

Attachment #1



TOWN OF LOOMIS

2021-2029 HOUSING ELEMENT



Public Review Draft - March 2021
Revised - June 2021







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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;
- 36 ▪ Opportunities for energy conservation; and

- 1 ▪ Publicly assisted housing projects that may convert to non-assisted housing projects.

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

5 **Organization of the Element**

6 This Housing Element is organized into the following sections:

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

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

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

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

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

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

33 **Goals, Policies, Programs:** This section sets forth the Town’s goals, policies, and implementation
34 measures that are designed to address the housing needs in Loomis. Based on the findings of all of the
35 previous sections, the Goals, Policies, and Programs section identifies actions the Town will take to meet
36 local housing goals, quantified objectives, and address the housing needs in Loomis.

1 **General Plan Consistency**

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

8 The Housing Element has been reviewed for consistency with the Town's other General Plan elements,
9 and the policies and programs in this element reflect the policy direction contained in other parts of
10 the General Plan. As portions of the General Plan are amended in the future, the Housing Element will
11 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. [The Town offers translation services as](#)
7 [requested. No services were requested as a part of this outreach program.](#)

8 [To meet the requirements of state law, the Town of Loomis has completed the following public outreach](#)
9 [and encouraged community involvement as described herein.](#)

10 Planning Commission and Town Council Meetings

11 [A presentation on the Housing Element update was presented to the Planning Commission on January](#)
12 [28, 2020. The presentation addressed the Housing Element update process and requirements, new](#)
13 [housing legislation and state law, and the timeline for completing the update.](#)

14 [The draft was presented to the Planning Commission on April 27, 2021 and May 3, 2021 and Town](#)
15 [Council on May 11, 2021 to receive comments prior to submitting to HCD for review.](#)

16 [Discussion included concerns about high density downtown, questions about permitting ADUs and how](#)
17 [they can count toward RHNA, the need for affordable housing, and the Town's responsibility to build](#)
18 [housing.](#)

19 General Plan Outreach

20 [In 2019, the Town began preparation of the 2040 General Plan. As a part of this update there have](#)
21 [been numerous opportunities for participation. The Town has also posted all meeting information,](#)
22 [comments received with responses on the Town's website and Facebook page \(reaching 3,500](#)
23 [residents\) as well as Social Pinpoint – a customizable community engagement platform.](#)

24 Housing Committee Meetings

25 In November 2020, the Town Council appointed 11 members to a Housing Committee to assist in
26 guiding the process and incorporate public input throughout the process. Residents were encouraged
27 to apply for consideration, and applications were received and reviewed by Town Council. [All Housing](#)
28 [Committee meetings were open to the public.](#)

29 On December 9, 2020 the Town held its first meeting with the Housing Committee. At this meeting, the
30 Town provided an overview of the Housing Element update process and provided information on
31 existing housing needs, new state law requirements, and discussed the project timeline. [At this meeting,](#)
32 [C](#)ommittee members expressed support for accessory dwelling units (ADUs), mixed use development,
33 incentives for infill and affordable housing, and raised concerns about a lack of sewer and water
34 infrastructure in the southern portion of town when identifying sites to meet the Town's RHNA.

1 On February 10, 2021, the Town held the second Housing Committee meeting to discuss the status of
2 the Housing Element programs and the sites inventory. Committee members reviewed programs from
3 the previous Housing Element and discussed opportunities to refine and add to these programs for the
4 6th cycle planning period. The Housing Committee emphasized their commitment to including
5 programs to assist and encourage the development of affordable housing to meet the needs of current
6 residents, and passed a motion recommending that the Town adopt an inclusionary housing ordinance
7 (Program 9).

8 **Summary of Open House Comments**

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

19 At the Housing Element station, the Town provided a fact sheet for participants that included an
20 overview of Housing Element requirements, RHNA, the update schedule, and other opportunities to
21 provide input. Participants were encouraged to write their comments on comment forms and submit
22 them to the Town. Comments received reflected divided public opinion over construction of high
23 density, multifamily housing in the town.

24 **Agency Consultations**

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

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

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

2 1. Opportunities and concerns: What three top opportunities do you see for the future of housing
3 in Loomis? What are your three top concerns for the future of housing in Loomis?

4 2. Housing Preferences: What types of housing do your clients prefer? Is there adequate rental
5 housing in the Town? Are there opportunities for home ownership? Are there accessible rental
6 units for seniors and persons with disabilities?

7 3. Where have your clients been able to afford housing, if at all? What continues to be a struggle in
8 allowing your clients/people you serve to find and keep affordable, decent housing?

9 4. Housing barriers/needs: What are the biggest barriers to finding affordable, decent housing? Are
10 there specific unmet housing needs in the community?

11 5. Housing Conditions: How do you feel about the physical condition of housing in Loomis? What
12 opportunities do you see to improve housing in the future?

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

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

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

28 Affordability in general is a barrier to residents finding housing in Loomis and stakeholders felt there is
29 an imbalance between the housing stock available and the type of housing in high demand.
30 Stakeholders emphasized a need for smaller rental housing and group homes to serve other socio-
31 economic groups and prevent displacement. [The Town has included Program 5 to remove constraints](#)
32 [on group homes.](#)

33

1 **Community Survey**

2 Between March 4 and March 22, 2021, the Town hosted an online survey with 17 questions regarding
3 housing preferences and barriers to housing for residents of Loomis. The survey was posted on the
4 Town website, Town Facebook page, emailed to distribution lists for Town Council and Planning
5 Commission agenda notifications, and sent to all persons who submitted a Statement of Interest to
6 serve on a General Plan Update committee. These efforts yielded 208 responses to the survey.

7 Respondents indicated that the top barriers to providing housing in Loomis are the cost of land (43
8 percent of respondents), community opposition to new housing (42 percent), and cost of construction
9 (40 percent). Relatedly, they felt that the top barrier to obtaining housing is high home prices and rents
10 (66 percent), followed by the real estate market (50 percent), and lack of adequate infrastructure (18
11 percent). While these present challenges to housing in Loomis, respondents identified a need to better
12 serve seniors (46 percent), low-income families (42 percent), and young families (42 percent) and
13 identified the small-town atmosphere, rural setting, and the strength of schools in the area as the best
14 reasons for people to seek housing in Loomis. Forty percent of respondents want to see future housing
15 occur through large lot, single-family development, with just 9 percent supporting future apartment
16 housing.

17 The Town used these responses to inform goals, policies, and programs to encourage future housing
18 that meets the needs of current and prospective residents in a manner that maintains the character of
19 the Town.

20 **Additional Housing Outreach**

21 **SACOG/HCD Presentation**

22 On October 8, 2019, the Town held a joint Council and Planning Commission Workshop on the Regional
23 Housing Needs Allocation. The presentation was presented by Sacramento Areas Council of
24 Governments (SACOG) and California Housing and Community Development (HCD).

25 **Housing Choice Survey and Workshop**

26 The Town was awarded a SACOG grant and contracted with Cascadia Partners to provide outreach in
27 anticipation of the Housing Element update process. Ultimately it was determined that the outreach
28 efforts should be scheduled, and the content adjusted so that it could be a contribution to the update
29 of the Housing Element, including showing preferences by the participants about how Loomis would
30 meet its Regional Housing Needs Allocation. Beginning in February 12, 2021 interviews for conducted
31 and ongoing input was gathered through completing surveys. The overall theme of the outreach was
32 to educate residents on infill housing, higher density projects and project affordability. This is an
33 ongoing effort by the Town beyond the Housing Element update process

34

1 **Streetscape Workshop**

2 On May 5, 2021, a presentation by Local Governments Commission (LGC) was given. The focus of the
3 workshop was to provide various examples of streets with bike lanes, pedestrian lanes, etc. and how
4 these features could be utilized in Loomis.

5 **Density Workshop**

6 On May 12, 2021, the Town held a virtual Rural Main Street Density Game Workshop. This presentation
7 focused on educating residents on what different densities look like. This workshop was interactive and
8 included a game on guess the density. Examples were also provided to show what different densities
9 can look like and how higher densities can be achieved while maintaining rural character. Emphasis was
10 placed on looking at densities around 20 units per acre.

11 **Public Hearings**

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

13 **Public Comment**

14 The Town received ongoing public comments during the drafting of the Housing Element which was
15 made available on the Town's website and will be included as an appendix to the 2020 General Plan.
16 All comments received were considered and used to inform the assessment of fair housing issues and
17 goals, policies, and programs were included and/or revised to incorporate the feedback received.

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

19 **Noticing of the Draft Housing Element**

20 During the preparation of this Housing Element update, public input was actively encouraged in a
21 variety of ways. The element was posted to the Town's website, and a hard copy was available for
22 review at the Planning Department counter.

23 The Draft Housing Element was released on April 22, 2021 for review and comment. The draft was made
24 available on the Town's website and was noticed to residents through the same methods as the
25 Planning Commission and Town Council meetings. Additional direct noticing was sent to local housing
26 advocate groups.

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**

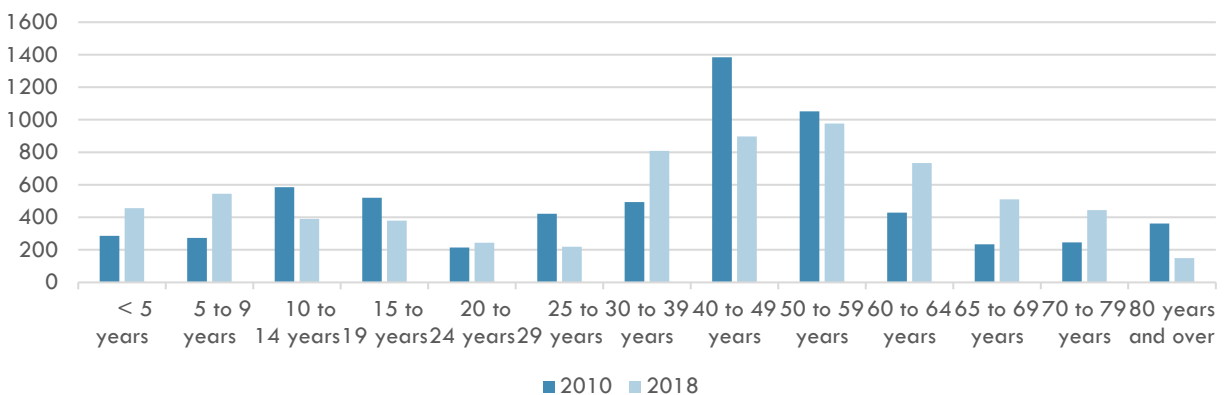
Year	Population	Percent Increase	AAGR
2010	6,430	—	-
2015	6,646	3.4%	0.7%
2020	6,888	3.6%	0.7%

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*

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%
Total	1,855	100.0%	750	100.0%	2,605	100.0%

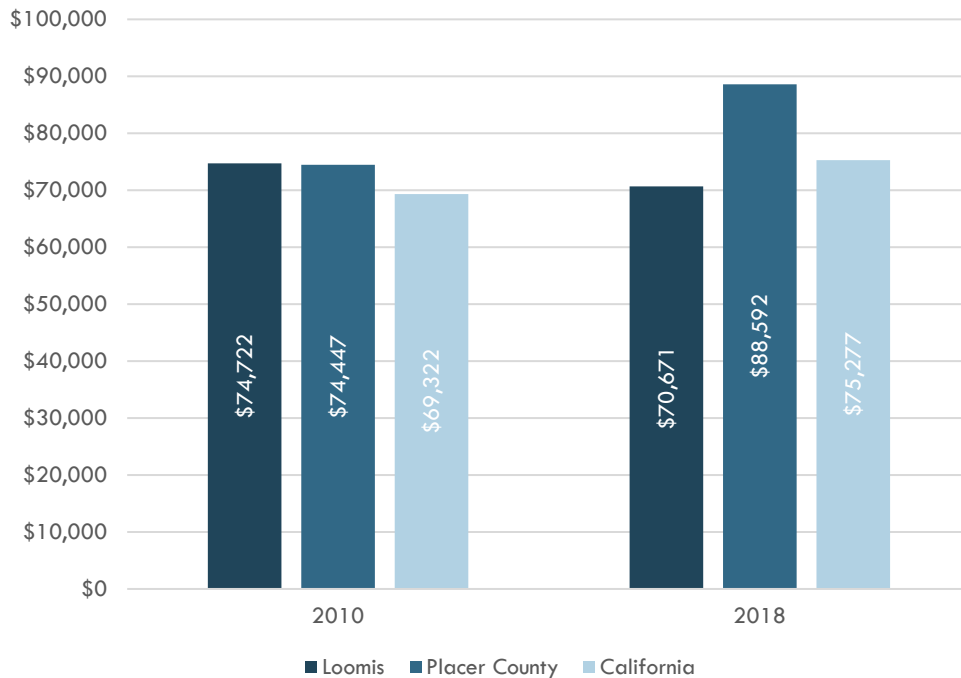
Source: 2014-2018 American Community Survey

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%
Total Households Overpaying	695	27.0%
Total Renter Households Overpaying	195	7.6%
Total Owner Households Overpaying	505	19.6%

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%
Total	2,978	100.0%	-10.5%

Source: 2010 and 2014-2018 American Community Survey

13

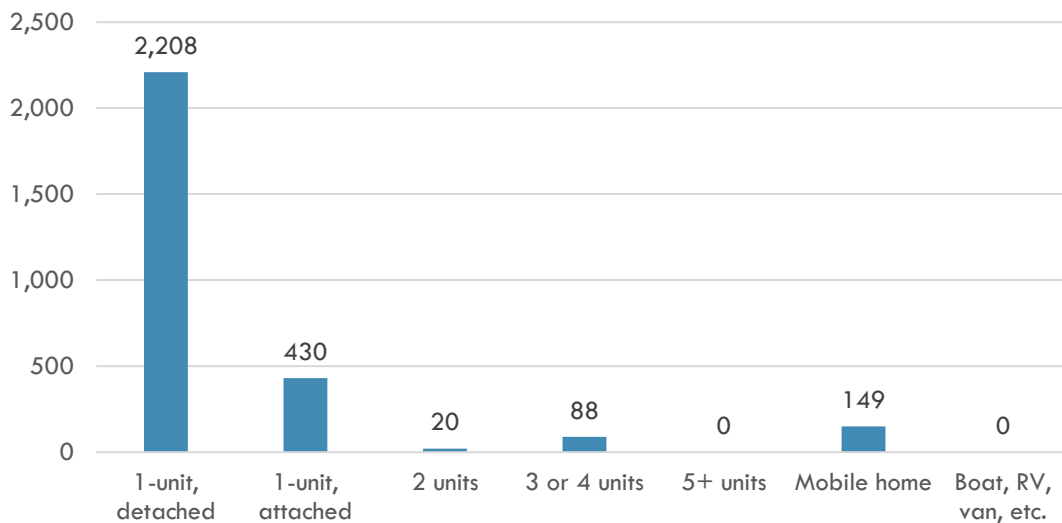
1 Housing Stock Characteristics

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%
Total	2,504	100.0%	2,605	100.0%	4.0%

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

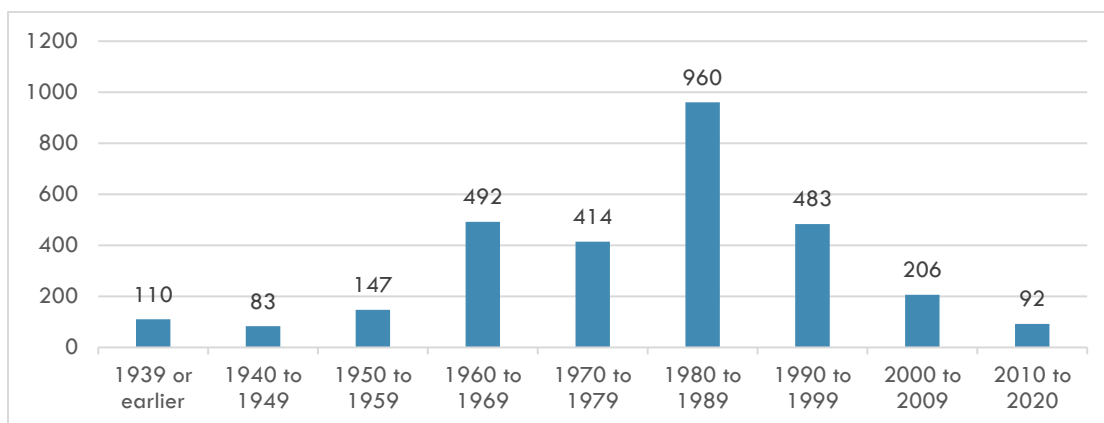
1 Housing Conditions

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 When looking at the age of the housing stock and the possible need for rehabilitation, the Town
8 considered several sources. According to the 2014-2018 ACS and as shown in Figure 4, shows that
9 almost one-quarter, 23.8 percent, of the total housing stock in Loomis was built since 1990. The
10 remaining 76.2 percent of the housing stock was built prior to 1990 (30 years or older). The Town also
11 hosted an online survey in March 2021 regarding housing preferences and barriers to housing for
12 residents of Loomis. One of the questions was for respondents to rate the physical condition of their
13 home. Based on the responses, 57 percent of residents selected that their home was not in need of
14 rehabilitation, 35 percent selected that their home needs minor maintenance (peeling paint, chipped
15 stucco), and 9 percent selected that their home was in need of major repairs (plumbing, roof
16 replacement, windows) -Last, the Town looked ~~When looking~~ at median home values (\$527,450) and
17 the median income of Loomis residents (\$70,671), ~~it is~~ which assumed that current property owners are
18 most likely completing ongoing maintenance and repairs to maintain the values of their homes. So
19 while the ACS reported that three quarters of the homes in Loomis are in need of rehabilitation due to
20 age, the survey data, home values, and resident incomes suggest that a more ~~Because of the private~~
21 reinvestment occurring, an accurate percentage of housing in need of rehabilitation is estimated to be
22 25 to 30 percent.

23 To assist residents with rehabilitation needs and to monitor housing conditions, the Town has included
24 Program 17 and 18. Program 17 states that the Town will seek funding to provide housing rehabilitation
25 loans and weatherization services for all residents. This program would target areas of concentrated
26 poverty or overpayment. extremely low-, very low- and low-income households. Program 18 states
27 that the Town will establish a code compliance mechanism that effectively uses funding resources,
28 efficiently ensures safe homes, and avoids displacement.

29 **FIGURE 4: YEAR STRUCTURE BUILT**



30
31 *Source: 2014-2018 American Community Survey, Department of Finance E-5 Report, 2020*

1 Housing Cost and Affordability

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

5 Housing affordability is based on the relationship between household income and housing expenses.
 6 According to HUD and HCD, housing is considered "affordable" if the monthly housing cost does not
 7 exceed more than 30 percent of a household's gross income.

8 *Housing Affordability*

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

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

Income Group	HCD Income Limit	Maximum Affordable Price ¹	
		Own ²	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			

Income Group	HCD Income Limit	Maximum Affordable Price ¹	
		Own ²	Rent
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 ¹	\$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

1

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

2 Fair Market Rents

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

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

14 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

15 Assisted Housing Units

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

18 Qualified Entities

19 Should the Town have assisted units in the future, HCD provides a list of qualified entities that are known
 20 as being interested in acquiring at-risk units and maintaining affordability for the life of the structure; in
 21 Placer County these organizations include: Volunteers of America National Services, ROEM
 22 Development Corporation, Rural California Housing Corporation, ACLC Inc., Eskaton Properties Inc.,
 23 and Affordable Housing Foundation

1 **Special Housing Group Needs**

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

7 **Lower-Income Workers**

8 Lower-income workers are those that earn an annual wage within the extremely low-, very low-, and
9 low-income categories identified in **Table 10**. This group has been identified as a special needs group
10 in the Town of Loomis as they may have a harder time finding affordable housing in the town. The
11 California Employment Development Department (EDD) releases annual employment and wage data
12 at the Metropolitan Statistical Area (MSA) level that identifies the mean annual wage by occupation.
13 Placer County falls in the Sacramento--Roseville--Arden-Arcade MSA, which includes data for Placer,
14 El Dorado, Sacramento, and Yolo County. While this data presents a mean annual wage, some
15 individuals with these occupations may earn more or less; therefore, these are examples of the types of
16 occupations that lower-income residents of Loomis may have but is not exclusive. The EDD does not
17 identify any occupations in the Sacramento--Roseville--Arden-Arcade MSA that earn an income that
18 falls in the extremely low-income category for a full-time job (up to \$18,150 for a single-person
19 household and up to \$26,200 for a four-person household as show in **Table 10**). However, if an
20 individual is head of household for a household of 4 and has an occupation as a fast food or counter
21 worker, or home health and personal care aide, they are on the verge of the extremely low-income
22 category.

23 The data included in **Table 14** suggests that extremely low-income residents may rely on part-time
24 employment or a fixed source of income such as Social Security. Extremely low-income residents are
25 discussed further in the Housing Characteristics section of the Community Profile in this Housing
26 Element. **Table 14** includes a sample of occupations that earn a mean annual wage in the very low- and
27 low-income categories according to EDD. As presented in **Table 6**, approximately 28.2 percent of
28 households in Loomis are considered lower-income, including extremely low-, very low-, and low-
29 income.

30 **TABLE 14: LOWER-INCOME OCCUPATIONS BY INDIVIDUAL INCOME**

Occupation	Mean Annual Wage
Very Low-Income	\$18,151 - \$30,250
Fast Food and Counter Workers	\$27,647
Home Health and Personal Care Aides	\$27,925
Childcare Workers	\$29,130
Low-Income	\$30,251 - \$48,350

Occupation	Mean Annual Wage
Manicurists and Pedicurists	\$30,274
Waiters and Waitresses	\$30,696
Retail Salesperson	\$31,927
Teaching Assistants, Except Postsecondary	\$37,975
Nursing Assistants	\$40,523

Source: California Employment Development Department, 2020

Note: This is data represents a sample of occupations that Loomis residents may have. A complete list of occupations and wage data for Placer County is available on EDD's website.

1 Seniors

2 According to the 2014–2018 ACS, approximately 16.3 percent of the population (1,103 persons) are
 3 senior residents (65 years or older). Additionally, in 2018, there were 715 senior-headed households in
 4 Loomis, as shown in **Table 15**. This accounts for approximately 27.4 percent of the total households in
 5 Loomis, a 29.3 percent increase from 2010 (553 households, 23.4 percent). Loomis has a slightly smaller
 6 proportion of senior households compared to that of Placer County (32.4 percent).

7 Senior households on a fixed or limited income might need more affordable housing options. In Loomis,
 8 11.8 percent of seniors are living below the poverty level.

9 **TABLE 15: 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

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

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

17

1 Female-Headed Households

2 Government Code Section 65583(a)(7) identifies families with female heads of households as a group
3 that may have special housing needs and requires the Town to analyze the housing needs of these
4 households. Female-headed households are households led by a single female with one or more
5 children under the age of 18 at home. These households' living expenses generally take up a larger
6 share of income than is the case in two-parent households. Therefore, finding affordable, decent, and
7 safe housing is often more difficult for female-headed households. Additionally, female-headed
8 households have special needs involving access to daycare or childcare, healthcare, and other
9 supportive services.

10 According to the 2014–2018 ACS, there were 161 female-headed family households in Loomis (6.2
11 percent of total families) in 2018, of which, 77 percent had children under 18 years of age (see **Table 16**).
12 Thirty-nine percent (63) of female households were owner occupied. The remaining 98 households
13 were renter occupied. According to the 2014–2018 ACS, there were no female-headed households
14 living below the poverty level in Loomis, while 25.2 percent of female-headed households in Placer
15 County were living below the poverty level. In Placer County, 8.8 percent of households were headed
16 by a female in 2018. Forty-eight percent of these households had children under the age of 18.

17

TABLE 16: FEMALE HEADED HOUSEHOLDS

	Total	Percent
Total Households	2,605	100.0%
Family Households	1,695	65.1%
Female Householder - no husband present ¹	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

¹ 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.

18 Large Households

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

1

TABLE 17: 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
Total	1,855	100%	750	100.0%	2,605

Source: 2014-2018 American Community Survey

2

3 Persons with Disabilities

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

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

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

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

26

1

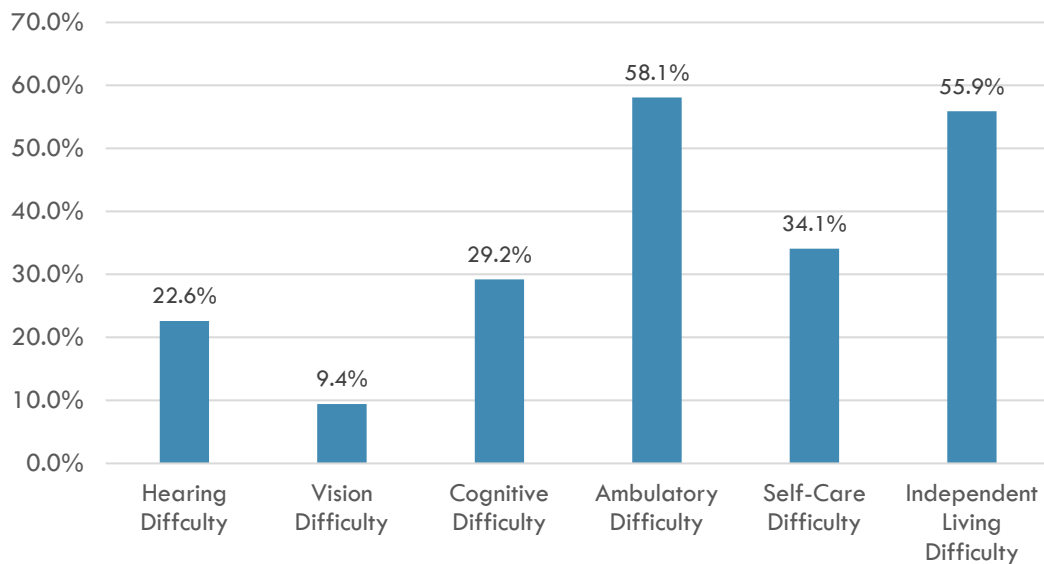
TABLE 18: PERSONS WITH DISABILITIES BY DISABILITY TYPE

	Total	Percent of Total Population
Total Population	6,735	100.0%
Population with a Disability	637	9.5%
Total Disabilities for Ages 0-64	965	14.3%
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%
Total Disabilities for Ages 65 and Over	368	5.5%
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 19** 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 19**).

21 **TABLE 19: 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. [Additionally, the](#)
18 [2020 SACOG Housing Element data packet reported that no farmworkers were identified in the 2014-](#)
19 [2018 ACS in the Town of Loomis.](#)

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

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

32 **Assessment of Fair Housing**

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

36 Under state law, affirmatively further fair housing means "taking meaningful actions, in addition to
37 combatting discrimination, that overcome patterns of segregation and foster inclusive communities free
38 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 24**).
- 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 The Town also conducted an online survey in March 2021 that was open for 25 days and received 208
7 responses. Through this survey, respondents shared their general opposition to high density housing
8 but were supportive of meeting the needs of underserved populations, including seniors and low-
9 income families. Over 40 percent of respondents were in favor of promoting large-lot single-family
10 development and were opposed to multifamily units. The Town completed extensive outreach during
11 the Housing Element update process in an effort to combat opposition to new housing and incorporate
12 community members' opinions, as reported through the survey, to encourage housing to meet the
13 needs of underserved populations.

14 The feedback received through these varied and extensive outreach efforts was used to inform the
15 Housing Element goals, policies, and programs as well as to inform the assessment of fair housing issues
16 included here. Local feedback was particularly useful in identifying patterns of segregation, as many
17 residents identified a gap in housing and services for special needs groups, particularly seniors and
18 persons with disabilities. The factors that contribute to fair housing that were identified or emphasized
19 through community input are included in Table 20.

20

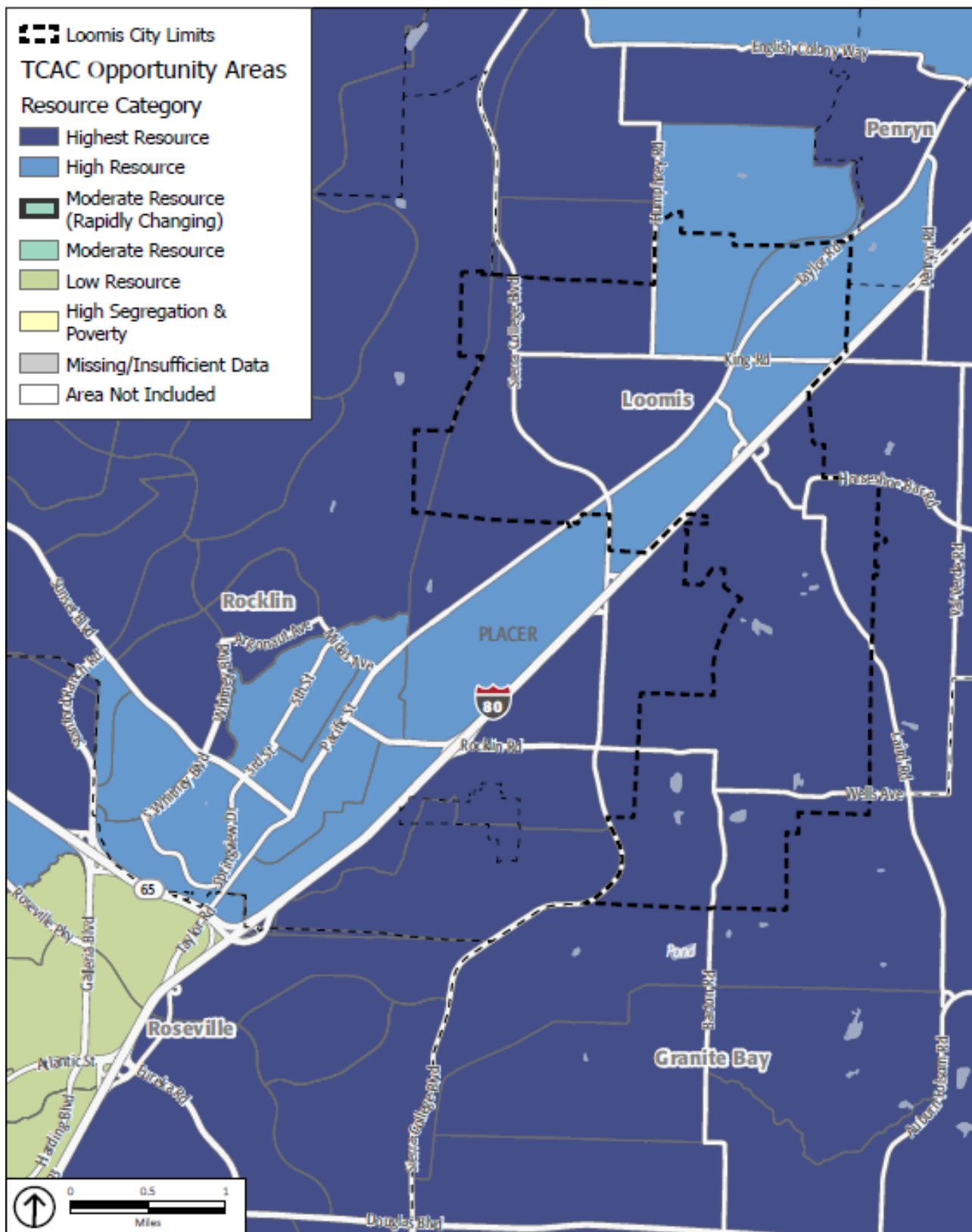
21 **Assessment of Fair Housing Issues**

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

34 High and highest resource areas, as determined by TCAC and HCD, are areas with high index scores
35 for a variety of educational, environmental, and economic indicators. Some of these indicators include
36 high levels of employment and close proximity to jobs, access to effective educational opportunities for
37 both children and adults, low concentrations of poverty, and low levels of environmental pollutants,
38 among others. The expansive designation of high resource areas across Loomis is likely a result of
39 strong educational opportunities and environmental indicators, which may further increase

- 1 employment and income levels as well as foster a healthy community for current and future residents.
- 2 The Town also individually analyzed several factors, described below, to assess patterns that may further
- 3 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 ***Patterns of Integration and Segregation***

7 **Racial and Ethnic Characteristics**

8 The Town of Loomis has a relatively low rate of diversity with a diversity index of less than 40 across the
9 town (a score of 100 being complete diversity), with approximately 90 percent of residents identifying
10 as non-Hispanic white. Loomis’ lack of diversity reflects most of eastern Placer and El Dorado counties,
11 where most rural and semi-rural communities have populations that predominantly identify as white.
12 Unlike these foothill communities, western areas of the SACOG region typically have higher diversity
13 scores. In the City of Sacramento and Yolo and Sutter counties there are areas where a majority of
14 residents identify as Hispanic, in contrast to most of the eastern portion of the region, including Loomis,
15 that is predominantly non-Hispanic white. The level of diversity in Loomis has remained stable over
16 time; many residents of Loomis spend their whole lives in the town, and therefore there has been little
17 change in the past decade. The Town has included **Programs 12 and 25** to encourage a variety of
18 housing types for a range of incomes and household sizes to ensure there are housing opportunities
19 to meet a variety of needs.

20 ~~While there are no racially or ethnically concentrated areas of poverty (R/ECAPs) in Loomis, there is a~~
21 ~~slightly higher rate of poverty in the area south of Interstate 80 (I-80) than in the portion of the town~~
22 ~~located north of the freeway. The closest R/ECAPs are in the City of Yuba City to the west and the City~~
23 ~~of Sacramento to the southwest. A R/ECAP is an area in which 50 percent or more of the population~~
24 ~~identifies as non-white and 40 percent or more of households are earning an income below the federal~~
25 ~~poverty line. Loomis, however, has a relatively low rate of diversity with a diversity index of less than 40~~
26 ~~across the town (a score of 100 being complete diversity), with approximately 90 percent of residents~~
27 ~~identifying as non-Hispanic white. Loomis’ lack of diversity reflects most of eastern Placer and El Dorado~~
28 ~~counties, where most rural and semi-rural communities have populations that predominantly identify~~
29 ~~as white. Unlike these foothill communities, western areas of the SACOG region typically have higher~~
30 ~~diversity scores. In the City of Sacramento and Yolo and Sutter counties there are areas where a majority~~
31 ~~of residents identify as Hispanic, in contrast to most of the eastern portion of the region, including~~
32 ~~Loomis, that is predominantly non-Hispanic white. The level of diversity in Loomis has remained stable~~
33 ~~over time; many residents of Loomis spend their whole lives in the town, and therefore there has been~~
34 ~~little change in the past decade. The Town has included **Programs 12 and 25** to encourage a variety of~~
35 ~~housing types for a range of incomes and household sizes to ensure there are housing opportunities~~
36 ~~to meet a variety of needs.~~As presented in **Table 2**, 90 percent of the residents of Loomis identify as
37 White, non-Hispanic, indicating a lack of diversity in the Town. To analyze any possible patterns of
38 segregation for the 10 percent of the population that does not identify as White, non-Hispanic, the
39 Town reviewed the four block groups that encompass the town: the Sierra College neighborhood that
40 is bordered on the east by Humphrey Road and Taylor Road; the Sunrise Park neighborhood bordered

1 by Humphrey Road to the west, King Road to the south, and Rippey Road to the east; the Taylor/I-80
2 neighborhood that stretches the length of town between Taylor Road and Interstate 80, expanding to
3 Rippey Road in the north; and the Barton neighborhood which includes everything south of Interstate
4 80. Overall, approximately 0.4 percent of Loomis residents identify as Black, however, in the Sierra
5 College neighborhood, the percentage of residents that identify as Black is approximately three times
6 that of the Town overall (1.3 percent). Additionally, less than 0.1 percent of the Town identifies as
7 American Indian or Alaskan Native, but in the Sunrise Park neighborhood, 1.3 percent of the population
8 identifies this way. In the Barton neighborhood, nearly two times the overall percentage of the Town
9 identify as Asian (3.1 percent overall compared to 5.9 percent south of I-80), and in the Sunrise Park
10 neighborhood 14 percent of residents identify as Hispanic compared to 10.4 percent overall. While there
11 are concentrations of residents that identify as certain races, they are not all concentrated in a particular
12 neighborhood or area of town. In all neighborhoods, the percent of residents that identify as White
13 ranges from 79.7 percent (Taylor/I-80) to 82.1 percent (Sunrise Park), indicating that across town,
14 approximately 20 percent of residents are considered minority populations, regardless of which
15 neighborhood they reside in. However, it is important to note that concentration of minority populations
16 are comprised of so few residents that small changes can be reflected as large shifts in the percentage
17 of the population. For example, the concentration of Black residents in the Sierra College neighborhood
18 is 33 residents. If just five more families of four moved into the neighborhood, that would nearly double
19 the concentration of Black residents in this area. Given the size of Loomis' population, the
20 concentrations of minority populations are not significant and do not indicate patterns of segregation
21 based on race.

22 Despite the lack of diversity, Loomis does not have any racially or ethnically concentrated areas of
23 poverty (R/ECAPs). The closest R/ECAPs are in the City of Yuba City to the west and the City of
24 Sacramento to the southwest. A R/ECAP is an area in which 50 percent or more of the population
25 identifies as non-white and 40 percent or more of households are earning an income below the federal
26 poverty line. However, as discussed below, approximately 8.6 percent of the population south of
27 Interstate 80 earns an income below the federal poverty level, compared to 2.3 percent of the
28 population north of the freeway. While Loomis may not present any patterns of segregation based on
29 concentrations of people of color, the Sunrise Park block group does meet the definition of a racially
30 concentrated area of affluence (RCAA). A RCAA was defined in 2019 in the HUD's Cityscape periodical
31 by Goetz et al. in Racially Concentrated Areas of Affluence: A Preliminary Investigation as a census tract
32 in which 80 percent or more of the population is White and has a median income greater than \$125,000
33 annually. While there are no census tracts in the Loomis that meet this definition, when applied to the
34 block group, the Sunrise Park neighborhood meets this definition with a median income of \$135,369
35 and 82 percent of the population that identifies as White. Similarly to the Sunrise Park neighborhood,
36 the concentrations of White populations and high median income are significantly greater in more
37 suburban areas of the SACOG region, including the Lake of the Pines community in Nevada County
38 and Granite Bay in Placer County; Granite Bay has the only full RCAA census tract in the SACOG region.

39 While there are no racially or ethnically concentrated areas of poverty (R/ECAPs) in Loomis, there is a
40 slightly higher rate of poverty in the area south of Interstate 80 (I-80) than in the portion of the town
41 located north of the freeway. The closest R/ECAPs are in the City of Yuba City to the west and the City

1 of Sacramento to the southwest. A R/ECAP is an area in which 50 percent or more of the population
2 identifies as non-white and 40 percent or more of households are earning an income below the federal
3 poverty line. Loomis, however, has a relatively low rate of diversity with a diversity index of less than 40
4 across the town (a score of 100 being complete diversity), with approximately 90 percent of residents
5 identifying as non-Hispanic white. Loomis' lack of diversity reflects most of eastern Placer and El Dorado
6 counties, where most rural and semi-rural communities have populations that predominantly identify
7 as white. Unlike these foothill communities, western areas of the SACOG region typically have higher
8 diversity scores. In the City of Sacramento and Yolo and Sutter counties there are areas where a majority
9 of residents identify as Hispanic, in contrast to most of the eastern portion of the region, including
10 Loomis, that is predominantly non-Hispanic white. The level of diversity in Loomis has remained stable
11 over time; many residents of Loomis spend their whole lives in the town, and therefore there has been
12 little change in the past decade. The Town has included **Programs 12 and 25** to encourage a variety of
13 housing types for a range of incomes and household sizes to ensure there are housing opportunities
14 to meet a variety of needs.

15 **Income**

16 Since 2014, the percent of Loomis' population earning an income below the poverty line has increased
17 south of I-80, ~~but~~ remained relatively stable north of the interstate. It is important to note however
18 that the census tract that includes the southern portion of town also includes an equal amount of
19 residential land area of unincorporated Placer County and may not accurately reflect the poverty rates
20 strictly within Town of Loomis limits. As shown in **Figure 7**, there is a ~~notable-slight~~
21 the populations on either side of the freeway, even though both sides are designated by TCAC and
22 HUD as "high" or "highest resource" areas. Despite this difference, ~~less than 10 percent~~
23 8.6 percent of the households south of I-80 are earning an income below the poverty line (\$26,200 for
24 a family of four in 2020), which is similar to or lower than many surrounding jurisdictions. Comparatively,
25 just 2.3 percent of households north of I-80 earn an income below the poverty line. In 2014, Loomis
26 had a lower rate of poverty across the town than most areas of the SACOG region. While there was a
27 slightly higher rate of poverty south of I-80, it was still lower than the region. However, by 2018, the rate
28 of poverty in other areas of the region, especially in the immediately adjacent communities, had
29 decreased to reflect similar income patterns as Loomis while, in Loomis, the rate of poverty had
30 increased slightly.

31 The median income in the block group south of I-80 (Barton neighborhood) is approximately \$97,969,
32 significantly higher than the town wide median income of \$88,592. The high median income in the
33 Barton neighborhood suggests that the tract level poverty data may not accurately represent income
34 distribution in Loomis. North of I-80, affluence is primarily concentrated in the Sunrise Park
35 neighborhood, as discussed in the analysis of RCAAs. In Sunrise Park, the median income is
36 approximately \$135,369 compared to \$76,985 in the Sierra College neighborhood and \$69,637 in the
37 Taylor/I-80 neighborhood. The Taylor/I-80 area encompasses Loomis' oldest homes, which tend to be
38 more affordable and may lend themselves to occupation by lower- to moderate-income households.
39 The Sierra College neighborhood on the other hand has a mix of small and large-scale homes which
40 may result in a mix of incomes. The notably higher rate of affluence and households not earning below
41 the poverty line north of I-80 may be attributable to the highest median income in Sunrise Park, rather

1 than conditions south of I-80 that may have segregated lower-income households. South of I-80,
2 homes to the east are typically million-dollar homes, while on the western side there are smaller single-
3 family homes and an apartment complex. The eastern side of this area reflects the Taylor/I-80
4 neighborhood closely and the concentration of apartments here may contribute to the higher rate of
5 poverty in the southern portion of town. The sites identified in Table 23 to meet the Town's lower
6 income RHNA through high density housing are located in the northern portion of town to encourage
7 economic mobility for residents. Additionally, implementation of Program 12 is intended to encourage
8 mixed-income neighborhoods through a variety of housing types across Loomis.

9 ~~This is discussed further in~~As discussed in the Household Characteristics section, ~~which is also included~~
10 ~~in the Community Profile of this Housing Element identifying that~~ the median income in Loomis has
11 decreased over time while the Placer County and state median incomes have increased. This suggests
12 that, as home prices increase, Loomis residents have become increasingly unable to afford housing in
13 the town. This reflects the experiences reported by stakeholders that many senior residents and adults
14 living alone have been unable to remain in Loomis due to cost, in addition to housing type. The Town
15 has included several programs, including **Programs 10, 12, 13, and 25**, to incentivize the development
16 of affordable housing for lower-income households and special needs groups to meet the existing
17 needs of Loomis residents.

18 **Familial Status**

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

34 **Seniors and Persons with Disabilities**

35 The percent of the population with a disability has remained stable and relatively low across the SACOG
36 region since 2014. This is also the case for the Town of Loomis. As discussed in the Special Housing
37 Group Needs section of this Community Profile, approximately 9.5 percent of Loomis' population had
38 at least one disability in 2018. In 2014, there was a higher percent of persons with a disability in the area
39 north of I-80. This has since diminished, and the concentration of this population is now even across
40 the town. Overall, Loomis has a slightly lower percent of the population with a disability compared to

1 the region. In 2018, 9.5 percent of Loomis residents had at least one disability, compared to 10.0 percent
2 of the City of Roseville, 10.7 percent of Placer County, 11.8 percent of the City of Lincoln, 12.1% of the
3 City of Sacramento, and 13.4% of the City of Auburn. Patterns of seniors and persons with disabilities
4 as it relates to access to housing and opportunities are discussed in more detail in the Access to
5 Opportunity section below.

6 **Other Relevant Factors**

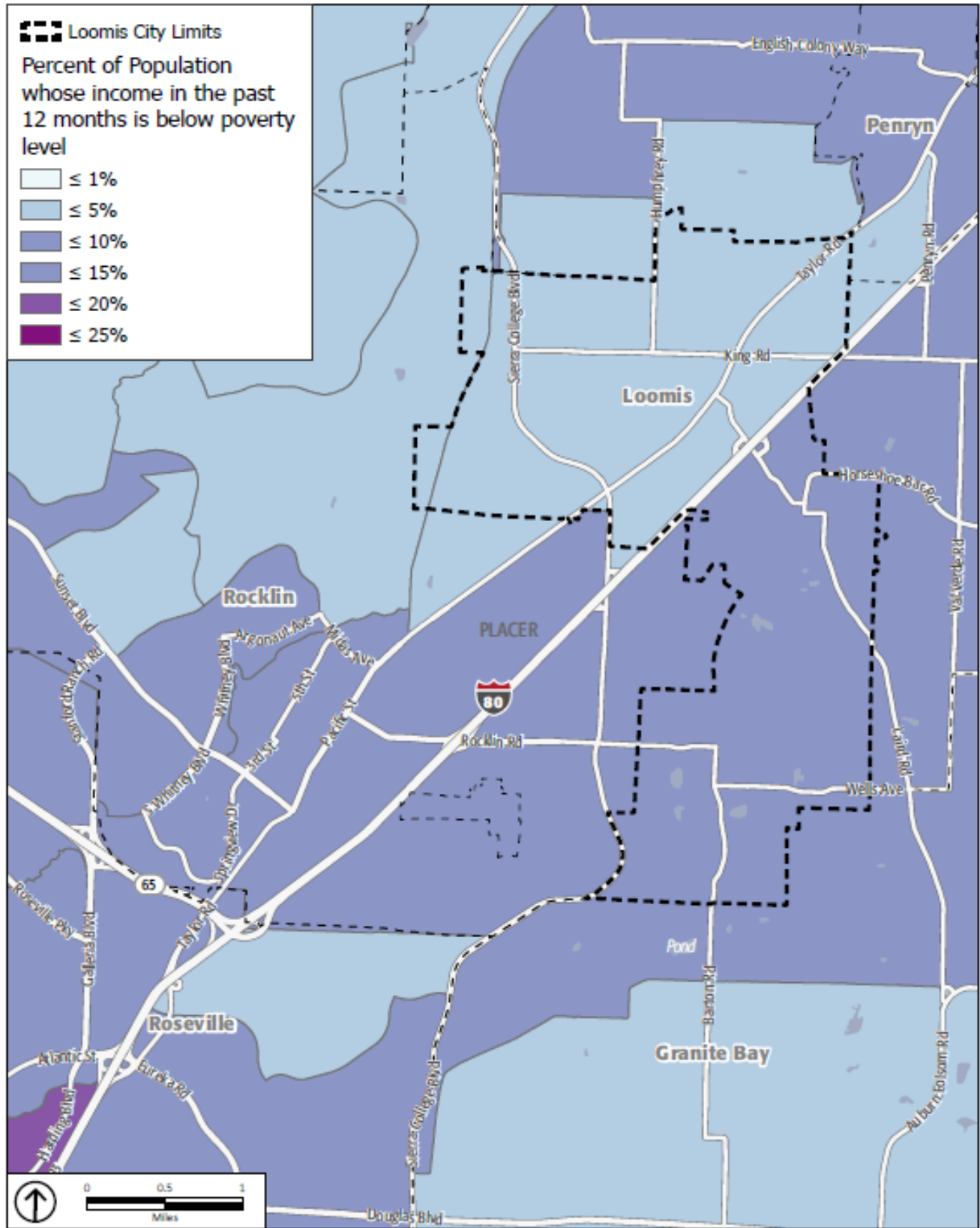
7 The history of Loomis is rooted in its small-town character and its beginnings as one of the first fruit
8 shipping stations in Placer County in the early 20th century. In 1984, Loomis residents voted to
9 incorporate the town to protect its unique character and avoid annexation by neighboring cities. Loomis
10 has always relied on community participation to guide its vision and development patterns, and this has
11 resulted in a quaint town center where higher-intensity uses are concentrated, with low- and moderate-
12 density residential uses in the remainder of town. While there are many benefits that result from citizen
13 participation in the planning process, in recent years there has been significant community opposition
14 to new residential development, particularly on a large scale. In 2019, a special election called by
15 residents resulted in overturning the approval for the Village at Loomis project that would have resulted
16 in 426 new residential units and new retail and commercial near downtown. Residents are passionate
17 about preserving the rural character of the town, influencing the type of residential development that
18 is likely to occur. Community sentiment regarding the rural character has successfully prevented
19 suburbanization of much of Loomis despite growth pressure from the Sacramento region as foothill
20 communities become “bedroom communities” to the City of Sacramento. The growth that has occurred
21 in Town of Loomis have not happened at the same extent as neighboring cities like Rocklin and Lincoln.
22 Loomis’ slow growth and small-town nature have resulted in primarily single-family housing, high land
23 costs due to limited availability, and limited supply of high-density affordable housing. These patterns
24 have fostered a close-knit community but hindered the development of housing types for a range of
25 incomes and needs.

26

27

28

FIGURE 7: POVERTY STATUS

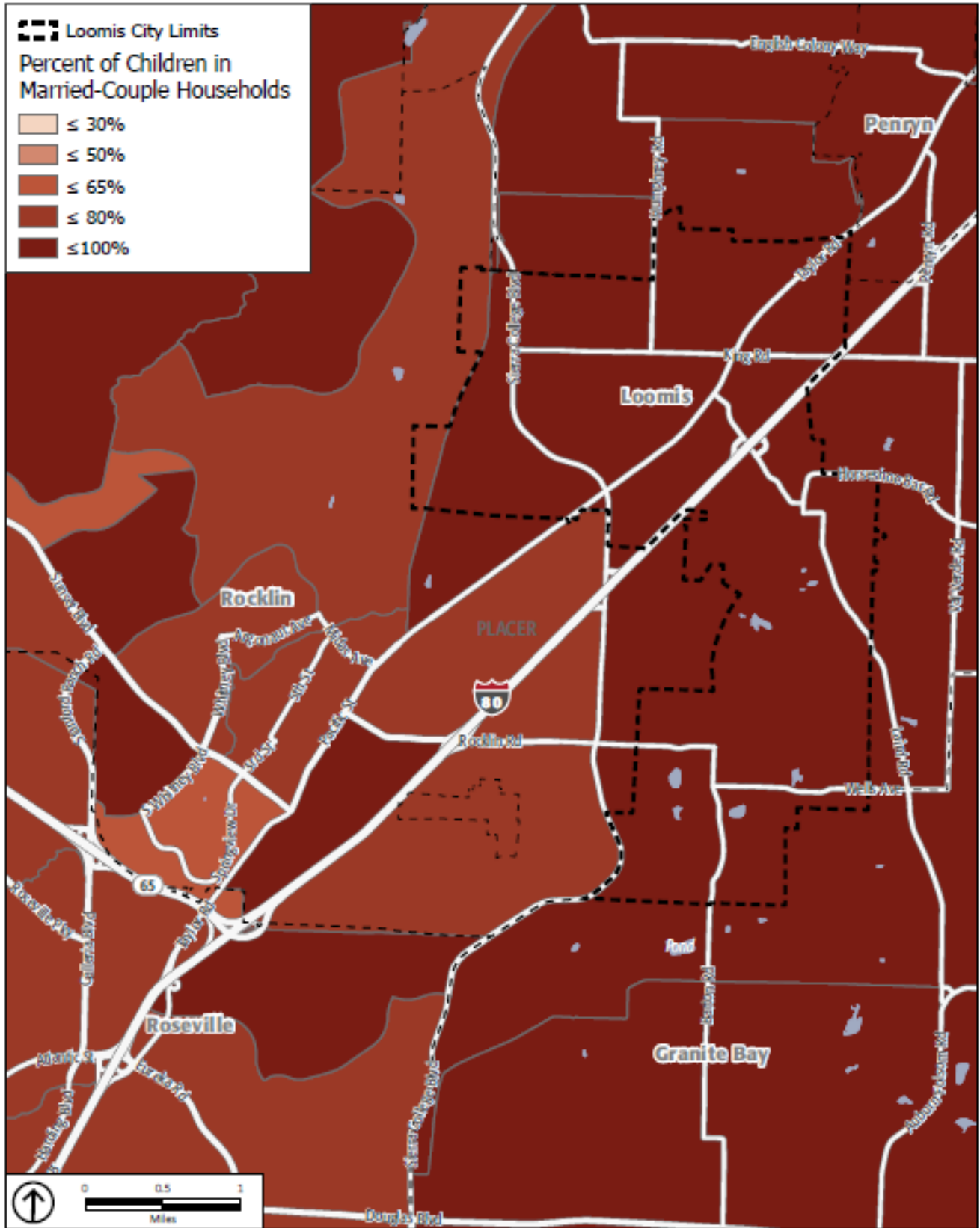


2

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 **Educational Opportunities**

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

19 **Housing for Special Needs Groups**

20 To meet the needs of the senior population and individuals with disabilities, there is one licensed adult
21 residential care facility and four residential care facility for the elderly located throughout the Town.
22 However, the single licensed adult residential facility has capacity for just four residents, and the four
23 assisted living facilities for the elderly have a combined capacity for 45 residents. Approximately 1,103
24 Loomis residents, or 16 percent of the population is over the age of 65. Of these residents, 33 percent
25 (368 residents) have a disability that may make it challenging to live independently. With assisted living
26 bed for only 45 of these 368 residents, this presents a barrier to seniors who want to stay in their
27 community. Resident feedback and stakeholder input emphasized a need for additional senior housing
28 and supportive services to meet the needs of both seniors and persons with disabilities who are unable
29 to remain in Loomis due to cost or shortage of accessible or assisted housing. Additionally, nearly 18
30 percent of Loomis residents are seniors, but this population is overrepresented south of Interstate 80,
31 where 23 percent of the population is seniors. While the difference is not significant, it marks a slight
32 concentration of a population who may be seeking smaller housing units as they age.

33 Similarly, and perhaps related to, a slightly higher concentration of seniors south of Interstate 80, there
34 is also a slightly higher percentage of the population in this area with a disability compared to the town
35 as a whole. In Loomis, approximately 8.6 percent of residents have a disability, compared to 7 percent
36 of residents north of Interstate 80 and 9.9 percent of residents south of Interstate 80.

37 The households that live south of Interstate 80 typically have larger lots on average than north of
38 Interstate 80, and many have lived there for most of their life. The number of residents that have aged
39 in place in this area of town may explain the larger share of senior residents. Additionally, the

1 concentration of seniors may in turn contribute to the increased percent of residents with a disability
2 because seniors are more likely than other age groups to have some type of disability.

3 In contrast to a possible need for additional residential care units, there are several services available to
4 special needs groups in Loomis. Placer County Transit offers “Dial-A-Ride”, a reservation based, curb-
5 to-curb paratransit service, to residents of Colfax. Placer Independent Resource Services (PIRS) and
6 Placer County Adult System of Care (ASOC) provide services for individuals with disabilities and
7 advocate for improvements for them. Both organizations have offices nearby in North Auburn that can
8 be accessed using PCT’s route from Colfax to the Auburn Station and transferring to Auburn Transit
9 routes, and ASOC provides in-home care to clients in need. During consultations, stakeholders also
10 emphasized a need for smaller, affordable housing for seniors in Colfax to downsize to without risking
11 displacement from the community. A current shortage of small, affordable housing units has made this
12 transition difficult for seniors.

13 To address this housing needs of special needs groups, the City has included Implementation Measures
14 6.1, 6.12, and 6.20 to incentivize the development of housing for special needs groups, construction of
15 ADUs which are typically smaller and more affordable, and work with developers to encourage the
16 construction of a variety of housing types. The Town will encourage development of residential care
17 facilities south of Interstate 80 to allow residents of this neighborhood to remain in their community.
18 Increasing the supply of smaller housing units paired with ASOC’s in-home care program will aid in the
19 ability of seniors, and other special needs groups, to remain in Colfax in accessible housing.

20 As stated in the Housing Stock Characteristics section of this Housing Element, there are no state or
21 federally subsidized housing units in Loomis. The lack of these units presents a barrier to housing for
22 special needs groups, particularly the senior population and persons with disabilities. In order to address
23 this missing housing type, the Town proposes Programs 4, 8, 9, and 13 to do the following:

- 24 • Support production of affordable housing through regional land banking, financing pools, and
25 the Placer County Housing Trust.
- 26 • Work with nonprofit organizations such as Mercy Housing to identify funding opportunities for
27 affordable housing.
- 28 • Recommend adoption of an inclusionary housing ordinance to increase the supply of affordable
29 units.
- 30 • Provide financial and regulatory incentives for development of subsidized rental housing.

31 **Employment Opportunities**

32
33 As shown in **Figure 10**, HUD identified all areas of Loomis as having close proximity to job opportunities
34 in 2017. Despite a slight increase in commute times since 2019, up from an average of 26.7 minutes to
35 28.7 minutes, commute times for Loomis residents are similar to surrounding jurisdictions and the Placer
36 County average of 27.9 minutes. In the SACOG region, there are many semi-rural and rural communities

1 with limited access to a range of job opportunities. Overall, access to jobs for Loomis residents is
2 comparable to the cities of Rocklin, Auburn, Grass Valley, Yuba City, and Placerville but lower than more
3 urban areas, such as the cities of Roseville and Sacramento, the Town of Truckee, and much of Sutter
4 County. However, Longitudinal Employer-Household Dynamics Origin-Destination Employment
5 Statistics (LODES) data reported by the U.S. Census reports that most job opportunities in Loomis are
6 located north of Interstate 80. This aligns with land uses in Loomis, with a downtown commercial
7 corridor on Taylor Road between Sierra College Boulevard and King Road and three schools located in
8 this area and agricultural and rural residential uses on the outskirts of town and in all areas south of
9 Interstate 80. Despite a lack of job opportunities south of the freeway, residents have persisted during
10 the 2020 General Plan Update process a desire to maintain the rural nature of the town outside of
11 downtown and to concentrate commercial uses, including most jobs, downtown. While this does result
12 in jobs being further from persons with disabilities that live south of interstate 80, LODES indicates that
13 40 percent of Loomis residents still live less than 10 miles from their place of employment.

14 According to the 2014-2018 ACS, there are 637 Loomis residents with a disability. Of these, 244 are
15 seniors and 393 are under the age of 65. ACS reports that there is 100 percent labor force participation
16 rate for these 393 residents. Loomis is a small town where many residents live to commute to
17 neighboring jurisdictions with larger employment industries. Despite the shortage of jobs within town
18 limits, and concentration of those that do exist downtown, there do not appear to be any barriers to
19 accessing employment for persons with disabilities based on 100 percent labor force participation rate,
20 commute times compared to surrounding communities, and proximity to jobs nearby.—The
21 unemployment rate in Loomis has also decreased significantly in the last decade, from 14.1 percent in
22 January 2010 to 3.7 percent in January 2020. Given current unemployment rates and job commute
23 times that are similar to the region, Loomis residents, including persons with disabilities, appear to have
24 similar access to job opportunities throughout the town and compared to the region.

25 **Mobility**

26
27 Loomis residents are served by the Taylor Road shuttle, operated by Placer County Transit (PCT), that
28 provides connections from the Sierra College campus to the Auburn Station, allowing riders to then
29 access additional routes to the cities of Roseville, Sacramento, and Colfax. There is one stop located at
30 the Loomis Depot (Depot) for the Taylor Road shuttle. The Depot also has a stop for the PCT's Placer
31 Commuter Express bus that provides a continuous connection from Colfax to downtown Sacramento
32 during weekday commute hours. The location of the only transit stop downtown results in limited transit
33 options for all residents, particularly those residing south of Interstate 80, including lower-income
34 households and persons with disabilities. This disproportionate access to the only transit route
35 connecting Loomis to the greater region is mitigated by PCT's Dial-A-Ride service that provides PCT
36 also offers Dial-A-Ride to all Placer County residents, providing reservation-based, non-emergency
37 medical-transit services for all Loomis residents, with discounts available for seniors and persons with
38 disabilities. Dial-A-Ride offers busses that are equipped with wheelchair lifts and other mobility
39 accommodations for passengers. The availability of this service aids in closing the gap between all
40 homes in Loomis and services or the Depot to connect to other transit routes, particularly for special

1 needs groups who may need assistance reaching services. Transit services offered by PCT are relatively
2 affordable, and offer additional discounts for seniors, persons with disabilities, ADA-certified individuals,
3 and youth. Dial-A-Ride fares range from \$2.50 per ride for the general public to \$1.25 for discount
4 groups, with an additional 15 percent discount for 20-ride passes. The Commuter Express is available
5 for \$4.75 cash, or \$4.50 with a Connect card, and the Taylor Road shuttle is available for \$1.25 for the
6 general public and \$0.60 for discount groups or no charge for children under 5. The discounts on
7 children reduce the cost burden of transportation on female-headed and single-parent households,
8 and the general discounts make utilizing these transit services more affordable for seniors and persons
9 with disabilities.

10 While these transportation services are comparable to those in other semi-rural Placer County
11 communities and provide more mobility than is available in areas of Yuba and Sutter counties, there is
12 still limited transportation within Loomis connecting residents to services. Given this, the Town will meet
13 annually with PCT to determine demand for expanded routes to increase mobility between
14 neighborhoods in the town and will assist in identifying funding for an expansion if deemed necessary
15 (Program 24).

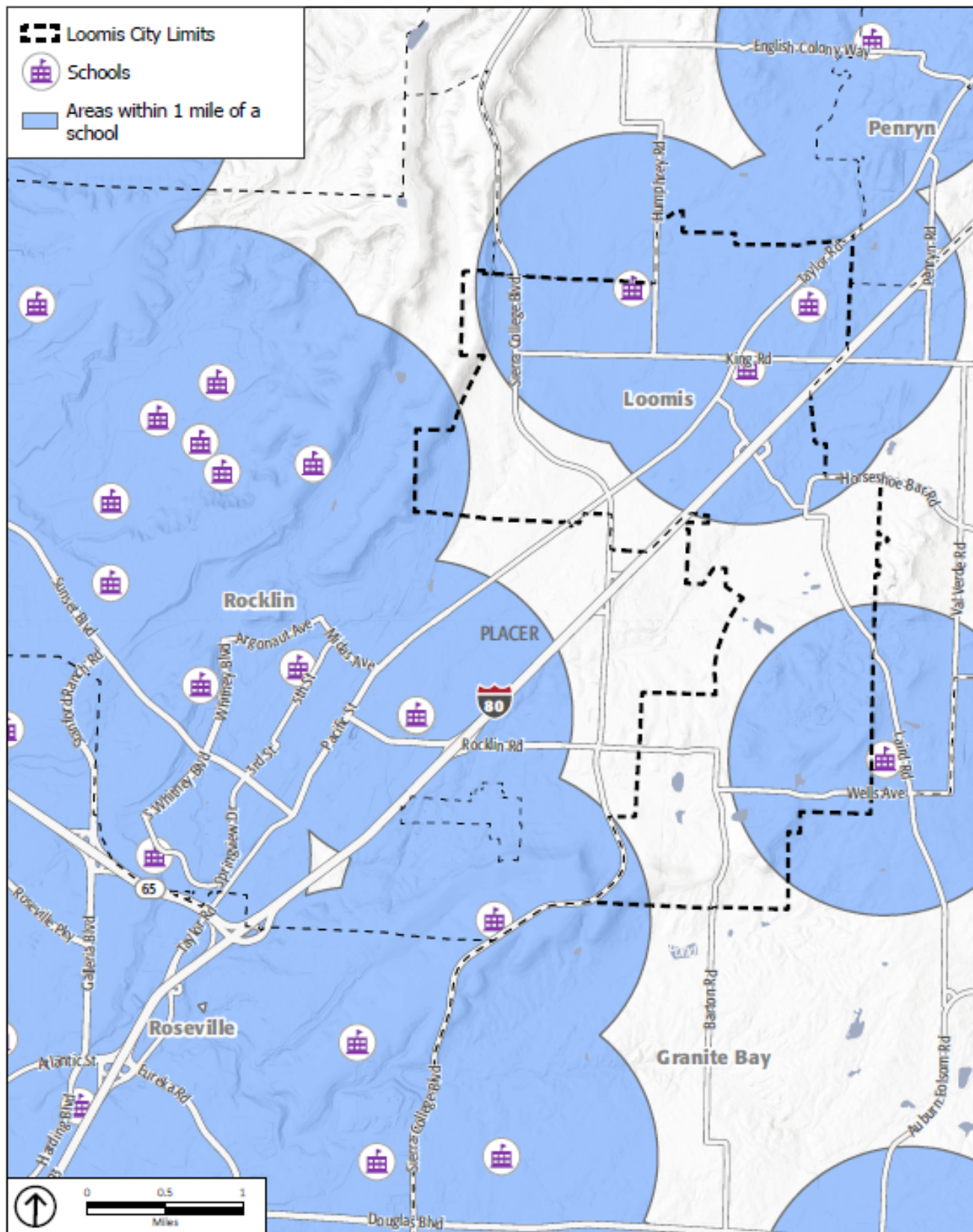
16 **Environmental Health**

17 In February 2021, the California Office for Environmental Health Hazard Assessment (COEHHA) released
18 the fourth version of CalEnviroScreen, a tool that uses environmental, health, and socioeconomic
19 indicators to map and compare community's environmental scores. A community with a high score, is
20 one with higher levels of pollution and other negative environmental indicators. A community with a in
21 the 75th percentile or above, is one with higher levels of pollution and other negative environmental
22 indicators and is considered a disadvantaged community. There are no disadvantaged communities in
23 the Town of Loomis; north of Interstate 80 is in the 13th percentile and south of Interstate 80 is in the
24 15th percentile. Given this, all residents of Loomis have similar access to healthy environmental conditions
25 likely stemming from the prominence of open space in the semi-rural community and recreational and
26 park opportunities. Loomis has a better environmental score than most communities in Placer County,
27 particularly its neighbors including the cities of Lincoln, Rocklin, Roseville, and Auburn.

28

29

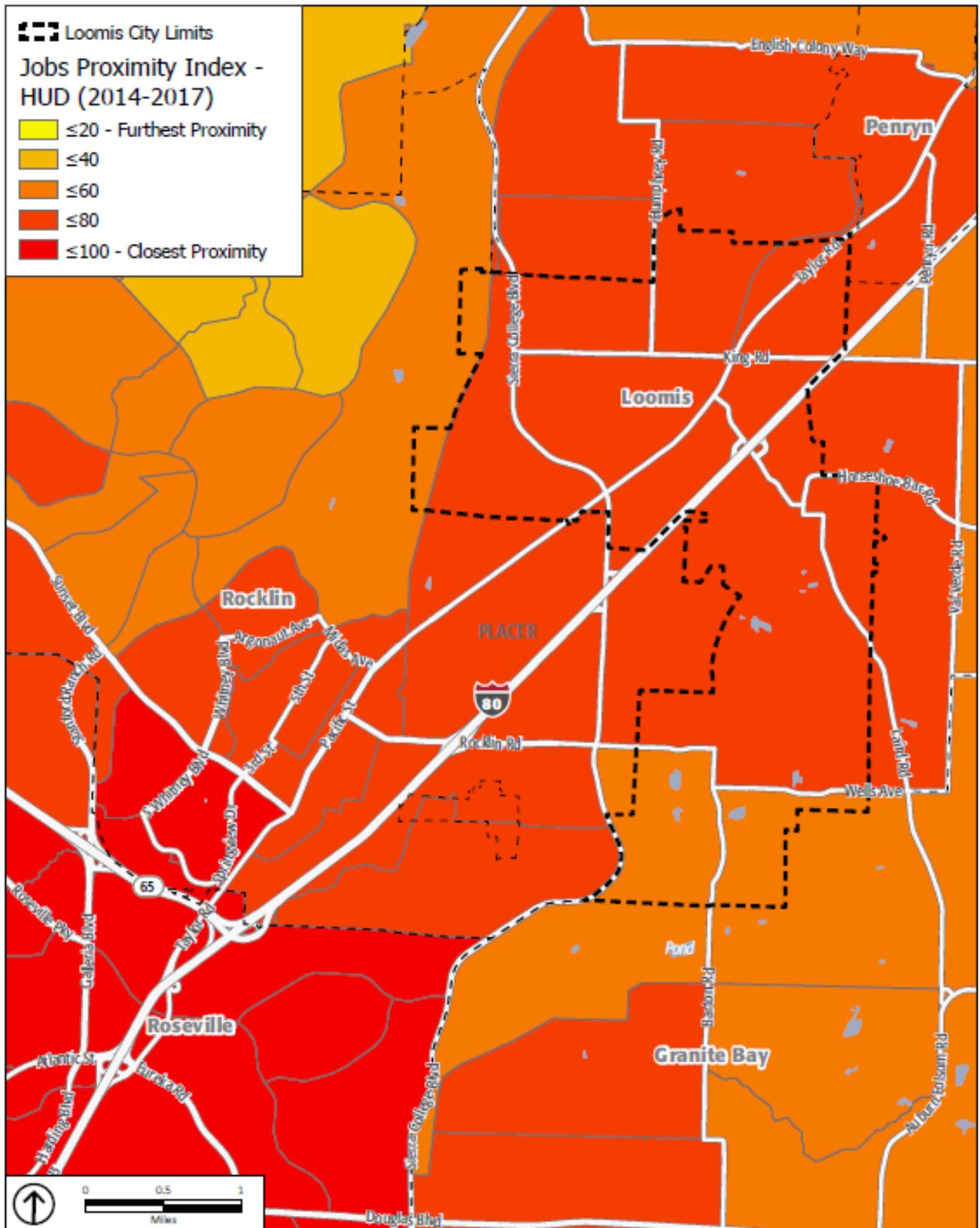
FIGURE 9: PROXIMITY TO SCHOOLS



2

3 Source: California School Campus Database, 2016

1 Figure 10: Proximity to Jobs



2 Source: HUD 2014-2017

1 *Disproportionate Housing Need and Displacement Risk*

2 Overcrowding and Overpayment

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

12 Unlike overcrowding, overpayment for housing is a significant issue in Loomis for both homeowners
13 and renters. Approximately 27 percent of all households are overpaying, with 43.6 percent of those
14 households considered lower income. The rates of overpayment are similar between renters and
15 owners, indicating chronic unaffordability in Loomis, unlike many SACOG jurisdictions in which it is
16 isolated to renters. However, despite the high overpayment rates among both owners and renters, this
17 issue has decrease in recent years in Loomis. This is in contrast to much of Placer County where the
18 percent of renters overpaying for housing has stayed relatively constant across the region while
19 overpayment has decreased among owners. The trends of overpayment have decreased in Loomis
20 more than in the region, but still reflect the notable lack of affordable housing identified by stakeholders
21 during consultations. The difference in overpayment between the northern and southern portions of
22 town is starker among homeowners. North of I-80, approximately 19.8 percent of homeowners are
23 overpaying for housing, compared to 25.7 percent of homeowners south of I-80. In contrast, the rate
24 is relatively similar among renters with 27.9 percent of renters north of I-80 overpaying and 26.5 percent
25 south of I-80 (Figure 11). However, as shown in Figure 11, there is a marked difference between the rates
26 of overpayment for renter households located north of I-80 as compared to those located to the south.
27 While this pattern exists for homeowners as well, the difference is much smaller and suggests that
28 unaffordability for homeowners is more dispersed across the town, while more concentrated for renters
29 south of the freeway. Since 2014, the rate of overpayment in all areas of the town has decreased slightly,
30 suggesting that the issue has distributed across the town and may have resulted in some residents
31 being displaced to more affordable neighborhoods outside of Loomis. The higher rate of cost-
32 burdened homeowners south of I-80 may be attributable to the high cost of housing, with many homes
33 in this area valued at over a million dollars, paired with a moderate median income of \$97,969. While
34 this area of town may not have a concentration of low-income residents, the discrepancy between
35 housing costs and income can result in a concentration of cost-burdened households. The Town is
36 committed to increasing the availability of affordable housing within the town limits to reduce risk of
37 displacement from Loomis for cost-burdened households, and to address affordability gaps. In order
38 to actively protect residents from displacement, the Town has included **Programs 10, 13, and 245**, which
39 include meeting with developers to identify opportunities for affordable rental housing, providing
40 materials to property managers on the benefits of subsidized units to increase the locations of

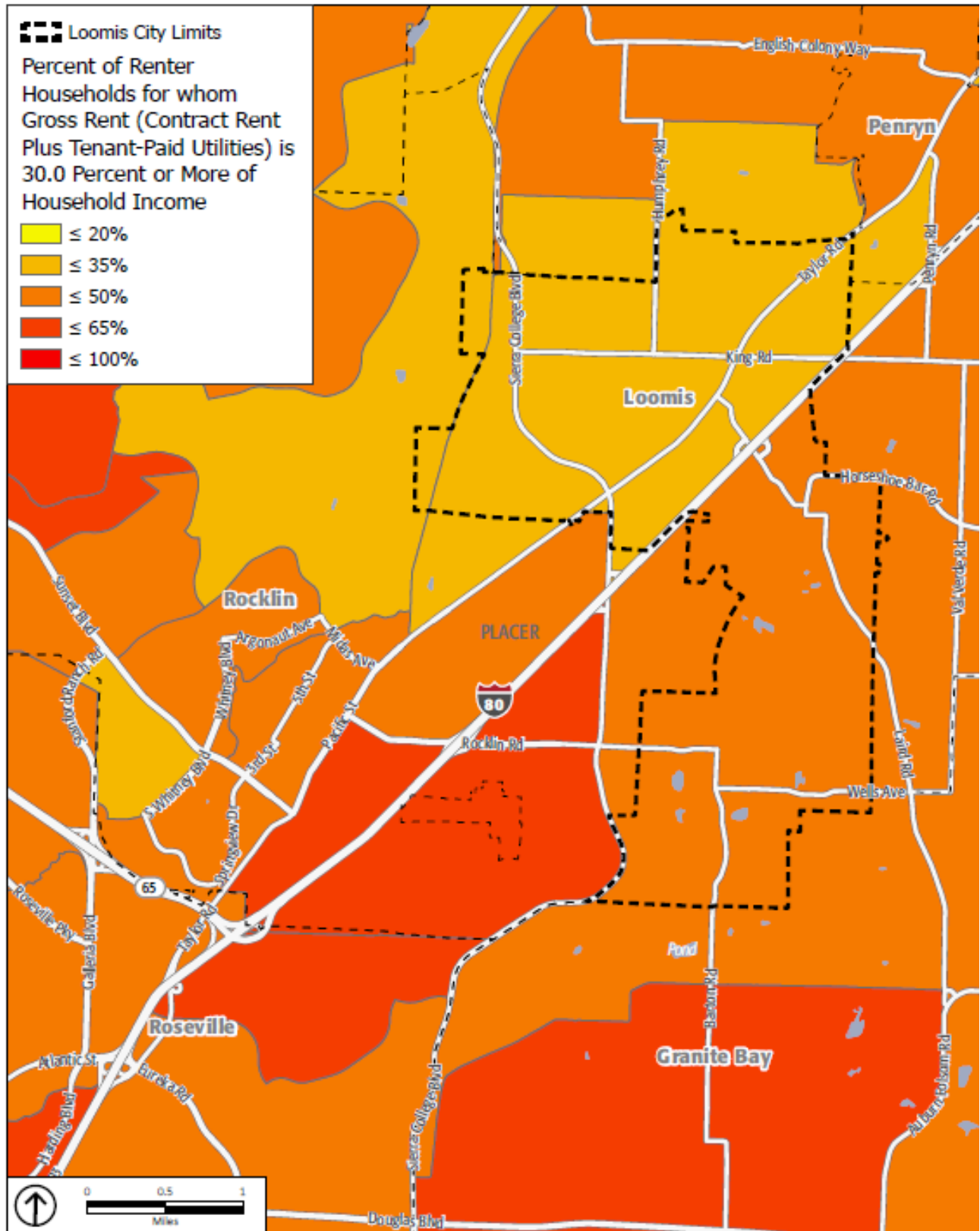
1 participating voucher properties, and developing a targeted program to connect lower-income
2 residents with affordable homeownership and rental options within the town.

3 **Housing Condition**

4 In addition to the displacement risk associated with overpayment, residents living in substandard
5 housing in need of repairs face significant safety concerns. Approximately three-quarters of housing
6 units in Loomis were constructed prior to 1990, and typically, housing that is more than 30 years old is
7 more likely to need repairs or rehabilitation. However, given the median home value of \$527,450 and
8 median income of \$70,671 in Loomis, it is assumed that most homeowners have the means to complete
9 ongoing repairs to maintain the value of their homes. While this suggests that the overall condition of
10 housing in Loomis is good, stakeholders reported that many senior households and households with
11 one or more disabled members live in units that do not adequately meet their needs. Given this, it can
12 be assumed that at least some special needs residents are living in substandard conditions as a result
13 of accessibility issues. In order to address this, the Town will seek funding to provide housing
14 rehabilitation loans to lower-income residents to reduce displacement risk due to housing condition
15 **(Program 18)** and will continue to implement its reasonable accommodation ordinance and encourage
16 universal design in new development to ensure all residents have accessible housing in their current
17 and future homes **(Program 20)**.

18

1 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 24**).

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 24** 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 24** to work with developers to integrate affordable housing in these
29 areas with other uses and housing types.

30

31 **Contributing Factors**

32 Through discussions with community members, fair housing advocates, and the assessment of fair
33 housing issues, the Town identified several factors that contribute to fair housing issues in Loomis, as
34 shown in **Table 20**. Local feedback and knowledge from residents obtained through the community
35 survey, committee meetings, and other outreach efforts as well as information provided by local
36 stakeholders informed the assessment of fair housing issues presented here as well as identified several
37 contributing factors listed in Table 20.

TABLE 20: FACTORS THAT CONTRIBUTE TO FAIR HOUSING ISSUES

AFH Identified Fair Housing Issues	Contributing Factors	Meaningful Actions
Displacement of residents due to economic pressures.	Lack of subsidized housing units. Unaffordable rents and home prices. Cost of rehabilitation or repair. Lack of partnerships with affordable housing developers.	Work with the County to encourage development of affordable housing (Program 4). Encourage the construction of ADUs (Program 12). Recommend adoption of an inclusionary housing ordinance (Program 9). Waive application fees for eligible affordable projects (Program 9). Incentivize development of subsidized rental housing (Program 13). Seek funding for rehabilitation loans (Program 178). Establish a code compliance program to ensure safe homes and avoid displacement (Program 18). Work with a nonprofit affordable housing developer to develop the Heritage Park subdivision (Program 24).
Displacement of residents due to availability of services.	Lack of senior housing. Lack of services for persons with disabilities.	Work with service providers to connect residents with services (Program 20). Expand availability of services and housing for special needs groups (Program 24).
Limited mobility between neighborhoods within Loomis.	Segregation of commercial and residential uses. Limited transit and pedestrian connections between residential uses and services.	Work with transit agencies to provide increased service between neighborhoods and commercial districts to improve residents’ access to employment and services (Program 24). Partner with developers to encourage housing in commercial and multifamily zones (Program 10).
Limited variety of housing types.	Lack of public support for higher-density housing. Dominance of low- and medium-density zones.	Educate the public on housing types and who affordable housing serves (Program 24). Encourage construction of ADUs (Program 12).

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 24** 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 21** shows the Town’s 2021–2029
22 allocation.

23 **TABLE 21: 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%
Total	352	100%

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.

26

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. Site 8 has
5 more than one parcel but is considered a single site for potential development. The identified parcels
6 vary in size, location, and amenities, which allows for the development of housing that suits households
7 at all income levels and with a variety of needs and lifestyle preferences.

8 **Table 22** 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 22: 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	498	10	459
Above Moderate	115	215	1	101
Total	352	949	24	621

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

1 ***Village Referendum Properties***

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

7 In early 2019, Town Council approved the project, which consisted of approximately 61 acres, made up
8 of 13 parcels of mostly undeveloped land located between Horseshoe Bar Road and Doc Barnes Drive,
9 northeast of a commercial center and the Town’s library. However, in June 2019 a special election was
10 held in which voters voted to overturn the approval of the project. While the project has not proceeded
11 to development, the land use designation and zoning overlay approved in 2014 still apply to the parcels
12 included in Site 8. The other parcels of the project were not included in this inventory due to lower
13 density residential designations or non-residential designations and cannot be used to meet the Town’s
14 lower-income RHNA.

15 ***Affordable Housing Developers***

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

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

30 ***Realistic Capacity***

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

36 Given that the CC zone is the downtown core, the Town took a conservative approach and assumed
37 housing would be developed at 50 percent capacity due to development standards and maintaining
38 the main street commercial character of downtown. To accommodate the Loomis’ moderate- and

1 above moderate-income units on the remainder of the sites, the Town assumed 85 percent buildout
2 based on historical trends and the assumption that a certain portion of the land is not suitable or
3 desirable, for development. On all sites, the development potential far exceeds the units required to
4 meet the Town's remaining RHNA of 352 housing units.

5 As **Table 23** below indicates, there are 60 vacant parcels suitable for residential development, with the
6 capacity to accommodate a realistic development level of 949 units based on realistic capacities. Please
7 refer to **Figures 12** through **15** for maps of the sites.

8

TABLE 23: 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
General Commercial											
1	043-030-025-000	CG-General Commercial	GC	3425 Taylor Road	0.2	10	2	2	Vacant	Yes	Above Moderate
2	043-030-046-000	CG-General Commercial	GC	3475 Taylor Road	0.7	10	7	6	Vacant	Yes	Above Moderate
3	043-030-057-000	CG-General Commercial/ RM-5-Medium Density Residential	GC	Adjacent to 3461 Taylor Road	0.9	10	9	8	Vacant	Yes	Above Moderate
4	044-122-005-000	CG-General Commercial	GC	Intersection of Sierra College Boulevard and Taylor Road	3.9	10	39	33	Vacant	Yes	Above Moderate
5	044-141-037-000	CG-General Commercial	GC	3847 Taylor Road	0.6	10	6	5	Vacant	Yes	Above Moderate
Subtotal					6.3			54			
Office Commercial											
6	043-050-024-000	CO-Office Commercial	O/P	Adjacent to 3380 Cherokee Trail	6.5	10	65	55	Vacant	Yes	Above Moderate
7	043-080-008-000	CO-Office Commercial	O/P	Adjacent to 6440 King Road	6.5	10	65	55	Vacant	Yes	Above Moderate
Subtotal					13			111			
High Density Residential Overlay (RH-20)											
8	043-080-015-000, 043-080-044-000	RH-20-High Density Residential Overlay	RH Overlay	3627 Gates Lane	7	25	175	175	Vacant	Yes	Lower
Subtotal					7			175			
Medium Density Residential (RM-5)											
9	044-350-001-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.4	10	4	3	Vacant	Yes	Above Moderate
10	044-350-002-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
11	044-350-003-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
12	044-350-004-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
13	044-350-005-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
14	044-350-006-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
15	044-350-007-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
16	044-350-008-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
17	044-350-009-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
18	044-350-010-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
19	044-350-011-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
20	044-350-012-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
21	044-350-013-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
22	044-350-014-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
23	044-350-015-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
24	044-350-016-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
25	044-350-017-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
26	044-350-018-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	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
27	044-350-019-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
28	044-350-020-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
29	044-350-021-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
30	044-350-022-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
31	044-350-023-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
32	044-350-024-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
33	044-350-025-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
34	044-350-026-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
35	044-350-027-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
36	044-350-028-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
37	044-350-029-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
38	044-350-030-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
39	044-350-031-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
40	044-350-032-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
41	044-350-033-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
42	044-350-034-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
43	044-350-035-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
44	044-350-036-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
45	044-350-037-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
46	044-350-038-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
47	044-350-039-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.1	10	1	1	Vacant	Yes	Above Moderate
48	044-350-040-000	RM-5-Medium Density Residential	RMH	Heritage Park	0.2	10	2	2	Vacant	Yes	Above Moderate
Subtotal					6			51			
Central Commercial											
49	043-100-025-000	CC-Central Commercial	TC	6045 Horseshoe Bar Road	2.7	20	54	27	Vacant	Yes	Lower
50	043-100-027-000	CC-Central Commercial	TC	6015 Horseshoe Bar Road	2.00	20	40	34	Vacant	Yes	Lower
Subtotal					4.7			61			
Tourist/Destination Commercial											
51	043-080-045-000	CT-Tourist/Destination Commercial	TD	West of Oak Tree Lane, adjacent to Interstate 80	6.6	10	66	56	Vacant	Yes	Moderate
52	043-080-046-000	CT-Tourist/Destination Commercial	TD	West of Oak Tree Lane, adjacent to Interstate 80	6	10	60	51	Vacant	Yes	Moderate
53	043-080-047-510	CT-Tourist/Destination Commercial	TD	West of Oak Tree Lane, adjacent to Interstate 80	4.8	10	48	41	Vacant	Yes	Moderate
54	043-120-003-000	CT-Tourist/Destination Commercial	TD	Northeast of Horseshoe Bar Road, adjacent to Interstate 80	0.3	10	3	3	Vacant	Yes	Moderate
55	043-120-004-000	CT-Tourist/Destination Commercial	TD	Northeast of Horseshoe Bar Road, adjacent to Interstate 80	15.8	10	158	134	Vacant	Yes	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
56	043-120-013-000	CT-Tourist/Destination Commercial	TD	Northeast of Horseshoe Bar Road, adjacent to Interstate 80	1.5	10	15	13	Vacant	Yes	Moderate
57	043-120-014-000	CT-Tourist/Destination Commercial	TD	Southwest of Horseshoe Bar Road, adjacent to Interstate 80	12.4	10	124	105	Vacant	Yes	Moderate
58	043-120-015-510	CT-Tourist/Destination Commercial	TD	Southwest of Horseshoe Bar Road, adjacent to Interstate 80	0.4	10	4	3	Vacant	Yes	Moderate
59	043-120-037-000	CT-Tourist/Destination Commercial	TD	Northeast of Horseshoe Bar Road, adjacent to Interstate 80	1.8	10	18	15	Vacant	Yes	Moderate
60**	043-130-001-000	CT-Tourist/Destination Commercial	TD	North of Brace Road	30.6	10	306	77	Vacant	Yes	Moderate
Subtotal					80.2			498			

Source: Town of Loomis, April 2021

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

**Site 60 includes large areas of ravine and riparian areas; therefore, the Town has estimated a realistic capacity of 25 percent rather than 85 percent for this site.

FIGURE 12 VACANT SITES MAP

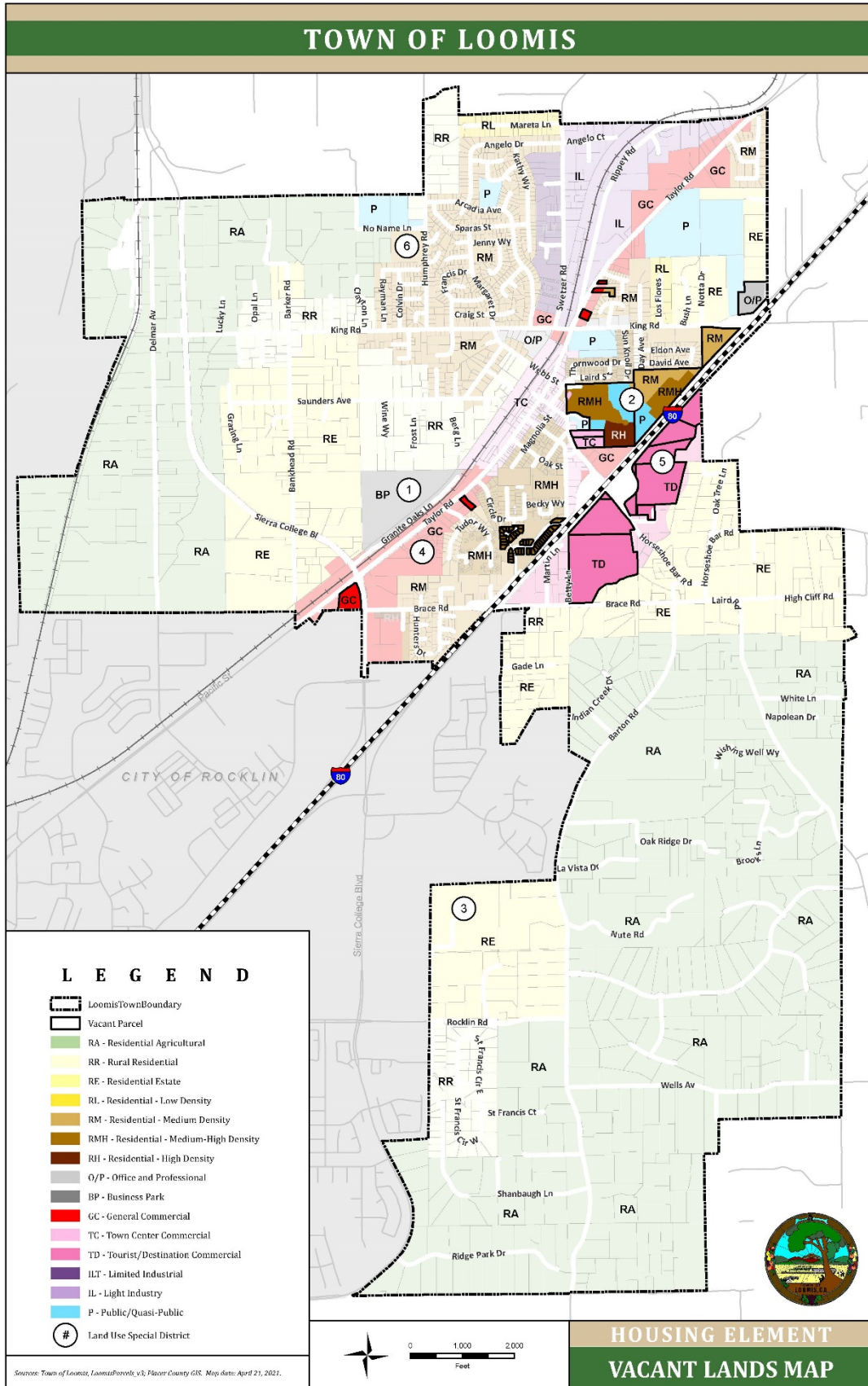


FIGURE 13 VACANT SITES MAP – MAP A

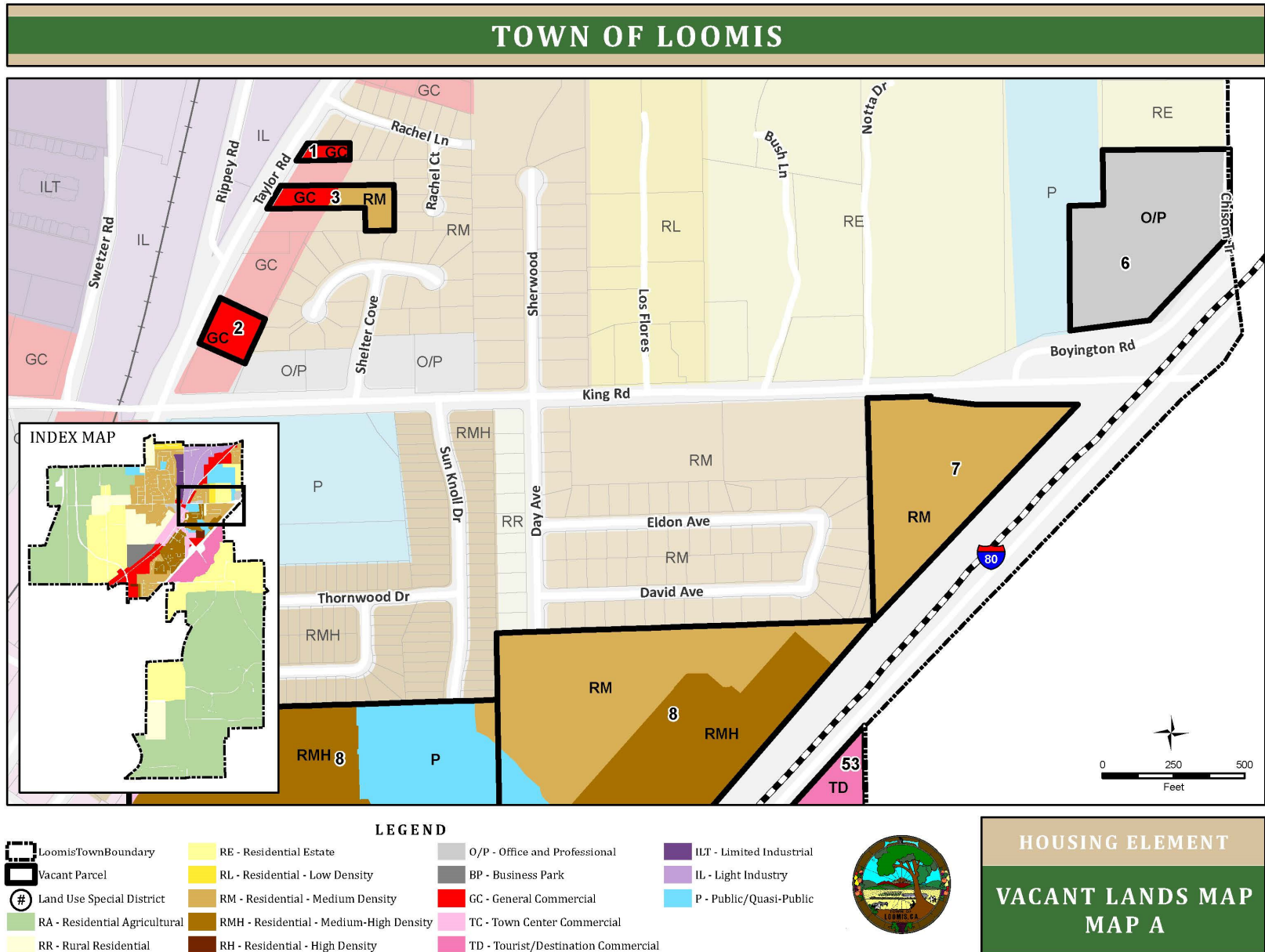


FIGURE 14 VACANT SITES MAP – MAP B

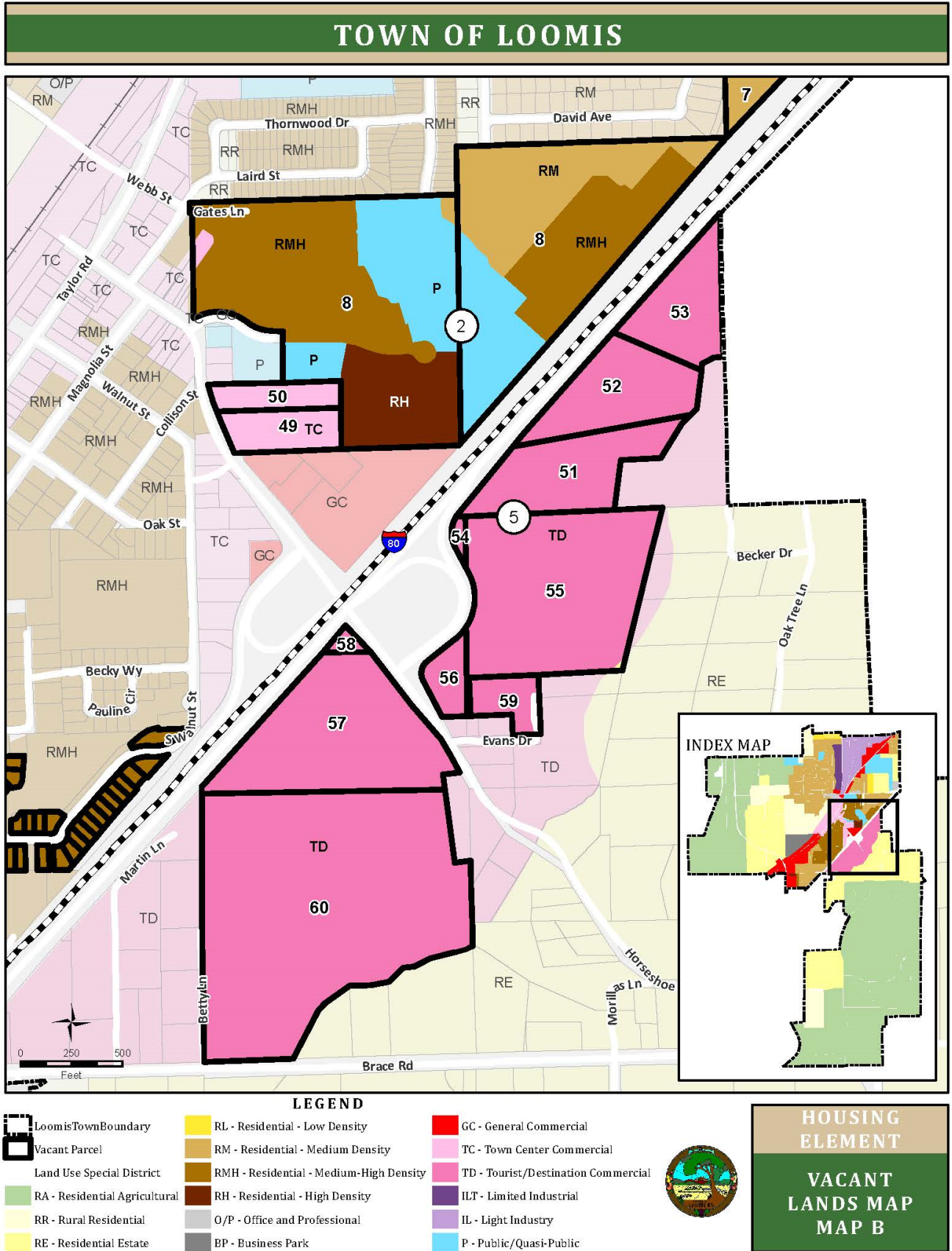
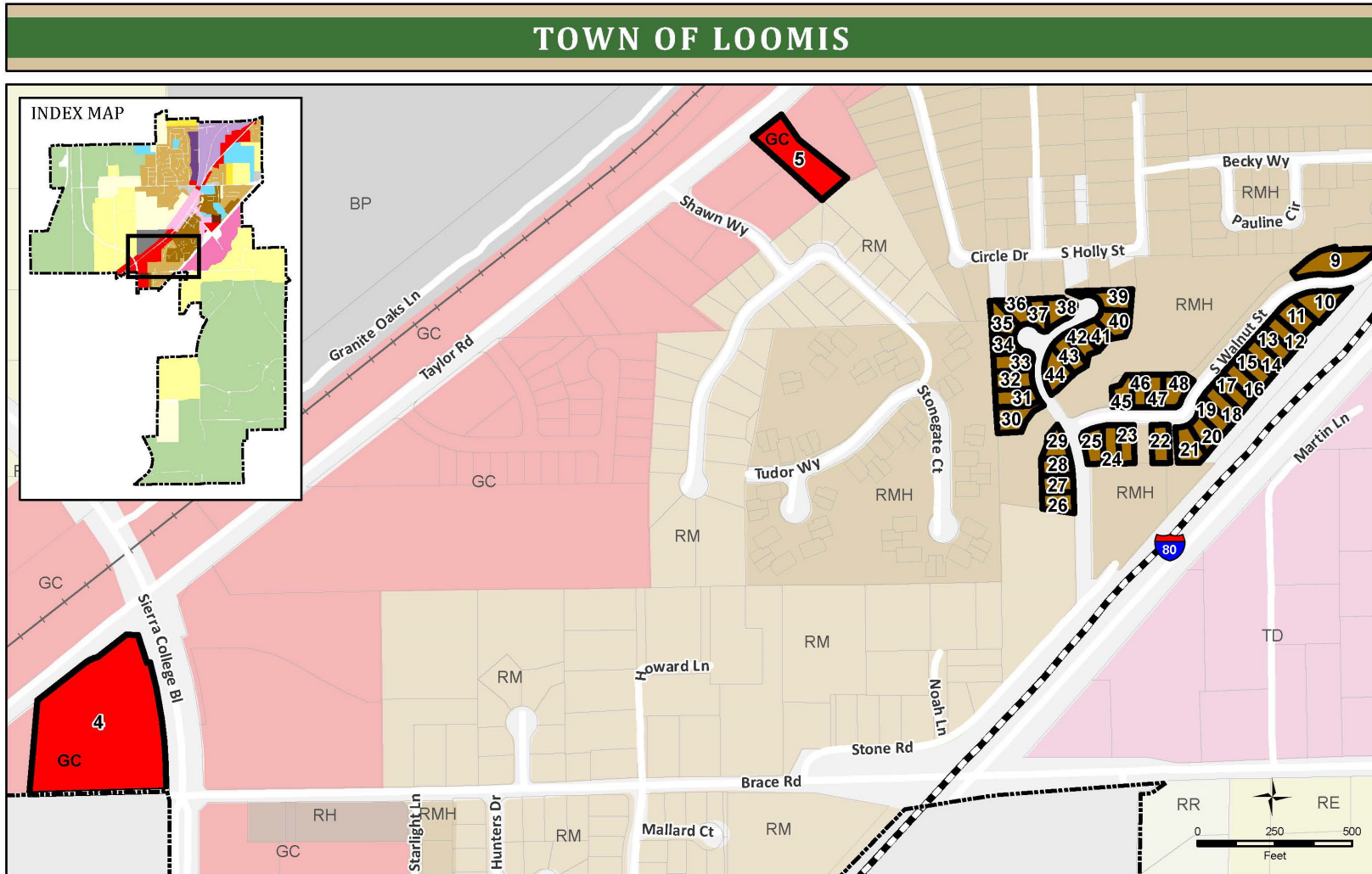


FIGURE 15 VACANT SITES MAP – MAP C



- LEGEND**
- LoomisTownBoundary
 - RE - Residential Estate
 - O/P - Office and Professional
 - ILT - Limited Industrial
 - Vacant Parcel
 - RL - Residential - Low Density
 - BP - Business Park
 - IL - Light Industry
 - Land Use Special District
 - RM - Residential - Medium Density
 - GC - General Commercial
 - P - Public/Quasi-Public
 - RA - Residential Agricultural
 - RMH - Residential - Medium-High Density
 - TC - Town Center Commercial
 - RR - Rural Residential
 - RH - Residential - High Density
 - TD - Tourist/Destination Commercial



HOUSING ELEMENT
VACANT LANDS MAP
MAP C

April 21, 2021

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

33 The Town charges appropriate development impact fees to ensure that water lines, sewer lines, roads,
34 and other necessary infrastructure to serve new residential development can be extended in a timely
35 manner. All public facilities, including water and sewer capacity, are available to accommodate Loomis'
36 share of the regional housing need. In areas that are not served by public water infrastructure, Placer
37 County provides information for property owners on well water. Refer to the Infrastructure Capacity
38 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 24** 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 24: GENERAL PLAN LAND USE DESIGNATIONS**

	Land Use Designation	Allowable Density	General Uses
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
GC	General Commercial	2-10 du/ac	Retail and service commercial uses; residential uses
TD	Tourist Destination Commercial	2-10 du/ac	Office/business park, retail commercial, lodging, residential uses in mixed use structures
TC	Town Center Commercial	15 du/acre	Retail commercial, offices uses, residential uses in mixed use structures
O/P	Office and Professional	2-10 du/acre	General business, professional, and medical offices; residential uses in mixed use projects

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 25).

7 **TABLE 25: 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

	Zone	Allowable Density	General Uses
RS ¹	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 ¹	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
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 subdistrict.

4 Development Standards

5 Zoning Standards

6 Table 26 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

1 standards to accommodate unique topographical conditions that would otherwise increase
 2 development costs.

3 **TABLE 26: TOWN OF LOOMIS DEVELOPMENT STANDARDS¹**

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 ²	50 ³	25	—	25	35 and 2 stories
RE	2.3 ac	100	160	20 ²	50 ³	25	—	25	35 and 2 stories
RR	40,000 sf	100	135	20	50 ³	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 ⁴	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 ⁴	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 ⁵	10,000 sf	100	60	40 ⁴	15 min	—	20	6	30 and 2 stories

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

5 Notes:

- 6 1. Refer to the Town of Loomis Zoning Code for specific footnotes pertaining to this table.
- 7 2. The Zoning Code provides an exception that may allow up to 25 percent coverage on a nonconforming parcel that
- 8 the review authority determines is significantly smaller than the minimum area required by the zone.
- 9 3. The Zoning Code allows for a front setback of 75 feet from the property line if a public or private street or street
- 10 easement is within the setback area.
- 11 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
- 12 to 60 percent in the RH zone. As part of the 2020 General Plan Update, the Town will ensure consistency between
- 13 General Plan land use designations and the Zoning Code (**Program 1**).
- 14 5. The Town has included **Program 6** to increase the RH height limit to allow for 3 stories, to ensure there are no
- 15 constraints to the development of multifamily units.

16

1 **Typical Densities for Development**

2 The Town of Loomis is a small, semi-rural community town bisected by I-80 and with few physical
 3 constraints to development. There were no significant subdivisions in the previous Housing Element
 4 cycle, likely as a result of the cost of land in Loomis paired with the large-lot character of much of the
 5 Town. Typical single-family residential lots in the RS zone vary in size from approximately 3,500 to
 6 20,000 square feet and support 1 to 2 single-family homes each. Single-family residential lots in the RR,
 7 RE, and RA zones can range from 1 acre to 4.6 acres or more in size (approximately 200,376 square
 8 feet). Typical single-family densities are 1 to 2 homes per acre. Multifamily densities are 24 units per
 9 acre, based on the density of the only multi-family complex in the Town, which was constructed prior
 10 to Town incorporation. In the previous planning period, no sites identified to accommodate the lower-
 11 income RHNA in the inventory were developed below the minimum allowable density of the zone in
 12 which the site is located.

13 **Parking**

14 **Table 27** presents the parking standards for single- and multifamily units. These standards include guest
 15 parking requirements. The local ordinance allows the Director to reduce or waive the number of parking
 16 spaces required when the applicant can provide quantitative proof fewer spaces are needed. The
 17 ordinance also allows waiver of parking requirements in Downtown for off-hour uses. Allowing for
 18 relaxed parking standards ensures parking requirements are not a constraint to the development of
 19 affordable housing.

20 **TABLE 27**
 21 **PARKING STANDARDS¹**

Housing Type	Parking Space Requirement
Single-Family	2 covered spaces, plus 1 additional space for each bedroom over 3
Multifamily ²	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

Housing Type	Parking Space Requirement
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

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

2 Notes:

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

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

6 **Density Bonus**

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

16 **Provisions for a Variety of Housing**

17 Housing element law specifies that jurisdictions must identify adequate sites to be made available
18 through appropriate zoning and development standards to encourage the development of various
19 types of housing for all economic segments of the population. This includes single-family housing,
20 multifamily housing, manufactured housing, mobile homes, emergency shelters, and transitional
21 housing. **Table 28** summarizes the permitted housing types.

22 **TABLE 28: 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 ¹
Mobile Home	P	P	P	P	P	P

Housing Types Permitted	RA	RE	RR	RS	RM	RH-20
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 ²	P	P	P	P	P	P
Supportive Housing ²	P	P	P	P	P	P
Single-Room Occupancy Units ³	NP	NP	NP	NP	NP	NP
Care Facilities (6 or fewer persons)	P	P	P	P	P	P
Care Facilities (7 or more persons) ⁴	NP	NP	UP	UP	UP	UP
Employee Housing ⁵	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

5 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).

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

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

11 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.

14 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
18 minimal supportive services for homeless persons that is limited to occupancy of six months or less by
19 a homeless person. No individual or households may be denied emergency shelter because of an
20 inability to pay.”

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

1 In 2014, the Town amended its Zoning Ordinance to establish standards for development of new
2 emergency shelters. Emergency shelters are a permitted use within the General Commercial (C-G) and
3 Central Commercial (C-C) zoning districts within a current structure and ~~although the ordinance~~
4 requires a use permit approval for all new construction projects in both zones. The ordinance also allows
5 emergency shelters in the Public Institutional (P-I) zoning district with approval of a use permit. The
6 Town will review parking standards for emergency shelters and will amend the Zoning Ordinance
7 necessary to ensure that standards are sufficient to accommodate all staff, provided they do not require
8 more parking for emergency shelters than other residential or commercial uses within the CG and CC
9 zones. Additionally, the Town will ~~to remove the use permit requirement for new construction~~ (Program
10 6).

11 To address the need for an emergency shelter, the Town identified two suitable sites, ranging in size
12 from 2-3 acres. These sites are located within one mile of a grocery store, convenience stores, and the
13 Depot transit stop downtown. Each site ~~in close proximity to services, that could~~can accommodate at
14 least one year-round emergency shelter in the CC zone. Both sites have readily available utilities and
15 other infrastructure to support construction of a new emergency shelter.

16 ***Transitional and Supportive Housing Types***

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

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

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

36 ***Extremely Low-Income Housing***

37 Extremely low-income households typically comprise persons with special housing needs, including, but
38 not limited to, persons experiencing homelessness or at risk of homelessness, persons with substance
39 abuse problems, and farmworkers. AB 2634 (Lieber 2006) requires the quantification and analysis of

1 existing and projected housing needs of extremely low-income households. Housing Elements must
2 also identify zoning to encourage and facilitate supportive housing and single-room occupancy units.
3 To encourage and facilitate the development of housing affordable to extremely low-income
4 households and in accordance with Government Code Section 65583, the Town will define single-room
5 occupancy units and identify zones where they are permitted (**Program 5**).

6 ***Constraints on Persons with Disabilities***

7 The Town of Loomis incorporates the Federal Fair Housing Act and the California Fair Employment and
8 Housing Act of 1964 as a part of its building requirements. These two statutes address the fair housing
9 practices adhered to by the Town, which include practices against housing discrimination toward
10 persons with disabilities. In compliance with Government Code Section 65583, the Town permits
11 supportive housing for disabled residents in any residential zone that permits residential uses of a similar
12 type in the same zone. To ensure there are no constraints to persons with disabilities, **Program 20** has
13 been incorporated into the Housing Element to mitigate any possible constraints.

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

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

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

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

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

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

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

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

- 1 • **Site planning requirements** – Currently, the Town’s Zoning Ordinance requires special
2 regulations for residential care facilities for the elderly and limits the maximum number of
3 persons who may reside in the facility by lot size, including employees. The Town has included
4 **Program 5** to amend the language of Chapter 13.42.240 to remove site planning requirements
5 for residential care facilities for the elderly for six or fewer persons to ensure the standards are
6 no different than for other residential uses in the same zone and to permit residential care
7 facilities with seven or more persons without a use permit in all residential zones.
- 8 • **Definition of “family”** – To ensure the Town does not have any practices that could discriminate
9 against persons with disabilities and impede the availability of such housing for these individuals,
10 the Town has included **Program 5** to include a definition of family that does not limit family by
11 size or blood relation.

12 ***Residential Care Facilities***

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

19 The Town’s Zoning Ordinance considers congregate care housing as residential care facilities for the
20 elderly. Residential care facilities for the elderly with six or fewer persons are permitted in all residential
21 zones and facilities with seven or more are permitted with approval of a use permit in all residential
22 zones. Similarly, residential care facilities (non-congregate care) with six or fewer persons are permitted
23 in all residential zones and residential care facilities (non-congregate care) with seven or more persons
24 require a use permit in the RR, RS, RM, and RH zone.

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

29 **Building Code and Energy Conservation Requirements**

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

36

1 **Code Enforcement**

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

12 **On- and Off-Site Improvements**

13 The Town requires typical off-site improvements for residential development to ensure public health
14 and safety. Typical off-site improvements vary depending on the location of the project. Typical
15 frontage improvements for residential subdivisions include, but are not limited to, sidewalk, curb, gutter,
16 18 feet of pavement width, and drainage systems. A primary residential street servicing more than 100
17 lots, but no more than 500 lots, requires a right-of-way of 50 feet and back-to-back curb width of 42
18 feet. Minor residential streets require a right-of-way of 50 feet and back-to-back curb width of 38 feet.
19 The minimum sidewalk width for a primary or minor residential street is 4 feet. Requests for exceptions
20 from improvement design requirements are allowed with approval by the Town’s Engineer. The Town’s
21 off-site standards are not any more restrictive than those of surrounding jurisdictions and the Town
22 does not believe the off-site standards act as an impediment to the production of housing for lower-
23 income households.

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

27 **Development Fees**

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

34 **Table 29** presents the typical residential development fees for a single-family and a multifamily project.

35 **Table 30** describes minimum Town fees for typical planning permits. The planning fees per dwelling
36 unit (DU) are comparable or less than those charged by other jurisdictions in Placer County and are not
37 considered a barrier to residential development because of their relatively low value.

38 The Town’s development standards and fees are available on the Town’s website.

1

TABLE 29: 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
TOTAL	\$39,010.06	\$12,572.55

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 30: PLANNING AND DEVELOPMENT FEES

Fee Category	Fee Amount
MINISTERIAL FEES	
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
PLANNING APPLICATIONS	
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
Modifications	\$883.00

Fee Category	Fee Amount
Variance	\$1,507.00
Variance (Minor)	\$735.00
Zoning Amendment	\$1,623.00
TOWN MAPS	
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
ENVIRONMENTAL	
Information Assessment	\$1,031.00
CEQA EIR	actual cost
CEQA ND or MND	actual cost
CEQA Exemption	\$291.00
NEPA EIS	actual cost
OTHER SERVICES	
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.

20

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 31**, 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. The Town has a checklist of all general
31 plan and zoning standards that a project must meet and makes this available to developers as part of
32 the Town's SB 330 process. Approval of a pre-application. This applies to all projects unless the project
33 square footage or unit count changes by more than 20 percent after the preliminary application is
34 submitted. The developer must submit a full application for the development project within 180 days of
35 submitting the preliminary application.

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

10 The typical amount of time between entitlement and pulling a building permits is generally 30 to 60
 11 days from the time the plans are submitted until the permit is issues, which includes the time the
 12 applicant responds to comments. This can vary depending on the responsiveness of an applicant in
 13 meeting the entitlement conditions of approval. Once a building permit is applied for, plan review
 14 typically occurs in two weeks; each subsequent review is completed in one week. A typical project takes
 15 2 to 3 review cycles, though delays on the applicant’s side extends the timeframe between entitlement
 16 and building permit.

17 **TABLE 31: 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
Estimated Total Processing Time	5 Weeks	4 Months	5-6.5 Months

18 *Source: Town of Loomis 2020*

19 **Table 32** lists the review authority for various applications in the Town of Loomis. Use Permits are
 20 reviewed by the Planning Commission, which notices and holds a public hearing to decide on approval.
 21 The Planning Director reviews Minor Use Permits (MUP). The Director may refer MUP applications to
 22 the Planning Commission and appeal to the Town Council as an option. MUP applications are noticed
 23 and a hearing is held if it is requested after the noticing. The decision and findings are recorded for Use
 24 Permits and Minor Use Permits. Conditions of approval may be imposed for either type of permit.
 25 Additionally, design review approval by the Planning Director is often required for subdivision
 26 applications. (See **Table 32** for the types of permits required for residential construction.)

27 **TABLE 32: 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
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;

- 1 3. Retain and strengthen the visual quality and attractive character of the community;
- 2 4. Assist project developers in understanding the Town's concerns for the aesthetics of
- 3 development, and
- 4 5. Ensure that development complies with all applicable Town standards and guidelines, and does
- 5 not adversely affect community health, safety, aesthetics, or natural resources.

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

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

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

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

30 To ensure design review standards are objective, the Town has included program 3 to review design
31 review standards and revise, as necessary.

32 ***Use Permits***

33 A use permit or minor use permit provides a process for reviewing uses and activities that may be
34 appropriate in the applicable zoning district, but whose effects on site and surroundings cannot be
35 determined before being proposed for a specific site. Use permits shall be approved or disapproved
36 by the commission; minor use permits shall be approved or disapproved by the director, provided that
37 the director may choose to refer any minor use permit application to the commission for hearing and

1 decision. A minor use permit review and approval process typically takes 4 weeks; a use permit review
2 and approval typically takes 4 to 8 weeks.

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

6 1. The proposed use is allowed within the applicable zoning district and complies with all other
7 applicable provisions of this title and the municipal code;

8 2. The proposed use is consistent with the general plan and any applicable specific plan;

9 3. The design, location, size, and operating characteristics of the proposed activity are compatible
10 with the existing and future land uses in the vicinity;

11 4. The site is physically suitable for the type, density and intensity of use being proposed, including
12 access, utilities, and the absence of physical constraints; and

13 5. Granting the permit would not be detrimental to the public interest, health, safety, convenience,
14 or welfare, or materially injurious to persons, property, or improvements in the vicinity and
15 zoning district in which the property is located.

16 **Review of Local Ordinances**

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

18 **Available Dry Utilities**

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

22 • Electricity: Pacific Gas and Electric Company (PG&E)

23 • Telephone: AT&T

24 • Fiber Cable: AT&T, Wave Cable, DISH, DirectTV, HughesNet, Cal.net, Pivotal Global
25 Capacity, Winters Broadband, and South Valley Internet.

26

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 33** summarizes the projected construction costs.

11 **TABLE 33: 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
Total Cost	\$160,138	\$104,393	\$5,096	\$269,627

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.

27 The cost of borrowing money to finance the construction of housing or to purchase a house affects the
28 amount of affordably priced housing in Loomis. Fluctuating interest rates can eliminate many potential

1 homebuyers from the housing market or render a housing project that could have been developed at
 2 lower interest rates infeasible. Typically, when interest rates decline, sales increase, and vice versa. **Table**
 3 **34** illustrates interest rates as of January 2021. The table presents both the interest rate and the annual
 4 percentage rate (APR) for different types of home loans.

5 **TABLE 34: 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%

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

7 **Infrastructure Capacity**

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

11 **Water**

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

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

28

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
38 development in its vicinity. The Town’s Zoning Ordinance includes wetland protection and
39 restoration regulations to minimize impacts to wetlands.

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

12 **Physical Constraints**

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

25 **Opportunities for Energy Conservation**

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

35 The Town supports energy conservation in new and existing housing through application of State
36 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.

37

1 **Continuing Efforts to Address Non-Governmental Constraints**

2 In an effort to continue to mitigate non-governmental constraints, the Town contracted with Cascadia
3 Partners to provide outreach in anticipation of the Housing Element update process. Outreach was
4 scheduled so that it would be a contribution to the update of the Housing Element, including showing
5 preferences by the participants about how Loomis would meet its Regional Housing Needs Allocation.
6 The process began in February 2021 with interviews and ongoing input was gathered through
7 completing surveys. The overall theme of the outreach was to educate residents on infill housing, higher
8 density projects and project affordability. The Town plans to continue this effort beyond the Housing
9 Element update process.

1 Review of Previous Housing Element

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

3 The Town continuously promotes housing for special needs groups in a variety of ways by continuing to permit residential care facilities by right in
4 specific zones, allowing for the development of ADUs consistent with state law, provides handouts and other materials that include information on
5 fee waivers for affordable development including housing for special needs groups as well as provides incentives for the development of special needs
6 housing such as a reduction in site coverage, setbacks, reduced parcel size, and/or parking requirements.

Program	Implementation Status	Continue-Modify-Delete
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.	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.	Continue.

Program		Implementation Status	Continue-Modify-Delete
<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 infrastructure, such as the Infill Infrastructure Grant Program (HCD).</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 financing programs to eliminate barriers to high-density residential development</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 accommodate new residential development.</p>	<p>Modify to address State Law.</p>
<p>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.</p>	<p>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</p>	<p>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.</p>	<p>Continue.</p>
<p>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</p>	<p>Responsible Entity: Town Manager and Planning Director Timeframe: Ongoing Desired Result: Provide incentives to qualified sponsors of affordable</p>	<p>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</p>	<p>Continue.</p>

Program	Implementation Status	Continue-Modify-Delete	
<p>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-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>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. Objective: 5 units</p>	<p>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 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"> a. Allow second residential units "by right" in all residential zones (except RH). b. Allow mobile homes and manufactured housing in all residential zoning districts. c. Allow "hardship mobile homes" in residential zones. d. Allow density bonuses for the construction of units for low and very low-income residents and for senior housing projects. 	<p>Responsible Entity: Planning Director Timeframe: Review and report to Town Council as part of the annual reporting process (GC 65400} 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-</p>	<p>Modify to comply with new State Law.</p>

Program	Implementation Status	Continue-Modify-Delete
<p>e. Consider "cluster developments" in order to reduce site improvement costs, allow more efficient use of developable lands, and conserve open space.</p> <p>The Town will review these programs to determine effectiveness, and revise, as necessary, to encourage construction of affordable housing.</p>	<p>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 development proposed in the previous planning period.</p>	
<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</p>	<p>Responsible Entity: Planning Director and Finance Director</p> <p>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)</p> <p>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>Continue.</p>

Program	Implementation Status	Continue-Modify-Delete	
community by creating a handout to be distributed with land development applications.			
PROGRAM 7. The Town will identify financial institutions operating in the Town that fall under the requirements of the Community Reinvestment Act and request that these institutions develop specific programs for providing financing for low- and moderate-income housing.	Responsible Entity: Town Manager and Planning Director Timeframe: Within 2 years of Housing Element adoption 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.	Due to limited staffing, the Town has not identified financial institutions operating in the Town that fall under the requirements 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.	Continue.
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:	Responsible Entity: Planning Director Timeframe: Determination of the appropriateness of an inclusionary ordinance within three years after adoption of the Housing Element Desired Result: An inclusionary housing ordinance Objective: 15 units	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.	Continue.

Program	Implementation Status	Continue-Modify-Delete
<ul style="list-style-type: none"> • Limiting the application of the ordinance to developments exceeding a certain size. • Percentage of housing units required to be set aside as affordable. • Design and building requirements. • Timing of affordable unit construction. • Determination of a fee in lieu of developing affordable units. • Developer incentives, such as fee deferrals and waivers. • Administration of affordability control. <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>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</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</p>

Program		Implementation Status	Continue-Modify-Delete
<p>Housing Development Corporation (AHDC).</p> <ul style="list-style-type: none"> Identify specific sites for multi-family development at 20 units per acre (see also Program 10). Identify funding opportunities and assist in preparing applications for funds (see also Programs 6 and 7). Work with housing sponsors to help with scores for readiness and neighborhood revitalization. Provide regulatory concessions and incentives, as necessary, to encourage and facilitate the construction of affordable housing (see also Program 5). 	<p>more areas of higher residential densities</p> <p>Objective: 10 units</p>	<p>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 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</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>	<p>Continue</p>

Program	Implementation Status	Continue-Modify-Delete
<p>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 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>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>

Program		Implementation Status	Continue-Modify-Delete
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 Bonus law (Government Code Section 65915).	<p>Responsible Entity: Planning Director</p> <p>Timeframe: Within one year after the adoption of the Housing Element</p> <p>Desired Result: Provide additional housing opportunities and to ensure that the Zoning Ordinance is in compliance with State law</p> <p>Objective: 10 units</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, 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.	Continue.
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>Responsible Entity: Planning Director</p> <p>Timeframe: Within one year after the adoption of the Housing Element</p> <p>Desired Result: Provide incentives to homeowners and encourage smaller, more affordable secondary dwelling units.</p> <p>Objective: 15 units</p>	The Town reduces impact fees by 50 percent to incentivize construction of accessory dwelling units.	Continue, combine with Programs 17 and 23.
PROGRAM 14. The Town shall consider an affordable housing linkage fee on nonresidential development to support the development of affordable housing.	Responsible Entity: Planning Director	Due to limited staffing, the Town has not considered an affordable housing linkage fee (and alternatives) on nonresidential development to support the development	Continue, combine with Program 8.

Program	Implementation Status	Continue-Modify-Delete
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.	Timeframe: Within two years after the adoption of the Housing Element. Desired Result: Promote affordable housing. Objective: 5 units	of affordable housing but is still interested in doing so.
PROGRAM 15. The Town will examine alternatives to establish a local housing trust fund from a combination of public and private resources.	Responsible Entity: Town Manager and Planning Director Timeframe: Within 2 years of adoption Desired Result: Local financing resources to facilitate the development of housing for low- and moderate-income families and workers	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.
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.	Responsible Entity: Planning Director Timeframe: Within 2 years of Housing Element adoption Desired Result: Zoning Ordinance amendment Objective: n/a	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.
PROGRAM 17. In order to encourage housing for extremely low, very low-, and low-income households, the Town shall	Responsible Entity: Planning Director	The Town allows single-room occupancy units in compliance with State law and will update Zoning Ordinance to reflect

Program	Implementation Status	Continue-Modify-Delete
<p>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 SROs. Parking needs will be analyzed during development of the standards and procedures.</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>	<p>current Town practices as part of the 2021–2029 Housing Element.</p>
<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</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>

Program	Implementation Status	Continue-Modify-Delete
development community by creating a handout to be distributed with land development applications.		
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 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.	Responsible Entity: Planning Director Timeframe: Ongoing Desired Result: Ensure availability of utilities for housing needs.	Continue.
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	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	Continue.

Program	Implementation Status	Continue-Modify-Delete	
<p>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>community values without suppressing creativity.</p>		
<p>PROGRAM 21. The Town will seek appropriate funding through the CalHome Program and the Community Development Block Grant Program to provide housing rehabilitation loans and weatherization services for extremely low, very low, and low-income households.</p>	<p>Responsible Entity: Planning Director Timeframe: Ongoing Desired Result: Provide appropriate financial incentives to promote conservation of existing housing units. Objective: 10 units</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 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.</p>	<p>Continue.</p>
<p>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.</p>	<p>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</p>	<p>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.</p>	<p>Modify, continue.</p>
<p>PROGRAM 23. The Town will continue to implement incentive programs for senior</p>	<p>Responsible Entity: Planning Director</p>	<p>The Town provides density bonuses for residential development in which at least 50 percent of the total units are for seniors</p>	<p>Modify to include all special needs groups,</p>

Program		Implementation Status	Continue-Modify-Delete
housing, including the density bonus ordinance.	<p>Timeframe: On-going</p> <p>Desired Result: Promote development of senior housing in order to respond to the growing senior population in the area.</p>	<p>(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 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>	combine with Programs 13 and 17.
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</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>	Delete. The Town completed this program.

Program	Implementation Status	Continue-Modify-Delete	
	housing which meets specialized housing needs.		
<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> <ul style="list-style-type: none"> • Entrances to homes without steps. • Hallways and doors that comfortably accommodate strollers and wheelchairs. • Lever door handles and doors of the appropriate weight. • Electrical outlets that can be accessed without having to move furniture. • Rocker action light switches to aide people with a loss of finger dexterity. • Showers that can accommodate a wheelchair, and that have adjustable showerheads to accommodate people of different heights. • Kitchens with varying counter heights. <p>The Town will have brochures on universal design available at the Planning Department front counter. The Town will</p>	<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
<p>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>PROGRAM 26. The Town will continue to coordinate with Placer County and/or neighboring cities and continue to contribute funding when feasible toward emergency shelter programs for the area, including consideration of funding for programs developed through inter-jurisdictional cooperation.</p>	<p>Responsible Entity: Planning Director Timeframe: Ongoing Desired Result: Supportive inter-jurisdictional programs to alleviate or prevent homelessness. Leverage limited local resources to achieve greater results than might occur by individual smaller jurisdictions working independently.</p>	<p>Modify. Combine with Program 27.</p>
<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.</p>	<p>Responsible Entity: Planning Director Timeframe: Within one year of adoption of the Housing Element Desired Result: Compliance with State law and increased housing choices for the homeless</p>	<p>Modify. Combine with Program 26.</p>

Program	Implementation Status	Continue-Modify-Delete
<p>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"> Proximity of public transit, supportive services, and commercial services; Hours of operation; External lighting and noise; Provision of security measures for the proper operation and management of a proposed facility; Measures to avoid queues of individuals outside proposed facility; and Compliance with county and State health and safety requirements for food, medical, and other supportive services provided onsite. <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</p>		

Program	Implementation Status	Continue-Modify-Delete	
impede the approval and development of emergency shelters.			
PROGRAM 28. The Town shall amend the Zoning Ordinance to define transitional housing and supportive housing as a residential use, subject to the same standards that apply to other residential uses types in the same zoning district. 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 transitional housing.	Responsible Entity: Planning Director Timeframe: Within one year of adoption of the Housing Element Desired Result: Compliance with State law and increased housing choices for the homeless	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.	Modify to address new State Law.
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	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	Implementation Status	Continue-Modify-Delete	
	Desired Result: Energy efficient residential developments and reduction of consumption of non-renewable energy resources.		
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 display in public places such as Town Hall and the Library.	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 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,	Responsible Entity: Planning Director	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,	Continue. Modify to include new programs.

Program		Implementation Status	Continue-Modify-Delete
the Town will have material available to residents regarding the PCWA's Water-Wise House Call Program.	<p>Timeframe: Within one year after the adoption of the Housing Element</p> <p>Desired Result: Reduce water consumption and impact existing infrastructure. Reduce cost for landscape maintenance.</p>	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.	
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>Responsible Entity: Town Manager</p> <p>Timeframe: Ongoing</p> <p>Desired Result: Better information regarding equal opportunity protections for all residents of the Town of Loomis.</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.	Modify to address State Law. Combine with Program 35.
PROGRAM 35. The Town will refer people experiencing discrimination in housing to Department of Fair Employment and	<p>Responsible Entity: Town Manager</p> <p>Timeframe: On-going</p>	The Town did not receive any discrimination complaints during the previous planning period. If a resident	Modify to address State Law. Combine with Program 34.

Program		Implementation Status	Continue-Modify-Delete
Housing or Legal Services of Northern California for help.	Desired Result: Provide access to assistance programs for those seeking remedies to discrimination.	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.	
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 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.	Responsible Entity: Planning Director Timeframe: Ongoing 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	In 2005, the Town adopted Ordinance 216 establishing Chapter 13.39, Reasonable Accommodation. The purpose of this ordinance was to provide people with 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. The Town will review the ordinance to ensure compliance with State Law.	Modify. Combine with Program 25.

Goals, Policies, and Programs

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

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

A. Affordable Housing

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

Policies

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

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

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

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

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

A-6. The Town will make significant efforts to support Placer County's efforts to create a fair, reasonable, and balanced nonprofit housing development corporation whose primary 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
25 Additionally, the Town will review and revise as necessary the design review standards to ensure
26 they are objective and to do not constrain the development of housing.

27 Responsible Entity: Planning Director

28 Timeframe: Develop an SB 35 streamlining approval process by January 2022 and
29 implement as applications are received. Provide pre-applications by
30 request. Review and revise as needed the design review standards by
31 January 2022.

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

33 Quantified Objective: 15 units

34

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:** To encourage housing mobility, a Allow single-room
25 occupancy (SRO) units in the RH (High-Density Residential), RM-3.5 (Medium-Density
26 Residential), RM-5 (Medium-Density Residential), and CG (General Commercial) zoning
27 districts with a conditional use permit, in compliance with Government Code Section
28 65583(c)(1).

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

31 d. **Residential Care Facilities:** Remove site planning requirements for residential care
32 facilities for six or fewer persons, in accordance with Health and Safety Code Section
33 1568.0831 and to facilitate construction of residential care facilities in areas of
34 concentrated special needs groups to reduce displacement risk. Allow residential care
35 facilities, regardless of size, in all zones that permit residential uses of the same type, in
36 accordance with the Town’s definition of family.

37 e. **Low-Barrier Navigation Centers.** Allow low-barrier navigation centers for the homeless
38 by right in zones that allow for mixed-use and nonresidential zones permitting

1 multifamily uses, per Government Code Section 65662.

2
3 Responsible Entity: Planning Director

4 Timeframe: Amend the Zoning Ordinance within one year of Housing Element
5 adoption.

6 Funding: General Fund

7 Quantified Objectives: 20 units; of these, encourage 5 lower-income units in areas of
8 concentrated overpayment and 10 units for special needs groups in
9 areas high resource areas to improve access to opportunity

10 6. The Town will amend the Zoning Ordinance to address the following development standards:

11 a. **ADUs:** Create an ADU ordinance that complies with State Law and provides the Town
12 with more local control. Allow ADUs in accordance with Assembly Bill (AB) 2299 and SB
13 1069 in all zones that allow residential zones.

14 b. **RH Height Limit:** Increase the RH height limit to allow for three stories, to ensure there
15 are no constraints on development of multifamily units.

16 c. **Multifamily Parking Standards:** Reduce parking requirements for multifamily housing by
17 removing additional parking space requirements for each bedroom over three and
18 reducing guest parking spaces to one for every five units.

19 d. **Emergency Shelters**~~Parking~~: Allow sufficient parking to accommodate all staff working
20 in the emergency shelter, provided that the standards do not require more parking for
21 emergency shelters than other residential or commercial uses within the same zone, in
22 compliance with Government Code Section 65583(a)(4)(A)(ii). Remove the use permit
23 requirement for new construction of emergency shelters in the CC and CG zones.

24 e. **Density Bonus:** Comply with changes in California's density bonus law
25 (Government Code Section 65915, as revised) and promote the density bonus
26 through informational brochures that will be displayed at the Town's Planning
27 Department.

28 f. **Supportive Housing:** Allow supportive housing as a permitted use without
29 discretionary review in zones where multifamily and mixed-use developments are
30 permitted, including nonresidential zones permitting multifamily uses
31 (Government Code Section 65583(c)(3)).

32 Responsible Entity: Planning Director

33 Timeframe: Amend the Zoning Ordinance and create an ADU ordinance within one
34 year of Housing Element adoption.

1 Funding: General Fund

2 Quantified Objective: 15 units; 5 lower-income units in areas with a higher median income to
3 promote housing mobility and 5 special needs units in areas of
4 concentrated special needs groups and/or near services.

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

16 Responsible Entity: Planning Director

17 Timeframe: Annually meet with developers to identify barriers to and opportunities
18 for affordable development. Provide developers with a list of eligibility
19 requirements for expedited application and permit processing and
20 density bonuses.

21 Funding: General Fund

22 Quantified Objective: 35 affordable units; of these 5 in areas with lower median income to
23 reduce displacement risk, 5 in areas of higher median income to
24 promote mobility and mixed-income neighborhoods, and 5 in areas of
25 concentrated special needs groups

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

35 Responsible Entity: Planning Director and Finance Director

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

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

6 Quantified Objective: 10 affordable units

7 9. The Town will recommend adoption of an inclusionary housing ordinance to Town Council. This
8 ordinance will identify acceptable methods to provide affordable housing such as: (a)
9 construction of housing on-site, (b) construction of housing off-site, (c) dedication of land for
10 housing, and (d) payment of an in-lieu or affordable housing linkage fee. Development of this
11 ordinance requires an analysis of the following variables:

- 12 a. Limiting the application of the ordinance to developments exceeding a certain size.
- 13 b. Percentage of housing units required to be set aside as affordable.
- 14 c. Feasibility of waiving 100 percent of application processing fees for developments in
15 which 5 percent of units are affordable to extremely low-income households.
- 16 d. Design and building requirements.
- 17 e. Timing of affordable unit construction.
- 18 f. Determination of a fee in lieu of developing affordable units.
- 19 g. Developer incentives, such as fee deferrals and waivers.
- 20 h. Administration of affordability control.

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

25 Responsible Entity: Planning Director

26 Timeframe: Analyze variables to be incorporated in the inclusionary ordinance by
27 December 2023 and recommend adoption to Town Council by March
28 2024.

29 Funding: General Fund

30 Quantified Objective: 15 lower-income units, encourage 5 in areas of concentrated
31 overpayment

32 10. The Town will partner with the development community to facilitate residential development in
33 the commercial and multifamily zones to diversify the housing stock, increase mobility and
34 access to resources, and provide more areas of higher-density residential uses. Specifically, the
35 Town will:

- 1 a. Contact potential affordable housing developers, such as the Affordable Housing
- 2 Development Corporation (AHDC).
- 3 b. Work with housing sponsors to help with scores for readiness and neighborhood
- 4 revitalization.
- 5 c. Provide regulatory concessions and incentives, as necessary, to encourage and facilitate
- 6 the construction of affordable housing (see also **Program 7**).

7 Responsible Entity: Planning Director

8 Timeframe: Reach out to developers annually, and provide support and concessions
9 as needed.

10 Funding: General Fund, HOME funds, CDBG funds

11 Quantified Objective: 5 units, all of which should be encouraged in areas with a lower median
12 income near services in commercial and multifamily zones

13 11. To ensure the Town has sufficient capacity beyond the required Regional Housing Needs
14 Allocation (RHNA), the Town will amend the General Plan Land Use Element to increase the
15 allowable density in the Town's Town Center Commercial (TC) land use designation from 15
16 units per acre to 20 units per acre and will amend the Zoning Code to increase the allowable
17 density in the Central Commercial (CC) zoning district from 15 units per acre to 20 units per
18 acre.

19 Responsible Entity: Planning Director

20 Timeframe: General Plan land use designation will be amended in 2022, and the
21 Zoning Ordinance will be amended in 2023.

22 Funding: General Fund

23 Quantified Objective: 27 lower-income units

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

26 a. Develop and/or coordinate with Placer County to provide standardized building plans
27 for ADUs to reduce permit costs.

28 b. Provide guidance and educational materials for building ADUs on the Town's
29 website, including permitting procedures and construction resources. Additionally,
30 the Town shall present homeowner associations with information about the
31 community and neighborhood benefits of ADUs, inform them that covenants,
32 conditions, and restrictions (CC&Rs) prohibiting ADUs are contrary to state law,
33 and ask homeowner associations to encourage such uses.

34 c. Distribute materials on the benefits of a second unit in areas of high opportunity to
35 increase mobility for low-income households.

36 d. Develop and implement a monitoring program that will track ADU approvals and

1 affordability. The Town will use this monitoring program to track progress in ADU
2 development and adjust or expand the focus of its education and outreach efforts
3 through the 2021-2029 planning period. The Town will evaluate ADU production and
4 affordability two years into the planning period (2023), and if it is determined these units
5 are not meeting the lower-income housing need, the Town shall ensure other housing
6 sites are available to accommodate the unmet portion of the lower-income RHNA. If
7 additional sites must be rezoned, they will be consistent with Government Code
8 Sections 65583(f) and 65583.2(h).

9 Responsible Entity: Planning Director

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

13 Funding: General Fund

14 Quantified Objective: A minimum of 24 ADUs, 12 of which in areas of concentrated
15 overpayment and special needs groups to reduce displacement risk and
16 6 in highest resource areas to facilitate housing mobility

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

25 Responsible Entity: Planning Director

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

30 Funding: General Fund

31 Quantified Objective: 6 subsidized lower-income units, 4 of which in areas with a higher
32 percentage of special needs groups and/or concentrated overpayment
33 to reduce displacement risk

34 14. The Town will coordinate with the Placer County Water Agency (PCWA), and the South Placer
35 Municipal Utility District, to ensure availability and adequate capacity of water, sewer services,
36 and drainage facilities to accommodate the housing needs during the planning period. Priority
37 shall be granted to proposed developments that include housing affordable to lower-income

1 households. The Town will also work with service providers to pursue funding for infrastructure,
2 such as the Infill Infrastructure Grant Program (HCD). In addition, the Town will provide a copy
3 of the Housing Element and any future amendments to water and sewer providers immediately
4 after adoption.

5 Responsible Entity: Planning Director and Town Engineer

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

7 Funding: General Fund

8 15. In addition to implementing the State Density Bonus (**Program 6**), the Town will amend the
9 Zoning Ordinance to allow a density of 20 dwelling units per acre for affordable housing
10 projects targeted for special needs groups, as identified in the Housing Element, in zones that
11 allow for multifamily development.

12 Responsible Entity: Planning Director

13 Timeframe: Amend the Zoning Ordinance within one year of Housing Element
14 adoption.

15 Funding: General Fund

16 **B. Quality of Design**

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

18 **Policy**

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

21 **Program**

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

29 Responsible Entity: Planning Director

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

32 Funding: General Fund

C. Conservation and Rehabilitation

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

Policies

- C-1 The Town shall continue to apply for CDBG funding for the purpose of rehabilitating low-cost, owner-occupied, and rental housing.
- C-2. The Town shall encourage private financing to rehabilitate housing.
- C-3. The Town shall discourage the conversion of mobile home parks to other types of housing, except where the conversion results in replacement with comparably affordable housing or the living conditions within the mobile home park are such that an alternative land use will better serve the community or the residents of the mobile home park.
- C-4. The Town shall require the abatement of unsafe structures, while giving property owners ample time to correct deficiencies. Residents displaced by such abatement should be provided relocation assistance.
- C-5. The demolition of existing housing units occupied by low- and moderate-income persons should be allowed only when a structure is found to be substandard and unsuitable for rehabilitation and tenants are given reasonable notice and relocation assistance.
- C-6. The Town will support efforts to convert mobile home parks where residents currently lease their spaces into parks where residents own their spaces.
- C-7. The Town will allow affordable dwellings that do not meet current lot size, setback, or other zoning standards to be rehabilitated, as long as the non-conformity is not increased and there is no threat to public health and/or safety.

Programs

17. The Town will seek appropriate funding through the CalHome Program and the CDBG Program to provide housing rehabilitation loans and weatherization services for all residents, with an targeted emphasis on promoting the availability of this funding in an areas of concentrated poverty or overpayment. extremely low-, very low- and low-income households.

Responsible Entity: Planning Director

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

Funding: CalHome, CDBG funds

1 Quantified Objective: 5 units, 3 of which in areas of concentrated poverty or overpayment

2 18. The Town will establish a code compliance mechanism that effectively uses funding resources,
3 efficiently ensures safe homes, and avoids displacement. The Town can use the Franchise Tax
4 Board's Substandard Housing Program, which allocates funds¹ to local jurisdictions to
5 strengthen code compliance operations.

6 Responsible Entity: Planning Director

7 Timeframe: Establish code compliance mechanism within three years of Housing
8 Element adoption.

9 Funding: Franchise Tax Board Substandard Housing Program funds

10 Quantified Objective: 5 units, target rehabilitation of 3 units through the code compliance
11 mechanism in areas of concentrated substandard housing condition

12 D. Special Housing Needs

13 **GOAL D: To meet the housing needs of special groups of Town**
14 **residents, including a growing senior population, large families,**
15 **single mothers, farmworkers, and the disabled, including**
16 **developmentally disabled.**

17 Policies

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

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

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

25 D-4. The Town shall encourage housing development that meets the special needs of
26 disabled persons, including developmentally disabled individuals, and ensure that

¹ 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 all new multifamily developments comply with the handicapped provisions of the
2 California Building Code and Americans with Disabilities Act (ADA).

3 **Programs**

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

9 Responsible Entity: Planning Director

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

13 Funding: General Fund

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

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

23 Responsible Entity: Planning Director

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

28 Funding: General Fund

29 Quantified Objective: 5 units; of these, promote universal design of 2 units in areas with a
30 higher concentration of special needs groups and 1 in an area of high
31 opportunity to promote housing mobility

1 **E. Homelessness**

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

6 **Policy**

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

10 **Program**

11 21. The Town will work with Placer County and/or neighboring cities, as well as participate in and
12 support the efforts of the Placer Collaborative Network and Placer Consortium on
13 Homelessness, to address homeless needs in the county. The Town will work with Placer County
14 to identify funding resources to contribute to the cost of maintaining emergency shelter
15 programs, including consideration of funding programs developed through inter-jurisdictional
16 cooperation.

17 Additionally, the Town will continue to permit emergency shelters without a use permit or other
18 discretionary permits in the CC and CG zoning districts. The Town will work with local service
19 providers to ensure that the development standards and permitting process will not impede
20 the approval and development of emergency shelters.

- 21 Responsible Entity: Planning Director
- 22 Timeframe: Annually coordinate with the Placer County Department of Health and
23 Human Services, Placer Collaborative Network, and Consortium on
24 Homelessness throughout the planning period.
- 25 Funding: General Fund, State Emergency Shelter Program, HUD

26 **F. Energy Conservation**

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

30

1 **Policies**

2 F-1. All new dwelling units shall be required to meet current state requirements for
3 energy efficiency. The retrofiting of existing units shall be encouraged.

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

6 **Programs**

7 22. The Town will continue to promote energy efficiency in existing housing and new development
8 by:

- 9 a. Implementing the provisions of the Subdivision Map Act that require subdivisions to be
10 oriented for solar access, to the extent practical, and encourage the use of trees for
11 shading and cooling.
- 12 b. Encouraging developers to be innovative in designing energy efficient homes and
13 improving the energy efficiency of new construction.
- 14 c. Providing information on their website on weatherization programs funded by the State
15 of California, Pacific Gas and Electric Company (PG&E), and others.
- 16 d. Promoting the installation and use of photovoltaic systems by promoting stub outs on
17 all housing.

18 Responsible Entity: Planning Director

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

23 Funding: General Fund

24 23. The Town will continue to strive for water efficiency in residential development through the
25 following actions:

- 26 a. Encourage xeriscaping and water-efficient landscaping and irrigation systems.
- 27 b. Make materials on PCWA’s Water-Wise House Call Program available to all residents
28 on the Town website.

29 Responsible Entity: Planning Director

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

33 Funding: General Fund, application and permit fees

34

1 **G. Equal Opportunity**

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

4 **Policies**

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

7 **G-2. The Town will promote the enforcement of the policies of the State Fair Employment**
8 **and Housing Commission.**

9 **Program**

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

17 Specific actions include:

- 18 • Implement **Programs 17, 18, 19** and **20** to affirmatively further fair housing, including
19 targeting community revitalization through place-based programs, enhancing
20 mobility between neighborhoods, and developing strategies to reduce displacement
21 risk in areas with a higher concentration of lower-income households and
22 overpayment (e.g., **Programs 4, 12, and 13**) and facilitating affordable housing in
23 high opportunity areas (e.g., **Programs 9, 10, and 16**).
- 24 • Post Housing and Urban Development (HUD) Office of Fair Housing and Equal
25 Opportunity bulletins and other fair housing materials and posters twice per year in a
26 variety of locations throughout the community, such as the Town Hall, library, post office,
27 and Chamber of Commerce, as well as post on the Town’s website.
- 28 • Provide fair housing materials to all appropriate organizations and agencies working to
29 provide low-income housing in the community.
- 30 • Annually provide materials to property managers on the benefits of subsidized housing
31 units. Encourage 3 landlords/property owners to register their units as a participating
32 voucher property.
- 33 • By December 2021, provide information on the Town’s website about affordable
34 homeownership and rental options in the Town and update as new opportunities
35 become available. By request, help lower-income households locate affordable housing
36 opportunities.

- 1 • Refer people experiencing discrimination in housing to the Department of Fair
2 Employment and Housing or Legal Services of Northern California for help.
- 3 • Work with a nonprofit affordable housing developer, such as Mercy Housing, to develop
4 the Heritage Park subdivision.
- 5 • Meet annually with transit agencies to assess the need for increased service between
6 neighborhoods to improve residents' access to employment and identify
7 mechanisms to fund expansion. Encourage the addition of a transit stop south of I-
8 80 to meet the needs of special needs groups in this area.
- 9 • Meet with service providers for special needs groups by May 2022, and annually
10 thereafter, to identify funding and other mechanisms to expand availability of
11 services and housing for special needs groups.
- 12 • By December 2021, complete the current community outreach efforts to educate
13 the public on the variety of housing types that can be affordable and gather their
14 input on preferences.
- 15 • Meet with developers by December 2021 to identify mechanisms to remove barriers to
16 develop housing for special needs groups and identify opportunity areas.
- 17 • Encourage and facilitate integration of housing affordable to lower-income units in the
18 development of the sites identified to meet the lower-income RHNA.

19 Responsible Entity: Town Manager and Planning Director

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

21 Funding: General Fund

22

1 Quantified Housing Objectives

2 **Table 35** 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 35: 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		
<u>Program 6</u>	<u>3</u>	<u>5</u>	<u>7</u>		
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
<u>Program 13</u>		<u>3</u>	<u>3</u>		
Rehabilitation					
Program 17			5		
Conservation					
Program 18	2		3		
Program 20		5			
Total	<u>1821</u>	<u>6169</u>	<u>8696</u>	20	1*

Town of Loomis, March 2021

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





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