town's Engineer. The Town's  
10 off-site standards are not any more restrictive than those of surrounding jurisdictions and the Town  
11 does not believe the off-site standards act as an impediment to the production of housing for lower-  
12 income households.

13 Water service is provided by Placer County Water Agency, which establishes off-site improvement  
14 standards. Connection to South Placer Municipal Utility District sewer service is required for all single-  
15 and multifamily projects if they are within 400 feet of existing sewer lines.

## 16 **Development Fees**

17 The financing of public facilities and services for new development in Loomis, as in most California  
18 jurisdictions, is funded in part by exactions and fees levied against development projects in proportion  
19 to the anticipated fiscal impact on the community. In all instances, the fees are determined based on a  
20 proportional share of the cost necessary to fund capital improvements. In this sense, they are fixed  
21 overhead costs that cannot be reduced by policy. Although these fees are necessary to meet Town  
22 standards, they can have substantial impact on the cost of housing, particularly affordable housing.

23 **Table 28** presents the typical residential development fees for a single-family and a multifamily project.

24 **Table 29** describes minimum Town fees for typical planning permits. The planning fees per dwelling  
25 unit (DU) are comparable or less than those charged by other jurisdictions in Placer County and are not  
26 considered a barrier to residential development because of their relatively low value.

27 The Town's development standards and fees are available on the Town's website.



1

**TABLE 28: TYPICAL RESIDENTIAL DEVELOPMENT FEES**

Fee Description	Single-Family Fee Per DU	Multifamily Fee Per DU
Drainage	\$572.00	\$356.00
Road Circulation/Major Roads	\$2,460.00	\$1,500.00
Horseshoe Bar/Interchange Fee	\$1,415.00	\$864.00
Sierra College Circulation Fee	\$762.00	\$465.00
Community Facility Fee	\$2,284.06	\$1,664.58
Dry Creek Watershed Drainage Improvement Fee	\$311.00	\$119.00
Quimby In-Lieu Fee	\$2,408.00	\$1,596.00
Park Acquisition	\$2,408.00	\$1,596.00
Passive Park/Open Space	\$1,400.00	\$929.00
Park Facility Improvements	\$2,888.00	\$1,929.00
Placer County Capital Facility Impact	\$22,102.00	\$1,553.97
<b>TOTAL</b>	<b>\$39,010.06</b>	<b>\$12,572.55</b>

2 *Source: Town of Loomis, October 2019 Development Fees Schedule*3 *Note: Specific development impact fees apply for low-income density bonus development of five or more dwellings and*  
4 *specific/master plans.*

5

**TABLE 29: PLANNING AND DEVELOPMENT FEES**

Fee Category	Fee Amount
<b>MINISTERIAL FEES</b>	
Zoning Clearance	\$50.00
Certificate of Compliance	\$1,700.00
Business License	\$93.00
Burn Down Letter Research	\$44.00
Flood Zone Letter Research	\$170.00
<b>PLANNING APPLICATIONS</b>	
Annexations	\$1,097.00
Appeals	\$0.00
Conditional Use Permit (Major)	\$3,800.00
Conditional Use Permit (Minor)	\$1,383.00
Design Review (Major)	\$1,507.00
Design Review (Minor)	\$1,009.00
Extensions of Time	\$390.00
General Plan Amendment (Text or Map)	\$2,731.00
General Plan Amendment (GPA/Rezone Combined)	\$3,702.00

Fee Category	Fee Amount
Modifications	\$883.00
Variance	\$1,507.00
Variance (Minor)	\$735.00
Zoning Amendment	\$1,623.00
<b>TOWN MAPS</b>	
Lot Line Adjustment	\$2,002.00
Minor Land Division	\$2,495.00
Subdivision	\$9,639.00
Subdivision Final Map	\$2,873.00 plus \$27.00 per lot
<b>ENVIRONMENTAL</b>	
Information Assessment	\$1,031.00
CEQA EIR	actual cost
CEQA ND or MND	actual cost
CEQA Exemption	\$291.00
NEPA EIS	actual cost
<b>OTHER SERVICES</b>	
Zoning Ordinance Interpretation	\$493.00
Tree Removal Permit	\$55.00
Model Homes	\$888.00

1 *Source: Town of Loomis 2009.*

2 Fees for processing applications, while important in offsetting the costs of Town time in planning and  
3 regulating development, can be limited to minimize the effect of the cost per unit of housing developed.  
4 The fees established by the Town are significantly less than those charged in surrounding jurisdictions;  
5 therefore, development fees are not considered a constraint on development in Loomis. The Town's  
6 zoning and subdivision permit fees are generally the lowest in the county.

7 The Town collects development fees for drainage, traffic, parks, community facility, Dry Creek  
8 watershed, and Placer County capital improvements. These fees are important because new  
9 development has been severely restricted in the past due to inadequate public facilities. If new  
10 development occurs without improving the situation, the long-term costs for maintenance and  
11 upgrades would be much greater. If the Town did not plan for future growth and expand the water and  
12 wastewater systems, very little growth would occur since the Town would not be able to provide service  
13 due to the lack of adequate capacity and pressure. The traffic fees are also based on the improvements  
14 needed in the transportation system to accommodate future development. The Town has taken the  
15 approach to have new development pay its fair share of the cost of the public infrastructure needed to  
16 accommodate it so that the costs are not borne by the existing residents through general fund subsidies.  
17 However, it is not the Town's intent to add any constraints to the development of affordable housing.  
18 Therefore, the Town has included **Programs 7 and 16** to grant planning fee waivers or other incentives,  
19 such as density bonuses, for eligible projects.

## 1 **Permit Processing and Procedures**

2 Procedures for processing permits vary based on the permits involved, but it is estimated that from  
3 application approval to issuance of a building permit is approximately 2 to 6 weeks.

4 Generally, the following procedures are common to the permitting process:

5 a) Formal or informal pre-application meeting with the Director or Staff

6 b) Filing of application and fees

7 c) Initial application review - completeness check

8 d) Environmental review

9 e) Staff report and recommendation

10 f) Permit approval or disapproval

11 Prior to the submittal of a project application and fees, the applicant typically has informal discussions  
12 with staff and a pre-application meeting with formal conceptual review. The preliminary staff review is  
13 conducted to review the application for completeness once all required documents and fees are  
14 submitted to the Town. The project is given a preliminary environmental determination and sent to all  
15 responsible agencies for further review. Environmental review is also conducted, with a negative  
16 declaration requiring 20 to 30 days and an EIR requiring a minimum of six months. The staff make final  
17 recommendations in a Staff Report to the Planning Commission, which is then reviewed by the  
18 Commission, including a site visit, prior to the public hearing. The Planning Commission can approve,  
19 conditionally approve, or deny the project. The project can be appealed within 10 calendar days to the  
20 Town Council. A design review or other approvals are then conducted, as required. Building plans are  
21 reviewed and approved by the planning, engineering, and building staff and a permit is issued.

22 Development review procedures exist to ensure that proposals for new residential development comply  
23 with local regulations and are compatible with adjacent land uses. As shown in **Table 30**, processing  
24 times for Loomis are relatively quick: single-family projects require five weeks, while multifamily projects  
25 typically require four months. Planned development projects can accommodate various types of large-  
26 scale, complex developments and are typically processed within 5 to 6.5 months. Review times differ  
27 on a case-by-case basis depending on the type and complexity of the project.

28 Consistent with SB 330, housing developments for which a preliminary application is submitted that  
29 complies with applicable general plan and zoning standards are subject only to the development  
30 standards and fees that were applicable at the time of submittal. This applies to all projects unless the  
31 project square footage or unit count changes by more than 20 percent after the preliminary application  
32 is submitted. The developer must submit a full application for the development project within 180 days  
33 of submitting the preliminary application.

34 The costs associated with development project review will vary between projects. Loomis utilizes an  
35 efficient and comprehensive approach toward development review and permitting that allows for quick

1 response to developer applications. The Town utilizes many practices to expedite application  
 2 processing, reduce costs, and clarify the process to developers and homeowners. Increased  
 3 development costs resulting from delays in the Town’s development review, public hearing, and  
 4 permitting process are not considered a constraint on housing development. While the Town’s  
 5 development review process is not seen as a constraint to the development of housing, **Program 3** has  
 6 been included to establish a written policy or procedure and other guidance as appropriate to specify  
 7 the SB 35 streamlining approval process and standards for eligible projects.

8 **TABLE 30: TYPICAL PROCESSING TIMELINE BY PROJECT TYPE**

Type of Approval or Permit	Typical Processing Time		
	Single-Family Process	Multifamily Process	Planned Development Process
Step 1: Initial Site Plan Review	4 weeks	4 weeks	8-12 weeks
Step 2: Architectural Design and Final Site Plan	NA	8-10 weeks	8-10 weeks
Step 3A: Building Permit - Single	1 week	1 week	1 week
Step 3B: Building Permit - Complex	2-3 weeks	2-3 weeks	2-3 weeks
Step 4: Approved Final Grading Plan	1 week	1 week	1-2 weeks
<b>Estimated Total Processing Time</b>	<b>5 Weeks</b>	<b>4 Months</b>	<b>5-6.5 Months</b>

9 *Source: Town of Loomis 2020*

10 **Table 31** lists the review authority for various applications in the Town of Loomis. Use Permits are  
 11 reviewed by the Planning Commission, which notices and holds a public hearing to decide on approval.  
 12 The Planning Director reviews Minor Use Permits (MUP). The Director may refer MUP applications to  
 13 the Planning Commission and appeal to the Town Council as an option. MUP applications are noticed  
 14 and a hearing is held if it is requested after the noticing. The decision and findings are recorded for Use  
 15 Permits and Minor Use Permits. Conditions of approval may be imposed for either type of permit.  
 16 Additionally, design review approval by the Planning Director is often required for subdivision  
 17 applications. (See **Table 31** for the types of permits required for residential construction.)

18 **TABLE 31: REVIEW AUTHORITY**

Type of Decision	Role of Review Authority (1)		
	Director	Planning Commission	Town Council
Zoning Clearance	Decision (2)	Appeal	Appeal
Master Development Plan	Recommend	Recommend	Decision
Master Sign Plan	Decision (2)	Appeal	Appeal
Minor Use Plan (MUP)	Decision (2)	Appeal	Appeal

Type of Decision	Role of Review Authority (1)		
	Director	Planning Commission	Town Council
Use Permit (UP)	Recommend	Decision	Appeal
Minor Variance	Decision (2)	Appeal	Appeal
Variance	Recommend	Decision	Appeal
Design Review – Permitted use or MUP	Decision	Appeal	Appeal
Design Review – UP use	Recommend	Decision	Appeal
Limited Term Permit	Decision	Appeal	Appeal
Sign Permit	Decision (2)	Appeal	Appeal

1 *Source: Town of Loomis, 2020*

2 *Notes:*

- 3 1. "Recommend" means that the review authority makes a recommendation to a higher decision-making body; "Decision"  
4 means that the review authority makes the final decision on the matter; "Appeal" means that the review authority may  
5 consider and decide upon appeals to the decision of an earlier decision-making body, in compliance with Chapter  
6 13.74 (Appeals).  
7 2. The Director may defer action and refer the request to the Commission, so that the Commission may instead make  
8 the decision.

9 **Design Review Process**

10 Design review is required for all multifamily projects proposed in Loomis. In addition, new two-story  
11 residential units (excluding second units but not carriage homes) and second-story additions on lots  
12 less than 40,000 square feet require individual design review. Design review is also required for  
13 nonresidential development and exterior additions or façade changes to buildings, except for exterior  
14 remodels of existing single-family residences.

15 According to the Town of Loomis Zoning Ordinance, design review is intended to ensure that the  
16 design of proposed development and new land uses assists in maintaining and enhancing the small-  
17 town, historic, and rural character of the community. Therefore, the purposes of these procedures and  
18 requirements are to:

- 19 1. Recognize the interdependence of land values and aesthetics and encourage the orderly and  
20 harmonious appearance of development within the community;
- 21 2. Ensure that new uses and structures enhance their sites and are compatible with the highest  
22 standards of improvement in the surrounding neighborhoods;
- 23 3. Retain and strengthen the visual quality and attractive character of the community;
- 24 4. Assist project developers in understanding the Town's concerns for the aesthetics of  
25 development, and

1 5. Ensure that development complies with all applicable Town standards and guidelines, and does  
2 not adversely affect community health, safety, aesthetics, or natural resources.

3 Projects undergoing design review are evaluated for architectural design, building massing, and  
4 appropriate scale to the surroundings and community. The project should include an attractive and  
5 desirable site layout and design, including, but not limited to, building arrangement, exterior  
6 appearance and setbacks, drainage, fences and walls, grading, landscaping, lighting, signs, etc. The  
7 project must provide safe and efficient public access, circulation, parking, appropriate open space, and  
8 landscaping, including the use of water-efficient landscaping, be consistent with the General Plan, and  
9 in compliance with any applicable design guidelines and/or adopted design review policies.

10 Although the Town does not have adopted residential design guidelines specifically for the multifamily  
11 development, the Town's Zoning Ordinance does include site and building design criteria, such as  
12 materials for fencing, landscaping, building height, outdoor lighting, solid waste storage, and parking  
13 requirements for all new construction. In 1992, the Town adopted the Loomis Town Center Master Plan  
14 for the main street area of the town along Taylor Road. The master plan includes design standards for  
15 building orientation and façade design, landscaping, building density and height, parking, and setbacks  
16 specific to the main street area on Taylor Road.

17 Design reviews are conducted by the Planning Commission and requests for design reviews can be  
18 combined with other discretionary project approvals, such as a use permit. This allows applicants to  
19 appear before the Planning Commission just once, by taking their use permit application and design  
20 review to a single meeting. The Planning Commission must make findings regarding compliance with  
21 the review criteria on which the decision is based. If approved by the Commission, conditions may be  
22 imposed for full approval.

23 Local, state, and federal regulations and requirements add to the cost of residential development  
24 through the subdivision process. These constraints can include mitigation of California Department of  
25 Fish and Wildlife concerns, California Fire Safe Regulations, regional water quality requirements, flood  
26 insurance restrictions, and CEQA review.

### 27 ***Use Permits***

28 A use permit or minor use permit provides a process for reviewing uses and activities that may be  
29 appropriate in the applicable zoning district, but whose effects on site and surroundings cannot be  
30 determined before being proposed for a specific site. Use permits shall be approved or disapproved  
31 by the commission; minor use permits shall be approved or disapproved by the director, provided that  
32 the director may choose to refer any minor use permit application to the commission for hearing and  
33 decision. A minor use permit review and approval process typically takes 4 weeks; a use permit review  
34 and approval typically takes 4 to 8 weeks.

35 The review authority may approve or disapprove an application for use permit or minor use permit  
36 approval. The review authority may approve a use permit or minor use permit only after first finding all  
37 the following:

- 1 1. The proposed use is allowed within the applicable zoning district and complies with all other  
2 applicable provisions of this title and the municipal code;
- 3 2. The proposed use is consistent with the general plan and any applicable specific plan;
- 4 3. The design, location, size, and operating characteristics of the proposed activity are compatible  
5 with the existing and future land uses in the vicinity;
- 6 4. The site is physically suitable for the type, density and intensity of use being proposed, including  
7 access, utilities, and the absence of physical constraints; and
- 8 5. Granting the permit would not be detrimental to the public interest, health, safety, convenience,  
9 or welfare, or materially injurious to persons, property, or improvements in the vicinity and  
10 zoning district in which the property is located.

### 11 **Review of Local Ordinances**

12 The Town does not have any locally adopted ordinances that hinder the development of housing.

### 13 **Available Dry Utilities**

14 Dry utilities, including electricity and telephone service, are available to all areas within the Town. The  
15 extension of power and gas to service new residential development has not been identified as a  
16 constraint. Service providers are as follows:

- 17 • Electricity: Pacific Gas and Electric Company (PG&E)
- 18 • Telephone: AT&T
- 19 • Fiber Cable: AT&T, Wave Cable, DISH, DirectTV, HughesNet, Cal.net, Pivotal Global  
20 Capacity, Winters Broadband, and South Valley Internet.

21

1 **Non-Governmental Constraints**

2 **Construction Costs**

3 Construction costs vary widely depending on the type, size, and amenities of the development.  
4 According to Placer County Building Division, the construction costs for a typical single-family dwelling  
5 is approximately \$118 to \$163 per square foot.

6 According to an Internet source of construction cost data (www.building-cost.net) provided by the  
7 Craftsman Book Company, a wood-framed single-story four-cornered home in the Town of Loomis is  
8 estimated to cost approximately \$269,627, excluding the cost of buying land. This cost estimate is based  
9 on a 2,000-square-foot house of good quality construction, including a two-car garage and forced air  
10 heating. **Table 32** summarizes the projected construction costs.

11 **TABLE 32: CONSTRUCTION COSTS**

Item Name	Materials	Labor	Equipment	Total
Direct Job Costs (e.g., foundation, plumbing, materials)	\$112,075	\$102,700	\$5,096	\$219,871
Indirect Job Costs (e.g., insurance, plans and specifications)	\$17,281	\$1,693	--	\$18,974
Contractor Markup	\$30,782	--	--	\$30,782
<b>Total Cost</b>	<b>\$160,138</b>	<b>\$104,393</b>	<b>\$5,096</b>	<b>\$269,627</b>

12 *Source: Building-Cost.net, accessed September 2020*

13 **Land Costs**

14 As of January 2021, there are six undeveloped lots listed for sale or under contract in Loomis. The land  
15 costs ranged from \$62,591 to \$242,268 per acre, depending on the location. The cost of land in Loomis  
16 presents a potential constraint on development due to the lack of available vacant land resulting in high  
17 price per acre.

18 **Availability of Financing**

19 The cost of borrowing money to finance the construction of housing or to purchase a house affects the  
20 amount of affordably priced housing in Loomis. Fluctuating interest rates can eliminate many potential  
21 homebuyers from the housing market or render a housing project infeasible that could have been  
22 successfully developed or marketed at lower-interest rates. Over the past few years, the interest rate  
23 has been very low, dipping to as low as 2.9 percent as of this year, but it is now slowly increasing.  
24 Housing prices in the Town remain too high for persons of lower incomes, even with the lower-interest  
25 rates. The constraint on homeownership in Loomis is not the availability of financing, but the high cost  
26 of housing, much of which is unaffordable to lower-income households.



1 The cost of borrowing money to finance the construction of housing or to purchase a house affects the  
 2 amount of affordably priced housing in Loomis. Fluctuating interest rates can eliminate many potential  
 3 homebuyers from the housing market or render a housing project that could have been developed at  
 4 lower interest rates infeasible. Typically, when interest rates decline, sales increase, and vice versa. **Table**  
 5 **33** illustrates interest rates as of January 2021. The table presents both the interest rate and the annual  
 6 percentage rate (APR) for different types of home loans.

7 **TABLE 33: INTEREST RATES**

Loan	Interest	APR
30-Year Fixed	2.9%	2.9%
20-Year Fixed	2.9%	3.0%
10-Year Fixed	2.3%	2.4%
7-Year ARM	3.3%	3.1%

8 *Source: www.nerdwallet.com, January 2021.*

9 **Infrastructure Capacity**

10 The proximity, availability, and capacity of infrastructure help to determine the suitability of residential  
 11 land. Below is an evaluation of water and sewer capacity available to accommodate the housing needs  
 12 during the planning period.

13 **Water**

14 Water service in Loomis is predominantly provided by the Placer County Water Agency (PCWA). Water  
 15 supplies include 120,000 acre-feet per year (AFY) from the Middle Fork of the American River, 125,400  
 16 AFY from PG&E, 35,000 AFY from the Central Valley Project, 5,000 AFY from Canyon Creek, and 340,000  
 17 AFY from Middle Fork Project Reservoirs Storage Capacity. PCWA estimates normal-year demand to  
 18 be 158,800 AFY, compared to a current delivery capacity of 236,900 AFY. This includes water deliveries  
 19 to a service population of over 248,000 and 7,000 acres of agricultural land. Water is provided on a  
 20 first-come first-served basis by the PCWA. The Town prefers a policy assuring sufficient water to meet  
 21 its projected General Plan needs. However, projected use is not anticipated to surpass supply during  
 22 the planning period. PCWA anticipates serving subscribers' needs through 2030 and water services are  
 23 available to serve the high-density parcels with additional infrastructure. No major deficiencies have  
 24 been identified in the PCWA system or for the infill or higher-density housing sites.

25 However, some areas of Loomis are not served by the PCWA system and rely on groundwater from  
 26 private wells. The largest area not served by PCWA includes properties along Barton Road, an area with  
 27 low-density development potential. Groundwater distribution and well yield vary greatly in the planning  
 28 area. In addition, water quality is variable depending on the source. In 1974, an estimate of available  
 29 groundwater was between 40 and 200 million gallons per day (mgd).

30

1 **Wastewater**

2 Over half of the Town of Loomis is connected to wastewater collection infrastructure. The South Placer  
3 Municipal Utility District (SPMUD) provides this service. There are three larger-sized sewer lines that  
4 serve the Town of Loomis, including a 15-inch line near Taylor Road (Lower Loomis Trunk), a  
5 combination 15-inch and 18-inch line south of Horseshoe Bar Road and along Brace Road and Dias  
6 Lane (Loomis Diversion Line), and a 10-inch line that serves the southern portion of the Town near  
7 Barton Road and Monte Claire Lane. Wastewater is transported for treatment to the Roseville Regional  
8 Wastewater Treatment Plant (WWTP), which is a consolidation of the Dry Creek Treatment Facility and  
9 the Pleasant Grove Treatment Facility. As of 2019, flows to both WWTPs were below design flows. Both  
10 WWTPs are permitted discharges under the National Pollutant Discharge Elimination System (NPDES).  
11 Specifically, the Dry Creek WWTP is permitted to discharge an average dry weather flow not to exceed  
12 18 mgd, while the Pleasant Grove WWTP is permitted to discharge an average dry weather flow not to  
13 exceed 12 mgd. According to SPMUD, for fiscal year 2019-2020, the Dry Creek WWTP had an average  
14 dry-weather inflow of 8.6 mgd, with SPMUD’s portion being 1.9 mgd, and the Pleasant Grove WWTP  
15 had an average dry-weather inflow of 7.6 mgd, with SPMUD’s portion being 2.2 mgd. Therefore, there  
16 is currently adequate capacity at the WWTPs to serve the area, based on the existing intensity of  
17 development in the region.

18 **Priority for Water and Sewer**

19 Per Chapter 727, Statutes of 2004 (SB 1087), upon completion of an amended or adopted Housing  
20 Element, a local government is responsible for immediately distributing a copy of the element to area  
21 water and sewer providers. In addition, water and sewer providers must grant priority for service  
22 allocations to proposed developments that include housing units affordable to lower-income  
23 households. Chapter 727 was enacted to improve the effectiveness of the law in facilitating housing  
24 development for lower-income families and workers.

25 To comply with SB 1087, upon adoption, the Town will immediately forward its adopted Housing  
26 Element to its water and wastewater providers so they can grant priority for service allocations to  
27 proposed developments that include units affordable to lower-income households.

28 **Environmental and Physical Constraints**

29 The following potential physical and environmental constraints may affect development regulated by  
30 the Town of Loomis by limiting the development potential and/or adding mitigation costs to a project.

31 **Environmental Constraints**

- 32 • Four sensitive biological communities are known to occur in Loomis: Oak Woodland, Native  
33 Perennial Grasslands, Riparian and Stream, and Wetlands. In addition, activities such as oak and  
34 heritage tree removal are regulated by the Town and could add additional barriers to  
35 development.
- 36 • Vernal pools occur on the impermeable Mehrten breccia that exists on the ridge tops within  
37 the Town of Loomis. If a pool were discovered at the site of a potential project, it would constrain

1 development in its vicinity. The Town's Zoning Ordinance includes wetland protection and  
2 restoration regulations to minimize impacts to wetlands.

- 3 • There are 36 special-status species that have the potential to occur in Loomis, including the  
4 valley elderberry longhorn beetle (*Desmocerus californicus dimorphus*), Cooper's hawk (*Accipiter*  
5 *cooperii*), Swainson's hawk (*Buteo swainsoni*), and white-tailed kite (*Elanus leucurus*). The  
6 occurrence of any of these species on a site could pose constraints to a housing project.
- 7 • The Town's Tree Conservation Ordinance is designed to encourage resource sensitive  
8 mitigation and facilitate the preservation and maintenance of protected trees (heritage and  
9 oak), without limiting development potential. Mitigation requirements may become  
10 cumbersome for residential projects, as tree replacement is required depending on the types  
11 of trees being removed (e.g., three replacement trees for every 10- to 24.9-inch blue oaks  
12 removed). However, tree replacement for the retention of the Town's tree canopy is much less  
13 costly to developers than paying the in-lieu mitigation fee.

### 14 **Physical Constraints**

- 15 • Parcels with steep slopes may have constraints associated with landslide hazards and some sites  
16 may have soil types with high erosion potential.
- 17 • Flood hazards pose potential constraints to some areas in Loomis. In particular, sites adjacent  
18 to Secret Ravine, Antelope Creek, Sucker Ravine, and their tributaries have a higher potential  
19 for constraints.
- 20 • Rock outcroppings on potential development sites can pose a constraint. These outcroppings  
21 either need to be avoided or in some limited cases removed, which can be an additional  
22 expense.
- 23 • Stationary noise sources near potential sites for development may pose constraints. For  
24 example, the railroad tracks that run through Town exceed acceptable noise levels.
- 25 • Housing may be limited within 500 feet of the I-80 freeway under CEQA, due to the health  
26 hazards of siting sensitive uses near urban roads with over 100,000 vehicles per day.

### 27 **Opportunities for Energy Conservation**

28 Planning to maximize energy efficiency and incorporating energy conservation and green building  
29 features, can contribute to reduced housing costs. Energy-efficient design promotes sustainable  
30 community characteristics and may reduce automobile dependence. Additionally, maximizing energy  
31 efficiency renders a reduction in greenhouse gas emissions contributing to global climate change. In  
32 response to recent legislation on global climate change (SB 375), local governments are now required  
33 to implement measures that cut greenhouse gas emissions attributable to land use decisions (see  
34 discussion on Global Climate Change below). The Housing Element programs can support energy  
35 efficiency that benefits both the market and the changing climate by establishing a more compact urban  
36 core to reduce automobile trips and implementing passive solar construction techniques.

37 The Town supports energy conservation in new and existing housing through application of State  
38 residential building standards that establish energy performance criteria for new residential buildings

1 (Title 24 of the California Administrative Code) and through appropriate land use policies and  
2 development standards that reduce energy consumption.

3 Additionally, the Town's Planning Commission encourages energy-efficient measures with projects and  
4 requires plumbing for solar technology in subdivision homes.

5 PG&E provides a variety of energy-conservation services for residents and participates in energy  
6 assistance programs for lower-income households. These programs include Energy Watch Partnerships  
7 and the Charitable Contributions Program. The Energy Watch Partnerships help residents lower energy  
8 bills and promotes clean energy production. The Charitable Contributions Program gives millions of  
9 dollars each year to non-profit organizations to support environmental and energy sustainability.  
10 Projects that are funded include residential and community solar energy distribution projects, public  
11 education projects, and energy efficiency programs. The goal is to ensure 75 percent of the dollars  
12 assist under-served communities, which includes low-income households, people with disabilities, and  
13 seniors.

14 ***Energy Consumption***

15 Residential water heating and space heating/cooling are major sources of energy consumption. By  
16 encouraging solar energy technology for residential heating/cooling in both retrofits and new  
17 construction, the Town can play a major role in energy conservation. The best method to encourage  
18 use of these solar systems for heating and cooling is to not restrict use in zoning and building  
19 ordinances and to require subdivision layouts that facilitate solar use.

20 Residential water heating can be made more energy efficient through application of solar water heating  
21 technologies. Solar water heating uses the sun to heat water, which is then stored for later use. A  
22 conventional water heater is needed only as a back-up. By cutting the amount of natural gas needed  
23 to heat water 50–75 percent per building, solar water heating systems can lower energy bills and reduce  
24 global warming pollution. Loomis has the opportunity to implement solar technologies with help of  
25 recent legislation. The Solar Water Heating and Efficiency Act of 2007 (AB 1470), approved in October  
26 2007, created a \$250 million 10-year program to provide consumer rebates for solar water heating  
27 systems.

28 ***Global Climate Change***

29 The Town addresses global climate change throughout their General Plan to combat production of  
30 emissions. Climate change is addressed primarily in the Conservation of Resources Element of the  
31 General Plan.

32 Through conservation measures established in the General Plan, the Town seeks to minimize the  
33 percentage of household income that must be dedicated to energy costs and to minimize production  
34 of greenhouse gases that contribute to global climate change. Programs have been included to  
35 incorporate newly adopted state energy-efficiency standards and to encourage alternative energy-  
36 efficient technologies.

# 1 Review of Previous Housing Element

2 The following table describes the results and evaluates the effectiveness of 2013–2021 Housing Element programs.

Program		Implementation Status	Continue-Modify-Delete
<p>PROGRAM 1. As part of any overall General Plan update, the Town will review land use patterns, existing densities, the location of job centers and the availability of services to identify areas where public services can support higher density residential development. The Town will also track opportunity sites for higher density residential development.</p>	<p>Responsible Entity: Planning Director            Timeframe: Ongoing            Desired Result: Implementation of the mixed-use concept of the General Plan and increased range of housing opportunities for residents.</p>	<p>The Town reviews land use patterns, existing densities, location of job centers, and availability of services on a project-by-project basis and when a vacant parcel changes owner. In the case where a vacant parcel is purchased by a new owner, the Town works with the new owner to review opportunities for development, including higher-density residential. The Town tracks sites identified for higher-density residential and works with owners to reduce barriers to development. In 2020, the development process began for the Taylor Road Mixed-Use project with work beginning on site improvements necessary to include 35 residential units on a mixed-use site.</p>	<p>Continue.</p>
<p>PROGRAM 2. Within the Town Center, the Town will continue to pursue strategies for providing adequate water, sewer services, and drainage facilities for the areas designated for residential development. This includes working with the appropriate agencies and pursuing funding for</p>	<p>Responsible Entity: Town Engineer            Timeframe: Ongoing            Desired Result: Full implementation of the mixed-use concept of the General Plan through supportive public/private</p>	<p>Water, sewer, and drainage facilities have been upgraded in the Town by the associated agencies, including SPMUD and PCWA. The Town has worked with these agencies to ensure the upgrades provide sufficient capacity to</p>	<p>Modify to address State Law.</p>

Program		Implementation Status	Continue-Modify-Delete
infrastructure, such as the Infill Infrastructure Grant Program (HCD).	financing programs to eliminate barriers to high-density residential development	accommodate new residential development.	
PROGRAM 3. The Town will continue to implement the expedited permit assistance program for residential projects including pre-application meetings, flexibility in lot size as allowed under the Zoning Ordinance and streamlining the approval process of affordable residential units.	Responsible Entity: Planning Director Timeframe: Ongoing Desired Result: Expedited development review procedures and other incentives to qualified sponsors of affordable housing projects to encourage the production, preservation, and rehabilitation of housing	The Town provides interested applicants with a form that outlines all requirements to be eligible for expedited permit processing and provides assistance completing the form on a project-by-project basis. The Town also allows flexibility with density if a residential development requests to build at below the minimum density but meets all other zoning requirements. No projects have requested developing at densities below the minimum.	Continue.
PROGRAM 4. The Town will continue to work with the County to assist with the production of affordable housing, through regional land banking, financing pools, and other mechanisms, such as housing trust funds. For example, HCD sponsors the Local Housing Trust Fund Program (LHTF) to help finance housing trust funds dedicated to the creation and preservation of affordable housing. In order to encourage extremely low-income housing, the Town will prioritize funding for projects that include extremely low-	Responsible Entity: Town Manager and Planning Director Timeframe: Ongoing Desired Result: Provide incentives to qualified sponsors of affordable housing projects to encourage the production or rehabilitation of housing. Leverage local resources to achieve greater results than might occur by individual smaller jurisdictions working independently.	Most projects pursued in the Town are privately funded and no developers requested assistance identifying or applying for additional funding during the previous planning period. Additionally, there has been no developer interest in developing housing affordable to extremely low-income households in Loomis.  In 2020, the Town began construction of a handout with information on affordable housing production and other materials to be posted on the Town's website in early	Continue.

Program	Implementation Status	Continue-Modify-Delete
<p>income units. The Town shall promote the benefits of this program to the development community by creating a handout to be distributed with land development applications.</p>	<p>Objective: 5 units</p>	<p>2021. The purpose of this information is to improve accessibility of development standards and incentives for interested parties.</p>
<p>PROGRAM 5. The Town will continue to implement the following incentive programs for the construction of affordable housing:</p> <ul style="list-style-type: none"> <li>a. Allow second residential units "by right" in all residential zones (except RH).</li> <li>b. Allow mobile homes and manufactured housing in all residential zoning districts.</li> <li>c. Allow "hardship mobile homes" in residential zones.</li> <li>d. Allow density bonuses for the construction of units for low and very low-income residents and for senior housing projects.</li> <li>e. Consider "cluster developments" in order to reduce site improvement costs, allow more efficient use of developable lands, and conserve open space.</li> </ul> <p>The Town will review these programs to determine effectiveness, and revise, as necessary, to encourage construction of affordable housing.</p>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Review and report to Town Council as part of the annual reporting process (GC 65400}</p> <p>Desired Result: Continued use of these programs to encourage the development of affordable housing</p>	<p>The Town allows second residential units in the RA, RE, RR, RS, and RM zoning districts and mobile and manufactured homes in all residential zoning districts (Chapter 13.24.040). Between 2016 and 2020, the Town permitted eight second residential units. No new mobile or manufactured homes were proposed. The Town provides density bonuses for residential development in which at least 20 percent of the total units are for lower-income households, 10 percent of the total units are for very low-income households, 50 percent of the total units are for seniors, or if 20 percent of total units in a condominium project are for moderate-income households (Chapter 13.32.020). The Town allows clustered residential development in the RA, RE, and RR zoning districts with a use permit (Chapter 13.24.080). No density bonuses were requested, or clustered residential</p>

Program	Implementation Status	Continue-Modify-Delete	
<p>PROGRAM 6. The Town will seek to leverage financial resources and work with qualified sponsors to support affordable housing through applying for Community Development Block Grant (CDBG) Funds, BEGIN Program (down payment assistance for first-time homebuyers), Self Help Housing (CalHome Program), HOME funding, collecting the Low-Income Density Bonus Fee, and pursuing other financing resources, as appropriate. A particular emphasis will be placed on pursuing development programs and funds that meet extremely low, very low, and low-income needs. This will be accomplished by working with appropriate non-profit organizations, such as Mercy Housing, to identify funding opportunities. The Town shall promote the benefits of this program to the development community by creating a handout to be distributed with land development applications.</p>	<p>Responsible Entity: Planning Director and Finance Director  Timeframe: Apply for funding on an annual basis. Organizations will be contacted on annually regarding available funding. Town Council will update at least annually as part of the annual reporting process (GC 65400)  Desired Result: Assist with financial incentives to qualified sponsors of affordable housing projects to encourage the production of affordable housing. The Town will coordinate efforts to match potential developers and sites with funding resources for affordable housing</p>	<p>development proposed in the previous planning period.</p> <p>In 2020, the Town began creation of a handout and other materials that include information supporting and encouraging affordable development. These materials are expected to be completed and made available on the Town’s website in early 2021. There was no developer interest in constructing affordable housing in Loomis in the previous planning period.</p> <p>The Town has not pursued CDBG funding because the Town’s median income is too high and therefore the Town does not qualify. The program will be revised to include proactive efforts in hopes of making this program more successful.</p>	<p>Continue.</p>
<p>PROGRAM 7. The Town will identify financial institutions operating in the Town that fall under the requirements of the</p>	<p>Responsible Entity: Town Manager and Planning Director</p>	<p>Due to limited staffing, the Town has not identified financial institutions operating in the Town that fall under the requirements</p>	<p>Continue.</p>



Program		Implementation Status	Continue-Modify-Delete
<p>Community Reinvestment Act and request that these institutions develop specific programs for providing financing for low- and moderate-income housing.</p>	<p>Timeframe: Within 2 years of Housing Element adoption</p> <p>Desired Result: Provide incentives to qualified sponsors of affordable housing projects to encourage the production or rehabilitation of housing. Leverage local resources to achieve greater results than might occur by individual smaller jurisdictions working independently.</p>	<p>of the Community Reinvestment Act and requested that these institutions develop specific programs for providing financing for low- and moderate- income housing and does not plan to carry this program forward. The Town will work to incentivize affordable housing with other programs.</p>	
<p>PROGRAM 8. The Town will research an inclusionary housing ordinance. This ordinance will identify acceptable methods to provide affordable housing such as: a) construction of housing on- site, b) construction of housing off-site, c) dedication of land for housing, and d) payment of an in-lieu fee. Development of this ordinance requires an analysis of the following variables:</p> <ul style="list-style-type: none"> <li>• Limiting the application of the ordinance to developments exceeding a certain size.</li> <li>• Percentage of housing units required to be set aside as affordable.</li> <li>• Design and building requirements.</li> <li>• Timing of affordable unit construction.</li> </ul>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Determination of the appropriateness of an inclusionary ordinance within three years after adoption of the Housing Element</p> <p>Desired Result: An inclusionary housing ordinance</p> <p>Objective: 15 units</p>	<p>The Town proposed an inclusionary housing ordinance in 2010, but the ordinance was not approved by Town Council. The Town will continue to gage interested in this opportunity.</p>	<p>Continue.</p>

Program	Implementation Status	Continue-Modify-Delete
<ul style="list-style-type: none"> <li>• Determination of a fee in lieu of developing affordable units.</li> <li>• Developer incentives, such as fee deferrals and waivers.</li> <li>• Administration of affordability control.</li> </ul> <p>If an inclusionary housing ordinance is adopted, an evaluation of its effects on the cost and supply of housing will be conducted. If constraints are identified, the inclusionary housing ordinance will be written to minimize the constraints and increase the chances of housing development at multiple income levels.</p>		
<p>PROGRAM 9. The Town will partner with the development community to facilitate residential development in the commercial and multi-family zones to diversify the housing stock. Specifically, the Town will:</p> <ul style="list-style-type: none"> <li>• Contact potential affordable housing developers such as the Affordable Housing Development Corporation (AHDC).</li> <li>• Identify specific sites for multi-family development at 20 units per acre (see also Program 10).</li> </ul>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Within 2 years of housing element adoption</p> <p>Desired Result: Endorse a more proactive approach to providing affordable housing and provide more areas of higher residential densities</p> <p>Objective: 10 units</p>	<p>The Town works with property owners and developers to provide information to facilitate residential development in non-residential zones. Regulatory concessions and incentives to encourage construction of affordable housing are determined on a project-by-project basis, but may include tradeoffs for roadway improvements, density bonuses, and parking reductions. Additionally, the Town adopted Ordinances 255 and 256 in 2014 to create the RH-20 Overlay to allow at least 20 units per acre on approximately 7 acres of land. The approval of the Village at Loomis multifamily project was overturned</p> <p>Modify.</p>

Program	Implementation Status	Continue-Modify-Delete	
<ul style="list-style-type: none"> <li>Identify funding opportunities and assist in preparing applications for funds (see also Programs 6 and 7).</li> <li>Work with housing sponsors to help with scores for readiness and neighborhood revitalization.</li> <li>Provide regulatory concessions and incentives, as necessary, to encourage and facilitate the construction of affordable housing (see also Program 5).</li> </ul>	<p>by a special election in 2019; no other multifamily projects were proposed during the planning period.</p>		
<p>PROGRAM 10. In order to meet State law requirements (Government Code Sections 65583(c)(1) (A) and 65583(c)(1) (B)) to address the RHNA, the Town shall amend the General Plan and the Zoning Ordinance to provide adequate sites for a minimum of 129 very low and low- income units (see Table 21) at a minimum of 20 dwelling units per acre "by right" (without conditional use permit or other discretionary action) at the "Village at Loomis" properties or another suitable site(s). At least half (50%) of these sites shall be zoned for residential uses only. The Town of Loomis recognizes that parcels greater than one acre in size are best suited for facilitation the development of affordable housing. The</p>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: To be completed by October 31, 2014</p> <p>Desired Result: Encourage higher density residential development and meet State law requirements for the very low income and low income RHNA</p> <p>Objective: 129 units</p>	<p>In 2014, the Town adopted Ordinances 255 and 256 to amend the Zoning Code to include the RH-20 Overlay on approximately 7 acres of land, allowing 20–25 units per acre to accommodate 129 very low- and low-income units.</p> <p>The 2020 General Plan Update will include a land use designation that addresses this density.</p>	Continue

Program	Implementation Status	Continue-Modify-Delete	
<p>Town will work with the property owner to subdivide property into appropriately sized sites. The Town will evaluate existing development standards and create new standards, as necessary, to help achieve higher densities on these sites.</p>			
<p>PROGRAM 11. Under limited circumstances, State law allows local governments to count existing units toward meeting their regional housing need. Under the alternative sites analysis, a local government may take credit for existing units that will be: (1) substantially rehabilitated, (2) converted from non-affordable to affordable (multifamily rental housing of 4 or more units), or (3) preserved at affordable housing costs to low or very low-income households. As new projects, code enforcement actions, and other opportunities arise, the Town will investigate ways to meet their housing needs through rehabilitation and preservation of existing units.</p>	<p>Responsible Entity: Planning Director  Timeframe: Two years after adoption of the Housing Element  Desired Result: Rehabilitation and preservation of the existing affordable housing stock  Objective: 5 units</p>	<p>As part of the 2020 General Plan Update, the Town is investigating methods of rehabilitation and preservation of existing units. The results of this will be used to determine the need for a rehabilitation program.</p>	<p>Continue.</p>
<p>PROGRAM 12. The Town will amend Section 13.32.070 (Density Bonus Agreement) of the Zoning Ordinance to comply with changes in the State Density</p>	<p>Responsible Entity: Planning Director  Timeframe: Within one year after the adoption of the Housing Element</p>	<p>The Town provides density bonuses for residential development in which at least 20 percent of the total units are for lower-income households, 10 percent of the total units are for very low-income households,</p>	<p>Continue.</p>

Program		Implementation Status	Continue-Modify-Delete
<p>Bonus law (Government Code Section 65915).</p>	<p>Desired Result: Provide additional housing opportunities and to ensure that the Zoning Ordinance is in compliance with State law Objective: 10 units</p>	<p>50 percent of the total units are for seniors, or if 20 percent of total units in a condominium project are for moderate-income households (Chapter 13.32.020). As part of the 2020 General Plan Update, the Town has reviewed the existing density bonus and will amend as necessary to meet new State law requirements.</p>	
<p>PROGRAM 13. The Town will provide incentives for smaller, more affordable secondary dwelling units. Such incentives can include reduced fees, permit streamlining, smaller lot size requirements for second units, and standardized building plans.</p>	<p>Responsible Entity: Planning Director Timeframe: Within one year after the adoption of the Housing Element Desired Result: Provide incentives to homeowners and encourage smaller, more affordable secondary dwelling units. Objective: 15 units</p>	<p>The Town reduces impact fees by 50 percent to incentivize construction of accessory dwelling units.</p>	<p>Continue, combine with Programs 17 and 23.</p>
<p>PROGRAM 14. The Town shall consider an affordable housing linkage fee on nonresidential development to support the development of affordable housing. This ordinance will consider alternatives to paying the fee such as construction of housing on-site, construction of housing off-site, and/or dedication of land for housing.</p>	<p>Responsible Entity: Planning Director Timeframe: Within two years after the adoption of the Housing Element. Desired Result: Promote affordable housing. Objective: 5 units</p>	<p>Due to limited staffing, the Town has not considered an affordable housing linkage fee (and alternatives) on nonresidential development to support the development of affordable housing but is still interested in doing so.</p>	<p>Continue, combine with Program 8.</p>

Program		Implementation Status	Continue-Modify-Delete
PROGRAM 15. The Town will examine alternatives to establish a local housing trust fund from a combination of public and private resources.	<p>Responsible Entity: Town Manager and Planning Director</p> <p>Timeframe: Within 2 years of adoption</p> <p>Desired Result: Local financing resources to facilitate the development of housing for low- and moderate-income families and workers</p>	Due to limited staffing, the Town has not examined alternatives to establish a local housing trust fund from a combination of public and private resources but is still interested in establishing a local housing trust fund.	Continue.
PROGRAM 16. The Town shall amend the Development Code to include the definition of "Extremely Low-Income" as defined by Section 50093 of the California Health and Safety Code.	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Within 2 years of Housing Element adoption</p> <p>Desired Result: Zoning Ordinance amendment</p> <p>Objective: n/a</p>	The Town amended Chapter 13.80.020 of the Town's Zoning Ordinance to include the definition of "extremely low-income," as defined by Section 50106 of the California Health and Safety Code.	Delete. The Town completed this program.
PROGRAM 17. In order to encourage housing for extremely low, very low-, and low-income households, the Town shall allow single-room occupancy units (SROs) in the RH (High Density Residential), RM-3.5 (Medium Density Residential), RM-5 (Medium Density Residential), and CG (General Commercial) zoning districts with a conditional use permit. Standards and procedures shall be developed to encourage and facilitate development of	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Within two years of Housing Element adoption</p> <p>Desired Result: Encourage SROs as an option for development of lower income housing units</p> <p>Objective: 5 extremely low-income units</p>	The Town allows single-room occupancy units in compliance with State law and will update Zoning Ordinance to reflect current Town practices as part of the 2021–2029 Housing Element.	Modify. Combine with Programs 13 and 23.

Program	Implementation Status	Continue-Modify-Delete	
SROs. Parking needs will be analyzed during development of the standards and procedures.			
<p>PROGRAM 18. The Town shall adopt a resolution waiving 100 percent of the application processing fees for developments in which 5 percent of units are affordable to extremely low-income households. To be eligible for fee waiver, the units shall be affordable by affordability covenant. The waiving or reduction of service mitigation fees may also be considered when an alternative funding source is identified to pay these fees. The Town may use the Local Housing Trust Fund Program (LHTF) to subsidize the service and mitigation fees for housing affordable to extremely low-income households. The Town shall promote the benefits of this program to the development community by creating a handout to be distributed with land development applications.</p>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Within two years of Housing Element adoption; promotional material will be prepared and utilized within six months after adoption of the Housing Element</p> <p>Desired Result: Increase incentives for construction of Extremely Low-Income Housing</p>	<p>In 2020, the Town began creation of a handout and other materials that include information on fee waivers for affordable development. These materials are expected to be completed and made available on the Town’s website in early 2021.</p> <p>Due to limited staffing, the Town has not yet created a Local Housing Trust Fund Program but is still interested in establishing one.</p>	Continue, combine with Program 8.
<p>PROGRAM 19. The Town will coordinate with service providers, Placer County Water Agency and South Placer Municipal Utility District, in order to ensure availability and adequate capacity to</p>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Ongoing</p>	<p>The Town works with applicants and service providers to ensure availability of infrastructure, or requirements for upgrades or expansion, as part of a pre-application process prior to formal</p>	Continue.

Program	Implementation Status	Continue-Modify-Delete
<p>accommodate the housing needs during the planning period. Priority shall be granted to proposed developments that include housing affordable to lower-income households. In addition, the Town will provide a copy of the Housing Element and any future amendments to water and sewer providers immediately after adoption.</p>	<p>Desired Result: Ensure availability of utilities for housing needs.</p>	<p>submittal. The Town prioritizes affordable housing development projects during this process; however, none were proposed during the prior planning period. The Town provided a copy of the previous Housing Element to PCWA and SPMUD in 2014 immediately after adoption.</p>
<p>PROGRAM 20. The Town will consider adopting reasonable design guidelines that are responsive to changing markets and desired amenities and allow for a range of well-designed housing choices compatible with smart growth principles. Promotion and facilitation of affordable multifamily housing will be a primary focus of the guidelines. Standards should be predictable and have no adverse impact on the cost or supply of housing. These guidelines will expand on the standards set forth in Zoning Ordinance Section 13.42.250 addressing multifamily residential housing.</p>	<p>Responsible Entity: Planning Director  Timeframe: Determination of the appropriateness of reasonable design guidelines within three years after adoption of the Housing Element  Desired Result: Ensure that developers have clear guidelines for designs that preserve community values without suppressing creativity.</p>	<p>Chapter 13.62.040 of the Town’s Zoning Code provides design review guidelines to ensure that the design of proposed development and new land uses assists in maintaining and enhancing the small-town, historic, and rural character of the community.</p>
<p>PROGRAM 21. The Town will seek appropriate funding through the CalHome Program and the Community Development Block Grant Program to</p>	<p>Responsible Entity: Planning Director  Timeframe: Ongoing</p>	<p>Due to limited staffing, the Town did not apply for funding through the CalHome Program and CDBG program to provide housing rehabilitation loans and</p>



Program		Implementation Status	Continue-Modify-Delete
provide housing rehabilitation loans and weatherization services for extremely low, very low, and low-income households.	Desired Result: Provide appropriate financial incentives to promote conservation of existing housing units. Objective: 10 units	weatherization services for extremely low-, very low-, and low-income households. The Town is still interested in this and will identify proactive steps for the program moving forward.	
PROGRAM 22. The Town will establish a code compliance mechanism that effectively utilizes funding resources, efficiently ensures safe homes, and avoids displacement. The Town can utilize the Franchise Tax Board’s Substandard Housing Program, which allocated funds to local jurisdictions to strengthen code compliance operations.	Responsible Entity: Planning Director Timeframe: Within three years of Housing Element adoption Desired Result: Reduce substandard and unsuitable residential development. Will help to determine specific areas where rehabilitation may be warranted. Objective: 5 units	Due to limited staffing, the Town has not established a code compliance mechanism that utilizes funding resources, efficiently ensures safe homes, and avoids displacement but rather address code enforcement issues on a reactive basis.	Modify, continue.
PROGRAM 23. The Town will continue to implement incentive programs for senior housing, including the density bonus ordinance.	Responsible Entity: Planning Director Timeframe: On-going Desired Result: Promote development of senior housing in order to respond to the growing senior population in the area.	The Town provides density bonuses for residential development in which at least 50 percent of the total units are for seniors (Chapter 13.32.020). In order to ensure affordability of the project, senior projects, and other residential projects for lower-income households, are eligible for one of the following depending on the findings of the Town Council: a reduction in site development standards (e.g., site coverage, setbacks, reduced parcel size, and/or parking requirements) or	Modify to include all special needs groups, combine with Programs 13 and 17.

Program	Implementation Status	Continue-Modify-Delete
PROGRAM 24. The Town will continue to allow small group housing projects (six or fewer residents) in all residential zones subject to the same rules that apply to single-family dwellings.	<p>Responsible Entity: Planning Director</p> <p>Timeframe: On-going</p> <p>Desired Result: Ensure a fair process and reasonable protections for sponsors of group housing which meets specialized housing needs.</p>	<p>architectural design requirements that exceed the minimum building standards approved by the California Building Standards Commission, approval of mixed-use zoning not otherwise allowed if nonresidential land uses will reduce the cost of the housing development, or other regulatory incentives or concessions proposed by the developer or the Town that will result in identifiable cost reductions (Chapter 13.32.030).</p> <p>In 2005, the Town adopted Ordinance 202 to amend Chapter 13.24.040 of the Town’s Zoning Code to allow small group homes, or residential care facilities, with six or fewer residents in all residential zones subject to the same rules that apply to single-family dwellings.</p> <p>Delete. The Town completed this program..</p>
PROGRAM 25. Universal design is based on the idea that throughout life, all people experience changes in their abilities. The goal of universal design is to design environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. Universal design features include:	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Information material available within one year of Housing Element adoption</p> <p>Desired Result: A greater number of homes that accommodate people of different abilities.</p>	<p>The Town is in the process of creating brochures on universal design that will be available at the Planning Department front counter and information will be added to the website by summer 2021.</p> <p>The Town continues to work with homebuilders to ensure ADA compliance.</p> <p>Modify. Combine with Program 36.</p>

Program	Implementation Status	Continue-Modify-Delete	
<ul style="list-style-type: none"> <li>• Entrances to homes without steps.</li> <li>• Hallways and doors that comfortably accommodate strollers and wheelchairs.</li> <li>• Lever door handles and doors of the appropriate weight.</li> <li>• Electrical outlets that can be accessed without having to move furniture.</li> <li>• Rocker action light switches to aide people with a loss of finger dexterity.</li> <li>• Showers that can accommodate a wheelchair, and that have adjustable showerheads to accommodate people of different heights.</li> <li>• Kitchens with varying counter heights.</li> </ul> <p>The Town will have brochures on universal design available at the Planning Department front counter. The Town will work with homebuilders to encourage the incorporation of universal design features in new construction and remodels in a way that does not increase housing costs.</p>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Ongoing</p> <p>Desired Result: Supportive inter-jurisdictional programs to alleviate or prevent homelessness.</p>	<p>Due to limited staffing, the Town has not coordinated with Placer County or neighboring cities and continues to contribute funding when feasible toward emergency shelter programs for the area</p>	<p>Modify. Combine with Program 27.</p>

Program		Implementation Status	Continue-Modify-Delete
programs developed through inter-jurisdictional cooperation.	Leverage limited local resources to achieve greater results than might occur by individual smaller jurisdictions working independently.	but plans to be active in doing this during the 6th cycle planning period.	
<p>PROGRAM 27. SB 2 considerably strengthened the requirements on zoning for emergency shelters and transitional housing. Regardless of the need, all jurisdictions must have a zone in place to permit at least one year-round emergency shelter without a CUP or any discretionary permit requirements. The Town shall amend the Zoning Ordinance to permit emergency shelters without a conditional use permit (CUP) or other discretionary permits in the CC and CG zoning districts. Altogether, these zones have 27 vacant parcels, approximately 53.1 acres.</p> <p>The Zoning Ordinance can include locational and operational criteria for emergency shelters such as:</p> <ul style="list-style-type: none"> <li>Proximity of public transit, supportive services, and commercial services;</li> <li>Hours of operation;</li> <li>External lighting and noise;</li> </ul>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Within one year of adoption of the Housing Element</p> <p>Desired Result: Compliance with State law and increased housing choices for the homeless</p>	<p>In 2014, the Town adopted Ordinance 255 to amend Chapter 13.26.040 of the Town’s Zoning Code to permit emergency shelters by right, without a CUP or other discretionary permits, in the CC and CG zoning districts. Despite removing barriers to development, there has not been any interest by local service providers to develop an emergency shelter in Loomis.</p>	<p>Modify. Combine with Program 26.</p>

Program	Implementation Status	Continue-Modify-Delete
<p>Provision of security measures for the proper operation and management of a proposed facility;</p> <p>Measures to avoid queues of individuals outside proposed facility; and</p> <p>Compliance with county and State health and safety requirements for food, medical, and other supportive services provided onsite.</p> <p>Such criteria should act to facilitate emergency shelters through clear and unambiguous guidelines for the application review process and the basis for approval.</p> <p>The Town will work with local service providers to ensure that the development standards and permitting process will not impede the approval and development of emergency shelters.</p>	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Within one year of adoption of the Housing Element</p> <p>Desired Result: Compliance with State law and increased housing choices for the homeless</p>	<p>In 2014, the Town adopted Ordinance 255 to amend Chapter 13.26.040 of the Town’s Zoning Code to allow transitional and supportive housing in all zones where residential uses are permitted and subject them only to those restrictions that apply to other residential dwellings of the same type in the same zone.</p> <p>Modify to address new State Law.</p>

Program	Implementation Status	Continue-Modify-Delete	
the approval and development of transitional housing.			
PROGRAM 29. The Town will continue to implement provisions of the Subdivision Map Act that require subdivisions to be oriented for solar access, to the extent practical, and encourage the use of trees for shading and cooling.	Responsible Entity: Planning Director Timeframe: Ongoing Desired Result: Energy efficient residential developments and reduction of consumption of non-renewable energy resources.	The first subdivision application was submitted to the Town in 2020. The Town is currently in the process of working with the applicant to make sure that all necessary materials and information are included. The Town has informed the applicant of requirements of the Subdivision Map Act to orient housing for solar access and include other measures to promote shading and cooling.	Modify. Combine with Programs 30, 31, and 32.
PROGRAM 30. The Town will encourage developers to be innovative in designing energy efficient homes and improve the energy efficiency of new construction.	Responsible Entity: Planning Director Timeframe: Ongoing Desired Result: Energy efficient residential developments and reduction of consumption of non-renewable energy resources.	The Town enforces the 2019 California Building Code through which it requires developers to use energy-efficient designs for new housing and remodels or repairs.	Modify. Combine with Programs 29, 31 and 32.
PROGRAM 31. The Town will continue to provide information on their website on weatherization programs funded by the State, PG&E, and others.	Responsible Entity: Planning Director Timeframe: Ongoing Desired Result: Better information and access to weatherization programs for the residents of Loomis. Collect information from PG&E and other sponsors and	In 2020, the Town began an update of its website to include information on weatherization programs, affordable housing, and development incentives, among other topics. The materials are expected to be available in early 2021.	Modify. Combine with Programs 29, 30 and 32.

Program	Implementation Status	Continue-Modify-Delete	
	display in public places such as Town Hall and the Library.		
PROGRAM 32. The Town will promote the installation and use of photovoltaic systems by promoting stub outs on all housing.	Responsible Entity: Planning Director and Building Official Timeframe: Within a year after the adoption of the Housing Element. Desired Result: Assist in the reduction of the ecological footprint. Reduce impact on local power grid.	In 2020, the Town began an update of its website to include information on weatherization programs, promote use of photovoltaic systems, and development incentives, among other topics. The materials are expected to be available in early 2021. Additionally, the Town promotes these systems through the building permit process.	Modify. Combine with Programs 29, 30 and 31.
PROGRAM 33. The Town will encourage water-efficient landscaping, xeriscaping, and/or energy efficient irrigation systems in residential developments. Additionally, the Town will have material available to residents regarding the PCWA's Water-Wise House Call Program.	Responsible Entity: Planning Director Timeframe: Within one year after the adoption of the Housing Element Desired Result: Reduce water consumption and impact existing infrastructure. Reduce cost for landscape maintenance.	In 2003, the Town adopted Ordinance 205 to amend Chapter 13.34.050 of the Zoning Code to include landscape standards to minimize water and energy demand, create desirable microclimates, and achieve aesthetic objectives. The landscape standards require plant selection and grouping to reduce water demand and increase drought tolerance and water- and energy-efficient irrigation systems. Materials with information about PCWA's Water-Wise House Call Program are available to all residents at the front counter of Town Hall and will be made available online in early 2021 when the Town's website update is complete.	Continue. Modify to include new programs.

Program	Implementation Status	Continue-Modify-Delete	
<p>PROGRAM 34. The Town will continue to post Equal Opportunity Bulletins and other Fair Housing materials and posters in a variety of locations throughout the community, such as the Town Hall, Library, Post Office, and Chamber of Commerce. In addition, the Town will provide this information to all appropriate organizations and agencies working to provide low-income housing in the community, as well as post the information on the Town website.</p>	<p>Responsible Entity: Town Manager  Timeframe: Ongoing  Desired Result: Better information regarding equal opportunity protections for all residents of the Town of Loomis.</p>	<p>In 2020, the Town began an update of its website to include information on fair housing and equal opportunity, affordable housing, and development incentives, among other topics. The materials are expected to be available in early 2021.</p>	<p>Modify to address State Law. Combine with Program 35.</p>
<p>PROGRAM 35. The Town will refer people experiencing discrimination in housing to Department of Fair Employment and Housing or Legal Services of Northern California for help.</p>	<p>Responsible Entity: Town Manager  Timeframe: On-going  Desired Result: Provide access to assistance programs for those seeking remedies to discrimination.</p>	<p>The Town did not receive any discrimination complaints during the previous planning period. If a resident brings forward a fair housing complaint, the Town will refer them to the California Department of Fair Employment and Housing, HUD Office of Fair Housing and Equal Opportunity, and Legal Services of Northern California. Information on where to direct fair housing issues will be included in the Town's website update expected to be completed in early 2021.</p>	<p>Modify to address State Law. Combine with Program 34.</p>
<p>PROGRAM 36. Pursuant to the Fair Housing Amendments Act of 1988 and the requirements of Chapter 671, Statutes of 2001 (Senate Bill 520), the Town will</p>	<p>Responsible Entity: Planning Director  Timeframe: Ongoing</p>	<p>In 2005, the Town adopted Ordinance 216 establishing Chapter 13.39, Reasonable Accommodation. The purpose of this ordinance was to provide people with</p>	<p>Modify. Combine with Program 25.</p>



Program		Implementation Status	Continue-Modify-Delete
<p>continue to implement its reasonable accommodation ordinance to provide people with disabilities reasonable accommodation in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. The Town will promote its reasonable accommodations procedures on its web site and with handouts at Town Hall.</p>	<p>Desired Result: A process for making requests for reasonable accommodation to land use and zoning decisions and procedures regulating the siting, funding, development and use of housing for people with disabilities</p>	<p>disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing and provide a process for making requests for reasonable accommodation with respect to land use and zoning decisions and procedures regulating the siting, funding, development, and use of housing. Additional information on this process will be made available online through the Town’s website update, expected to be completed in early 2021.</p> <p>The Town will review the ordinance to ensure compliance with State Law.</p>	

1

# 1 **Goals, Policies, and Programs**

2 State law requires that the Housing Element contain a statement of the community's goals, quantified  
3 objectives, and policies relative to the maintenance, improvement, and development of housing  
4 (Government Code Section 65583(b)). This section describes the proposed goals, policies,  
5 implementation programs, and objectives of the Housing Element for the Town of Loomis.

6 Goals refer to general statements of purpose and indicate the direction the Town will take with respect  
7 to the housing problems identified. Policies are statements of the Town's position regarding the various  
8 housing issues identified and provide a link between the goals and the quantified objectives. Programs  
9 are steps to be taken to implement the policies. Some of the programs contain quantified objectives,  
10 which refer to the number of units that are expected to be constructed, conserved, or rehabilitated  
11 through a specific program during the timeframe of the Housing Element (2021–2029). The quantified  
12 objectives represent measurable outcomes, which can be used to evaluate the success of the Housing  
13 Element in the future.

## 14 **A. Affordable Housing**

15 **Goal A: To provide a continuing supply of affordable housing to**  
16 **meet the needs of existing and future residents of the Town of**  
17 **Loomis in all income categories.**

### 18 **Policies**

19 A-1. The Town shall adopt these policies and programs with the intent of achieving its fair  
20 share of the regional housing allocation, including the number of units for each income  
21 classification.

22 A-2. The Town shall maintain an adequate supply of appropriately zoned land with access to  
23 public services to accommodate projected housing needs.

24 A-3. The Town shall ensure that its adopted policies, regulations, and procedures satisfy  
25 important Town objectives, but do not unnecessarily add to the cost of housing.

26 A-4. The Town shall give development projects that include a lower-income residential  
27 component the highest priority for permit processing.

28 A-5. The Town shall promote the policies of the General Plan and encourage mixed-use  
29 projects where housing is provided in conjunction with compatible non-residential uses.

30 A-6. The Town will make significant efforts to support Placer County's efforts to create a fair,  
31 reasonable, and balanced nonprofit housing development corporation whose primary  
32 focus will be to serve the Placer County area (incorporated and unincorporated).

- 1 A-7. The Town shall apply for appropriate state or federal funds to assist with the construction  
2 of housing for low-income households, as appropriate.
- 3 A-8. The Town shall consider an inclusionary housing ordinance as a means of integrating  
4 affordable units within new residential development.
- 5 A-9. The Town shall ensure that housing for low-income households that is part of a market-  
6 rate project shall not be concentrated into a single building or portion of the site but  
7 shall be dispersed throughout the project, to the extent practical given the size of the  
8 project and other site constraints.
- 9 A-10. The Town shall encourage low-income housing units in density bonus projects to be  
10 available at the same time as the market-rate units.
- 11 A-11. The Town will encourage the development of multifamily dwellings in locations where  
12 adequate facilities are available, such as the Town Center, and where such development  
13 would be consistent with neighborhood character.
- 14 A-12. The Town will allow dwellings to be rehabilitated that do not meet current lot size,  
15 setback, yard requirement, and other current zoning standards, so long as the  
16 non-conformity is not increased and there is no threat to public health or safety.
- 17 A-13. The Town will continue to encourage the appropriate development of accessory  
18 dwelling units (ADUs) to expand the housing supply and unit mix.
- 19 A-14. The Town will explore and encourage innovative housing alternatives, such as well-  
20 designed manufactured units or "sweat equity" units for which a homebuyer  
21 contributes to the cost through helping to build the home, to diversify the housing  
22 stock and affordability levels.
- 23 A-15. The Town will pursue adequate water sources and conservation programs to  
24 accommodate residential demand.
- 25 A-16. The Town shall continue to use affordable housing incentives, including density  
26 bonuses, reduced development standards, approval of mixed-use zoning, and other  
27 regulatory incentives.

28

1 **Programs**

2 1. As part of any overall General Plan update, the Town will review land use patterns and existing  
3 densities to ensure consistency and determine the location of job centers and the availability of  
4 services to identify areas where public services can support higher-density residential  
5 development. The Town will also track opportunity sites for higher-density residential  
6 development in areas of high opportunity and access to resources.

7 Responsible Entity: Planning Director

8 Timeframe: Complete the review as part of the 2020 General Plan update by  
9 summer 2022.

10 Funding: General Fund

11 2. Conduct a comprehensive review of the Town’s Zoning Ordinance to ensure compliance with  
12 state and federal fair housing laws and analyze the effectiveness of the goals, policies, programs,  
13 and codes in furthering the development of housing for all Loomis residents.

14 Responsible Entity: Planning Director

15 Timeframe: Complete a comprehensive review of the Zoning Ordinance and  
16 necessary amendments by June 2022. Review annually thereafter.

17 Funding: General Fund

18 3. The Town will continue to implement the expedited permit assistance program for residential  
19 projects, which includes pre-application meetings, granting flexibility in lot size as allowed under  
20 the Zoning Ordinance, and streamlining the approval process of affordable residential units.  
21 The Town will also establish a written policy or procedure, and other guidance as appropriate,  
22 to specify the Senate Bill (SB) 35 streamlining approval process and standards for eligible  
23 projects, as set forth under Government Code Section 65913.4.

24 Responsible Entity: Planning Director

25 Timeframe: Develop an SB 35 streamlining approval process by January 2022 and  
26 implement as applications are received. Provide pre-applications by  
27 request.

28 Funding: Permit fees, General Fund, SB 2 Funding

29 Quantified Objective: 15 units

30

1 4. The Town will continue to work with the County to assist with the production of affordable  
2 housing through regional land banking, financing pools, and other mechanisms. The Town will  
3 consider establishing a local housing trust fund similar to the Placer County Housing Trust either  
4 in coordination with the County, through a Town-led program, or through a combination of  
5 public and private resources. The Placer County Housing Trust is supported by developer fees  
6 that are used to help fund a variety of affordable housing projects and existing housing  
7 programs. The Town shall promote the benefits of this program to the development community  
8 by creating a handout to be distributed with land development applications and encouraging  
9 the use of this program for developments in areas with access to resources and opportunity.

10 Responsible Entity: Town Manager and Planning Director

11 Timeframe: Examine alternatives by December 2022 and create program by May  
12 2023.

13 Funding: General Fund, development fees, permit fees

14 Quantified Objectives: 20 units affordable to lower-income households

15 5. The Town will remove barriers to housing for special needs groups by amending the Zoning  
16 Ordinance to address the following:

17 a. **Employee Housing:** Treat employee/farmworker housing that serves six or fewer  
18 persons as a single-family structure and permit it in the same manner as other single-  
19 family structures of the same type within the same zone across all zones that allow  
20 single-family residential uses. Treat employee/farmworker housing consisting of no  
21 more than 12 units or 36 beds as an agricultural use and permit it in the same manner  
22 as other agricultural uses in the same zone, in compliance with the California Employee  
23 Housing Act (Health and Safety Code Sections 17021.5 and 17021.6).

24 b. **Single-Room Occupancy Units:** Allow single-room occupancy (SRO) units in the RH  
25 (High-Density Residential), RM-3.5 (Medium-Density Residential), RM-5 (Medium-  
26 Density Residential), and CG (General Commercial) zoning districts with a conditional  
27 use permit, in compliance with Government Code Section 65583(c)(1).

28 c. **Definition of Family:** Add a definition of family that states “one or more persons living  
29 together in a dwelling unit.”

30 d. **Residential Care Facilities:** Remove site planning requirements for residential care  
31 facilities for six or fewer persons, in accordance with Health and Safety Code Section  
32 1568.0831. Allow residential care facilities, regardless of size, in all zones that permit  
33 residential uses of the same type, in accordance with the Town’s definition of family.

34 e. **Low-Barrier Navigation Centers.** Allow low-barrier navigation centers for the homeless  
35 by right in zones that allow for mixed-use and nonresidential zones permitting  
36 multifamily uses, per Government Code Section 65662.

37

1 Responsible Entity: Planning Director  
2 Timeframe: Amend the Zoning Ordinance within one year of Housing Element  
3 adoption.  
4 Funding: General Fund  
5 Quantified Objectives: 20 units

- 6 6. The Town will amend the Zoning Ordinance to address the following development standards:
- 7 a. **ADUs:** Allow ADUs in accordance with Assembly Bill (AB) 2299 and SB 1069 in all  
8 residential zones.
  - 9 b. **RH Height Limit:** Increase the RH height limit to allow for three stories, to ensure there  
10 are no constraints on development of multifamily units.
  - 11 c. **Multifamily Parking Standards:** Reduce parking requirements for multifamily housing by  
12 removing additional parking space requirements for each bedroom over three and  
13 reducing guest parking spaces to one for every five units.
  - 14 d. **Emergency Shelter Parking:** Allow sufficient parking to accommodate all staff working  
15 in the emergency shelter, provided that the standards do not require more parking for  
16 emergency shelters than other residential or commercial uses within the same zone, in  
17 compliance with Government Code Section 65583(a)(4)(A)(ii).
  - 18 e. **Density Bonus:** Comply with changes in California’s density bonus law  
19 (Government Code Section 65915, as revised) and promote the density bonus  
20 through informational brochures that will be displayed at the Town’s Planning  
21 Department.
  - 22 f. **Supportive Housing:** Allow supportive housing as a permitted use without  
23 discretionary review in zones where multifamily and mixed-use developments are  
24 permitted, including nonresidential zones permitting multifamily uses  
25 (Government Code Section 65583(c)(3)).

26 Responsible Entity: Planning Director  
27 Timeframe: Amend the Zoning Ordinance within one year of Housing Element  
28 adoption.  
29 Funding: General Fund  
30

- 1 7. The Town will implement the following incentive programs to encourage the construction of  
2 housing that is affordable to extremely low-, very low-, and low-income persons:
- 3 a. Allow density bonuses for the construction of affordable units and senior housing, in  
4 compliance with Government Code Section 65915, as revised.
  - 5 b. Provide financial assistance (when feasible), or in-kind technical assistance.
  - 6 c. Provide expedited application and permit processing.
  - 7 d. Assist in identifying and applying for funding and grant opportunities.
  - 8 e. Consider "cluster developments" to reduce site improvement costs, allow more efficient  
9 use of developable lands, and conserve open space.
  - 10 f. Offer additional incentives beyond the density bonus, such as parking reductions, as  
11 feasible.

12 Responsible Entity: Planning Director

13 Timeframe: Annually meet with developers to identify barriers to and opportunities  
14 for affordable development. Provide developers with a list of eligibility  
15 requirements for expedited application and permit processing and  
16 density bonuses.

17 Funding: General Fund

18 Quantified Objective: 35 affordable units

- 19 8. The Town will seek to leverage financial resources and work with qualified sponsors to support  
20 affordable housing through applying for Community Development Block Grant (CDBG) funds,  
21 Self Help Housing (CalHome Program), HOME funding, collecting the Low-Income Density  
22 Bonus Fee, and pursuing other financing resources, as appropriate. A particular emphasis will  
23 be placed on pursuing development programs and funds that meet extremely low-, very low-  
24 and low-income needs. This will be accomplished by working with appropriate nonprofit  
25 organizations, such as Mercy Housing, to identify funding opportunities. The Town shall  
26 promote the benefits of this program to the development community by creating a handout to  
27 be distributed with land development applications.

28 Responsible Entity: Planning Director and Finance Director

29 Timeframe: Apply for funding on an annual basis. Organizations will be contacted  
30 annually regarding available funding. Town Council will update at least  
31 once a year as part of the annual reporting process (Government Code  
32 Section 65400).

33 Funding: General Fund, HOME funds, CDBG funds, Technical Assistance Grants

34 Quantified Objective: 10 affordable units

- 1 9. The Town will recommend adoption of an inclusionary housing ordinance to Town Council. This  
2 ordinance will identify acceptable methods to provide affordable housing such as: (a)  
3 construction of housing on-site, (b) construction of housing off-site, (c) dedication of land for  
4 housing, and (d) payment of an in-lieu or affordable housing linkage fee. Development of this  
5 ordinance requires an analysis of the following variables:
- 6 a. Limiting the application of the ordinance to developments exceeding a certain size.
  - 7 b. Percentage of housing units required to be set aside as affordable.
  - 8 c. Feasibility of waiving 100 percent of application processing fees for developments in  
9 which 5 percent of units are affordable to extremely low-income households.
  - 10 d. Design and building requirements.
  - 11 e. Timing of affordable unit construction.
  - 12 f. Determination of a fee in lieu of developing affordable units.
  - 13 g. Developer incentives, such as fee deferrals and waivers.
  - 14 h. Administration of affordability control.

15 Following adoption of an inclusionary housing ordinance, an evaluation of its effects on the cost  
16 and supply of housing will be conducted. If constraints are identified, the inclusionary housing  
17 ordinance will be written to minimize the constraints and increase the chances of housing  
18 development at multiple income levels.

- 19 Responsible Entity: Planning Director
- 20 Timeframe: Analyze variables to be incorporated in the inclusionary ordinance by  
21 December 2023 and recommend adoption to Town Council by March  
22 2024.
- 23 Funding: General Fund
- 24 Quantified Objective: 15 lower-income units

- 25 10. The Town will partner with the development community to facilitate residential development in  
26 the commercial and multifamily zones to diversify the housing stock, increase mobility and  
27 access to resources, and provide more areas of higher-density residential uses. Specifically, the  
28 Town will:
- 29 a. Contact potential affordable housing developers, such as the Affordable Housing  
30 Development Corporation (AHDC).
  - 31 b. Work with housing sponsors to help with scores for readiness and neighborhood  
32 revitalization.
  - 33 c. Provide regulatory concessions and incentives, as necessary, to encourage and facilitate  
34 the construction of affordable housing (see also **Program 7**).

35



1 Responsible Entity: Planning Director  
2  
3 Timeframe: Reach out to developers annually, and provide support and concessions  
4 as needed.  
5 Funding: General Fund, HOME funds, CDBG funds  
6  
7 Quantified Objective: 5 units

8 11. To ensure the Town has sufficient capacity beyond the required Regional Housing Needs  
9 Allocation (RHNA), the Town will amend the General Plan Land Use Element to increase the  
10 allowable density in the Town's Central Commercial (CC) district from 15 units per acre to 20  
11 units per acre and will amend the Zoning Code to increase the allowable density in the CC  
12 district from 15 units per acre to 20 units per acre.

13 Responsible Entity: Planning Director  
14  
15 Timeframe: General Plan land use designation will be amended in 2022, and the  
16 Zoning Ordinance will be amended in 2023.

17 Funding: General Fund  
18  
19 Quantified Objective: 27 lower-income units

20 12. To reduce displacement risk for low-income households by increasing the supply of affordable  
21 units, the Town will encourage the construction of ADUs through the following actions:

- 22 a. Develop and/or coordinate with Placer County to provide standardized building plans  
23 for ADUs to reduce permit costs.
- 24 b. Provide guidance and educational materials for building ADUs on the Town's  
25 website, including permitting procedures and construction resources. Additionally,  
26 the Town shall present homeowner associations with information about the  
27 community and neighborhood benefits of ADUs, inform them that covenants,  
28 conditions, and restrictions (CC&Rs) prohibiting ADUs are contrary to state law,  
29 and ask homeowner associations to encourage such uses.
- 30 c. Distribute materials on the benefits of a second unit in areas of high opportunity to  
31 increase mobility for low-income households.
- 32 d. Develop and implement a monitoring program that will track ADU approvals and  
33 affordability. The Town will use this monitoring program to track progress in ADU  
34 development and adjust or expand the focus of its education and outreach efforts  
35 through the 2021-2029 planning period. The Town will evaluate ADU production and  
36 affordability two years into the planning period (2023), and if it is determined these units  
are not meeting the lower-income housing need, the Town shall ensure other housing  
sites are available to accommodate the unmet portion of the lower-income RHNA. If  
additional sites must be rezoned, they will be consistent with Government Code  
Sections 65583(f) and 65583.2(h).

1 Responsible Entity: Planning Director

2 Timeframe: Make ADU materials and standardized plans available by June 2022,  
 3 evaluate effectiveness of ADU approvals and affordability by 2023, and  
 4 rezone, if necessary, by 2024.

5 Funding: General Fund

6 Quantified Objective: A minimum of 24 ADUs

7 13. The Town will continue to implement incentive programs to promote the development of  
 8 subsidized rental housing that is affordable to extremely low-, very low-, and low-income  
 9 persons and that meets the needs of all special needs groups, including seniors, female-headed  
 10 households, persons with physical and/or developmental disabilities, farmworkers, extremely  
 11 low-income households, and the homeless. The Town will publicize financial and regulatory  
 12 incentive opportunities to developers and other parties interested in the construction of  
 13 subsidized rental housing for special needs groups through informational flyers available at  
 14 Town Hall and by posting information on the Town website.

15 Responsible Entity: Planning Director

16 Timeframe: Make information on incentives available on the Town website and  
 17 through flyers at Town Hall by December 2021 and provide materials  
 18 on incentive eligibility and benefits to developers at annual meeting to  
 19 discuss affordable housing opportunities.

20 Funding: General Fund

21 14. The Town will coordinate with the Placer County Water Agency (PCWA), and the South Placer  
 22 Municipal Utility District, to ensure availability and adequate capacity of water, sewer services,  
 23 and drainage facilities to accommodate the housing needs during the planning period. Priority  
 24 shall be granted to proposed developments that include housing affordable to lower-income  
 25 households. The Town will also work with service providers to pursue funding for infrastructure,  
 26 such as the Infill Infrastructure Grant Program (HCD). In addition, the Town will provide a copy  
 27 of the Housing Element and any future amendments to water and sewer providers immediately  
 28 after adoption.

29 Responsible Entity: Planning Director and Town Engineer

30 Timeframe: Provide the Housing Element to service providers upon adoption.

31 Funding: General Fund

32

1 **B. Quality of Design**

2 **GOAL B: To promote quality residential development in the Town.**

3 **Policy**

4 **B-1 The Town will continue to encourage residential development that is of high**  
5 **architectural and physical quality and compatible with neighboring land**  
6 **uses.**

7 **Program**

8 15. The Town will adopt design guidelines that are responsive to changing markets and desired  
9 amenities and that allow for a range of well-designed housing choices compatible with smart  
10 growth principles. Promotion and facilitation of affordable multifamily housing will be a primary  
11 focus of the guidelines. Standards should be objective and predictable such that they require  
12 no subjective judgement and are uniformly verifiable and should have no adverse impact on  
13 the cost or supply of housing. These guidelines will expand on the standards set forth in Zoning  
14 Ordinance Section 13.42.250 addressing multifamily residential housing.

15 Responsible Entity: Planning Director

16 Timeframe: Determination of the appropriateness of reasonable design guidelines  
17 within three years after adoption of the Housing Element.

18 Funding: General Fund

19 **C. Conservation and Rehabilitation**

20 **GOAL C: To conserve the Town's current stock of affordable**  
21 **housing.**

22 **Policies**

23 **C-1 The Town shall continue to apply for CDBG funding for the purpose of rehabilitating**  
24 **low-cost, owner-occupied, and rental housing.**

25 **C-1. The Town shall encourage private financing to rehabilitate housing.**

26 **C-3. The Town shall discourage the conversion of mobile home parks to other types**  
27 **of housing, except where the conversion results in replacement with comparably**  
28 **affordable housing or the living conditions within the mobile home park are such**  
29 **that an alternative land use will better serve the community or the residents of**  
30 **the mobile home park.**

1 C-4. The Town shall require the abatement of unsafe structures, while giving property  
2 owners ample time to correct deficiencies. Residents displaced by such  
3 abatement should be provided relocation assistance.

4 C-5. The demolition of existing housing units occupied by low- and moderate-income  
5 persons should be allowed only when a structure is found to be substandard and  
6 unsuitable for rehabilitation and tenants are given reasonable notice and  
7 relocation assistance.

8 C-6. The Town will support efforts to convert mobile home parks where residents  
9 currently lease their spaces into parks where residents own their spaces.

10 C-7. The Town will allow affordable dwellings that do not meet current lot size,  
11 setback, or other zoning standards to be rehabilitated, as long as the non-  
12 conformity is not increased and there is no threat to public health and/or safety.

13 **Program**

14 16. The Town will seek appropriate funding through the CalHome Program and the CDBG Program  
15 to provide housing rehabilitation loans and weatherization services for extremely low-, very low-  
16 and low-income households.

17 Responsible Entity: Planning Director

18 Timeframe: Seek funding for housing rehabilitation on an ongoing basis.

19 Funding: CalHome, CDBG funds

20 Quantified Objective: 5 units

21 **New Program**

22 17. The Town will establish a code compliance mechanism that effectively uses funding resources,  
23 efficiently ensures safe homes, and avoids displacement. The Town can use the Franchise Tax  
24 Board’s Substandard Housing Program, which allocates funds<sup>1</sup> to local jurisdictions to  
25 strengthen code compliance operations.

26 Responsible Entity: Planning Director

27 Timeframe: Establish code compliance mechanism within three years of Housing  
28 Element adoption.

---

<sup>1</sup> Property owners in violation of Health and Safety Code standards are not allowed to make certain deductions on their personal tax returns pursuant to California Revenue & Taxation Code (CR&TC) Sections 17274 and 24436.5. That additional revenue collected by the Franchise Tax Board (FTB) is transferred to the Local Code Enforcement Rehabilitation fund. These funds are allocated and disbursed to the cities and counties that generated the notification of substandard housing to the FTB.

1 Funding: Franchise Tax Board Substandard Housing Program funds

2 Quantified Objective: 5 units

### 3 **D. Special Housing Needs**

4 **GOAL D: To meet the housing needs of special groups of Town**  
5 **residents, including a growing senior population, large families,**  
6 **single mothers, farmworkers, and the disabled, including**  
7 **developmentally disabled.**

#### 8 **Policies**

9 D-1. The Town shall encourage the development of housing for seniors, including  
10 congregate care facilities.

11 D-2. Town policies, programs, and ordinances shall provide opportunities for  
12 handicapped persons to reside in all neighborhoods.

13 D-3. The Town will reduce the parking requirements for special needs housing if a  
14 proponent can demonstrate a reduced parking need and it does not affect public  
15 health and safety.

16 D-4. The Town shall encourage housing development that meets the special needs of  
17 disabled persons, including developmentally disabled individuals, and ensure that  
18 all new multifamily developments comply with the handicapped provisions of the  
19 California Building Code and Americans with Disabilities Act (ADA).

#### 20 **Programs**

21 18. The Town will work with the Alta California Regional Center to implement an outreach program  
22 that informs families within the Town about housing and services available for persons with  
23 developmental disabilities. The program could include developing an informational brochure,  
24 posting information about services on the Town’s website, and/or providing housing-related  
25 training for individuals/families through workshops.

26 Responsible Entity: Planning Director

27 Timeframe: Develop an outreach program and meet with Alta California Regional  
28 Center to coordinate implementation within one year of Housing  
29 Element adoption.

30 Funding: General Fund

31

1 19. Universal design is based on the idea that throughout life, all people experience changes in  
2 their abilities. The goal of universal design is to design environments to be usable by all people,  
3 to the greatest extent possible, without the need for adaptation or specialized design. Pursuant  
4 to Government Code Section 65583(c)(3), the Town will encourage universal design in all  
5 development and will continue to implement its reasonable accommodation ordinance to  
6 provide people with disabilities reasonable accommodation in rules, policies, practices and  
7 procedures that may be necessary to ensure equal access to housing.

8 The Town will promote universal design and reasonable accommodation procedures on its  
9 website and through brochures available at Town Hall.

10 Responsible Entity: Planning Director

11 Timeframe: Make materials available on the Town website and at Town Hall by  
12 September 2021, process reasonable accommodation requests as  
13 received, and work with developers to incorporate universal design in  
14 new residential development as projects are proposed.

15 Funding: General Fund

16 Quantified Objective: 5 units

## 17 E. Homelessness

18 **GOAL E: To prevent and reduce homelessness in the Town through**  
19 **a variety of programs, including increased affordable housing**  
20 **opportunities and access to emergency shelter for all persons in**  
21 **need.**

### 22 Policy

23 E-1. The Town shall continue to coordinate with Placer County and/or neighboring cities  
24 in developing emergency shelter programs that provide adequate shelter and  
25 services for the South Placer County area.

### 26 Program

27 20. The Town will work with Placer County and/or neighboring cities, as well as participate in and  
28 support the efforts of the Placer Collaborative Network and Placer Consortium on  
29 Homelessness, to address homeless needs in the county. The Town will work with Placer County  
30 to identify funding resources to contribute to the cost of maintaining emergency shelter  
31 programs, including consideration of funding programs developed through inter-jurisdictional  
32 cooperation.

33 Additionally, the Town will continue to permit emergency shelters without a use permit or other  
34 discretionary permits in the CC and CG zoning districts. The Town will work with local service

1 providers to ensure that the development standards and permitting process will not impede  
2 the approval and development of emergency shelters.

3 Responsible Entity: Planning Director

4 Timeframe: Annually coordinate with the Placer County Department of Health and  
5 Human Services, Placer Collaborative Network, and Consortium on  
6 Homelessness throughout the planning period.

7 Funding: General Fund, State Emergency Shelter Program, HUD

## 8 **F. Energy Conservation**

9 **GOAL F: To increase the efficiency of energy use in new and existing**  
10 **homes, with a concurrent reduction in housing costs to Town**  
11 **residents.**

### 12 **Policies**

13 F-1. All new dwelling units shall be required to meet current state requirements for  
14 energy efficiency. The retrofitting of existing units shall be encouraged.

15 F-2. New land use patterns should encourage energy efficiency, to the extent  
16 feasible.

### 17 **Programs**

18 21. The Town will continue to promote energy efficiency in existing housing and new development  
19 by:

20 a. Implementing the provisions of the Subdivision Map Act that require subdivisions to be  
21 oriented for solar access, to the extent practical, and encourage the use of trees for  
22 shading and cooling.

23 b. Encouraging developers to be innovative in designing energy efficient homes and  
24 improving the energy efficiency of new construction.

25 c. Providing information on their website on weatherization programs funded by the State  
26 of California, Pacific Gas and Electric Company (PG&E), and others.

27 d. Promoting the installation and use of photovoltaic systems by promoting stub outs on  
28 all housing.

29 Responsible Entity: Planning Director

30 Timeframe: Make information available on the Town website and in public places,  
31 such as the library and Town Hall, by December 2021, and implement  
32 provisions of the Subdivision Map Act as development applications are  
33 received.

1 Funding: General Fund

2 22. The Town will continue to strive for water efficiency in residential development through the  
3 following actions:

- 4 a. Encourage xeriscaping and water-efficient landscaping and irrigation systems.
- 5 b. Make materials on PCWA's Water-Wise House Call Program available to all residents  
6 on the Town website.

7 Responsible Entity: Planning Director

8 Timeframe: Provide information on the Town website by September 2021 and  
9 encourage water-efficient practices as projects are processed through  
10 the Planning Department on an ongoing basis.

11 Funding: General Fund, application and permit fees

## 12 G. Equal Opportunity

13 **GOAL G: To assure equal access to sound, affordable housing for**  
14 **all persons regardless of race, creed, age, or gender.**

### 15 Policies

16 G-1. The Town declares that all persons regardless of race, creed, age, or gender shall  
17 have equal access to sound and affordable housing.

18 G-2. The Town will promote the enforcement of the policies of the State Fair Employment  
19 and Housing Commission.

### 20 Program

21 23. To comply with AB 686, the Town will develop a plan to Affirmatively Further Fair Housing  
22 (AFFH). The AFFH Plan shall take actions to address significant disparities in housing access and  
23 needs for all persons regardless of race, color, religion, sex, gender, sexual orientation, marital  
24 status, national origin, ancestry, familial status, source of income, or disability, and other  
25 characteristics protected by the California Fair Employment and Housing Act (Part 2.8,  
26 commencing with Section 12900, of Division 3 of Title 2), Government Code Section 65008, and  
27 any other state and federal fair housing and planning law.

28 Specific actions include:

- 29 • Implement **Programs 19 and 20** to affirmatively further fair housing, including  
30 targeting community revitalization through place-based programs, enhancing  
31 mobility between neighborhoods, and developing strategies to reduce displacement  
32 risk in areas with a higher concentration of lower-income households and  
33 overpayment (e.g., **Programs 4, 12, and 13**) and facilitating affordable housing in  
34 high opportunity areas (e.g., **Programs 9, 10, and 16**).



- 1 • Post Housing and Urban Development (HUD) Office of Fair Housing and Equal  
2 Opportunity bulletins and other fair housing materials and posters twice per year in a  
3 variety of locations throughout the community, such as the Town Hall, library, post office,  
4 and Chamber of Commerce, as well as post on the Town’s website.
- 5 • Provide fair housing materials to all appropriate organizations and agencies working to  
6 provide low-income housing in the community.
- 7 • Annually provide materials to property managers on the benefits of subsidized housing  
8 units.
- 9 • By December 2021, provide information on the Town’s website about affordable  
10 homeownership and rental options in the Town and update as new opportunities  
11 become available.
- 12 • Refer people experiencing discrimination in housing to the Department of Fair  
13 Employment and Housing or Legal Services of Northern California for help.
- 14 • Work with a nonprofit affordable housing developer, such as Mercy Housing, to develop  
15 the Heritage Park subdivision.
- 16 • Meet annually with transit agencies to assess the need for increased service between  
17 neighborhoods to improve residents’ access to employment and identify  
18 mechanisms to fund expansion.
- 19 • Meet with service providers for special needs groups by May 2022, and annually  
20 thereafter, to identify funding and other mechanisms to expand availability of  
21 services and housing for special needs groups.
- 22 • By December 2021, complete the current community outreach efforts to educate  
23 the public on the variety of housing types that can be affordable and gather their  
24 input on preferences.
- 25 • Meet with developers by December 2021 to identify mechanisms to remove barriers to  
26 develop housing for special needs groups and identify opportunity areas.
- 27 • Encourage and facilitate integration of housing affordable to lower-income units in the  
28 development of the sites identified to meet the lower-income RHNA.

29 Responsible Entity: Town Manager and Planning Director

30 Timeframe: Refer to each strategy in the AFFH program for specific timeframes.

31 Funding: General Fund

32

# 1 Quantified Housing Objectives

2 **Table 34** summarizes the housing objectives and shows if the units will be provided by new construction,  
 3 rehabilitation, or conservation. New construction refers to the number of new units that could  
 4 potentially be constructed by each measure. Rehabilitation refers to the number of existing units  
 5 expected to be rehabilitated. Conservation refers to the preservation of affordable housing stock.  
 6 Because a jurisdiction may not have the resources to provide the state-mandated housing allocation,  
 7 the quantified objectives do not need to match the state allocation by income category.

8 **TABLE 34: QUANTIFIED OBJECTIVES**

Program	Extremely Low	Very Low	Low	Moderate	Above Moderate
RHNA	58	59	71	49	115
New Construction					
Program 3	5	5	5		
Program 4	6	7	7		
Program 5	5	10	5		
Program 7		15	15	5	
Program 8			5	5	
Program 9		5	10		
Program 10			5		
Program 11		15	12		
Program 12			13	10	1
Rehabilitation					
Program 16			5		
Conservation					
Program 17	2		3		
Program 19		5			
Total	18	61	86	20	1*

*Town of Loomis, March 2021*

9 \*It is assumed that the market will address the need for above moderate-income households.





101 Parkshore Drive, Suite 112  
Folsom, California 95630  
t 916.245.7500

[www.placeworks.com](http://www.placeworks.com)