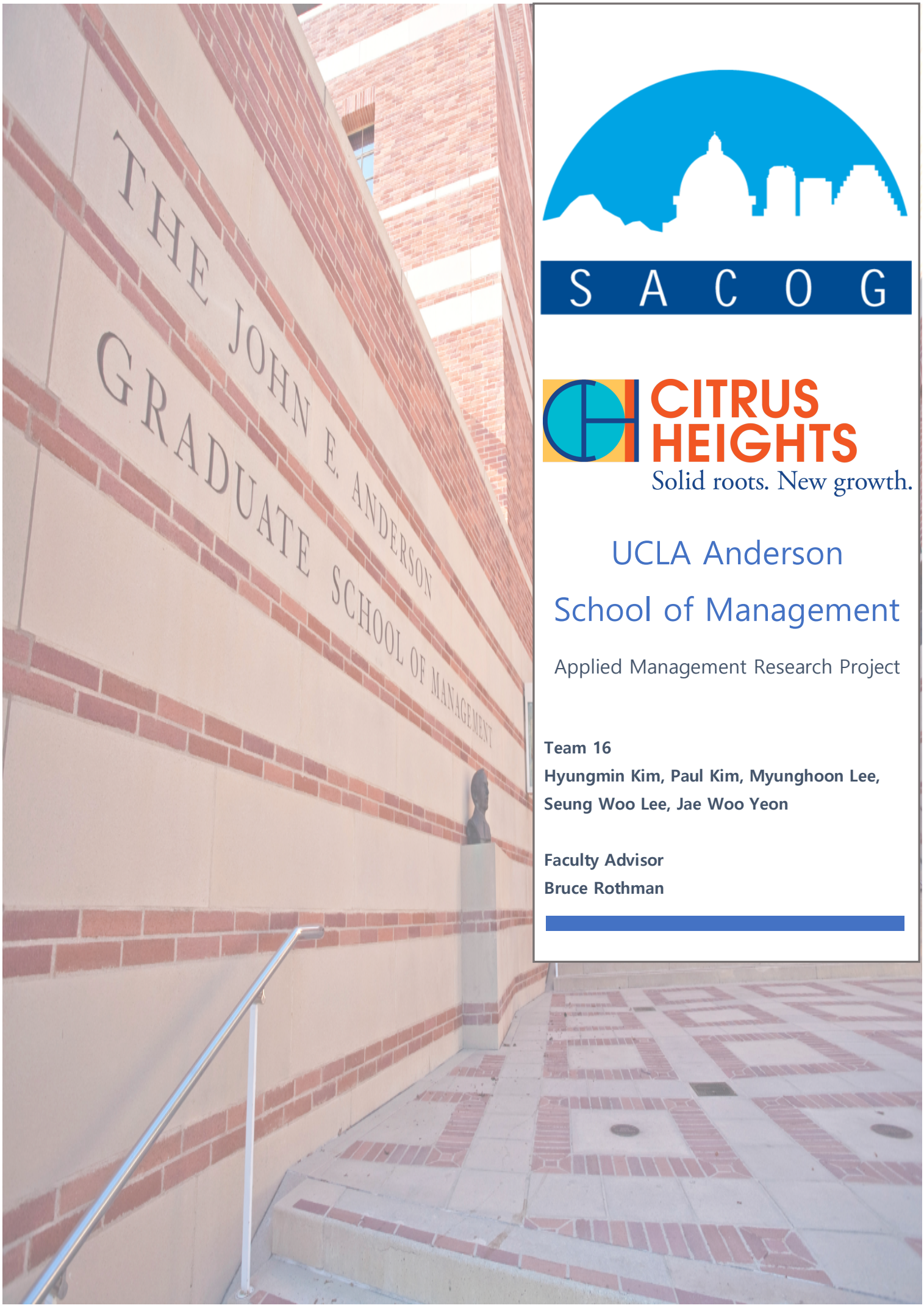


SACOG

CITRUS HEIGHTS
Solid roots. New growth.

UCLA Anderson School of Management

Applied Management Research Project

Team 16
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Table of Contents

I. Executive Summary

1. Overview
2. Scope
3. Methodology
4. Findings
5. Recommendations

II. Introduction

1. Project Objectives
2. Overview of Affordable Housing
3. Overview of Citrus Heights
4. Problem Statement & Scope

III. Methodology

IV. Analysis & Findings

1. Financial Feasibility Analysis
2. Existing Housing Stock
3. Ineffectiveness of Rezoning in CH
4. Benchmark Cases
5. Current Incentives

V. Recommendations & Implementation

(Appendix)

(Reference)

I. Executive Summary

1. Overview

Our team worked closely with the Sacramento Area Council of Governments (SACOG) and the City of Citrus Heights (CH) to determine the appropriate density level and zoning for affordable housing in CH. The main purpose of affordable housing is to provide housing that is affordable to Low and Very Low Income households (<80% of local Area Median Income (AMI)). Housing is considered affordable when rents or sales prices do not exceed 30% of the household income (household income differs by income groups – e.g. Very Low Income: 30% to 50% of local AMI). The state mandates that all California cities, towns, and counties must plan for housing needs through the Regional Housing Needs Allocation (RHNA). Governed by the California Department of Housing and Community Development (HCD), RHNA assigns the number of new housing units needed to be planned for by each jurisdiction and must be fulfilled in an eight-year period.

Incorporated in 1997, CH is situated in the northern Sacramento County region. With a population of 87,910, CH is an established community that offers a business-friendly environment. Because CH is classified as part of a Metropolitan Statistical Areas (MSA), the state requires "default density" of 30 units per acre for affordable housing. Due to factors such as low land value, development fees, and housing market rates (rents/sales prices), the default density does not always result in affordable housing or may be denser than necessary in less urban MSA like CH. Our team and CH team researched the market conditions of CH, conducted feasibility analysis of the "Affordability Factors", and searched for benchmarks to find ways to encourage affordable housing in CH and understand what level of density results in affordable housing.

2. Scope

The project is focused on the main areas of CH, looking at the current market conditions of the housing market and reviewing past development projects of CH. Our primary focus is to

provide analysis on the potential barriers to affordable housing development and factors including the appropriate density levels based on current market rates to sufficiently provide affordable housing in CH. For the comparable cases, we not only searched for cases within the Sacramento County region but also cities with similar demographics in the entire U.S.

3. Methodology

As our secondary research, we gathered data to gain information about the current market conditions of the housing market in CH, using the information provided by SACOG, CH, RHNA, research papers from various institutions, and housing websites such as Zillow and Apartments.com.

For our primary research, we conducted in-depth interviews with various stakeholders, including housing officials of both SACOG and CH, affordable housing developers, and property managers in CH to gain further insights and build on the findings of our secondary research. Finally, we synthesized all our findings to suggest an appropriate density level for affordable housing in CH.

4. Findings

Through our research, we discovered that several factors other than density can impact the affordability of affordable housing in CH. Such factors include lower land costs and development fees than those of surrounding cities, proximity to public transportation, and relatively flexible development standards. In addition, after a thorough analysis of the market rates of both rents and sales prices in CH, we found out that while the current market rates for rents and sales prices were affordable for Low Income households, they were not affordable for Very Low Income households. Moreover, the zoning, either RD20 or RD30, did not affect the affordability of the rents and sales prices.

5. Recommendations

Given the availability of RD20 zoned land and relatively low market prices, 20 units per acre (RD20 zoning) is the most appropriate for affordable housing in CH. However, as rents and sales prices to rise, CH should consider various government subsidies to bridge the gap between market prices and income levels to further accommodate Low Income and Very Low Income households.

II. Introduction

1. Project Objectives

Our team worked in a six-month consulting engagement with SACOG and CH to develop a strategic business or consulting plan to address timely and critical issues related to urban housing markets; affordable housing policy, provision, and sustainability; particularly the housing needs and outcomes of low-income and workforce households. Our research is mainly focused on what level of density would result in affordable housing and suggest incentives to encourage more affordable housing in CH.

2. Overview of Affordable Housing

2.1 Definition

Housing is considered "affordable" if rent and utilities do not exceed 30% of the monthly household income. Residents' income must qualify with a household income that is less than 80% of AMI, which is considered Low Income (50-80% of AMI) or Very Low Income (< 50% of AMI). Qualified developers of affordable projects can obtain access to a variety of federal and state funding sources including the No Place Like Home (NPLH) program, enacted in 2016 through Assembly Bills 1618 and 1628 and approved by voters on Nov. 6, 2018. Developers of affordable projects must agree to continually provide the units as affordable for 55 years.

The term "affordable housing" can mean different things; it is most often used to describe housing that receives some form of government subsidy to keep rents low as mentioned above. It can also mean housing that is naturally affordable simply because the market rent for the units falls into the range that can be considered affordable to a low- or moderate-income household. This is called "affordable at market rate" and it usually occurs due to amenities, condition, age, and/or location of the units.

2.2 Purpose[1]

Well-designed affordable housing developments can have a substantially positive impact on the surrounding communities, particularly in urban environments. Affordable housing uplifts residents, encourages social connections, reduces overcrowding, increases adjacent property values, attracts businesses and jobs, and lowers crime rates.

Developers, designers, housing organizations, and community advocates can work together to create vibrant communities in affordable housing developments. Architects can design projects that support the physical, mental, and social well-being of the people who live and work in those spaces while providing innovative solutions to existing and potential problems.

Affordable housing development also generates employment opportunities for the community and stimulates the local economy. Affordable housing developments promote diversity by creating communities that unite people of different socio-economic, educational, professional, and cultural backgrounds.

Cities that lack affordable housing frequently become segregated and fail to meet the needs of families living under a variety of circumstances, leading to higher poverty rates and severe distress in poor, and segregated neighborhoods.

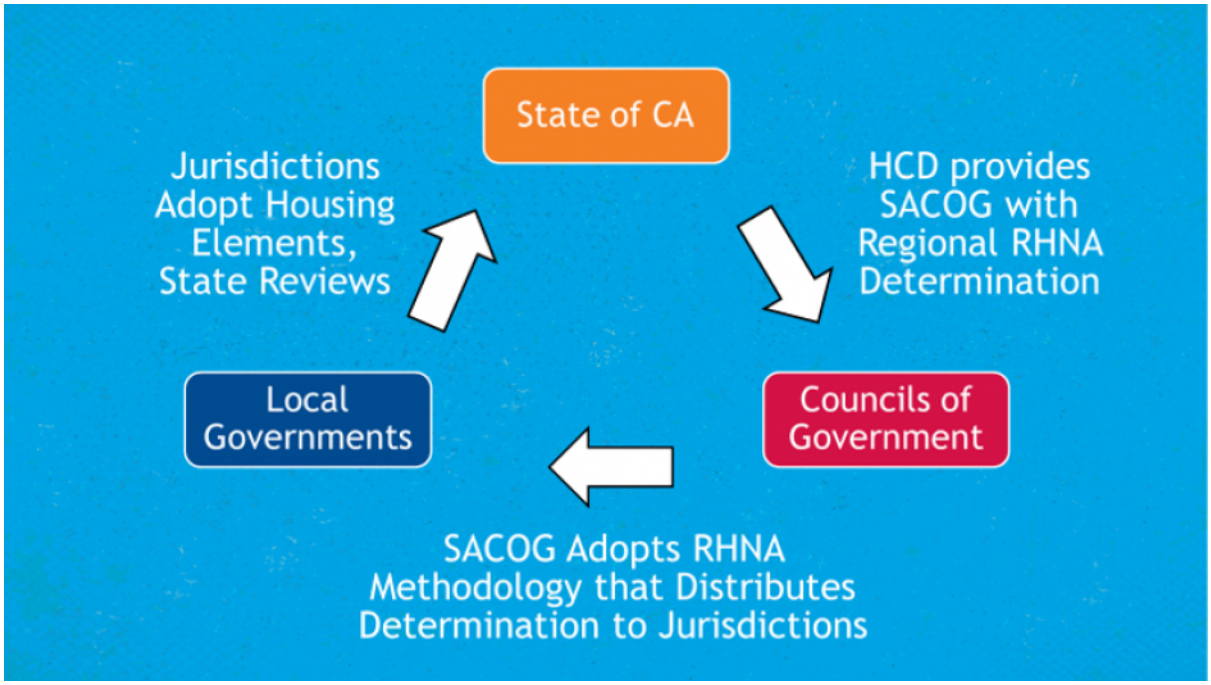
2.3 Regional Housing Needs Allocation (RHNA)

SACOG plays a key role in the state's Regional Housing Needs Allocation (RHNA) process. Every eight years, the State of California's Housing and Community Development Department (HCD) provides SACOG with a regional determination, which represents the number of housing units the region must plan for. The total allocation is broken down into four income categories and the lower two income categories (Low Income and Very Low Income) must be accommodated on sites zoned for higher densities. SACOG is responsible for developing a

[1] *5 Reasons Affordable Housing Creates a Better World, AD&V*

methodology for allocating these units by income category to each city and county in the region. Once jurisdictions have their RHNA, they must adopt a "Housing Element" that demonstrates how they can accommodate their RHNA in their zoning. For non-RHNA housing issues, like CEQA streamlining opportunities, housing research and resources, and data for updating housing elements, please see SACOG's housing page under projects.[2]

RHNA Process



Source: SACOG.org

On November 21, 2019, the SACOG Board of Directors adopted the Cycle 6 (2021-29) RHNA methodology, which provides the number of total housing units that each jurisdiction in the SACOG region must zone for during the next 8-year period.

[2] *Regional Housing Needs Allocation (RHNA), SACOG.org*

3. Overview of Citrus Heights

3.1 Economic background

Located in the heart of California's capital region, Citrus Heights is an established community with an estimated population of 87,910. CH is situated in northern Sacramento County and shares borders with Roseville (North), Orangevale (East), Fair Oaks (South), and Antelope/Foothill Farms (West).

CH offers a business-friendly environment with a solid base of small businesses, retail chains, and food service establishments. With an ongoing commitment to providing high-quality, economical, and responsive services to the local community, Citrus Heights is well-positioned for future economic development and redevelopment opportunities.

Despite its urban proximity, CH maintains a small-town feel, providing a strong sense of community and belonging for residents. Residents demonstrate great pride in CH and the community regularly gathers for celebrations and events.[3]

Main Economic Indicators in Citrus Heights

Description	Measure
Population	
2018 Population Estimate (as of July 1, 2018)	87,910
2017 ACS 5-Year Population Estimate	86,618
Median Age	37.6
Number of Companies	5,797
Educational Attainment: Percent high school graduate or higher	90.2%
Total housing units	35,309
Median Household Income	54,373
Individuals below poverty level	13.2%

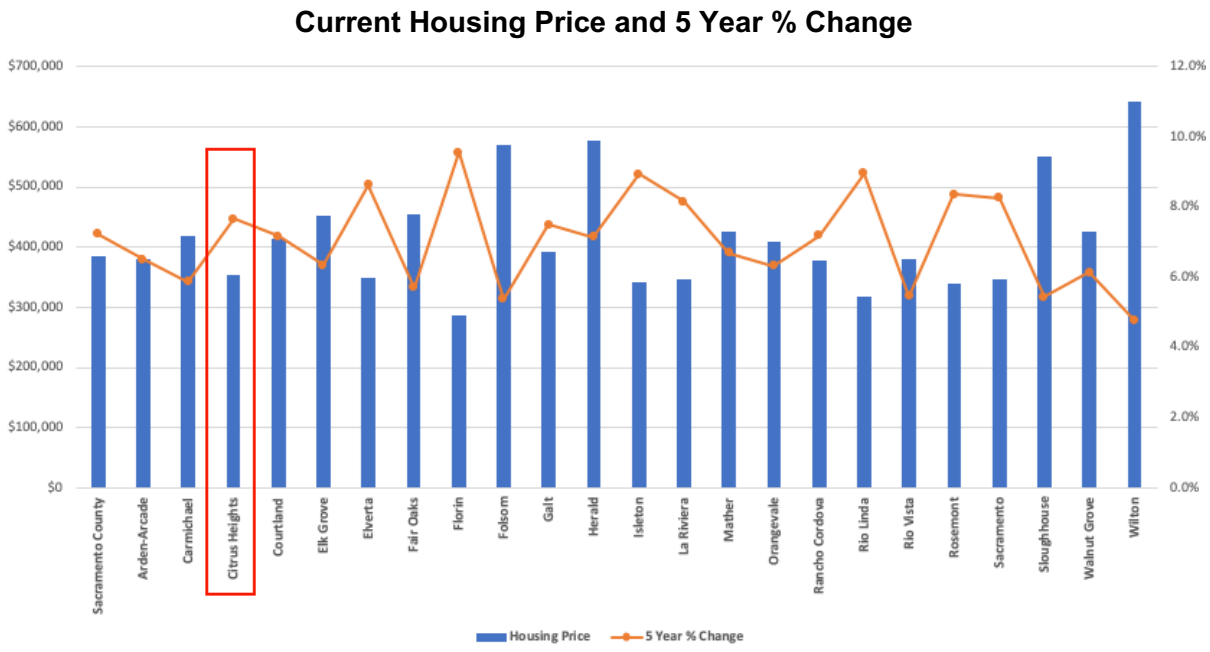
Source: Factfinder.census.gov

[3] *Community Profile, citrusheights.net*

3.2 Housing Market

a. Housing Demand

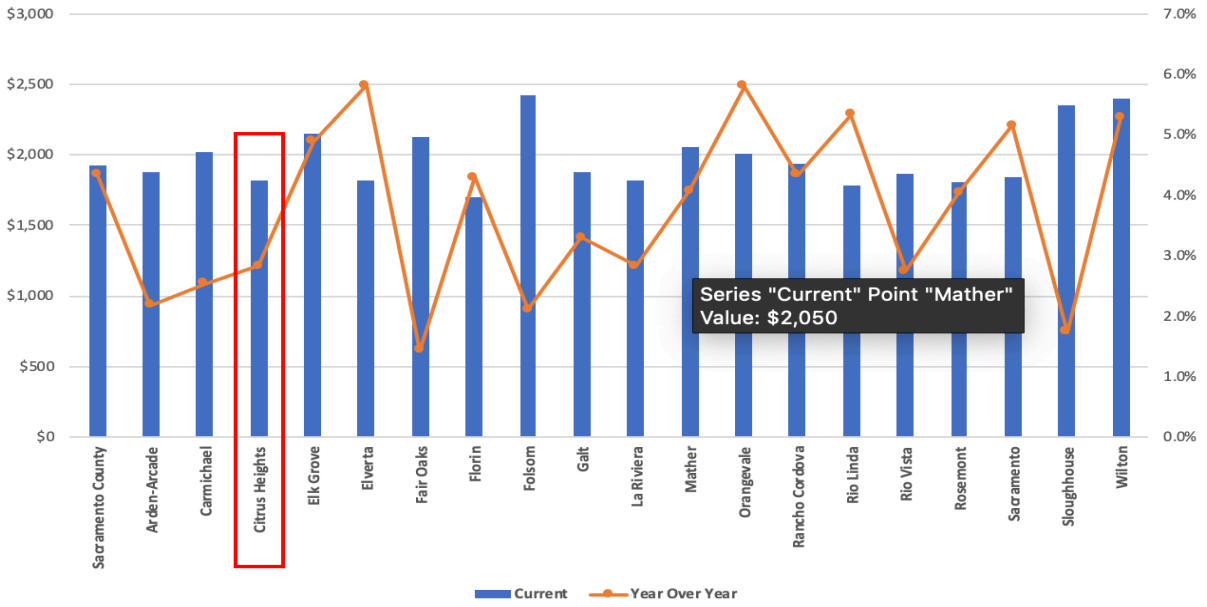
The unprecedented downturn in the economy during the mid-2000's dramatically shifted the housing market in CH and throughout California. Within the city limits, there are 35,309 housing units. In 2016, a total of 1,010 homes were sold in CH with a median sales price of approximately $285,000 (Metrolist, 2017). CH provides an affordable living environment with quality services, central within the Sacramento region.[4] Compared to other communities in and around Sacramento County, CH has a relatively low average housing price, with a moderate increase in housing price over the last 5 years. Both rents and sales prices are among the lowest in Sacramento County.



Source: Zillow

[4] *Last year's Housing Market, Citrueheights.net*

Current Housing Price and 1 Year % Change



Source: Zillow

b. Affordable Housing Allocation and Under Construction

CH offers a variety of affordable housing options. Listed below are apartment complexes, publicly owned and privately owned, located in CH. Sacramento Housing and Redevelopment Agency (SHRA) administers the Housing Choice Voucher (HCV) program. As part of the HCV program, the tenant pays approximately 30 percent of their income towards rent and the remainder is paid by the U.S. Department of Housing and Urban Development (HUD) funds directly to the landlord.

Publicly Owned Apartment Complexes

Apartment complex	Location	Number of assisted units
Sierra Hills Apartments	6054 Shupe Drive	20
Shadow Ridge Apartments	6111 Shupe Drive	3
Mariposa Manor	6250 Mariposa Avenue	24
Louis F. Glud Commons	6649 Sunrise Boulevard	15
Tiara Terrance	7500 Tiara Way	20
7554 Cook Avenue	7554 Cook Avenue	8

Privately-Owned Apartment Complexes*

Apartment complex	Location	Number of assisted units
Arborelle Apartments	8007 Sunrise Boulevard	177
Greenback Manor	7500 Greenback Lane	156
Normandy Park (Senior Complex)	7575 Madison Avenue	82
Vintage Oaks (Senior Complex)	7340 Stock Ranch Road	235

* They are privately owned but subsidized with public funds. Therefore, the following apartment complexes are required to maintain a certain percentage of rental units at affordable rates.

Source: Affordable housing list, Citrusheights.net

4. Problem Statement & Scope

4.1 Problem

Even though the need for affordable housing units has been soaring in the United States, CH has had only two new affordable housing projects approved for the last ten years. The state has adopted “default density” that is applied unilaterally in “urban” communities despite the differences in local conditions that impact housing affordability. Urban areas or coastal communities (San Francisco, Los Angeles, San Diego, etc.), require a density of at least 30 units per acre to result in affordable housing (In these areas, usually 30 units per acre is not nearly dense enough to produce affordable housing). On the other hand, “less” urban communities can produce affordable housing at much lower densities, due to a variety of local factors, or “Affordability Factors.”

Affordable housing development in CH has been mainly constructed on RD20 or RD10 because there are only few denser lands (>20 units per acre) available in the city. (Definition: RD10 is the most common duplex zoning district, although other multifamily uses are permitted with a use permit. A maximum of 10 dwelling units per net acre is allowed. RD20, same as RD10, except allowing a maximum density of 20 dwelling units per acre)

4.2. Scope

The focus of the project will be on the following main areas within CH:

a. Review housing market trends and previous affordable housing projects in CH to understand the feasibility with the current market condition
b. Research mechanisms that may encourage affordable housing development in the city as well as the barriers of developing affordable housing
c. Analyze affordability at market rate by reviewing current rents and sales prices in CH and determine density levels that would result in affordable housing

III. Methodology

Based on preliminary discussions with SACOG program manager, the project team in CH, and the faculty advisor, our team has developed the following three-step approach for achieving the final objectives.

a. Collection and analysis of secondary research: Gather and synthesize data regarding the current market condition in CH and study benchmark cases through inter/intra-regional analysis.

b. Conduct primary research to build on primary research findings: Prepare primary research tools and conduct interviews to understand the barriers of developing affordable housing.

c. Synthesize research findings into recommendations: Analyze research findings to develop solutions that are applicable to the city and further applied to other regions in Sacramento County.

IV. Analysis and Findings

1. Financial Feasibility Analysis

1.1. Land Costs

The cost of land can affect the ability to produce affordable housing. CH has a variety of residential zoning designations ranging from large lot semi-rural lands to dense multifamily properties. The cost of land can vary widely based on location, desirability, and density of allowed development.

Summary of Land Value in Sacramento County

	California (average)	Sacramento County
Land value (per acre)	$837, 269	$395,200
Land share of property value	28.5%	24.6%
% change in land value	125%	150%

Source: Federal Housing Finance Agency

According to the data from the Federal Housing Finance Agency, the average land value in Sacramento County increased 50% from $264,200 to $395,200, a lot more compared to the average of all California Counties (25%). The average land value of Sacramento County in 2019 is $395,200.00, which is low compared to the average land value of all counties in California ($837,268.89). Moreover, land share of property value in Sacramento County stays at around 24.6%, which is also lower than the average of California, which is at 28.5%.

1.2. Parcel Size

a. Overview

Parcel size can determine the layout, design, and overall unit yield that can make or break an affordable housing project. Developers of affordable rental housing have indicated that parcel size that would result in unit yields of at least 80-120 units is necessary to ensure long-term

feasibility and ability to cover operational costs associated with the required amenities for many finance structures for rental housing. The specific density is not necessarily as important as total unit yield; rather the combination of density and parcel size allowing at least 80 units is a key to delivering affordable housing.[5] To understand the situation of CH compared to other regions, inter-and-intra-regional analysis has been conducted. Most affordable projects have been granted tax credits, of which the information is accessible on The California Tax Credit Allocation Committee (TCAC) website. Among the lists of affordable units, CH's affordable units were compared with similar (median household income and population-wide) region in Sacramento (Carmichael) and a distinctive region outside of Sacramento (LA).

b. Citrus Heights' Affordable Housing Relationship of Parcel Size to Density

The average parcel size of affordable projects in CH over 80 units is 6.75 acres with an average density of 25.16 units per acre (over 80 units). This data shows the city can accommodate affordable housing at a lower density by having adequate parcel size. Due to relatively cheaper land costs in CH, affordable housing projects in this city with larger parcels ended up with lower density. Normandy Park Apartments is a recent example of an affordable project in the City that yielded total units within this range (116 total), despite mixed zoning (LC at 20 du/ac and RD10 at 10 du/acre) on a moderately sized parcel (5.32 acres). The project benefited from a 25% density bonus as well as other development standard fee waivers.

Parcel Size to Density in Citrus Heights

Project	Address	Units	Parcel Size (acre)	Density (per acre)
Arborelle Apartments	8007 Sunrise Blvd.	177	7.95	22.3
Greenback Manor	7500 Greenback Lane	156	5.74	27.2
Normandy Park	7575 Madison Avenue	116	5.32	21.8
Vintage Oaks	7340 Stock Ranch Road	235	7.99	29.4

Source: TCAC, RedFin

[5] *Producing Affordable Housing in Citrus Heights: An Alternative to the "Default Density", City of Citrus Heights, 2013*

There have been several examples of recent multi-family development on smaller parcels that have resulted in market rate ownership of housing that is available at affordable prices. Due to the built-out nature of the city, most future development opportunities will be on smaller infill sites.

c. Carmichael's Affordable Housing Relationship of Parcel Size to Density

Having similar demography (Median Household Income – CH: $51,150/Carmichael: $53,482) and size (Population – CH: 87,931/Carmichael: 61,752), but slightly different economy (Median Housing Price – CH: $165,500/Carmichael: $216,250, Median Rental Prices – CH: $828/Carmichael: $727), Carmichael has smaller parcel size (average 4.1) and higher density (26.4). This indicates the value of the properties would lead to smaller parcel size.

Parcel Size to Density in Carmichael

Project	Address	Units	Parcel Size (acre)	Density (per acre)
Sierra Sunrise Senior Apartments	4525 Manzanita Avenue	119	4.01	29.6
Kenneth Park Apartments	5945 Kenneth Avenue	97	4.18	23.2

Source: TCAC, RedFin

d. Sacramento and LA's Affordable Housing relationship of Parcel Size to Density

The average parcel size of affordable projects in Sacramento County over 80 units is 6.33 acres with the average density as 30.9 units per acre, while Los Angeles has 3.34 acres as the average Parcel Size of the projects with the average density as 82.3 units per acre. This shows how different economic situations form a different approach to affordable housing production.

1.3 Density

a. Default Density for affordable housing

The default density option was adopted in 2003 by consensus with local government representatives, builders, planners, and advocates through the Housing Element Working

Group which was convened by the Department in 2003. The default density is established using population and other details as follows:

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

CH falls under Metropolitan Jurisdiction (30 units or more per acre)[6] and if the city wants to count a site zoned for less than 30 units per acre as lower-income, it would have to provide an analysis of "market demand, financial feasibility, or information based on development project experience within a zone that provides housing for lower-income households."[7]

b. Higher density would be a hurdle for affordable housing

Increased allowable density can artificially increase land value to the point that affordable projects are not feasible[8]. Landowners are cognizant of the perceived value of higher density vacant land and require higher prices for these lands when they enter the market.

c. Lower Density combined with density bonus would be a key for feasibility

Many developers in the previous Housing Affordability Analysis in 2013 felt that although important, density is not the largest barrier preventing affordable housing[9]. Many developers

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[6] *Default Density Standard Option – 2010 Census Update, DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT State of California, June 20, 2012*

[7] *Default Density Standard Option – 2010 Census Update, DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT State of California, June 20, 2012*

[8] *Producing Affordable Housing in Citrus Heights: An alternative to the "default density", City of Citrus Heights, 2013*

[9] *Producing Affordable Housing in Citrus Heights: An alternative to the "default density", City of Citrus Heights, 2013*

had stated that most projects are being constructed below the allowable density. (See many cases in Sacramento compared to Los Angeles.) Others had utilized state density bonus laws to increase unit yields in lower density zoning to make a project feasible.

A few developers indicated that increased densities could lead to increased construction costs. Depending on unit count, density, and physical site characteristics, densities approaching 30 units per acre can often require four-story construction, underground/under unit construction, or other design feature that can result in higher costs or even diminishing returns for the development.

Some developers had suggested that the density of 20 units per acre can result in affordable housing production, particularly if there are other financial incentives available for affordable development (low or reduced fees, available infrastructure, cheaper land costs, suitable location, reasonable development standards or combination of these).

The affordability of multi-family housing varies only slightly between different density zoning designations. The vast majority of multi-family housing was developed within either the RD20 or RD30 zoning designation. The below table compares the average rents between existing multi-family housing in the RD20 and RD30 zones. The table demonstrates that affordability levels of RD20 and RD30 are nearly identical (in fact, market rents for multi-family housing in RD20 ranges 1-5% more affordable than multi-family housing in RD30).

Average Housing Price in Citrus Heights by Unit Type and Zoning

Unit Type	Zoning	
	RD20	RD30
Studio	$1,092	$1,103
1-Bedroom	$1,294	$1,301
2-Bedroom	$1,399	$1,464

Source: Apartment.com, 2020

1.4. Development Fees

Development fees are another important factor that impacts the ability to produce affordable housing. For this analysis, we focused on city development fees that fall into one of two broad categories: "planning and building service fees" and "impact and offset fees." Also, to estimate a given project's total development fees, we designed two prototypical projects: a multifamily project and a single-family project.

Prototype

	Multifamily project	Single family project
Location	Urban infill	Suburban greenfield
Units	100 apartments	20 single family homes
Bedrooms per unit	1 bedroom: 50 units 2 bedrooms: 50 units	3 bed / 2.5 bath: 10 units 4 bed / 3 bath: 10 units
Stories	5 residential stories above 2-story parking garages	2-story homes
Square feet per unit	850	2,000
Total building square feet	143,240	50,680
Lot size	0.64 acre	2.44 acre
Density	156.3 / acre	8.2 / acre

Source: The Cost of Housing Development Fees in California, Terner Center

According to the research, CH has comparatively lower development fees within Sacramento County, which can attract developers to initiate a project within the area. Furthermore, the city has been offering several incentives to further encourage developments. Since 2001, the city has provided 52.75 sewer credits to a variety of residential development, including Sunrise Lofts (See Development Experience, below). Also, the city has allowed for deferred permit fees for 47 units, including Camden Place, a market-rate residential development that is considered affordable. The city will continue to offer both sewer credits and deferred permit fees on a case by case basis throughout the 2013-2021 planning period.[10]

[10] *Producing Affordable Housing in Citrus Heights An alternative to the "default density", City of Citrus Heights, 2013*

Single-Family Development Fees

	Sacramento	Los Angeles	Roseville	Oakland	Irvine	Fremont
Total project fees	423,485	642,549	728,782	1,243,353	2,928,004	3,132,282
Service fees	76,399	166,612	68,890	536,400	1,183,863	234,355
Planning service	24,242	96,380	25,447	68,781	94,345	60,945
Building service	52,157	70,232	43,443	467,619	1,089,518	173,410
Impact fees	347,086	475,937	659,892	706,953	1,744,141	2,897,927

Multi-Family Development Fees

	Sacramento	Los Angeles	Roseville	Oakland	Irvine	Fremont
Total project fees	1,725,739	1,174,642	1,810,506	3,455,593	6,268,064	7,515,775
Service fees	212633	249723	141742	655203	1199031	305993
Planning service	31529	80464	35865	30961	103304	54705
Building service	181104	169259	105877	624242	1095727	251288
Impact fees	1,513,106	924,919	1,668,764	2,800,390	5,069,033	7,209,782

1.5 Development Standards

Development standards such as parking requirements, open space requirements, balcony size restrictions, and specific amenities can increase costs associated with developing affordable housing. The majority of these development standards are consistent with other development requirements throughout the region. Discussions with developers have indicated that occasionally parking requirements are problematic for the development of affordable housing because parking requirements often drive the need for larger parcel sizes or increased construction costs for various parking solutions.

The city's zoning code allows the review authority to reduce parking requirements for affordable and/or mixed-use projects. The zoning code allows for parking reductions in proximity to transit services and for parking reductions as part of a density bonus concession. Although the city requires development standards for multi-family housing, these standards are not considered overly burdensome; rather many of the financing structures for affordable housing require similar or more restrictive construction techniques and/or amenities to qualify for financing (i.e. Tax Credit Financing).[11]

[11] *Producing Affordable Housing in Citrus Heights An alternative to the "default density", City of*

1.6 Availability of Infrastructure

Infrastructure costs greatly impact the ability to deliver affordable housing. Costs associated with water, sewer, or road infrastructure can make or break a project from happening. Many developers of affordable housing actively pursue land that is served by the existing infrastructure to lower the costs of establishing an affordable product.

Due to the built-out nature of CH, infrastructure is available for all development projects. Typical improvements are limited to on-site improvements, and adequate capacity is available to serve new developments. Public improvements such as roadway improvements are generally limited in nature due to the infill nature of development in the city.

1.7. Location

The location of affordable housing can greatly impact the affordability of the project. Housing located closer to employment centers, transit, schools, parks, and related amenities can greatly reduce the costs of living for residents. In addition, several key sources of funding require location proximity to these features to be competitive for the financing of affordable housing. Sites that are within proximity to local amenities and services sufficient to garner competitive financing program points are frequently in the higher land cost areas. Location plays a key role in the affordable housing market. CH has a variety of vacant and underutilized parcels close to amenities necessary for financing and increased affordability.

Citrus Heights, 2013

1.8. Transportation

a. New Comprehensive Transit Plan (CHTP) in 2018

As a largely built-out community, the city recognizes the importance of focusing on new development near existing transit corridors and near employment centers. In 2018, the city updated its comprehensive transit plan. Citrus Heights City Council adopted the Citrus Heights Comprehensive Transit Plan (CHTP) on October 11, 2018. The CHTP evaluated services provided by Sacramento Regional Transit (SacRT) to CH area and the connections provided to the surrounding region, including the cities of Roseville, Folsom, Rancho Cordova, and downtown Sacramento; transfer stations and light rail stations; weekday, weekend and evening service hours; fixed routes and on-demand service (SmaRT Ride); makes recommendations related to service standards, performance measures, and future transit system goals.[12] Although the city's prior General Plan was effective for the city, complying with new state laws AB32 and SB375 drove the General Plan Update. The city's existing land use patterns and existing zoning regulations largely supported the state's efforts to encourage development adjacent to transit corridors and at densities that support transit and mixed uses.

b. Transit plays an important role in economy

Transit plays an especially important role in enhancing CH's connections with the broader Sacramento region. First, it improves access to local and regional employment. Downtown Sacramento is one of the region's primary employment bases, and SacRT connects Citrus Heights to Downtown through the Blue Line via local fixed-route and express bus routes and the Gold Line through fixed-route connections in neighboring Rancho Cordova. The park-and-ride facilities at the light rail stations (namely Watt/I-80 station) also facilitate connections to regional transit for commuters. SacRT also offers direct connections via transit to other local and regional employment opportunities. However, other regional employment centers in Roseville, in adjacent Placer County, and in Rancho Cordova lack direct transit connectivity. The other primary benefit that transit provides to CH is improved social equity outcomes in

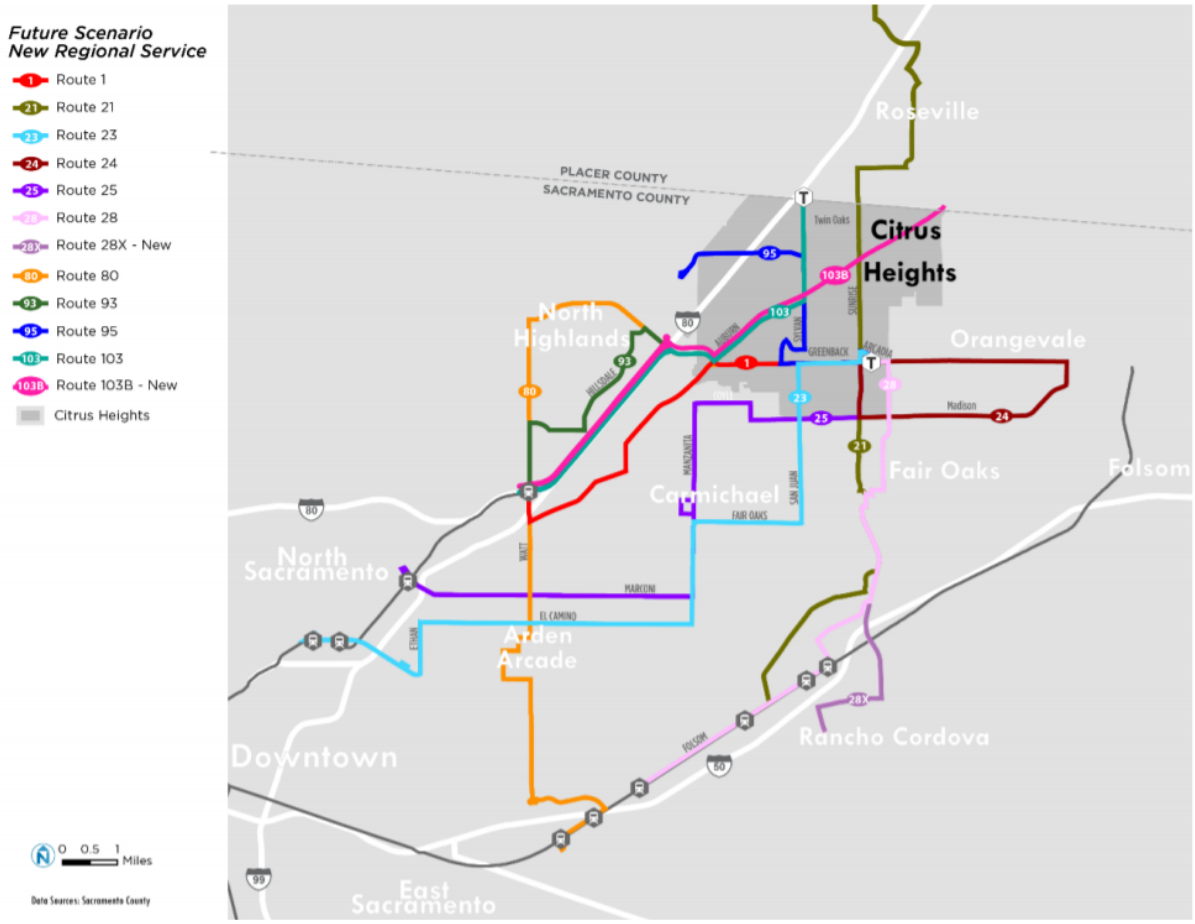
[12] *Citrus Heights Comprehensive Transit Plan, Oct 2018*

terms of access to the educational, medical, and social needs of the population.

c. Transit helps low income household, the main target of affordable housing

Transit in CH primary primarily serves those who do not have access to a vehicle, especially low income, immigrant, senior, youth, and disabled populations. It is important to note that CH is home for significant clusters of people who fit those demographic profiles.[13] For many residents of the city, transit access is a lifeline and critical to their ability to reside within the city. Also, of note, many employers within CH, dominated by retailers, also depend on transit to provide access for many of their workers who reside in neighboring communities.

Future Transit Network Alternative – New Regional Service



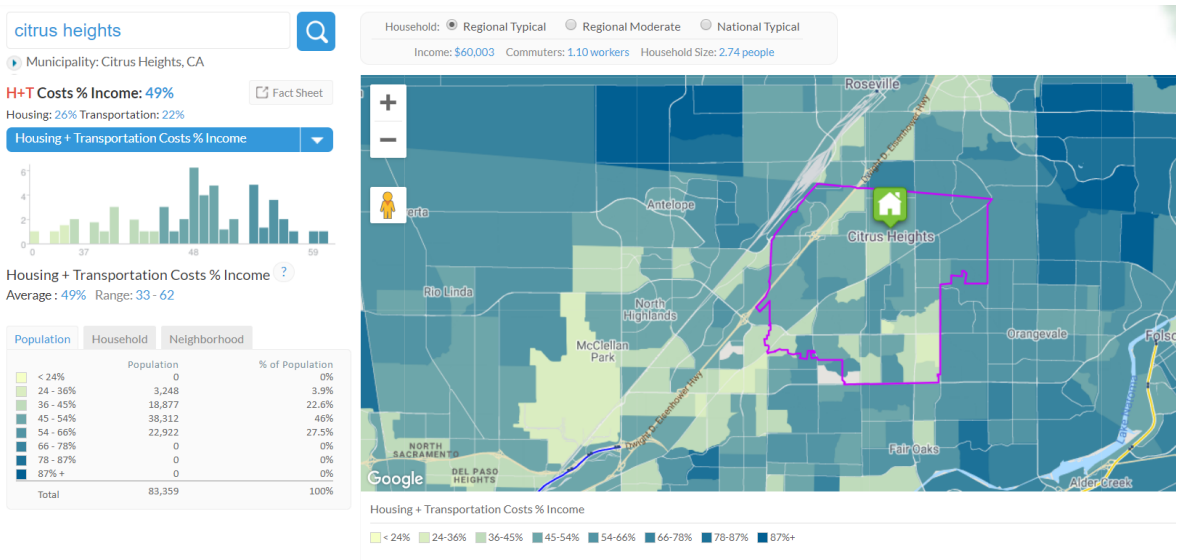
Source: CHTP

[13] *Citrus Heights Comprehensive Transit Plan, Oct 2018*

Transit also provides a number of other benefits to CH, including improved local circulation and connectivity, reduced vehicle trips and traffic congestion, reduced environmental impacts, reduced impacts to the roads, and support of city-wide goals related to economic development, land use, and multimodal travel.

By considering the cost of housing as well as the cost of transportation, "H+T Affordable Index" provides a more comprehensive understanding of the affordability of place. Dividing these costs by the representative income illustrates the cost burden of housing and transportation expenses placed on a typical household. While housing alone is traditionally deemed affordable when consuming no more than 30% of income, the H+T Index incorporates transportation costs—usually a household's second-largest expense—to show that location-efficient places can be more livable and affordable.[14]

H+T Affordable Index



Source: https://htaindex.cnt.org

According to H+T Index, CH has a smaller housing and transportation costs percentage (49%) compared to surrounding regions in Sacramento (e.g. Folsom: 72%. Roseville: 59%, Antelope: 55%, Orangeville: 58%).

[14] *H+T index Affordability Index, htaindex.cnt.org*

d. New Transit Plan with affordable housing development

Like infrastructure, CH's new transit plan is closely related to affordable housing development, when the projects are located closer to transportation spokes. This would increase the benefit for the low-income populations or seniors who are the main residents of affordable housing units. However, similar to zoning issues (RD30 raises the value of land so that it gets more difficult for developers to acquire the land for affordable housing projects), the value of areas near transit would increase. In addition, CH's General Plan and zoning code allow residential development of commercially zoned properties up to 20 units per acre. Most of its transit corridors are flanked with commercial land, so this is an opportunity to expand on the fact that, although this land is not "vacant" there are redevelopment opportunities for housing proximate to transit service.

2. Existing Housing Stock

2.1 Overview

CH is a 98% built-out community with a variety of housing types ranging from semi-rural large lot single-family homes to higher density townhomes, apartments, and condos. The current market rate is largely considered one of the more affordable housing markets (both rental and ownership housing) in the Sacramento region.

2.2 Market Rate for Sales

After bouncing back from the collapse of the housing market in the late 2000s, the sales prices of housing units have been soaring. However, the market rate of the sales prices in CH is still affordable to most of the income groups. Record low interest rates, the availability of loans with low down payments, and surplus of housing stock have all attributed to maintain affordability for various income levels throughout the state.

The current median home sale prices are affordable by three of the income categories (Low, Median, and Moderate) other than Very Low category. Table below demonstrates that the current housing stock still provides a real opportunity for homeownership in CH.

Percentage of housing at an affordable price in Citrus Height

Income group	Maximum affordable home price	Homes sold at or below maximum affordable price
Very Low	$176,550	28%
Low	$287,044	78%

Source: 2019 Median Family Income of $83,600 annually, 2019 HUD income limits, 200 samples at Zillow

If we break down the cases by density, we could get more intriguing insights. While the home sale prices of the least dense zones (≤ RD10) are not affordable by Low and Very Low categories, those of denser zones (RD10 < ≤ RD20) are more affordable.

Percentage of housing lower than maximum affordable home price by density

Density	% of total < maximum affordable home price (Very Low)	% of total < maximum affordable home price (Low)
≤ RD10	0%	45.9%
RD10 < ≤ RD20	46.7%	96.7%
RD20 < ≤ RD30	0%	100%

Source: 2019 Median Family Income of $83,600 annually, 2019 HUD income limits, 200 cases at Zillow

2.3 Market Rate for Rents

After bouncing back from the housing market crisis, market rents for apartment units have drastically soared over the last five years. The average rent for an apartment in CH is $1,363, a 5% increase from the previous year when the average rent was $1,296. While Sacramento County's average increase was 1.9 percent, median rental prices rose by 4.8 percent in CH from 2018 to 2019.

For Low Income households, market rents were affordable. Although the gross market rents divided by the monthly household income slightly exceed the affordability limit of 30% (33-38%), one factor to consider is that the prices gathered were offering prices from landlords rather than the actual rents.

After conducting interviews with property managers of three apartments in CH, because of concessions and various promotions, the actual rents were approximately 90% of the listed price, lowering the percentage to under 30%. However, for Very Low Income households, as the gross rent / monthly household income clearly exceeded 30% (52.2-61.4%), the market rents were not affordable. Even after applying minimum rent, the percentage was in the range of 43-60%, exceeding the 30% threshold by a large margin.

Gross rent affordability for the lower-income categories in Citrus Height

Household size	Bedroom type	Gross rent affordability for Very Low Income[1)]	Gross rent affordability for Low Income[1)]	Gross market rent range[2)]	Market average rent[3)]
1	Studio	$733	$1,171	$910-1,349	$1,275
2	1/1	$836	$1,339	$1,060-1,735	$1,494
3	2/1	$941	$1,506	$1,125-1,765	$1,649
4	2/2	$1,045	$1,673	$1,300-2,040	$1,850
5	3/2	$1,129	$1,808	$1,395-2,200	$2,190
6	3/2	$1,213	$1,941	$2,115-2,260	$2,480

1) Based on HUD Income Limits, 2019
2) Apartment.com 2/12/2019
3) Rent prices from apartment.com + SHRA allowance for tenant paid utilities (electric) and services - 5/1/2019

3. Ineffectiveness of Rezoning in CH

In order for CH to build an affordable housing project in an area less dense that 30 units per acre, the city may rezone the area (i.e. RD20 → RD30). However, this rezoning process would not result in affordable housing at market rate because the average rental price of housing units built on a RD30 zone is not significantly lower than the average rental price of a RD20 zone. According to our research over 100 units in 29 apartments in the city, the average rental price of RD30 is higher in most unit types.

Average Rental Price in CH by zoning

Unit type	Zoning	
	RD20	RD30
Studio	1,092	1,113
1/1	1,294	1,307
2/1	1,399	1,529
2/2	1,603	1,558
3/2	1,898	-
3/3	2,188	-

Source: Apartments.com, 100 Units, 29 Apartments

This result suggests that rezoning is not applicable to achieve affordable housing at market rate in CH. In addition, the city currently does not have any available land with zoning denser than or equal to RD30, which makes it even more difficult for the city to meet the default density level of 30 units per acre for affordable housing.

Vacant Areas in Citrus Heights by zoning

Zoning	RD 1	RD2	RD3	RD4	RD5	RD10	RD20	SPA	Total
Acres	2.51	29.69	16.04	4.02	34.21	0.20	2.51	0.48	89.65
(%)	2.80	33.12	17.89	4.48	38.15	0.22	2.80	0.54	100

Source: Citrus Heights Vacant, Pending, Underutilized Land Inventory 2013

4. Benchmark Cases

a. Enhanced Infrastructure Financing District (EIFD)[15]

Following the dissolution of local Redevelopment Agencies (RDAs) in 2011, West Sacramento has been adopted one of the new financing strategies for affordable housings, Enhanced Infrastructure Financing District (EIFD). It is to earmark property tax revenue from increases in assessed property values within a designated district to fund economic development. Although EIFD does not include a housing requirement, it can support the production and preservation of affordable housing in a variety of ways. First, EIFD funding may be used to directly subsidize rent-restricted units within mixed-income developments. EIFD funding can also pay for infrastructure, such as parking facilities, bridges, and highways and development fees associated with housing construction, which otherwise passed on to the developers. West Sacramento reshaped Infrastructure Financing District (IFDs) law, including lowering two-thirds voter approval for IFD creation to fifty-fifty percent. Increasing property values in the low-income regions could be a burden for low incomers when it comes to paying for the rent. West Sacramento government successfully used additional tax revenues from the added value of the property in its region to make a more sustainable community with affordable housing and infrastructure development by utilizing EIFD.

b. Housing-Related Parks Program (HRPP)[16]

The Housing-Related Parks Program (HRPP), a housing incentive program that was created by the state in 2008 and that provides park-related grants to cities and counties for increasing their supply of affordable housing, specifically addresses this mismatch. The funding may be used for parks and recreation projects that benefit the community. The state has witnessed the powerful impact of this incentive program based on the result in Arcata, a coastal city just south

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[15] *Enhanced Infrastructure Financing Districts: West Sacramento, Terner Center for Housing Innovation, UC Berkeley, April 2019*

[16] *Housing Incentive Programs: Arcata, Terner Center for Housing Innovation, UC Berkeley, April 2019*

of the Oregon border. Since Arcata's pre-existing affordable housing development strategy was well aligned with the program, the city was awarded more than $300,000 in total grant funding from HRPP between 2013 to 2015. HRPP's support has enabled the city not only to provide more places for low-income residents but also to improve the livability of the community through park-related projects. Considering the characteristic of the affordable housing project that could cause resistance from the original residents in the area, this program can be an effective tool to solve the existing problems in the state.

c. Affordable Housing Overlay Zones (AHOs)[17]

To promote more affordable housing development in a low-density area, Oakley was one of the first cities to introduce an Affordable Housing Overlay Zones (AHOs). AHOs are added layers on top of existing zoning ordinances that provide incentives for developers to build housing, particularly affordable housing, within specific districts. Overlay zones may include a variety of incentives for developers to include affordable units in their projects. Some of the incentives provided to developers are as below:

- By-right zoning or administrative project approval
- Streamlined permitting
- Allowing housing in locations not zoned for residential uses
- Lower parking requirements
- Impact fee waivers
- Increased density bonus
- Increased allowable heights

While increased density bonus and allowable heights may not be applicable to developers in the city of Citrus Heights, other incentives such as faster administrative processes and flexible operations of different types of zonings can encourage more affordable housing development

[17] *Affordable Housing Overlay Zones: Oakley, Terner Center for Housing Innovation, UC Berkeley, April 2019*

in a low-density area. Moreover, overlay zones will provide flexibility not only in format but also in the various land uses, with which the city can regulate and prioritize direct development to site-specific zones.

d. Community Land Trusts[18]

Homes for sale or rent within the community land trust (CLT) are permanently held below the market cost while also offering the potential for residents to build equity and share in the economic advancement of their neighborhood. Irvine created the Irvine Community Land Trust (Irvine CLT) in 2006 to ensure that all new units created using a public subsidy or as a result of the city's inclusionary housing ordinance would remain affordable in perpetuity.

What distinguishes the CLT model from other affordable housing strategies is its commitment to maintaining affordability long-term by decoupling the land value from the built structure or housing located on the land. Ownership of the land, along with control over the resale of any housing located on its land, allows the CLT to ensure homes will remain available for lower-income households for generations to come.

Local government involvement in CLTs can include administrative or financial assistance, donations of city-owned land, grants, or low-interest loans for developing and financing projects. Cities can also assist CLTs in the acquisition and preservation of housing through local land use regulations such as inclusionary zoning, density bonuses and other mandates or concessions. As a CLT builds its portfolio, municipalities can continue to provide support for its operations through capacity grants. Finally, jurisdictions may assist CLTs through the revision of their tax assessment practices ensuring the fair treatment of resale-restricted homes built on their lands.

From the case of Irvine's CLT, we can derive some useful lessons. CLTs can provide an attractive strategy for municipalities searching for long-term solutions to expanding the supply of affordable housing within their jurisdiction. In addition, CLTs can help market-rate builders

[18] *Community Land Trust: Irvine, Terner Center for Housing Innovation, UC Berkeley, April 2019*

meet their affordable housing obligations. And unlike traditional subsidies, CLTs provide permanently affordable homes. Finally, state and local government supports are essential to CLT success. The essential challenge lies in finding the most constructive ways of putting municipal resources to work in pursuit of common objectives.

e. Modular Construction [19]

For developers, one of the main drivers of achieving "affordability" in an affordable housing project is the construction cost. Construction costs can be divided into two categories, "hard costs", including the cost of materials needed and "soft costs", the cost of labor. Modular construction is a relatively new method that can potentially reduce the construction costs by significantly reducing the building time, thus cutting "soft costs". Modular construction is a process in which a building is constructed off-site, under controlled plant conditions, using the same materials and designing to the same codes and standards as conventionally built facilities – but in about half the time. Buildings are produced in "modules" that when put together on site, reflect the identical design intent and specifications of the most sophisticated site-built facility.

By applying the modular construction method, developers can cut costs by 20% and speed up production by between 20% and 40%. Also, because the facility is built off-site, it is unaffected by weather and seasonal changes. According to a developer from Factory OS, a construction company that specializes in modular building, says that "Modular developers can cut the build time on multi-housing by 50%. What has been taking two years for 100 apartments, we can do in a year or less." In a housing environment where developers have shunned affordable housing due to insufficient returns and complex financing processes, this new cost-cutting method can be good news [20]. Modular construction is not just a theory and investors are also taking notice. Katerra, a three-year-old prefabricated building company in the Silicon Valley city of Menlo Park, has raised $1.1 billion in venture capital.

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[19] *The Move to Modular Housing: Cutting Costs to Advance Affordable Housing, lgc.org*

[20] *Modular Construction: A solution to affordable housing challenges, Cornell Real Estate Review, April 2019*

Moreover, many cities in the U.S. have noticed the advantages of modular construction. In San Francisco, the mayor committed the city to purchase $100 million worth of modular affordable housing to address its housing needs. Also, in nearby Oakland, Factory OS is already building modular studios for formerly homeless people, 110 apartments in West Oakland and 300 homes for the tech giant, Google. In addition, in the Westlake neighborhood of Los Angeles, the new housing project employs advanced modular construction to transform steel modules sourced from China into a five-story, 84-unit residential building.

5. Current Incentives

a. General

First, the vast majority of new affordable housing constructed nationwide is subsidized in part by the federal Low-Income Housing Tax Credit (LIHTC) program. With LIHTC, as with similar state and local subsidies, the subsidized units remain affordable for several decades and then eventually revert to market-rate. Second, for tenants of these rent-restricted units, their housing situation can become precarious upon the expiration of the subsidy agreement. A fund collected by additional taxes due to the increase in property value to support the construction fee, infra, etc. Third, the Sacramento Housing and Redevelopment Agency (SHRA) administers the Housing Choice Voucher (HCV) program. As part of the HCV program, the tenant pays approximately 30 percent of their income towards rent and the remainder is paid by the U.S. Department of Housing and Urban Development (HUD) funds directly to the landlord.

b. Goals, policies, and actions [21]

- Increase the level of home ownership in the community.
- Preserve the existing housing supply and assure its continuing quality.
- Optimize remaining development opportunities.
- Ensure that adequate housing is available to all residents including those with special needs such as seniors and homeless persons.

c. Policies to increase homeownership opportunities to ensure a balance of housing and housing types

Policy 24.1: Support the use of public and private funds to assist first-time homebuyers.
Policy 24.2: Assist in the conversion of rental developments to owner occupancy where appropriate.

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[21] *Citrus Heights Community Development General Plan Policy*

d. Policies to provide adequate sites for a variety of housing opportunities to serve all residents

Policy 25.1: Promote development of a variety of housing types in terms of location, cost, design, style, type, and tenure, while ensuring compatibility with adjacent uses of land.
Policy 25.2: Strive to meet the city's fair share housing allocation based on the RHNA.
Policy 25.3: Facilitate mixed-use development and redevelopment in appropriate areas.
Policy 25.4: Support a variety of housing opportunities on vacant or underutilized lands.
Policy 25.5: Promote fair distribution of special needs facilities throughout the city to avoid over concentration in any particular neighborhood, including assisted housing, below-market-rate projects, and senior housing.

e. Policies to develop, conserve, and improve the housing stock to ensure decent accommodations for all segments of the community

Policy 26.1: Encourage the conservation and improvement of existing housing.
Policy 26.3: Promote improvements and rehabilitation to enhance the quality of multi-family developments.
Policy 26.5: Conserve the city's stock of sound and viable mobile home and manufactured homes as an important part of the city's affordable housing stock.

f. Policy to conserve currently assisted units to ensure availability of housing for lower income households

Policy 27.1: Pursue all available strategies and procedures to preserve government - assisted units that are at risk of conversion to market rate.

g. Policies to ensure housing opportunities for all segments of the community

Policy 28.1: Pursue necessary resources for the development, maintenance and preservation of emergency housing, transitional housing, and housing to accommodate other special needs.
Policy 28.2: Endeavor to meet the housing needs of homeless persons.

Policy 28.3: Support and cooperate with regional and community-based organizations in the delivery of special needs housing resources.

Policy 28.4: Assess the city's housing needs and the progress toward meeting its housing goals.

Policy 28.5: Encourage development of a variety of sizes, design, and styles of housing so that residents will be encouraged to stay in CH as their housing needs change.

Policy 28.6: Enforce Local, State and Federal laws prohibiting discrimination in housing.

Policy 28.7: Minimize government constraints on the production of housing to the extent feasible, while meeting public facility and service needs.

Policy 28.8: Create housing to help meet the needs of the community.

IV. Recommendations & Implementation

: For Citrus Heights, 20 units per acre is most appropriate for affordable housing

Through studying economics around the housing environment in CH and analyzing financial data from the previous affordable housing projects in the city and affordability at market rate (rents/sale price), we conclude that the city can continue to produce affordable housing at densities lower than the default density of 30 units per acre.

a. The economy around the housing environment in CH has changed.

- Rents and sales prices in CH have been soaring since 2012: rents increased by 73% and sales prices increased by 125%.
- From 2012 to 2019 median income only increased by 10%.

a. Land values in the city are still relatively lower than other communities in Sacramento County.

b. The city's development fees are amongst the lowest in the region.

c. Infrastructure is readily available due to the built-out nature of the community.

d. The city has adopted policies that support affordable housing.

e. Most of the city, particularly along its corridors, is affordable even when factoring in transportation costs.

f. The city does not have enough vacant or underutilized land denser than 20 units per acre, while it does have relatively enough land under 20 units per acre.

g. Rezoning RD20 to RD30 does not create affordability at market rate due to the insignificant differences in rental prices between the two zonings.

h. Recent market rates are affordable for Low Income group at densities 20 units per acre in terms of rents and sale price, but not affordable for Very Low Income group.

i. Increased density has not resulted in increased affordability in the city, especially due to increased land costs and construction costs for higher density.

Therefore, it is recommended that the city sets the zones for affordable housing at 20 units per acre for the RHNA assignments. This decision requires to provide further analysis of financial feasibility, or information based on development project experience within a zone that provides

housing for lower-income households. Moreover, as rents and sales prices are predicted to increase continuously, Citrus Heights should consider various government subsidies to bridge the gap between market prices and income levels to further accommodate Low Income and Very Low Income households.

(Appendix)

1. Parcel Size and Density of Sacramento Affordable Units (over 80 units/63 samples)

Project	Project Address	City	Zip Code	Total Units	Sq. Ft (Land)	Parcel Size (Acres)	Development da	Density	Housing Type
Capitol Lofts	1108 R Street, Sacramento, CA 95811	Sacramento		116	81,048	1.86	1900	62.3	Large Family
Ladan Apartments II	2300 Auburn Blvd., Sacramento, CA 95821	Sacramento		147	208,217	4.78	1962	30.8	Senior
Asbury Place	1520 Morse Avenue, Sacramento, CA 95864	Sacramento		104	149,411	3.43	1964	30.3	Non Targeted
Florin Meadows Apartments	7301 29th Street, Sacramento, CA 95822	Sacramento		244	255,697	5.87	1969	41.6	Large Family
River Garden Estates	2201 Northview Drive, Sacramento, CA 95818	Sacramento		124	313,196	7.19	1970	17.2	Large Family
Campus Gardens Apts aka: Mulbe	655 Howe Avenue, Sacramento, CA 95825	Sacramento		126	253,955	5.83	1970	21.6	Non Targeted
Kennedy Estates	6501 Elder Creek Road, Sacramento, CA 95824	Sacramento		100	257,875	5.92	1971	16.9	Large Family
Rancho Cordova Apartments	10685 Coloma Road, Rancho Cordova, CA 95670	Rancho Cordova		95	261,360	6.00	1971	15.8	Large Family
Ping Yuen Center	420 "I" Street, Sacramento, CA 95814	Sacramento		82	67,621	1.55	1971	52.8	Senior
Shiloh Arms Apartments	4009 23rd Avenue, Sacramento, CA 95820	Sacramento		107	192,971	4.43	1971	24.2	Large Family
Greenfair Apartments	701 Fairgrounds Dr, Sacramento, CA 95817	Sacramento		387	87,408	2.01	1972	192.9	Non Targeted
Rosswood Manor Apartments	9400 North Kiefer Boulevard, Sacramento, CA 95826	Sacramento		97	182,081	4.18	1972	23.2	Large Family
Garden Village	6601 Sunnyslope Dr., Sacramento, CA 95828	Sacramento		195	148,104	3.40	1972	57.4	Large Family
Azure Park Apartments	5545 Sky Parkway, Sacramento, CA 95823	Sacramento		218	348,480	8.00	1973	27.3	Non Targeted
Pioneer Towers	515 P Street, Sacramento, CA 95814	Sacramento		198	169,165	3.88	1977	51.0	Senior
The Cascades	9838 Lincoln Village Drive, Sacramento, CA 95827	Sacramento		112	204,296	4.69	1978	23.9	Non Targeted
Casa de Angelo Apartments	3151 Notre Dame Drive, Sacramento, CA 95826	Sacramento		100	165,528	3.80	1979	26.3	At-Risk
Parkview	7252 Munson Way, Sacramento, CA 95823	Sacramento		97	262,667	6.03	1980	16.1	Large Family
Watercrest Apartments	4400 Elkhorn Blvd., Sacramento, CA 95842	Sacramento		206	426,888	9.80	1984	21.0	Non Targeted
Point Natomas Apartments	801 San Juan Road, Sacramento, CA 95834	Sacramento		337	498,326	11.44	1987	29.5	Non Targeted
Oak Valley Apartments	5520 Harrison St., North Highlands, CA 95660	North Highlands		141	195,149	4.48	1987	31.5	Non-Targeted
Southwind Court Apartments	7371 Power Inn Road, Sacramento, CA 95825	Sacramento		88	118,919	2.73	1988	32.2	Non Targeted
Hastings Park Apartments	4635 Antelope Road, Antelope, CA 95843	Antelope		242	603,306	13.85	1990	17.5	Non Targeted
Terracina at Elk Grove	9440 W. Stockton Blvd., Elk Grove, CA 95758	Elk Grove		124	282,704	6.49	1993	19.1	Large Family
Mosaic Gardens at Taylor Terrace	4050 Taylor Street, Sacramento, CA 95838	Sacramento		168	311,018	7.14	1994	23.5	Large Family
South Sacramento Mutual Housir	5500 Sky Parkway, Sacramento, CA 95823	Sacramento		169	240,887	5.53	1996	30.6	Large Family
Auberry Park Apartments	8120 Power Inn Road, Sacramento, CA 95828	Sacramento		110	281,833	6.47	1999	17.0	Large Family
Meadowview Apartments	2451 Meadowview Road, Sacramento, CA 95832	Sacramento		170	559,746	12.85	2000	13.2	Large Family
Village Crossing Apartments	9241 Bruceville Road, Elk Grove, CA 957580000	Elk Grove		196	506,603	11.63	2001	16.9	Large Family
Vintage Woods Senior Apartment	8780 Madison Avenue, Fair Oaks, CA 956280000	Fair Oaks		185	447,797	10.28	2001	18.0	Senior
Countrywood Village Apartments	5500 Mack Road, Sacramento, CA 95823	Sacramento		292	217,364	4.99	2001	58.5	Non Targeted
Terracina Gold Apartments, Villag	4451 Gateway Park Blvd., Sacramento, CA 95834	Sacramento		160	258,311	5.93	2002	27.0	Large Family
Terracina Gold, Village II	4451 Gateway Park Blvd., Sacramento, CA 95834	Sacramento		120	258,311	5.93	2002	20.2	Large Family
The Verandas Apartments	8160 Power Inn Road, Sacramento, CA 958280000	Sacramento		180	402,494	9.24	2003	19.5	Senior
Terracina Meadows	4500 Tynebourne Street, Sacramento, CA 95834	Sacramento		156	353,272	8.11	2003	19.2	Large Family
Arlington Creek Apartments	8131 Walerga Road, Antelope, CA 95843	Antelope		148	307,534	7.06	2003	21.0	Large Family
Churchill Downs Apartments	8155 Waterman Road, Sacramento, CA 95829	Sacramento		204	516,622	11.86	2003	17.2	Large Family
Natomas Park Apartments	1850 Club Center Drive, Sacramento, CA 95835	Sacramento		212	416,869	9.57	2003	22.2	Large Family
Vintage Willow Creek Senior Apar	1701 Creekside Drive, Folsom, CA 95630	Folsom		184	289,674	6.65	2003	27.7	Senior
Atrium Court Apartments	3801 Duckhorn Drive, Sacramento, CA 95834	Sacramento		224	452,153	10.38	2004	21.6	Large Family
The Lofts	3351 Duckhorn Drive, Sacramento, CA 95834	Sacramento		188	409,464	9.40	2004	20.0	Non Targeted
Vintage at Laguna	9210 Big Horn Boulevard, Elk Grove, CA 95758	Elk Grove		158	180,338	4.14	2005	38.2	Senior
Fremont Mews	1400 P Street, Sacramento, CA 95814	Sacramento		119	90,946	2.09	2005	57.0	Large Family
Sierra Creek Apartments fka Ante	4500 Elverta Road, Antelope, CA 95843	Antelope		144	257,440	5.91	2006	24.4	Senior
Geneva Pointe Apartments	8280 Geneva Pointe Drive, Elk Grove, CA 95624	Elk Grove		152	301,435	6.92	2006	22.0	Large Family
Acacia Meadows	7735 Stockton Blvd., Sacramento, CA 95823	Sacramento		140	337,154	7.74	2006	18.1	Large Family
Vintage at Natomas	4000 Alan Shepard Street, Sacramento, CA 95834	Sacramento		200	408,157	9.37	2006	21.3	Senior
Sommerset Place	6100 48th Avenue, Sacramento, CA 95828	Sacramento		96	251,777	5.78	2007	16.6	Large Family
Creekview Manor	1720 Creekside Drive, Folsom, CA 95630	Folsom		138	493,535	11.33	2007	12.2	Senior
The Crossings at Elk Grove	8575 Elk Grove Florin Road, Elk Grove, CA 95624	Elk Grove		116	255,262	5.86	2007	19.8	Large Family
Westview Ranch Apartments	500 Bankside Way, Sacramento, CA 95835	Sacramento		128	54,886	1.26	2007	101.6	Large Family
Stoneridge at Elk Grove	8515 Elk Grove Florin Road, Elk Grove, CA 95624	Elk Grove		96	218,671	5.02	2007	19.1	Large Family
Vineyard Point Apartments	7585 Diamond Ranch Drive, Sacramento, CA 95829	Sacramento		176	328,007	7.53	2008	23.4	Non Targeted
Montego Falls Apartments	9950 Bruceville Road, Elk Grove, CA 95757	Elk Grove		132	229,126	5.26	2008	25.1	Non-Targeted
Norden Terrace Apartments	3685 Elkhorn Blvd., North Highlands, CA 95660	North Highlands		204	435,600	10.00	2010	20.4	Large Family
Corsair Park Senior Apartments	6920 Watt Avenue, North Highlands, CA 95660	North Highlands		112	220,849	5.07	2010	22.1	Senior
Copperstone Village I Family Apar	8000 W. Stockton Blvd., Sacramento, CA 958230000	Sacramento		103	170,755	3.92	2010	26.3	Large Family
Mutual Housing at the Highlands	6010 34th Street, North Highlands, CA 95660	North Highlands		90	152,460	3.50	2011	25.7	Special Needs
Galt Place Senior Apartments	400 D Street, Galt, CA 95632	Galt		81	77,052	1.77	2011	45.8	Senior
Varenna Senior Apartments	2351 Wyda Way, Sacramento, CA 95825	Sacramento		152	291,416	6.69	2012	22.7	Senior
Foothill Farms Senior Apartments	5400 Auburn Blvd., Sacramento, CA 95841	Sacramento		138	187,744	4.31	2012	32.0	Senior
Township Nine Affordable Housir	601 Cannery Ave, Sacramento, CA 95811	Sacramento		180	175,936	4.04	2014	44.6	Non-Targeted
		Average Density						**30.9**	

2. Parcel Size and Density of Los Angeles Affordable Units (over 80 units/69 samples)

Project	Project Address	City	Zip Code	Total Units	Sq. Ft (Land)	Parcel Size (Acres)	Development date	Density	Housing Type
Centennial Place	235 Holly Street, Pasadena, CA 91101	LA		144	21,201	0.49	1910	295.87	SRO
Ward Villas	1177 West Adams Blvd., Los Angeles, CA 90007	LA		120	143,754	3.30	1991	36.36	Senior
Crescent Arms	1709 W. 8th Street, Los Angeles, CA 90017	LA		186	19,554	0.45	1928	414.35	Senior
Produce Place	676 South Central Avenue, Los Angeles, CA 90021	LA		95	10,498	0.24	1948	394.19	SRO
Longhorn Pavilion aka Summit Ridge Apts	36523 25th Street East, Palmdale, CA 93550	LA		304	85,474	1.96	1993	154.93	Large Family
Casa Rita	6508 Rita Avenue, Huntington Park, CA 90255	LA		103	48,884	1.12	1996	91.78	Large Family
Villa del Pueblo	1441 South Hope Street, Los Angeles, CA 90015	LA		81	45,269	1.04	1995	77.94	Large Family
Avalon Courtyard	22121 S. Avalon Blvd., Carson, CA 90745	LA		91	23,430	0.54	1995	169.18	Senior
La Mirada Senior Apartments	15811 Alicante Road, La Mirada, CA 90638	LA		100	140,200	3.22	1995	31.07	Senior
Valley Village Apartments	12111 Chandler Blvd, Valley Village, CA 91607	LA		188	74,820	1.72	1995	109.45	Senior
Claremont Villas Senior	100 S. Indian Hill Blvd., Claremont, CA 91711	LA		154	126,804	2.91	1993	52.90	Senior
Marina Pointe Apartments	13603 Marina Pointe Drive, Marina Del Rey, CA 90292	LA		583	103,266	2.37	1992	245.92	Non Targeted
Lakewood Senior Apartments/Seasons II at Lakewood	21309 Bloomfield Ave., Lakewood, CA 90712	LA		85	96,488	2.22	1996	38.37	Senior
Angelina Apartments	1300 Angelina Street, Los Angeles, CA 900260000	LA		82	86,231	1.98	1999	41.42	Large Family
Blessed Rock of El Monte	4111 Tyler Avenue, El Monte, CA 91731	LA		137	146,716	3.37	1997	40.68	Senior
Hacienda Sr. Villas	1901 South Azusa Avenue, Hacienda Heights, CA 91743	LA		152	166,890	3.83	1999	39.67	Senior
Courtland City Lights	1355 Court Street, Los Angeles, CA 90012	LA		92	46,800	1.07	2000	85.63	Large Family
New Harbor Vista	410 Wilmington Boulevard, Los Angeles, CA 90744	LA		132	33,389	0.77	1987	172.21	Large Family
Bryson Family Apartments	2701 Wilshire Boulevard, Los Angeles, CA 90057	LA		81	36,476	0.84	1914	96.73	Large Family
4701 Natick Apartments	4701 Natick Avenue, Sherman Oaks, CA 91403	LA		121	113,582	2.61	1970	46.40	Non Targeted
Park Ridge Apartments	9555 Reseda Blvd., Northridge, CA 91324	LA		158	131,240	3.01	1998	52.44	Non Targeted
Heritage Park Sr. Apartments	915 Highland Avenue, Duarte, CA 91010	LA		120	93,497	2.15	1977	55.91	Senior
Sophia Ridge Apartments	9601 Reseda Blvd., Northridge, CA 91324	LA		112	90,128	2.07	1996	54.13	Non Targeted
Sierra View Gardens	37850 20th Street East, Palmdale, CA 935500000	LA		144	427,811	9.82	2001	14.66	Senior
Aurora Village	43862 15th Street West, Lancaster, CA 935342461	LA		132	149,495	3.43	2001	38.46	Senior
Casablanca Apartments	4160 East Avenue R, Palmdale, CA 935520000	LA		200	284,637	6.53	2000	30.61	Large Family
Somerset Glen Apartments	13380 Hillsborough Drive, La Mirada, CA 90638	LA		160	202,682	4.65	1999	34.39	Senior
The Promenade	1333 West Garvey North, West Covina, CA 91790	LA		124	158,434	3.64	1974	34.09	Non Targeted
Mountain View Manor Apartments	12960 Dronfield Avenue, Sylmar, CA 913420000	LA		200	178,547	4.10	1964	48.79	Senior
Bouquet Canyon Senior Living	26705 Bouquet Canyon Road, Santa Clarita, CA 913500000	LA		264	611,042	14.03	1999	18.82	Senior
Baldwin Village Scattered Sites & Watson II (Site A)	3939 Ursula, Los Angeles, CA 900080000	LA		83	27,116	0.62	1960	133.33	Large Family
Springdale West Apartments	2095 West Spring Street, Long Beach, CA 90810	LA		410	601,395	13.81	1973	29.70	Non Targeted
Rosewood Park Senior Apts	2230 S. Eastern Avenue, Commerce, CA 90040	LA		94	91,810	2.11	1981	44.60	Senior
Washington Court Family	1717 East 103rd Street, Los Angeles, CA 90002	LA		102	319,935	7.34	1977	13.89	Large Family
Concord-Huntington Park Apartments	6900 Seville Avenue, Huntington Park, CA 90255	LA		162	101,128	2.32	1972	69.78	Non Targeted
Park Lane Family Apartments	4508 Martin Luther King, Jr. Blvd., Los Angeles, CA 90016	LA		117	40,242	0.92	1956	126.65	Large Family
Hollyview Senior Apartments	5411 Hollywood Blvd., Los Angeles, CA 900270000	LA		100	90,366	2.07	2001	48.20	Senior
Osage Senior Villas	924 S. Osage Avenue, Inglewood, CA 90301	LA		91	107,444	2.47	2002	36.89	Senior
Village Pointe Apartments	43732 Challenger Way, Lancaster, CA 935340000	LA		200	229,022	5.26	1987	38.04	Large Family
Vintage Crossing Senior Apartments	6830 Jordan Avenue, Canoga Park, CA 913032669	LA		161	55,203	1.27	2003	127.04	Senior
Brookhollow Apartments	2600 South Azusa Avenue, West Covina, CA 91792	LA		188	388,870	8.93	1979	21.06	Non Targeted
Mission Village Terrace	4001 Mission Road, Los Angeles, CA 90032	LA		84	182,794	4.20	1998	20.02	Large Family
Kings Villages	1141 N. Fair Oaks, Pasadena, CA 91103	LA		313	447,307	10.27	1971	30.48	Large Family
University Gardens Apartments	1250 West Jefferson Blvd., Los Angeles, CA 90007	LA		113	249,130	5.72	1971	19.76	Large Family
Mission Suites Apartments	1379 Mission Blvd., Pomona, CA 95409	LA		117	45,064	1.03	1966	113.10	Non Targeted
Pioneer Garden Apartments	9039 Pioneer Blvd., Santa Fe Springs, CA 906702383	LA		141	98,693	2.27	1970	62.23	Large Family
Heritage Park on Woodman	7840 Woodman Avenue, Panorama City, CA 91402	LA		155	147,097	3.38	1978	45.90	Senior
Iris Gardens	385 North Rockvale Avenue, Azusa, CA 91702	LA		120	66,311	1.52	1962	78.83	Non Targeted
Pavilion Apartments	8405 Telegraph Road, Pico Rivera, CA 90660	LA		132	75,669	1.74	1965	75.99	Non Targeted
The Piedmont	6750 Whitsett Avenue, North Hollywood, CA 916060000	LA		198	88,068	2.02	2002	97.93	Senior
San Lucas Senior Housing	1221 W. 7th Street, Los Angeles, CA 90017	LA		196	49,583	1.14	2003	172.19	Senior
Tri-City Housing (Site A)	511 S. Mariposa, Los Angeles, CA 90020	LA		142	18,416	0.42	1925	335.88	Non Targeted
Broadway Plaza Apartments	901 South Broadway, Los Angeles, CA 90015	LA		82	87,017	2.00	1917	41.05	Non Targeted
Bellflower Terrace	9920 Flora Vista Street, Bellflower, CA 90706	LA		180	120,969	2.78	2003	64.82	Senior
Apple Tree Village	9229 N. Sepulveda Blvd., Los Angeles, CA 913430000	LA		125	66,282	1.52	2002	82.15	Special Needs
M.L. Shepard Manor Senior Housing	2330 Santa Ana Blvd., Los Angeles, CA 90059	LA		90	80,850	1.86	2004	48.49	Senior
Casa de Cabrillo Villages at Cabrillo - Phase II	2111 Williams Street, Long Beach, CA 908100000	LA		204	97,101	2.23	2005	91.52	SRO
Village at Beechwood	44063 Beech Avenue, Lancaster, CA 93534	LA		100	197,811	4.54	1971	22.02	Non Targeted
Canyon Country Senior Apartments	18701 Flying Tiger Drive, Santa Clarita, CA 913870000	LA		200	245,594	5.64	2003	35.47	Senior
Colonia Corona Apartments	13036 Sherman Way, North Hollywood, CA 91605	LA		100	132,511	3.04	2005	32.87	Large Family
Center Pointe Villas	11856 Orange Street, Norwalk, CA 906500000	LA		240	142,809	3.28	2001	73.21	Senior
Portofino Villas	121 W. Phillips Blvd., Pomona, CA 917660000	LA		174	204,397	4.69	2004	37.08	Senior
Tierra del Sol	7500 Alabama Avenue, Canoga Park, CA 91303	LA		119	111,705	2.56	2005	46.40	Large Family
Northwest Gateway Apartments	1304 W. 2nd Street, Los Angeles, CA 90026	LA		263	104,783	2.41	2007	109.33	Non Targeted
Wilshire Vermont Station	3183 Wilshire Blvd., Los Angeles, CA 900100000	LA		449	420,949	9.66	2006	46.46	Non Targeted
Plymouth West Apartments	240 Chestnut Avenue, Long Beach, CA 90802	LA		196	113,919	2.62	1972	74.95	Senior
Terry Manor Apartments	3100 South Vermont Avenue, Los Angeles, CA 90007	LA		170	134,353	3.08	1977	55.12	At-Risk
Arbor at Palmdale aka Palmdale East Q Apartments	1000 East Avenue Q, Palmdale, CA 93550	LA		91	189,934	4.36	1979	20.87	Non Targeted
Aurora Village II	43945 12th Street West, Lancaster, CA 93534	LA		140	173,004	3.97	2005	35.25	Senior
	Average Density							82.26	

3. Parcel Size and Density of Citrus Heights Units (over 80 units)

Project	Project Address	City	Total Units	Sq. Ft (La	Parcel Size	Developmer	Density	Housing Ty
Arborelle Apartments	8007 Sunrise Blvd.	CH	177	346,302	7.95	1985	22.3	
Greenback Manor	7500 Greenback Lane	CH	156	250,034	5.74	1973	27.18	
Normandy Park	7575 Madison Avenue	CH	116	231,739	5.32	2001	21.80	Senior 55+
Vintage Oaks*	7340 Stock Ranch Road	CH	235	348,044	7.99	1994	29.4	
	Average Density						25.2	

4. Parcel Size and Density of Carmichael Units (over 80 units)

Project	Project Address	City Zip Code	Total Units	Sq. Ft (Land)	Parcel Size	Development date	Density	Housing Type
Sierra Sunrise Senior Apartments	4525 Manzanita Avenue, Carmichael, CA 95608	Carmichael	119	175,111	4.019995	1976	29.6	Senior
Kenneth Park Apartments	5945 Kenneth Avenue, Carmichael, CA 95608	Carmichael	97	182,516	4.189991	1973	23.2	Large Family
	Average Density						**26.4**	

5. Affordability Levels Based on Income

	Income Levels			
	Very Low (<50%)	Low (50-80% AMI)	Median (80-120%AMI)	Moderate (>120% AMI)
Home Price	**$176,500**	**$277,600**	**$365,000**	**$422,906**
Estimated Closing Costs	$5,295	$8,328	$10,950	$12,687
Borrower's Portion [1]	-$6,178	-$9,716	-$12,775	-$14,802
Loan Amount	$175,618	$276,212	$363,175	$420,792
Principal and Interest [2]	$838	$1,319	$1,734	$2,009
Property Taxes per month [3]	$184	$289	$380	$441
Home Owner's Insurance [4]	$50	$50	$50	$55
Mortgage Insurance [5]	$146	$230	$303	$351
Total Estimated Payment	$1,219	$1,888	$2,467	$2,855
Monthly Income [6]	$3,483	$5,573	$6,966	$8,360
Housing Ratio [7]	34.99%	33.88%	35.41%	34.15%

Assumptions:

1.) 3.5% of Puchase Price

2.) Fixed Interest Rate, Amoritzed for 30 years 4%

3.) Annual Property Taxes calculated at 1.25% of property value at time of transfer.

4.) Home Owner's Insurance based on moderate priced policy

5.) Mortgage Insurance based on .01% of loan balance per year.

6.) Income based on AMI ($83,600)

7.) Goal of approx 35% Maximum

Source: NeighborWorks Sacramento, Hud Homeownership value limits 2019

6. Default Density Standard Option – 2010 Census Update

STATE OF CALIFORNIA -BUSINESS, TRANSPORTATION AND HOUSING AGENCY EDMUND G. BROWN JR., Governor
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT
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June 20, 2012

MEMORANDUM FOR: Planning Directors
Interested Parties

FROM: Glen A. Campora, Assistant Deputy Director
Division of Housing Policy Development

SUBJECT: **Default Density Standard Option – 2010 Census Update**

Background Information: Pursuant to Government Code Section 65583.2(c)(3), the housing element must include analysis of identified sites which must demonstrate density standards to accommodate a jurisdiction's regional need for all income levels, including lower-income households.

To meet this statutory requirement, local governments should provide an analysis demonstrating how adopted densities accommodate the regional housing need for lower income households. The analysis shall include, but is not limited to, factors such as market demand, financial feasibility, or information based on development project experience within a zone or zones that provide housing for lower income households.

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

The default density option was adopted in 2003 by consensus with local government representatives, builders, planners and advocates through the Housing Element Working Group which was convened by the Department in 2003. Default densities are established using population based criteria as detailed in 65583.2(b)(i) through (iv) and 65583.2(d) through (f) as summarized below (refer to Table A for detailed information):

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

Revised Default Density Standards Based on 2010 Census Data Release: Based on the release of 2010 Census data, the Department has updated the default density standards set forth in the Department's June 9, 2005 technical assistance memo (*Amendment of State Housing Element Law – AB 2348*). Specifically, Table A and Appendix 1 of the June 9, 2005 memo have been revised based on current US Census Bureau population based criteria as established in Government Code Section 65583.2(c)(3)(d) thru (f).

The updated optional default density standards are based on either one of the following:

1. Increases in population of a Metropolitan Statistical Area above 2 million between the 2000 and 2010 Census based estimates; or
2. Increases or decreases of an individual jurisdiction's population between the 2000 and 2010 Census based estimates.

Population changes to Metropolitan and Micropolitan Statistical Areas are reflected in Table A, below. Applicable jurisdiction level information on default densities for accommodating lower-income households is included as Appendix 1.

Timing and Applicability Regarding Future Housing Element Updates: Revised default densities will be effective for housing element updates for the fifth housing element planning period. Housing element amendments for the fourth planning period may continue to use default densities identified in the Department's June 9, 2005 technical assistance memo (*Amendment of State Housing Element Law – AB 2348*).

Housing element updates for the fifth planning period are due to be adopted at various dates beginning 2013. Please refer to *Housing Element Update Schedule* on the Department's website at http://www.hcd.ca.gov/hpd/hrc/plan/he/he_time.htm.

If you have any questions or need assistance, please contact Division of Housing Policy Development staff at (916) 445-4728 or cahouse@hcd.ca.gov.

Attachments

TABLE A
Revised Default Densities Appropriate to Accommodate Housing for Lower-Income Households by Region
(note: changes are indicated by underline)
Default Densities are optional and data is provided for informational purposes only

I	II	III	IV
Incorporated Cities within nonmetropolitan/rural counties (as outlined in either Section I or II) and Nonmetropolitan counties with micropolitan areas (listed below)	Unincorporated areas in all nonmetropolitan counties not included under I	Suburban jurisdictions	Metropolitan jurisdictions
Nonmetropolitan counties with micropolitan areas include: Del Norte Humboldt Inyo Lassen Lake Mendocino Nevada Tehama Tuolumne	Nonmetropolitan/rural counties as listed below (list excludes those counties including micropolitan areas as outlined in section I) Alpine Amador Calaveras Colusa Glenn Mariposa Modoc Mono Plumas Sierra Siskiyou Trinity	Jurisdictions (cities/counties) located within a Metropolitan Statistical Area (MSA) with a population of less than 2 million as listed below ***unless*** a **city** has a population of greater than 100,000 in which case it would be considered metropolitan. Butte Imperial Fresno Kern Kings Madera Merced Monterey Napa San Benito San Joaquin San Luis Obispo Santa Barbara Santa Clara Santa Cruz Shasta Solano Sonoma Stanislaus Sutter Tulare Ventura Yuba	Jurisdictions (cities/counties) located within a Metropolitan Statistical Area (MSA) with a population of more than 2 million as listed below ***unless*** a **city** has a population of less than 25,000 in which case it would be considered suburban. Alameda Contra Costa El Dorado Los Angeles Marin Orange Placer Riverside Sacramento San Bernardino San Diego San Francisco San Mateo Yolo
at least 15 du/ac	**at least 10 du/ac**	**at least 20 du/ac**	**at least 30 du/ac**

Source: OMB Bulletin No. 10-02 http://www.whitehouse.gov/sites/default/files/omb/assets/bulletins/b10-02.pdf

APPENDIX 1
Housing Element Default Densities for Accommodating Lower-Income Households
Government Code Section 65583.2
Default Densities are optional and data is provided for informational purposes only

NOTE: Changes are indicated in yellow below and are based on one of the following factors as indicated:
1. **Increase in population of a Metropolitan Statistical Area above 2 million between the 2000 and 2010 Census; OR**
2. **Increase or decrease in an individual locality's population between the 2000 and 2010 Census**

COUNTY	MSA Classification (see Table A)	PLACE	2002 Census Population	2010 Census Population	at least 10 du/ac	at least 15 du/ac	at least 20 du/ac	at least 30 du/ac
		Rocklin [1]	43,263	56,974				X
		Roseville [1]	91,761	118,788				X
Plumas	II	Plumas County	18,701	17,903	X			
		Portola	2,189	2,104		X		
Riverside	IV	Banning	25,590	29,603				X
		Beaumont [2]	13,274	36,877				X
		Blythe	21,376	20,817			X	
		Calimesa	7,469	7,879			X	
		Canyon Lake	10,642	10,561			X	
		Cathedral City	46,295	51,200				X
		Coachella	27,178	40,704				X
		Corona	138,326	152,374				X
		Desert Hot Springs [2]	17,310	25,938				X
		Hemet	63,367	78,657				X
		Indian Wells	4,405	4,958			X	
		Indio	54,221	76,036				X
		La Quinta	30,043	37,467				X
		Lake Elsinore	31,866	51,821				X
		Menifee [2]	n/a	77,519				X
		Moreno Valley	150,773	193,365				X
		Murrieta	54,100	103,466				X
		Norco	25,838	27,063				X
		Palm Desert	44,327	48,445				X
		Palm Springs	44,526	48,445				X
		Perris	38,298	68,386				X
		Rancho Mirage	14,614	17,218			X	
		Riverside	274,226	303,871				X
		Riverside County	461,566	504,392				X
		San Jacinto	25,689	44,199				X
		Temecula	73,793	100,097				X
		Wildomar [2]	n/a	32,176				X
Sacramento [1]	IV	Citrus Heights [1]	88,567	83,301				X
		Elk Grove [1]	75,175	153,015				X
		Folsom [1]	61,256	72,203				X
		Galt	22,321	23,647			X	
		Isleton	849	804			X	
		Rancho Cordova [1]	57,718	64,776				X
		Sacramento [1]	435,245	466,488				X

7. Citrus Heights Housing Prices Overview



(Reference)

1) *5 Reasons Affordable Housing Creates a Better World, AD&V*
2) *Regional Housing Needs Allocation (RHNA), SACOG.org*
3) *Community Profile, citrusheights.net*
4) *Last year's Housing Market, Citrueheights.net*
5) *Producing Affordable Housing in Citrus Heights An alternative to the "default density", City of Citrus Heights, 2013*
6) *Default Density Standard Option – 2010 Census Update, DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT State of California, June 20, 2012*
7) *Default Density Standard Option – 2010 Census Update, DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT State of California, June 20, 2012*
8) *Producing Affordable Housing in Citrus Heights An alternative to the "default density", City of Citrus Heights, 2013*
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11) *Producing Affordable Housing in Citrus Heights An alternative to the "default density", City of Citrus Heights, 2013*
12) *Citrus Heights Comprehensive Transit Plan, Oct 2018*
13) *Citrus Heights Comprehensive Transit Plan, Oct 2018*
14) *H+T index Affordability Index, htaindex.cnt.org*
15) *Enhanced Infrastructure Financing Districts: West Sacramento, Terner Center for Housing Innovation, UC Berkeley, April 2019*
16) *Housing Incentive Programs: Arcata, Terner Center for Housing Innovation, UC Berkeley, April 2019*
17) *Affordable Housing Overlay Zones: Oakley, Terner Center for Housing Innovation, UC Berkeley, April 2019*
18) *Community Land Trust: Irvine, Terner Center for Housing Innovation, UC Berkeley, April 2019*
19) *The Move to Modular Housing: Cutting Costs to Advance Affordable Housing, lgc.org*
20) *Modular Construction: A solution to affordable housing challenges, Cornell Real Estate Review, April 2019*
21) *Citrus Heights Community Development General Policy*