

2021-2029 HOUSING ELEMENT

CITY OF LIVE OAK



August 2021

City of Live Oak
Community Development Department
9955 Live Oak Blvd.
Live Oak, CA 95953
(530) 695-2112

Prepared by:
Raney Planning & Management
1501 Sports Drive
Sacramento, CA 95834
(916) 372-6100

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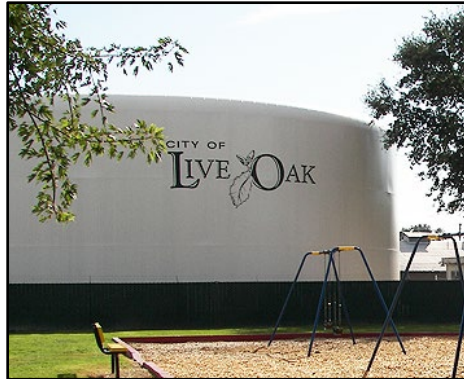
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Chapter 1

Introduction



The 2021–2029 Housing Element addresses the City of Live Oak’s (the city’s) plans to meet its housing needs, particularly the availability, affordability, and adequacy of housing supply. The housing element defines strategies and programs that will serve all socioeconomic groups. To these ends, the housing element is based on five objectives that provide direction and guidance for meeting the city’s housing needs over the next eight years:

1. Matching housing supply with need;
2. Maximizing housing choice throughout the community;
3. Assisting in the provision of affordable housing;
4. Removing governmental and other constraints to housing investment;
5. Promoting fair and equal housing opportunity.

The following discusses the context for housing policy in Live Oak, the organization of the housing element, the element’s relationship to other elements of the General Plan, and the public participation process employed in the preparation and adoption of the housing element. The City of Live Oak’s 6th Cycle Housing Element Update (2021-2029) was created in compliance with State General Plan Law pertaining to housing elements.

A. Community Context

The City of Live Oak is a rural community of approximately 8,500 residents in northern Sutter County (see Figure 1- 1and Figure 1- 2). It is strategically located along the Highway 99 corridor between Yuba City and Chico, and has easy access to San Francisco, Lake Tahoe, and Sacramento. The City was first settled in 1866 and grew with the advent of the California-Oregon Railroad in the 1870’s. Live Oak was incorporated in 1947, and was the second city to be established in Sutter County.



Figure 1-1
Regional Location Map

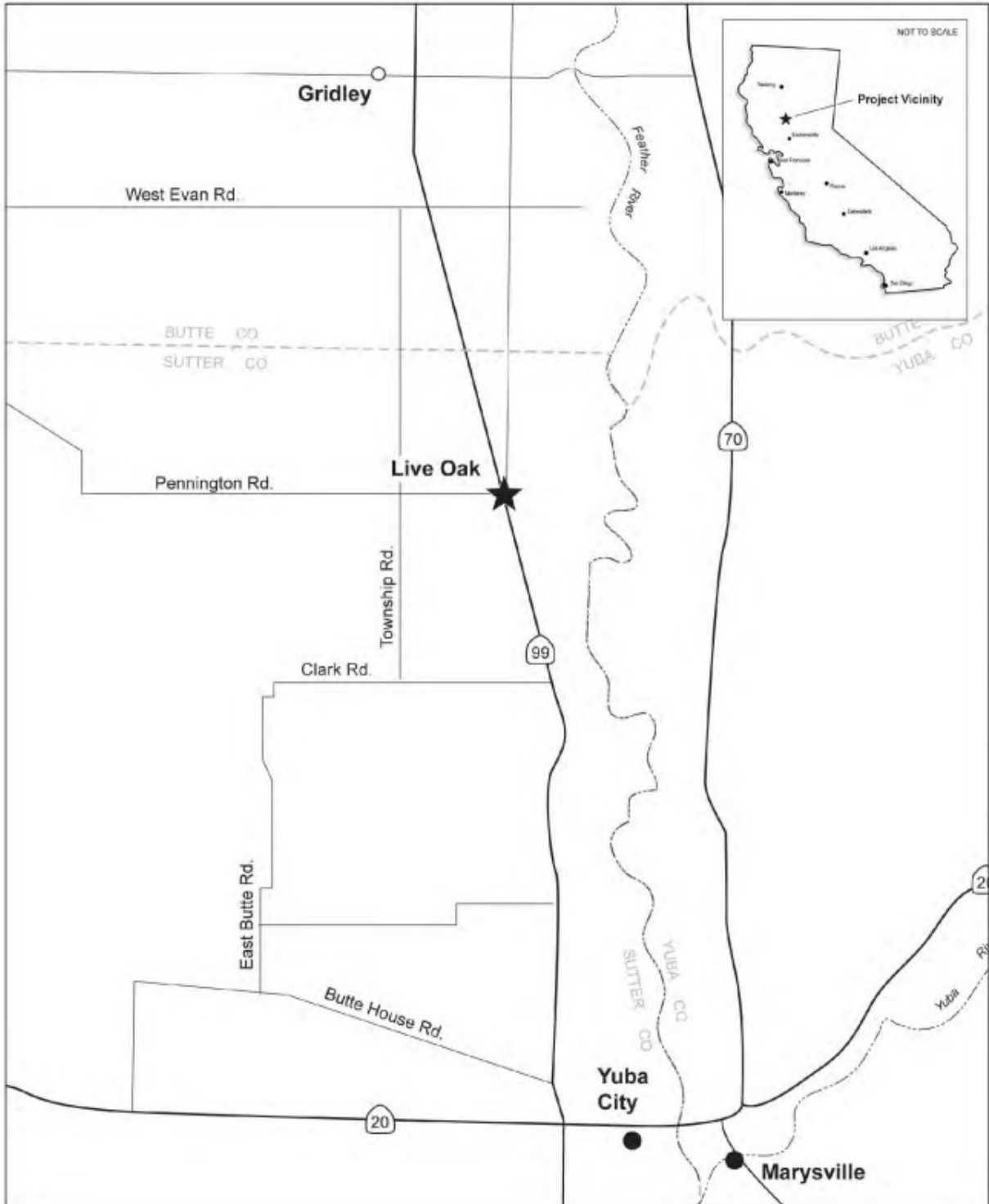
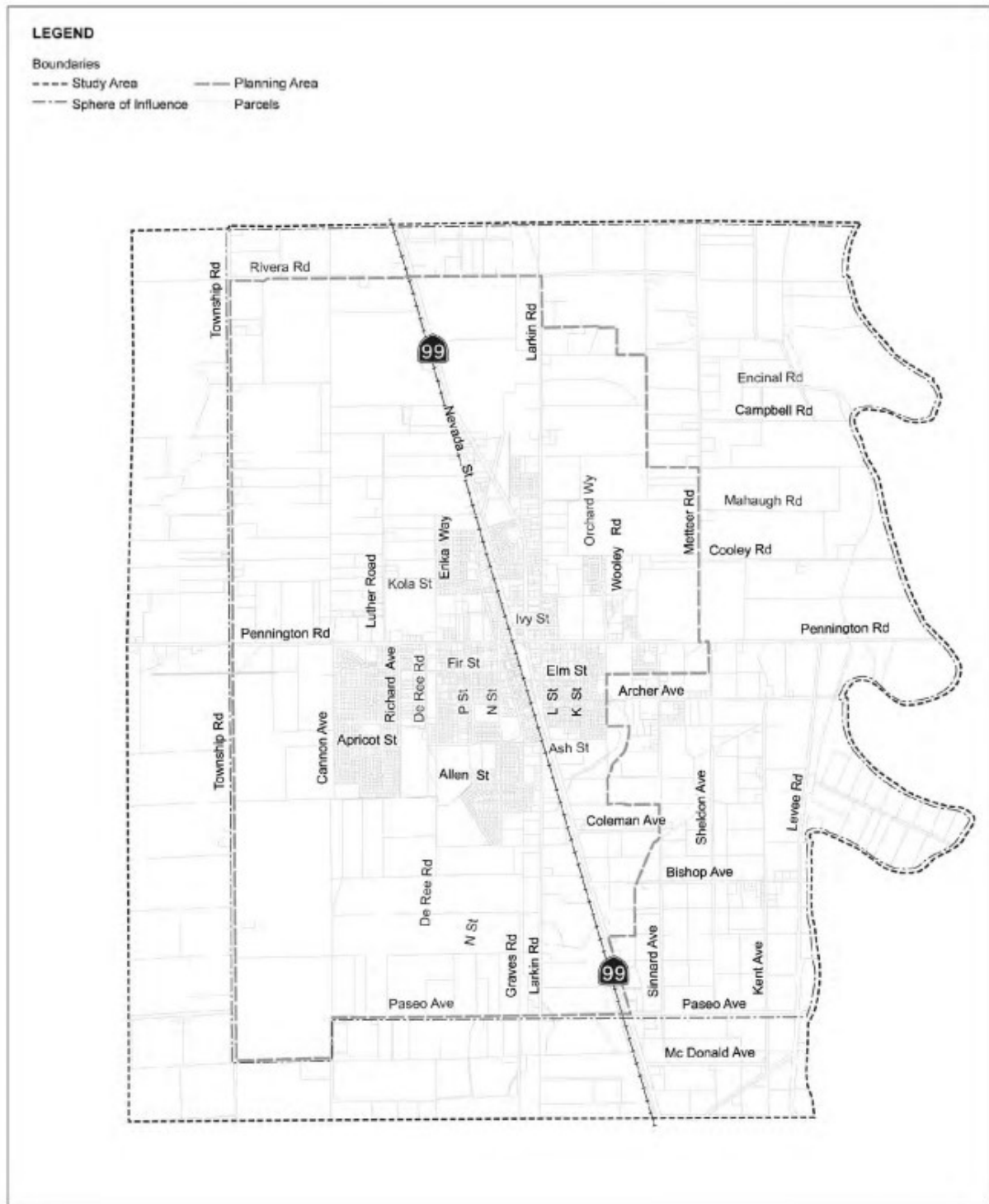




Figure 1-2
City Boundary Map





For the 6th cycle planning period (2021–2029) and beyond, the city faces many challenges: balancing employment and housing opportunities, matching the supply and demand for housing, enhancing the affordability of housing for all segments of the population, ensuring that adequate water and public services are available, and conserving natural resources that distinguish Live Oak. The housing element sets forth a strategy to address these issues and provide guidance for local government decision making.

B. Organization of the Housing Element

The housing element update is an eight-year plan for the period from October 31, 2021, to October 31, 2029. The housing element consists of the following major components:

- 1) Introduction to the housing element, including the planning context in Live Oak, General Plan consistency, and the public participation process (Chapter 1).
- 2) An analysis of the city’s population and housing characteristics and trends, including special housing needs (Chapter 2).
- 3) A review of potential governmental, market, and environmental constraints that impact the city’s ability to address housing needs in Live Oak (Chapter 3).
- 4) An evaluation of land and financial resources available to address Live Oak’s housing goals (Chapter 4).
- 5) An evaluation of the previous 2013 housing element; its effectiveness; progress in implementation; and appropriateness of goals, objectives, and policies (Chapter 5).
- 6) Housing goals, policies, and programs to address the city’s identified housing needs (Chapter 6).

C. Relationship to General Plan Elements

State law requires the housing element to contain a statement of “the means by which consistency will be achieved with other General Plan elements and community goals” (California Government Code, Section 65583[c][6][B]). There are two aspects of this analysis: 1) an identification of other General Plan goals, policies, and programs that could affect implementation of the housing element or that could be affected by the implementation of the housing element, and 2) an identification of actions to ensure consistency between the housing element and affected parts of other General Plan elements. The City of Live Oak updated the remainder of its General Plan in 2008. The updated General Plan consists of nine elements; Circulation, Economic Development, Land Use, Noise, Parks and Recreation, Community Character, Safety, Conservation and Open Space, and Public Utilities, Services, and Facilities. The housing element’s goals and policies are consistent with—and supported by—goals and policies in the other elements. The Land Use Element and Land Use Diagram were developed to accommodate the RHNP and the anticipated number of housing element cycles during the General Plan time horizon, and residential land uses are defined to accommodate



the full range of housing types and affordability levels. Residential land uses were placed in proximity to services, and the Transportation Element includes policies and implementation programs to promote transit access for lower-income and special needs groups.

Energy conservation techniques and methods to reduce energy consumption by residential land uses are included in the Conservation and Open Space Element. The Public Utilities, Services, and Facilities Element directs how infrastructure will be provided to parcels intended for residential development. The Economic Development Element provides general goals and policy guidance for job creation and related activities in the city. Along with the Land Use Element, the Economic Development Element promotes the goal of jobs-housing balance within the City at General Plan buildout.

D. Public Participation

State law (§65583[c][7] of the California Government Code) requires cities and counties to make a diligent effort to achieve public participation of all economic segments of the community in the development of a housing element and requires the housing element to describe this effort. While opportunity to connect with the community are more limited due to the COVID-19 pandemic, the city made the draft housing element available for public review. The draft housing element was published on the City of Live Oak website and made available for public comment on August 17, 2021.

Public Meetings

Live Oak planning staff will be conducting a public meeting to solicit input and comments from public agencies and the general public on the housing element Update. The meeting occurred on Tuesday, August 17, 2021, and was held via video-and teleconference using Zoom, pursuant to Governor Newsom's Executive Order N-29-20. Planning staff discussed the housing element update process, reviewed the previous housing element goals and programs, identified the programs that were completed during the 5th Cycle, as well as programs that would be modified and continued for the 6th Cycle, as presented in further detail in the proposed 6th Cycle goals, policies, and programs.

Public Hearings

After receiving comments from the California Department of Housing and Community Development, Live Oak planning staff will bring the housing element update and associated environmental review document to the Live Oak Planning Commission and Live Oak City Council for consideration of findings in September 2021.

Chapter 2

Community Profile

The City of Live Oak is located in the Sacramento Valley in the northern portion of Sutter County, approximately 10 miles north of Yuba City and 50 miles north of Sacramento. Live Oak’s location places it within one of the fastest growing regions in the State. Agriculture is the predominant land use in Sutter County and in the vicinity of Live Oak; however, the predominant land use within the city is single-family residential.



A. Demographic Characteristics

Population, employment, and household characteristics all affect the supply of and demand for housing in Live Oak. These characteristics are analyzed in the following section to provide the basis for developing a successful housing program tailored to the needs of this community.

Population Growth

Between 2010 and 2021, Sutter County experienced population growth, averaging approximately 3 percent for the entire county, including incorporated cities and unincorporated communities. As shown in Table 2-1, the population in Live Oak experienced a slightly more robust growth rate of 8 percent, increasing from 8,500 residents in 2010 to 9,138 residents in 2021.

| Area | 2010 | 2021 | Change |
|------------|--------|--------|--------|
| | Number | Number | |
| Live Oak | 8,500 | 9,138 | 638 |
| Yuba City | 65,547 | 67,655 | 2,108 |
| Marysville | 12,072 | 12,613 | 541 |
| Gridley | 6,584 | 7,039 | 455 |

Source: 2021 ESRI



The information collected below for the population estimations was gathered from ESRI, published in July 2021. Population, households, and jobs were projected through 2050 for low, mid, and high growth scenarios. Table 2-2 reports the mid-growth scenario in Live Oak to be a projected 27 percent increase in population from 8,500 residents in 2010 to 10,832 residents in 2050.

| | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 | 2045 | 2050 | % Change | Compound Annual Growth Rate |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|----------|-----------------------------|
| Live Oak | 8,500 | 8,788 | 9,080 | 9,372 | 9,664 | 9,956 | 10,248 | 10,540 | 10,832 | 27% | <1% |
| Sutter County | 94,737 | 96,100 | 97,557 | 99,014 | 100,471 | 101,928 | 103,385 | 104,842 | 106,299 | 12% | <1% |

Source: 2021 ESRI

Age Characteristics

In 2021, Live Oak residents had a median age of 34 years, which is two years lower than the median age of 36 in the county overall. As shown in Table 2-3, the number of residents below the age of 55 generally declined between 2010 and 2021, while the number of residents in the 55 to 64 age group increased. The number of residents 65 and above increased by four percent. This decrease reflects, in part, the high cost of housing in Live Oak, its large share of single-family homes, and affordability issues for most households like seniors who are on a fixed or reduced income, except higher-earning older households. The age group between 25 and 34 has steadily stayed the same at 15 percent.

| Age Group | 2010 | | 2021 | | Percentage Change |
|--------------|-------------------|---------------------|-------------------|---------------------|-------------------|
| | Number of Persons | Percentage of Total | Number of Persons | Percentage of Total | |
| < 15 | 2,161 | 25% | 2,055 | 23% | -2% |
| 15–24 | 1,260 | 15% | 1,260 | 14% | -1% |
| 25–34 | 1,238 | 15% | 1,395 | 15% | -- |
| 35–44 | 1,145 | 14% | 1,213 | 13% | -1% |
| 45–54 | 1,054 | 12% | 1,008 | 11% | -1% |
| 55–64 | 732 | 9% | 946 | 10% | 1% |
| 65+ | 910 | 10% | 1,261 | 14% | 4% |
| Total | 8,500 | 100% | 9,138 | 100% | -- |

Source: 2021 ESRI



Table 2-4 reports the Race and Ethnicity of the demographics in the City of Live Oak. The residents of the City of Live Oak are majority Hispanic or Latino, with 50.7 percent of the population identifying this way in 2019. Over thirty seven percent of the population in the city identify as White. The questions posed by the Census regarding race and ethnicity provide the opportunity for respondents to self-identify sub-group identities within the racial and ethnic categories; 1.5 percent of respondents who identified as White also identified as Black or African American within the survey sub-groups. Two percent of the population are Black or African American, 5.8 percent are Asians, as the other largest sub-groups.

| Race or Ethnic Group | Number | Percentage |
|--|---------------|-------------------|
| White | 3,283 | 37.8% |
| Black or African American | 176 | 2.0% |
| American Indian and Alaska Native | 42 | 0.5% |
| Asian | 502 | 5.8% |
| Native Hawaiian and Other Pacific Islander | 8 | 0.1% |
| Two or more races | 258 | 3.0% |
| Some other race | 7 | 0.1% |
| Hispanic or Latino | 4,403 | 50.7% |
| Total population | 8,679 | 100% |

Source: 2019 American Community Survey
 Note: Hispanic or Latino category is counted separately and in addition to other categories.

B. Economic Characteristics

Economic characteristics play an important role in defining housing needs in Live Oak. Economic characteristics include the types of business, the occupations held by residents, and the associated income. These characteristics provide insight into the types of housing residents can afford and job-induced housing demand.

Business and Economy

Live Oak’s local economy is built around the educational, healthcare, and social assistance services. According to the 2021 ESRI report, gathered from the American Community Survey (ACS), and as shown in Table 2-5, the City’s industries that employ the most workers are educational services, healthcare, and social assistance (22 percent); retail trade (12 percent); and arts, entertainment, recreation, and accommodation and food services (10 percent). Currently, these three industries comprise 44 percent of all those employed. All other industries employ less than 500 workers each. This distribution indicates that industry conditions are similar to those at the time of the previous housing element cycle, but now includes art, entertainment, recreation, and food services as one of the top three largest industries employing Live Oak’s workforce.



**Table 2-5
Industry Profile- City of Live Oak**

| Industry | Number of Employed Civilians 16 Years and Over | Percentage |
|---|--|-------------|
| 1. Educational services, and healthcare and social assistance | 756 | 22% |
| 2. Arts, entertainment, recreation, and accommodation and food services | 334 | 10% |
| 3. Professional, scientific, and management, and administrative and waste management services | 299 | 9% |
| 4. Retail trade | 400 | 12% |
| 5. Finance and insurance, and real estate and rental and leasing | 133 | 4% |
| 6. Other services, except public administration | 145 | 4% |
| 7. Public administration | 112 | 3% |
| 8. Manufacturing | 220 | 6% |
| 9. Transportation and warehousing, and utilities | 262 | 8% |
| 10. Construction | 272 | 8% |
| 11. Wholesale trade | 176 | 5% |
| 12. Agriculture, forestry, fishing and hunting, and mining | 304 | 9% |
| 13. Information | 41 | 1% |
| Total | 3,454 | 100% |

Source: 2021 ESRI

According to the State of California Employment Development Department (EDD), the largest employers (500–999 employees) in Sutter County were in the industries of nurserymen and dried fruit wholesalers. Many of these large employers are in Yuba City, which is within 10 miles of Live Oak (see Table 2-6).

**Table 2-6
Industry Profile- Sutter County**

| Employer Name | Location | Industry | Number of Employees |
|------------------------------|----------------|---------------------------------------|---------------------|
| Sierra Gold Nurseries | Yuba City | Nurserymen | 500-999 |
| Sunsweet Growers Inc | Yuba City | Fruits-Dried (whls) | 500-999 |
| City of Yuba City | Yuba City | Government Offices-City/Village & Twp | 250-499 |
| Home Depot | Yuba City | Home Centers | 250-499 |
| Sysco Sacramento Inc | Pleasant Grove | Food Products (whls) | 250-499 |
| Trees Inc | Yuba City | Tree Service | 250-499 |
| Walmart Supercenter | Yuba City | Department Stores | 250-499 |
| Applebee's Grill + Bar | Yuba City | Full-Service Restaurant | 100-249 |
| Fountains Managed By Rideout | Yuba City | Convalescent Homes | 100-249 |
| Geweke Ford | Yuba City | Automobile Dealers-New Cars | 100-249 |



| | | | |
|--|----------------|---|---------|
| Holt of California | Pleasant Grove | Contractors-Equip/Supls-Dlrs/Svc (whls) | 100-249 |
| Homeward Bound Golden | Elverta | Animal Shelters | 100-249 |
| Legend Transportation | Yuba City | Trucking-Liquid & Dry Bulk | 100-249 |
| Lowe's Home Improvement | Yuba City | Home Centers | 100-249 |
| River Valley High School | Yuba City | Schools | 100-249 |
| Source: EDD, America's Labor Market Information System (ALMIS) Employer Database, 2021 1st edition | | | |

Employment projections provide insight into future number of jobs and are also an indicator of the demand for housing and population growth. Projections prepared by SACOG in 2020 predict that by 2040, Live Oak will have approximately 1,870 employed citizens, an increase of 46 percent from 2016 (see **Table 2-7**).

| Year | 2016 | 2035 | 2040 |
|--|--------|--------|--------|
| Number Employed Persons in Live Oak | 1,280 | 1,770 | 1,870 |
| Number Employed Persons in Sutter County | 34,430 | 41,510 | 43,980 |
| Source: Sacramento Area Council of Governments (SACOG), 2020 Metropolitan Transportation Plan/Sustainable Communities Strategy Update, Appendix C: Land Use Forecast | | | |

Occupations and Wages

As shown in Table 2-8, the EDD produces an Occupational Employment and Wage Data spreadsheet by metropolitan statistical area (MSA) yearly that reports employment projections out to 2028 related to job growth for the Yuba City MSA in which Live Oak is included. During the 10-year period, new employment in the Yuba City MSA is expected to be concentrated in a variety of occupations. When comparing annual incomes to the median Sutter County income in 2021 for a family of four of \$61,535, only eight (or 36 percent of all people tabulated in the MSA) of the occupational groups are above this median income.

Of these 22 occupational groups, the highest mean annual salaries are in the healthcare practitioners and technical and management occupations at \$116,099 and \$108,001. The lowest annual salary is in the farming, fishing, and forestry occupations at \$31,880.



**Table 2-8
Employment Projections- Yuba City MSA**

| Occupations of Residents | Mean Hourly Wage | Mean Annual Salary | Estimated Employment 2018 | Projected Employment 2028 | Percentage Change |
|--|------------------|--------------------|---------------------------|---------------------------|-------------------|
| Management Occupations | \$51.92 | \$108,001 | 12,390 | 12,860 | 4% |
| Business and Financial Operations Occupations | \$34.24 | \$71,229 | 4,550 | 4,990 | 10% |
| Computer and Mathematical Occupations | \$41.89 | \$87,143 | 1,050 | 1,060 | 1% |
| Architecture and Engineering Occupations | \$49.67 | \$103,294 | 2,200 | 2,300 | 5% |
| Life, Physical, and Social Science Occupations | \$34.82 | \$72,420 | 1,530 | 1,600 | 5% |
| Community and Social Services Occupations | \$31.53 | \$65,574 | 2,630 | 2,920 | 11% |
| Legal Occupations | \$49.18 | \$102,294 | 390 | 440 | 13% |
| Education, Training, and Library Occupations | \$32.54 | \$67,666 | 11,840 | 12,260 | 4% |
| Arts, Design, Entertainment, Sports, and Media Occupations | \$28.30 | \$58,861 | 690 | 690 | 0% |
| Healthcare Practitioners and Technical Occupations | \$55.82 | \$116,099 | 7,520 | 8,440 | 12% |
| Healthcare Support Occupations | \$16.51 | \$34,340 | 3,730 | 4,270 | 14% |
| Protective Service Occupations | \$29.37 | \$61,097 | 2,870 | 3,040 | 6% |
| Food Preparation and Serving-Related Occupations | \$15.37 | \$31,978 | 12,210 | 13,580 | 11% |
| Building and Grounds Cleaning and Maintenance Occupations | \$18.21 | \$37,882 | 4,430 | 6,570 | 48% |
| Personal Care and Service Occupations | \$17.23 | \$35,821 | 10,340 | 12,850 | 24% |
| Sales and Related Occupations | \$20.42 | \$42,459 | 14,310 | 15,560 | 9% |
| Office and Administrative Support Occupations | \$21.69 | \$45,109 | 18,540 | 20,050 | 8% |
| Farming, Fishing, and Forestry Occupations | \$15.32 | \$31,880 | 12,750 | 12,700 | -0.4% |
| Construction and Extraction Occupations | \$27.30 | \$56,777 | 8,410 | 9,070 | 8% |
| Installation, Maintenance, and Repair Occupations | \$29.33 | \$61,002 | 5,800 | 6,380 | 10% |
| Production Occupations | \$22.04 | \$45,842 | 5,170 | 5,160 | -0.2% |



**Table 2-8
Employment Projections- Yuba City MSA**

| Occupations of Residents | Mean Hourly Wage | Mean Annual Salary | Estimated Employment 2018 | Projected Employment 2028 | Percentage Change |
|--|------------------|--------------------|---------------------------|---------------------------|-------------------|
| Transportation and Material Moving Occupations | \$19.30 | \$40,142 | 10,010 | 12,590 | 26% |

Source: EDD, 2021. Long-Term Occupational Employment Projections

Work Commuter Patterns

Commute distance is an important factor in housing availability and affordability and is also an indicator of the jobs/housing balance. Communities with extended commute distances generally have a poor jobs/housing balance, while those with short average commutes tend to have a strong jobs/housing balance. The burden of the additional costs of extended commuting disproportionately affects lower-income households, which must spend a larger portion of their overall income on fuel. This in turn affects a household’s ability to afford decent housing without being overburdened by cost. Table 2-9 indicates that most of Live Oak residents travel less than 30 minutes from home to work and only 9 percent travel an extended amount of time (60 or more minutes). From the 2021 ESRI report, the number of employed persons (3,454) divided by the number of households (2,615) shows that there is nearly one job for every household (98 percent). This analysis indicates that many of the jobs are within 20 miles of the city and that there is a strong jobs/housing balance, meaning that the available jobs are within relatively close distance to the employees’ places of residence and commute doesn’t place a large financial burden on the majority of city residents.

**Table 2-9
Travel Time to Work**

| Travel Time to Work | Percentage |
|----------------------|-------------|
| Less than 30 minutes | 66% |
| 30 to 59 minutes | 25% |
| 60 or more minutes | 9% |
| Total | 100% |

Source: 2021 ESRI

Household Projections

Population, households, and jobs were projected through 2040 for low, mid, and high growth scenarios. Table 2-10 reports the mid-growth scenario as a 25 percent increase in households from 2,371 in 2010 to 2,953 households in 2040. As shown in Table 2-10, Live Oak is projected to have a larger percentage increase in the number of households than the rest of the county. This estimated forecast was the result of a share allocation model from data collected by ESRI.



**Table 2-10
Live Oak and Sutter County Household Projections**

| Year | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 |
|---------------|--------|--------|--------|--------|--------|--------|--------|
| Live Oak | 2,371 | 2,508 | 2,597 | 2,686 | 2,775 | 2,864 | 2,953 |
| Sutter County | 31,437 | 31,944 | 32,404 | 32,864 | 33,324 | 33,784 | 34,244 |

Source: 2021 ESRI

Household Income

Household income is an important indicator of the ability to afford housing. Table 2-11 shows resident income in Live Oak. According to the 2019 ACS, the largest percentage of owners earned \$75,000 to \$99,999 (23 percent), which was fairly high compared to \$25,000 to \$34,999 for renters (22 percent). According to the 2019 ACS, for owners, the second-largest income group is \$50,000 to \$74,999 (20 percent), which the median income falls in-between; as is the case for the third-largest group at 18 percent earning between \$100,000 to \$149,999. For renters, the second-largest income group is a moderate-income group, ranging from \$35,000 to \$49,999. This data indicates that Live Oak is somewhat affordable to most people who make less than \$50,000 per year (approximately 47 percent of the households in the Table). However, it should be noted that while this is the most current available data for Live Oak, the data set does have a high margin of error.

**Table 2-11
Household Income by Tenure Characteristics**

| Income Groups | Owner | | Renter | | Total (Owner and Renter) | |
|---------------------|--------------|-------------|--------------|-------------|--------------------------|-------------|
| | Households | Percentage | Households | Percentage | Households | Percentage |
| <\$10,000 | 44 | 3% | 113 | 11% | 157 | 6% |
| \$10,000–\$14,999 | 17 | 1% | 112 | 11% | 129 | 6% |
| \$15,000–\$24,999 | 116 | 8% | 125 | 12% | 241 | 10% |
| \$25,000–\$34,999 | 64 | 5% | 238 | 22% | 302 | 12% |
| \$35,000–\$49,999 | 169 | 12% | 158 | 15% | 327 | 13% |
| \$50,000–\$74,999 | 281 | 20% | 125 | 12% | 406 | 17% |
| \$75,000–\$99,999 | 320 | 23% | 7 | 0.6% | 327 | 13% |
| \$100,000–\$149,999 | 245 | 18% | 156 | 15% | 401 | 16% |
| More than \$150,000 | 139 | 10% | 26 | 2% | 165 | 7% |
| Total | 1,395 | 100% | 1,060 | 100% | 2,455 | 100% |

Source: ACS 2019: Table B25118
Due to rounding, some percentages may not total to 100.



C. Housing Characteristics

The following section addresses housing characteristics in Live Oak. Housing factors evaluated include housing types, tenure and vacancy rates, age and condition, housing costs, and affordability.

Housing Type

According to the California Department of Finance E-5 Population Estimates, Live Oak had 2,833 housing units in 2021, a 12 percent increase from 2011. As shown in Table 2-12, single-family attached and detached residences comprise more than two-thirds of all housing. Mobile homes are a small percentage of the housing stock at 4 percent. Multiple-family housing comprises the remaining 15 percent of housing units in Live Oak. The total housing stock consisted of single-family detached housing units increased by nine percent, followed by multiple-family (2 to 4) units, which increased by 3 percent and multiple-family (5+) units, which increased by 73 percent. Only three mobile homes units were added to the housing stock during the planning period of 10 years. The ratios of the various types of housing remained nearly the same from 2011 to 2021.

| Housing Type | 2011 | | 2021 | |
|---------------------------|--------------|-------------|--------------|-------------|
| | Units | Percentage | Units | Percentage |
| Single-Family Detached | 1,879 | 74% | 2,053 | 72% |
| Single-Family Attached | 241 | 10% | 241 | 9% |
| Multiple-Family 2–4 Units | 120 | 5% | 123 | 4% |
| Multiple-Family 5+ Units | 178 | 7% | 308 | 11% |
| Mobile Homes | 105 | 4% | 108 | 4% |
| Other (e.g., RV Park) | N/A | N/A | N/A | N/A |
| Total Units | 2,523 | 100% | 2,833 | 100% |

Source: 2021 California Department of Finance
 *Some numbers in the Table have been rounded, affecting totals.

Tenure and Vacancy

Housing tenure refers to the occupancy of a housing unit, whether the unit is owner-occupied or renter-occupied. Housing tenure is influenced by demographic factors (e.g., household income, composition, and age of the householder) as well as the cost of housing. Table 2-13 shows that between 2010 and 2019, the homeownership rate decreased from 60 to 56 percent. Table 2-14 shows the vacant units by type in Live Oak in 2019.



**Table 2-13
Trends in Housing Tenure**

| Tenure | 2010 | | 2019 | |
|----------------|--------------|-------------|--------------|-------------|
| | Number | Percentage | Number | Percentage |
| Occupied Units | 2,433 | 98% | 2,455 | 99% |
| Owner | 1,473 | 60% | 1,395 | 56% |
| Renter | 960 | 39% | 1,060 | 43% |
| Vacant Units | 38 | 2% | 19 | 0.7% |
| Total | 2,471 | 100% | 2,474 | 100% |

Source: ACS 2010–2019: Table B25002, B25004, B25007

**Table 2-14
Vacant Units by Type**

| 2019 | Number | Percentage |
|---|-----------|-------------|
| For seasonal, recreational, or occasional use | 0 | 0% |
| For rent | 0 | 0% |
| Rented or sold, not occupied | 0 | 0% |
| For sale only | 11 | 58% |
| Other vacant | 8 | 42% |
| Total Vacant Units | 19 | 100% |
| Vacancy Rate: Owner-Occupied Housing | — | 0.7% |
| Vacancy Rate: Renter-Occupied Housing | — | 0.0% |

Source: ACS 2019: Table B25002, B25004, CP04

Vacancies play an important role in Live Oak. A certain number of vacant units help moderate housing costs, increase options for prospective residents, and provide an incentive for unit upkeep and repair. Optimal vacancy rates are estimated a from 1.5 to two percent for ownership units and five to six percent for rental units. According to the 2019 ACS (Tables B25002, B25004, CP04), the vacancy rate is approximately 0.8 percent for owners and 0.0 percent for renters. Thus, both the owner and rental vacancy rates were lower than optimal for 2017.

Housing Conditions

As illustrated in Table 2-15, Live Oak has a significant stock of older homes: 69 percent of homes are over 30 years old and 50 percent are over 50 years old. A general rule is that structures older than 30 years begin showing signs of deterioration and require reinvestment. Unless maintained, homes older than 50 years may require major renovations to ensure that plumbing and electrical systems, roofing, and insulation are sound. Older homes also have a higher prevalence of lead-based paint hazards. The rehabilitation needed in the city has not changed significantly since 2014. Home valuations have continued to rise since adoption of the last housing element, resulting in a general trend for homeowners to remodel or fully redevelop older units. In addition, new home builders have expanded the housing stock in the City of Live Oak, increasing the numbers of potential families to move into the area. In the recent



housing condition survey conducted in 2021, approximately four code enforcement cases related to substandard housing were opened.

| Decade Built | Number | Percentage |
|-----------------|--------------|-------------|
| 2010–2021 | 95 | 4% |
| 2000–2009 | 754 | 30% |
| 1990–1999 | 190 | 8% |
| 1980–1989 | 256 | 10% |
| 1970–1979 | 351 | 15% |
| 1960–1969 | 276 | 11% |
| 1950–1959 | 279 | 11% |
| 1940–1949 | 184 | 7% |
| 1939 or earlier | 89 | 4% |
| Total | 2,474 | 100% |

Source: US Census 2000; City of Live Oak. 2021 SOCDS
 *Note: Values for the years 2010-2021 are calculated based on the number of building permits approved by the city during the specified time frame. They do not reflect a census of physical structures built, permitted and not permitted, during this time. Therefore, this table may have totals and percentages that are slightly different from other data sources used in this document; these numbers should be interpreted as the best available data from the city.

Despite the age of the housing stock, housing in Live Oak is generally well maintained in comparison to other communities. This may be due to the newly constructed home developments within the city. However, some exceptions apply. The age of a majority of homes within the city are at least 50 years old; therefore, resulting in some property maintenance that may be postponed by the owners. The number of substandard units is negligible.

A housing condition survey was conducted in May and June 2021 to determine the number of units considered to be substandard in quality or in need of repair or replacement. City staff identified areas to survey. The survey was conducted through a windshield study that rated the physical condition of a unit in one of the following categories:

- Foundation
- Roofing
- Siding/stucco
- Windows
- Electrical

Units were evaluated by determining whether they needed minor, moderate, or substantial repair or if they were dilapidated and in need of replacement (see Table 2-16). Although a majority of units were found to be in sound condition, 32 units were found to be in need of moderate repair and 113 units were found to be in need of minor repair. Four units, all are single family homes, were found to need substantial repair or were dilapidated. Overall, the City’s housing stock is in good condition.



**Table 2-16
Housing Conditions Survey Results- City of Live Oak**

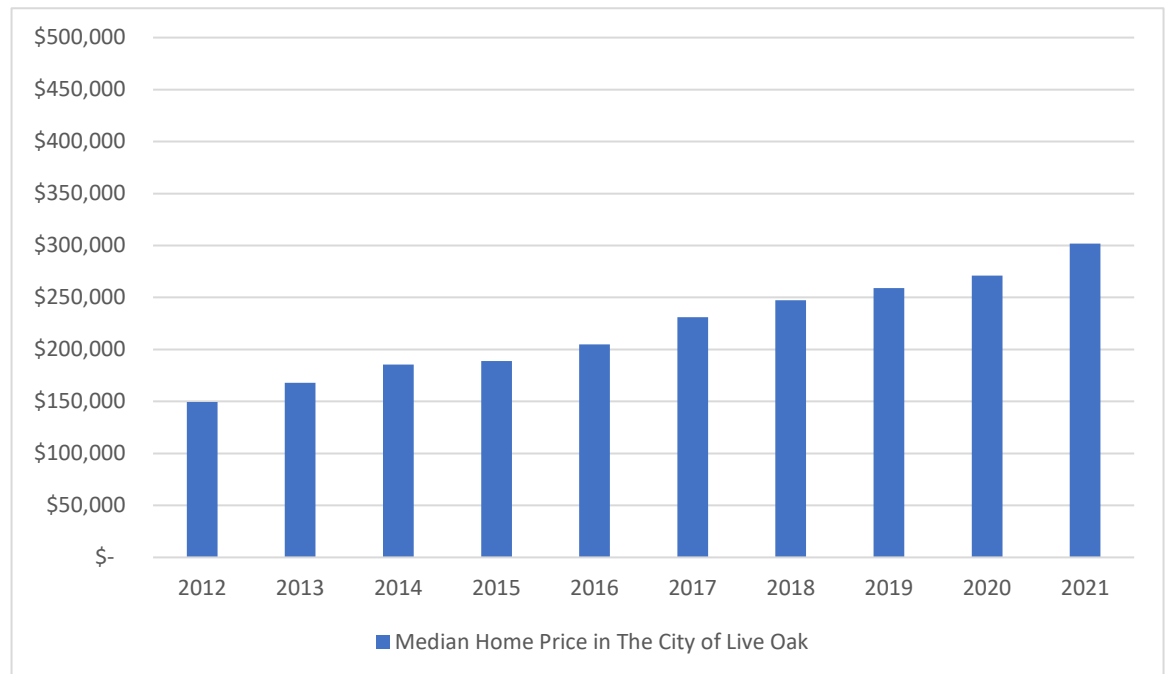
| Sound | Minor | Moderate | Substantial | Dilapidated | Total |
|-------|-------|----------|-------------|-------------|-------|
| 2,248 | 113 | 32 | 4 | 4 | 2,401 |
| 93.6% | 4.7% | 1.3% | 0.2% | 0.2% | 100% |

Source: Raney Planning and Management, Inc.

Housing Costs

Housing is less expensive in the City of Live Oak than in the county as a whole. According to Zillow, from 2012 to 2021, the median price of homes in Live Oak increased significantly. As shown in Table 2-17, home prices have increased on average since 2012. From 2016 to 2019, home prices increased by approximately 26 percent over a timespan of three years. According to Zillow, as of June 2021, homes in Live Oak sold for a median price of \$302,000, well above the affordability of most first-time homebuyers and moderate- income households.

**Table 2-17
Median Home Prices**



Source: Zillow 2021; Data as of June 2021.

As shown in Table 2-18, the median home sales price in 2020 was \$300,172 in the City of Live Oak, an increase of 7 percent from the 2019 median home sale price \$280,475. These prices are considered affordable to any income groups except a portion of those homebuyers who make under an average of \$50,000 annually.



**Table 2-18
Median Home Selling Price for 2019 and 2020**

| Housing Type | Median Home Listing Price | | Average Days on Market | | Median Home Sales Price | | |
|---------------|---------------------------|-----------|------------------------|------|-------------------------|-----------|----------|
| | 2019 | 2020 | 2019 | 2020 | 2019 | 2020 | % Change |
| Live Oak | \$285,000 | \$317,000 | 60 | 76 | \$280,475 | \$300,172 | 7% |
| Sutter County | \$320,900 | \$351,500 | 62 | 60 | \$307,250 | \$337,366 | 10% |

Source: <http://www.realtor.com> , July 2021

Because of the high cost and high desirability of the for-sale housing stock in Live Oak, it is more financially feasible for many residents to rent. Table 2-19 shows the low vacancy for housing rental units posted on Zillow in Live Oak during June 2021.

**Table 2-19
Market Rental Rates by Unit Type- City of Live Oak**

| | Number of Units Surveyed | Average | Lowest | Highest |
|------------|--------------------------|---------|---------|---------|
| Studio | 1 | \$1,150 | \$1,150 | \$1,150 |
| 1-bedroom | N/A | N/A | N/A | N/A |
| 2-bedroom | N/A | N/A | N/A | N/A |
| 3-bedroom | 2 | \$2,625 | \$2,500 | \$2,750 |
| 4 -bedroom | 1 | \$2,400 | \$2,400 | \$2,400 |

Source: Zillow.com, retrieved June 2021. Note: N/A = not applicable

As Table 2-19 indicates, there were mostly three- and four-bedroom rentals listed during the time of the survey and there were no ADUs available. Average prices for rental listings typically ranged between \$1,150 and \$2,625, although the most expensive rental listed was a three-bedroom unit with a monthly rent of \$2,750. The most affordable unit was a studio listing with a monthly rent of \$1,150.

Housing Affordability

To estimate and plan for the supply of affordable housing, the California Department of Housing and Community Development (HCD) defines five income groups based on a percentage of the county median family income (MFI). For 2021, the MFI for Sutter County was \$69,700 for a family of four. The household income groups are defined as follows:

- Extremely low income earns less than 30 percent of county MFI
- Very low income earns 31 to 50 percent of county MFI
- Low income earns 51 to 80 percent of county MFI
- Moderate income earns 81 to 120 percent of county MFI
- Above moderate income earns 120+ percent of county MFI

Household income limits are adjusted by household size. Table 2-20 shows the 2021 income limits by household size for Sutter County.



**Table 2-20
Household Income Limits by Household Size- Sutter County**

| Income Categories | Persons per Household | | | | |
|--------------------------|-----------------------|----------|----------|----------|----------|
| | 1 | 2 | 3 | 4 | 5 |
| Extremely Low (<30% MFI) | \$14,640 | \$16,740 | \$18,840 | \$20,910 | \$22,590 |
| Very Low (31%–50% MFI) | \$24,400 | \$27,900 | \$31,400 | \$34,850 | \$37,650 |
| Low (51%–80% MFI) | \$39,040 | \$44,640 | \$50,240 | \$55,760 | \$60,240 |
| Median (MFI) | \$48,800 | \$55,800 | \$62,800 | \$69,700 | \$75,300 |
| Moderate (81%–120% MFI) | \$58,560 | \$66,960 | \$75,360 | \$83,640 | \$90,360 |

Source: HCD, 2021.

Housing affordability in Live Oak can be inferred by comparing the cost of renting or owning a home with the income levels of households of different sizes. Table 2-21 shows the annual income ranges for extremely low-, very low-, low-, and moderate-income households and the maximum affordable payment based on the standard of 30 percent of monthly household income going toward housing costs.

As illustrated in Table 2-21, only above-moderate-income households can afford to purchase a single-family home, a condominium, or even a mobile home. Low- income households and moderate-income households can afford some sizes of market-rate rentals. Extremely low- and very low-income households cannot afford to rent market-rate units without potential overpayment or overcrowding.

Housing Problems

A continuing priority of communities is maintaining quality of life. A key measure of quality of life is the extent of housing problems. According to the federal government, the term “housing problems” refers to overpayment, overcrowding, and when residential units lack sufficient kitchens or plumbing. The Comprehensive Housing Affordability Strategy (CHAS) was developed by the US Department of Housing and Urban Development (HUD) to assist jurisdictions in writing their HUD-required consolidated plans. The CHAS data provides information about housing problems in Live Oak. According to the data shown in Table 2-22, there was a total of 210 owner households and a total of 515 renter households earning less than 50 percent of the median family income in the city in 2017 with at least one of these housing problems. Approximately 47 percent of these lower-income renter-occupied households were identified as having at least one of four housing problems (which include incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and a cost burden greater than 30 percent). Approximately 19 percent of lower-income owner-occupied households experienced at least one of those four housing problems. The most common housing problem is overpayment, which affects approximately 39 percent of the lower-income population, while incomplete kitchen or plumbing facilities and overcrowding is far less common. It is important to note that, similar to ACS data, the CHAS dataset uses small samples and is subject to large margins of error and therefore may have totals and percentages that are slightly different than other data sources used in this document.



| Table 2-21 Housing Affordability - Sutter County | | | | |
|--|-----------|-----------|-----------|-----------|
| Extremely Low-Income (Households at 30% of Median Income) | | | | |
| Household Size | 1 | 2 | 3 | 4 |
| Annual Income Limit | \$14,640 | \$16,740 | \$18,840 | \$20,910 |
| Monthly Income | \$1,220 | \$1,395 | \$1,570 | \$1,743 |
| Max. Monthly Gross Rent ¹ | \$366 | \$418 | \$471 | \$523 |
| Max. Purchase Price ² | \$20,000 | \$52,723 | \$65,177 | \$77,453 |
| Very Low-Income (Households at 50% of Median Income) | | | | |
| Household Size | 1 | 2 | 3 | 4 |
| Annual Income Limit | \$24,400 | \$27,900 | \$31,400 | \$34,850 |
| Monthly Income | \$2,033 | \$2,325 | \$2,617 | \$2,904 |
| Max. Monthly Gross Rent ¹ | \$610 | \$698 | \$785 | \$871 |
| Max. Purchase Price ² | \$98,151 | \$110,871 | \$127,292 | \$145,940 |
| Low-Income (Households at 80% of Median Income) | | | | |
| Household Size | 1 | 2 | 3 | 4 |
| Annual Income Limit | \$39,040 | \$44,640 | \$50,240 | \$55,760 |
| Monthly Income | \$3,253 | \$3,720 | \$4,187 | \$4,647 |
| Max. Monthly Gross Rent ¹ | \$976 | \$1,116 | \$1,256 | \$1,394 |
| Max. Purchase Price ² | \$168,587 | \$193,906 | \$223,422 | \$252,516 |
| Moderate-Income (Households at 120% of Median Income) | | | | |
| Household Size | 1 | 2 | 3 | 4 |
| Annual Income Limit | \$58,560 | \$66,960 | \$75,360 | \$83,640 |
| Monthly Income | \$4,880 | \$5,580 | \$6,280 | \$6,970 |
| Max. Monthly Gross Rent ¹ | \$1,464 | \$1,674 | \$1,884 | \$2,091 |
| Max. Purchase Price ² | \$267,273 | \$311,546 | \$355,493 | \$386,995 |
| Source: 2021 Income Limits, HCD. Monthly mortgage calculation: http://www.realtor.com/home-finance/financial-calculators/home-affordability-calculator.aspx? Notes: 1 Affordable housing cost for renter-occupied households assumes 30% of gross household income, not including utility cost. 2 Affordable housing sales prices are based on the following assumed variables: approximately 20% down payment, 30-year fixed-rate mortgage at 2.71% annual interest rate (Zillow affordable payment calculator). | | | | |

| Table 2-22 Housing Problems for All Households- City of Live Oak | | | |
|---|----------------------|---------------------|-------------------------|
| | Total Renters | Total Owners | Total Households |
| Household income ≤ 30% MFI with any housing problem | 150 | 70 | 295 |
| Household income > 30% to ≤ 50% MFI with any housing problem | 195 | 50 | 430 |
| Total Households ≥ 50% to <80% MFI) with any housing problem | 170 | 90 | 375 |
| Percentage of households (≤ 50% MFI) with any housing problem | 47% | 19% | 66% |
| Source: CHAS 2013-2017 | | | |



Housing overpayment refers to spending more than 30 percent of income for housing costs. Table 2-23 shows the prevalence of housing overpayment in Live Oak by tenure. As the Table shows, 19 percent of lower-income renters overpay for housing, compared to 14 percent of lower-income homeowners.

**Table 2-23
Housing Overpayment - City of Live Oak**

| Total Household Characteristics | Number | Percentage of Total Households |
|---|--------------|--------------------------------|
| Total occupied units (households) | 2,425 | 100% |
| Total renter households | 835 | 34% |
| Total owner households | 1,595 | 66% |
| Total lower-income (0–80% of HUD Area Median Family Income (HAMFI) households) | 1,100 | 45% |
| Lower-income renters | 455 | 19% |
| Lower-income owners | 350 | 14% |
| Extremely low-income renters | 180 | 7% |
| Extremely low-income owners | 115 | 5% |
| Lower-income households severely overpaying (paying more than 50%) | 205 | 8% |
| Lower-income renter households severely overpaying | 70 | 3% |
| Lower-income owner households severely overpaying | 135 | 6% |
| Extremely low income (ELI) (0–30% of HAMFI) | 220 | 9% |
| ELI renter households severely overpaying | 150 | 7% |
| ELI owner households severely overpaying | 70 | 3% |
| Lower-income households overpaying (paying more than 30%) | 480 | 20% |
| Lower-income renter households overpaying | 345 | 14% |
| Lower-income owner households overpaying | 135 | 6% |
| Total households overpaying | 1,060 | 44% |
| Total renter households overpaying | 670 | 28% |
| Total owner households overpaying | 385 | 16% |

Source: CHAS 2013–2017

Escalating housing prices have edged out lower- and moderate-income families who can no longer afford housing in the community. Residents may also choose to pay more for housing, leaving limited financial resources to pay for other necessities.

The US Census Bureau defines overcrowding as when a housing unit is occupied by more than the equivalent of one person per room (not including kitchens and bathrooms). A typical home might have three bedrooms, a living room, and a dining room, for a total of five rooms. If more than five people were living in the home, it would be considered by the Census Bureau to be overcrowded. Because some households require less “space” per person, there is some question of whether units with slightly more than one person per room really have an overcrowding problem. In most cases, units with more than 1.01 persons per room are overcrowded. Units with



more than 1.50 persons per room are considered highly overcrowded and should be recognized as a significant housing problem. Overcrowding can occur when housing costs are so high relative to income that families double up or reside in smaller units, which tend to be more affordable, to devote income to other basic living needs. Overcrowding also tends to result in accelerated deterioration of homes, a shortage of off-street parking, increased strain on public infrastructure, and additional traffic congestion. As shown in Table 2-24, 44 households (2 percent) in Live Oak lived in overcrowded conditions (owners and renters). All 44 of the overcrowded households were owner households and all were experiencing severe overcrowding (more than 1.5 persons per room). Overcrowding is not identified as a significant issue in Live Oak.

**Table 2-24
Market Rental Rates by Unit Type**

| Persons per Room | Owner-Occupied Households | Renter Households | Total Households | Percentage |
|------------------|---------------------------|-------------------|------------------|-------------|
| 1.00 or less | 1,285 | 966 | 2,251 | 92% |
| 1.01 to 1.50 | 66 | 94 | 160 | 7% |
| 1.51 or more | 44 | 0 | 44 | 2% |
| Total | 1,395 | 1,060 | 2,455 | 100% |

Source: ACS 2019, Table B25014

Extremely Low-Income Households

Extremely low-income households are defined as earning 30 percent or less of the area median income. This group is one of the neediest in the population because its household incomes are so low and require the greatest housing subsidies in order to make housing affordable. Based on the 2019 ACS, 288 extremely low-income households reside in Live Oak. Per HCD guidelines, 50 percent of Sutter County’s very low-income Regional Housing Needs Allocation (RHNA) number qualifies as extremely low income. The RHNA for Sutter County estimates the need for 177 very low-income housing units between June 30,2021 through August 31, 2029, of which, 24 percent should be for extremely low-income households. Therefore, it is projected that an additional 89 extremely low-income households will be added to the city.

Most, if not all, extremely low-income households require rental housing. Extremely low-income households likely face housing problems, such as overpaying, overcrowding, and/or accessibility issues as a result of their limited incomes. Also, many of the extremely low-income households are in a special needs category (disabled, seniors, large households, or female-headed households) and some require supportive housing services. Most families and individuals receiving public assistance, such as social security or disability insurance, are considered extremely low-income households. Many minimum-wage workers would also be considered extremely low-income households.



At-Risk Units

State legislation (Chapter 1451, Statutes of 1989) requires that all housing elements include an analysis of at-risk housing in the jurisdiction and, if necessary, the development of programs to preserve or replace those assisted housing units. Many subsidized units are multifamily rental units that provide rental housing at below-market rates. If these units cease to be assisted, the owners of the properties may increase unit rents to market rates. Should this occur, low-income housing might be lost, making it difficult for the city to meet its goals for providing adequate affordable housing. The multifamily units to be considered are any units that were constructed using various federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses. Low-income multifamily housing is considered to be at risk if it is eligible to convert to non-low-income or market-rate housing due to (1) the termination of a rental subsidy contract; (2) mortgage prepayment; or (3) the expiration of affordability restrictions. The time period that is to be considered in making this determination is the 10-year period following the beginning of the Housing Element planning period (from December 31, 2020, to December 31, 2030).

The city has eight affordable-housing projects owned by a variety of developers, for example The Regional Housing Authority, Michael's Organization, Community Housing Improvement Program (CHIP), and Pacific Communities.

Currently all affordable housing located within the city limits of Live Oak are not considered at-risk to losing their affordability. However, should any of the project's project become at risk, the City will consider providing technical and financial assistance to continue the affordability controls on the project. Table 2-25 lists all known affordable properties located in Live Oak that are assisted.

Loss of Assisted Housing

From time to time, restricted units lose their affordability controls or subsidies and revert to market rates. As shown in Table 2-25, in Live Oak none of the assisted projects is at risk of conversion.

Preservation and Replacement

Generally, the cost of preserving assisted housing units is estimated to be significantly lower than replacing units through new construction. Preserving units entails covering the difference between market rates and assisted rental rates. New construction tends to be less cost efficient because of the cost of land and labor, which is often a limiting factor in the development of affordable housing. To maintain the existing affordable housing stock, the city may either work to preserve the existing assisted units or replenish the affordable housing inventory with new units.



**Table 2-25
Affordable Housing Complexes- City of Live Oak**

| Project Name | Address | Tenant Type | Total Assisted Units | Total Units | Funding Sources | Expiration Date |
|---|----------------------|-------------------------------|----------------------|-------------|--|-----------------|
| Odd Fellows Senior Housing | 9902 Broadway Street | Senior-Low Income | 14 | 14 | HUD, Tax Credit | 2053 |
| Maple Park Phase 1 | 9850 Maple Park | General-Very Low & Low Income | 56 | 56 | HUD, Tax Credit | 2041 |
| Maple Parks Senior Apartments | 9915 Maple Park | Senior-Very Low & Low | 35 | 35 | California State CDBG, California State HOME, Federal and State Tax Credits, FHLB-AHP, Section 8 Project-Based Vouchers, Fee waivers from the City of Live Oak, Land donation from RHA, Construction/Permanent loan from Wells Fargo, Tax Credit Investor: RBC Capital Markets | 2071* |
| Kristen Court Apartments | 9027 N Street | General-Very Low & Low | 56 | 56 | Tax Credit, HUD | 2072* |
| Date Street Senior Village | 2750 Date Street | Senior-Very Low | 50 | 50 | HUD | No Expiration |
| Butte View Estates | 9400 Larkin Road | Senior-Very Low | 32 | 32 | USDA Rural Development, Multifamily Housing Revenue Bond, HUD | 2040 |
| Centennial Arms | 9829 N Street | Very Low Income | 21 | 21 | USDA Rural Development Section 515 & Private Loan | 2041 |
| Totals | | | 315 | 315 | | |
| Source: Mercy Housing; Regional Housing Authority of Sutter and Nevada Counties; Michael's Organization; 2021 TCAC database | | | | | | |
| *Information was estimated from TCAC database as information could not be confirmed from management. | | | | | | |

Preservation

Rental subsidies using non-federal (state, local, or other) funding sources can be used to maintain the affordability of potential at-risk units for the future. These rent subsidies can be structured to mirror the federal Housing Choice Voucher (Section 8) program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair market rent on the unit. In Sutter County, the 2021 fair market rent is determined to be \$811 for a one-bedroom unit, \$1,122 for a two-bedroom unit, and \$1,606 for a three-bedroom unit.

The feasibility of this alternative is highly dependent on the availability of unit type and other funding sources necessary to make rent subsidies available, and the willingness of property owners to accept rental vouchers if they can be provided. As indicated in



Table 2-26, the total cost of subsidizing the rent for a one-bedroom at-risk units is estimated at \$392 per month.

| Unit Size | Fair Market Rent | Very Low Income (50% AMI) | Affordable Monthly Rent (50% of AMI) | Estimated Monthly per Unit Subsidy |
|---------------|------------------|---------------------------|--------------------------------------|------------------------------------|
| One-Bedroom | \$811 | \$27,900 | \$653 | \$392 |
| Two bedrooms | \$1,122 | \$34,850 | \$785 | \$471 |
| Three-Bedroom | \$1,606 | \$40,450 | \$906 | \$544 |

Source: HUD 2021
 Note: Exact division of current at-risk units is not available so very low income was used to result in a more conservative (higher) dollar amount estimate.

Replacement

The cost of developing housing depends on a variety of factors, including density, size of the units (i.e., number of bedrooms), location, land costs, and type of construction. Based on cost estimates gathered from the Regional Housing Authority of Sutter and Nevada Counties, a developer of multifamily structures in Sutter County, a typical multifamily building in Live Oak has an estimated cost of \$17,000 to \$25,000 per unit. This estimation would include such upgrades as new HVAC system, flooring, kitchen upgrades, landscaping, and other unit features. For a complex located within the City of Live Oak, can range anywhere from \$238,000 to 1.4 million dollars.

Given the City’s limited financial resources for housing development, development of replacement housing must rely on partnerships with nonprofit or for-profit housing developers or other public entities.

Acquisition

Another option would be for a nonprofit organization to purchase an existing multifamily complex, rather than build a new one, lowering the per-unit cost significantly. A survey done in July 2021 showed that a seven-unit multifamily complex in Live Oak is selling for \$1,175,000 that contains two- and three-bedroom units.

Resources for Preservation

The types of resources needed for preserving at-risk units fall into three categories: (1) financial resources available to purchase existing units or develop replacement units; (2) entities with the intent and ability to purchase and/or manage at-risk units; and (3) programs to provide replacement funding for potentially lost Housing Choice Voucher program rent subsidies (previously known as the Section 8 program).

Public Financing/Subsidies—A variety of federal, state, and local programs are available for potential acquisition, subsidy, or replacement of at-risk units. Due to both the high costs of developing and preserving housing and limitations on the amounts and uses of funds, a variety of funding sources would be required. The following



summarizes financial resources available to Live Oak for preservation of assisted, multifamily rental housing units.

The Housing Choice Voucher (Section 8) Program is another affordability option that individuals may apply for through the Sutter County Housing Authority. Section 8 increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. The public housing authority generally pays the landlord the difference between 30 percent of household income and the housing authority-determined payment standard—about 80 to 100 percent of the fair market rent. The rent must be reasonable. The household may choose a unit with a higher rent than the fair market rent and pay the landlord the difference or choose a lower-cost unit and keep the difference.

Section 8-supported housing may be either project-based for an entire apartment building or subsidies may be provided in the form of vouchers for individual, independent units. The city does not have any apartment buildings dedicated solely to Section 8 assistance. The property owner can opt to terminate the Section 8 contract (“opt out”) or renew the contract. The primary incentive for Section 8 property owners to opt out of their regulatory agreement is monetary. Market rents have risen to the point at which many property owners can earn more by prepaying their government assistance, even if they have to borrow money at market interest rates.

Federal Programs

- CDBG
- HOME Investment Partnership
- Housing Choice Voucher (Section 8) Program
- Section 811/202 Program
- HUD Low-Income Housing Preservation and Resident Homeownership Act (LIHPRHA)

State Programs

- California Housing Finance Agency (CHFA) Multiple Rental Housing Programs
- Low-Income Housing Tax Credit (LIHTC)
- California Community Reinvestment Corporation (CCRC)

Nonprofit Entities

Nonprofit entities serving the county can be contacted to gauge their interest and ability in acquiring and/or managing units at risk of conversion. A partial listing of entities with resources in Sutter County follows:

- Regional Housing Authority of Sutter and Nevada Counties
- Sutter County Community Action Agency
- Habitat for Humanity Yuba/Sutter



D. Special Housing Needs

Certain groups encounter difficulty finding affordable housing due to special circumstances. Special circumstances may be related to a person’s employment type and income, family characteristics, medical condition or disability, and/or household characteristics. The housing needs for each group are evaluated and major programs available to address their housing and services needs are identified.

Senior Households

As illustrated in Table 2-27, 540 Live Oak households (22 percent) were headed by seniors (persons age 65 years and older) in 2019, which is a decrease from 24 percent in 2010. Seniors typically have special needs due to disabilities, healthcare needs, and fixed income. With respect to their housing tenure, 173 senior households rent homes and 367 senior households own their homes. An additional number of seniors live with family members or in a retirement home.

| Households by Age | Owner | | Renter | | Total | |
|-------------------------|--------------|-------------|--------------|-------------|--------------|-------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| Total 65 and over | 367 | 26% | 173 | 16% | 540 | 22% |
| 65 to 74 years | 186 | 13% | 116 | 11% | 302 | 12% |
| 75 to 84 years | 145 | 10% | 47 | 4% | 192 | 8% |
| 85 years and over | 36 | 3% | 10 | 0.9% | 46 | 2% |
| Total 64 and under | 1,028 | 74% | 887 | 84% | 1,915 | 78% |
| Total (all ages) | 1,395 | 100% | 1,060 | 100% | 2,455 | 100% |

Source: ACS 2019: Table B25007

Maintaining and repairing a residence with a fixed retirement income can be problematic. Renter’s face many of the same housing affordability issues, except they are more susceptible to displacement due to changing rental costs.

As illustrated in Table 2-28, senior households are slightly less well off than the general Live Oak population. Approximately more than half of all senior households earn very low and low incomes, and the other half earn moderate and above-moderate incomes.

| Income Group | Number | Percentage |
|--|--------|------------|
| Very Low (\$0 to <\$34,999) ¹ | 272 | 50% |
| Low (\$35,000 to <\$59,999) | 109 | 20% |
| Moderate and Above Moderate (>\$59,999) | 159 | 30% |

Source: ACS 2019 (1-year): Table B19037
 Note: 1. ACS income ranges are different than 2021 HUD income limits. For this table, because ACS data is used, the income ranges are based on ACS ranges and not HUD ranges.



Large and Female-Headed Households

State law identifies large families with children and female-headed households as having special needs due to their income challenges, childcare expenses, and need for affordable housing. Large households are defined as households with more than five persons.

Large family households are considered a special needs group because there is typically a limited supply of adequately sized housing to accommodate their needs. The more persons in a household, the more rooms are needed to accommodate that household. Specifically, a five-person household would require three or four bedrooms, a six-person household would require four bedrooms, and a seven-person household would require four to six bedrooms. In some circumstances where the housing market does not meet the housing needs of large households, overcrowding can result. As discussed previously and illustrated in Table 2-24 above, overcrowding is not a significant housing issue in the city, with overcrowded situations representing less than 2 percent of households.

Households with children under 18 years of age headed by a single parent are another group that may have special needs for housing. The housing needs of a female-headed household range from affordability of a home to availability of nearby services, such as licensed daycare to support individual parents who work.

Nationwide, housing trends such as co-housing are increasingly being implemented that specifically allow groups such as female-headed households, the elderly, and families to help support one another. Co-housing typically advocates affordable shared housing with community resources available, such as group dining facilities, shared maintenance, and daycare.

According to the ACS 2013–2017, Live Oak is home to 538 female-headed households and 1,018 large households with four or more members. These groups represent 22 and 24 percent of the total households in Live Oak, respectively. These are relatively large percentages of the overall population, indicating that these special-needs groups have the greatest need currently in Live Oak. The relatively large presence of female-headed households and large households may indicate a lack of housing options in the city, particularly for large households, and these types of households may live in other communities in the area.

Persons with Disabilities

Persons with disabilities have special housing needs because of employment and income challenges, a need for accessible and appropriate housing, and higher healthcare costs. A disability is defined broadly by the Census Bureau as a physical, mental, or emotional condition that lasts over a long period of time and makes it difficult to live independently. The ACS defines six non-work disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living difficulty. Table 2-29 shows the number and percentage of persons with disabilities in the city.



**Table 2-29
Persons with Disabilities by Type- City of Live Oak**

| Disability by Type and Age Group | Number | Percentage |
|--|--------------|-------------|
| Total disabilities for people 5 to 64 years | 781 | 64% |
| Hearing Difficulty | 117 | 10% |
| Vision Difficulty | 139 | 11% |
| Cognitive Difficulty | 343 | 28% |
| Ambulatory Difficulty | 272 | 22% |
| Self-Care Difficulty | 108 | 9% |
| Independent Living Difficulty | 222 | 18% |
| Total disabilities for people 65 years and over | 445 | 36% |
| Hearing Difficulty | 202 | 16% |
| Vision Difficulty | 48 | 4% |
| Cognitive Difficulty | 73 | 6% |
| Ambulatory Difficulty | 333 | 27% |
| Self-Care Difficulty | 155 | 13% |
| Independent Living Difficulty | 194 | 16% |
| Total disabilities for all ages | 1,226 | 100% |

Source: 2019 ACS: Table S1810

As shown in Table 2-30, Live Oak has 569 non-institutionalized disabled residents, representing 7 percent of the total population. Of these residents, 41 percent are employed with a disability, 4 percent are not employed with a disability, and 55 percent are persons not in the labor force with a disability.

**Table 2-30
Employment Status of Persons with Disabilities- City of Live Oak**

| | Number | Percentage |
|--|------------|-------------|
| Age 5–64, Employed Persons with a Disability | 236 | 41% |
| Age 5–64, Not Employed Persons with a Disability | 21 | 4% |
| Persons not in Labor Force with a Disability | 312 | 55% |
| Total Persons with a Disability | 569 | 100% |

Source: ACS 2019: Table C18120, S1810

Disabled persons have special needs as many earn low incomes, have higher healthcare costs, and are often dependent on supportive services. Living arrangement needs for disabled persons depend on the severity of the disability. Many persons live independently or with other family members. To maintain independent living, disabled persons may need special housing design features, income support, and in-home supportive services. There is one no residential care facilities in Live Oak. River Valley Care Center is a Medicare-certified, short-term rehabilitation and skilled nursing home located in Live Oak, California.



Persons with Developmental Disabilities

Senate Bill (SB) 812 requires the city to include the needs of individuals with a developmental disability within the community in the special housing needs analysis. According to Section 4512 of the Welfare and Institutions Code, a “developmental disability” means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual, which includes mental retardation, cerebral palsy, epilepsy, and autism.

Many developmentally disabled persons can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services (DDS) currently provides community-based services to approximately 350,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Tri-Counties Regional Center is one of 21 regional centers in California that provides point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. Table 2-31 provides information about Live Oak’s population of developmentally disabled persons; a total of 98 persons with developmental disabilities reside in the Live Oak zip code of 95953.

| Zip Code | 0–17 Years | 18+ Years | Total |
|----------|------------|-----------|-------|
| 95953 | 51 | 47 | 98 |

Source: HCD Sutter County Housing Element Updated Data Profile 2019

A number of housing types are appropriate for people living with a developmental disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, those that accept Section 8 vouchers in market rate rental housing, HUD housing, and SB 962 homes (adult residential facilities for persons with special healthcare needs). The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the considerations that are important in serving this special-needs group. Incorporating “barrier-free” design in all new multifamily housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.



In order to assist in the housing needs for persons with developmental disabilities, the city will continue to implement programs to coordinate housing activities and outreach with the Tri-Counties Regional Center and encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities.

Homeless Persons

Homelessness is a pressing issue in Sutter County. The Sutter Yuba Homeless Consortium is the lead agency for the HUD Continuum of Care (CoC) program in Sutter County. In 2019, the County's Continuum of Care (CoC) point-in-time count documented a total of 721 homeless persons, of which, 293 persons were identified in Sutter County. Almost one-third, an estimated 237 persons, are considered chronically homeless in Sutter and Yuba Counties in 2019. The chronically homeless are those persons who have experienced homelessness for at least a year or have experienced four episodes of homelessness over the last three years. A comparison of point-in-time homeless counts shows a one percent decrease in the number of homeless in the county between 2017 and 2019 (Point-In-Time Census 2017). Of the 721 homeless, 72 percent were unsheltered. This survey also reported an estimated 236 homeless persons (unsheltered) in Sutter County. Throughout the larger South County region identified in the 2019 Point-In-Time Census, there were 211 persons counted. From the Continuum of Care 2019 report, they reported a further 251 people were precariously sheltered, staying in hospitals, jails, hotels, sheltering with friends or family, or they were couch surfing. The total number of homeless persons in the Sutter and Yuba County has doubled since 2009.

Available resources for the homeless population include organizations or programs like The Salvation Army, House of Ruth, Regional Emergency Shelter Team (REST), Sutter County Housing Support Program, and Casa de Esperanza that try to attend to the needs of persons experiencing homelessness in Sutter County. The closest service center is Hands of Hope, located in Yuba City. Only a total of only 70 beds are available in the emergency shelters according to the 2021-2029 Sutter County Housing Element.

Farmworkers

Farmworkers are defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farmworkers work in the fields, processing plants, or support activities on a year-round basis. When workloads increase during harvest periods, the labor force is supplemented by seasonal or migrant labor. Farmworkers' housing needs arise from their limited income and unstable nature of their employment.

Sutter County has affordable housing needs for both resident and migrant farmworker households. The City of Live Oak currently has three affordable rental properties within the city that are designated for farmworkers and families. According to the US Department of Agriculture 2017 Census of Agriculture, there were approximately 1,157 farms employing approximately 585 hired farmworkers throughout Sutter



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County. Currently, estimated from the 2021 ESRI report, there are 304 employed farmworkers in the City of Live Oak and 4,291 employed farmworkers in Sutter County. How many of these laborers work specifically on farms is not clear. Nonetheless, the need to address farmworker housing in Live Oak is relatively small compared to other more agricultural counties nearby in northern California.

Chapter 3

Housing Constraints



Government policies and regulations impact the price and availability of housing and the provision of affordable housing. Constraints include residential development standards, fees and taxes, and permitting procedures. Providing infrastructure and services also increases the cost of producing housing. One of the greatest constraints to affordable housing production is the chronic

shortage of state and federal financial assistance.

This chapter addresses potential nongovernmental and governmental constraints and focuses on mitigation options available to the City.

A. Market Constraints

Land costs, construction costs, and market financing are major variables in the cost of housing and hinder the production of new affordable housing. Although many constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to alleviate the constraints.

B. Governmental Constraints

Local policies and regulations impact the price and availability of housing and the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and various other issues constrain the maintenance, development, and improvement of housing.

Land Use Controls

There are various land use controls that may have an effect on whether a jurisdiction can provide affordable housing that meets the needs of the city.

In particular, development standards for zoning districts may place limitations on parcels that could preclude the development of certain types of housing or housing needs. Such development standards include: allowable maximum density, parking requirements, lot coverage, height limits, unit size requirements, floor area ratio (FAR), setbacks, open space requirements, growth controls such as moratoria. Development



standards may also include limitations on allowed uses within certain zoning districts that could potentially result in conflicts with fair housing laws. Such limitations could constrain the development of multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.

The Land Use Element of the Live Oak General Plan sets forth policies for residential development. These land use policies, coupled with zoning regulations, establish land allocation for different uses. Housing supply and costs are affected by the amount of land designated for residential use, the density at which residential development is permitted, and the standards governing character of development.

The Live Oak Municipal Code is a tool that implements the goals and policies within the General Plan. Table 3- 1 summarizes the General Plan land use designation and the zoning districts that either allow by right or conditionally permit residential development.

| General Plan Land Use Category | Zoning District(s) |
|---|---------------------------|
| Low Density Residential | R-1 |
| Smaller-Lot Residential | R-2 |
| Medium-Density Residential | R-3 |
| Higher-Density Residential | R-4 |
| Commercial Mixed Use | C-MU |
| Downtown Mixed Use | C-MU (D) |

Source: Live Oak Zoning Code; Live Oak 2030 General Plan Land Use Element

Provisions for a Variety of Housing

California housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multifamily housing, manufactured housing, mobile homes, emergency shelters, and transitional housing, among others. Live Oak has a wide range of housing types throughout the community. The following describes the major provisions in the Zoning Codes allowing residential uses.

Conventional Housing

Single family dwelling units are allowed in each of the residential zoning districts except for R-4. Duplexes are limited to the R-2 and R-3 districts, and multiple family residences are allowed in the R-3 and R-4 districts. The City previously allowed single-family residences in all multi-family zones, which could have potentially prevented the development of those lots with the higher density development that supports more affordable housing and was considered by HCD to be a constraint to providing



affordable housing. By restricting single-family residences in the R-4 zone district, the City has reduced this potential constraint on the development of affordable housing.

Pursuant to state law, manufactured housing placed on a permanent foundation is considered a single-family dwelling and is permitted in all zoning districts that allow single-family housing subject to a zoning clearance. However, manufactured home parks are only allowed in the R-3 district, subject to a conditional use permit.

Mixed-Use Development

The city allows mixed-use development in the Commercial Mixed Use (C-MU) and Downtown Mixed Use (C-MU-D) areas of Live Oak. As identified in the Live Oak Zoning Code, the intent of mixed-use development is to provide a full range of retail and service commercial uses and higher density residential uses. The development of mixed use provides new employment and housing opportunities for residents.

Multiple family residential housing is permitted in the C-MU and C-MU-D zoning districts, subject to a conditional use permit. However, residential uses can only account for up to 50 percent of the total building square footage for development in these designations.

Accessory Dwelling Units

Accessory dwelling units (secondary residences) are defined as dwelling units that are attached or detached from a single-family dwelling unit on the same parcel. Accessory dwelling units provide quarters for independent living areas, sleeping, cooking, and sanitation facilities. Zoning districts R-1, R-2 and R-3 allow for the development of secondary residences. Secondary residences are permitted by right in the R-2 and R-3 districts, and require only a zoning clearance in the R-1 district. The review criteria for the zoning clearance of a secondary residence include a size limit (not to exceed 50 percent of the size of the primary residence or 1,200 square feet), development standards for the primary residence, parking requirements (one additional parking space is required for the second unit but may be provided in the existing driveway), and architectural compatibility (similar materials, colors, and architectural features) with the primary residence.

Housing for Farmworkers

California law (Government Code Section 65583(c)(1)(C)) requires the adequate provision of sites to accommodate the housing needs of farmworkers. Housing elements should ensure that local zoning, development standards, and permitting processes comply with Health and Safety Code Sections 17021.5 and 17021.6. Section 17021.5 generally requires employee housing for six or fewer persons to be treated as a single-family structure and residential use. A jurisdiction cannot require any conditional use permit, zoning variance, or other zoning clearance for this type of employee housing that is not required of a family dwelling of the same type in the same zone. Section 17021.6 generally requires employee housing consisting of not more than 36 beds in group quarters or 12 units or less designed for use by a single family or



household to be treated as an agricultural use. A jurisdiction cannot require a conditional use permit, zoning variance, or other zoning clearance for this type of employee housing that is not required of any other agricultural activity in the same zone. In the City of Live Oak, farmworker housing is permitted in the R-3 and R-4 zoning districts.

Housing for People with Disabilities

The Lanterman Development Disabilities Services Act declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. A state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards or require variances on these homes than those required for homes in the same district.

All residential districts in the city allow for the development of both small and large residential care homes for adults or children. The Municipal Code specifies that residential care homes are allowed in all of the residential zones, and this former constraint to the development of affordable housing has been removed.

Emergency Shelters and Transitional Housing

The California Health and Safety Code, Section 50801, defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.” Transitional housing is defined in Health and Safety Code Section 50675.2 as rental housing for stays of at least six months but where the units are recirculated to another program recipient after a set period. It may be designated for a homeless individual or family transitioning to permanent housing. This housing can take many structural forms, such as group housing and multifamily units, and may include supportive services to allow individuals to gain necessary life skills in support of independent living.

Legislation (Senate Bill [SB] 2 [Cedillo 2007]) requires jurisdictions to allow emergency shelters and transitional housing without a conditional use permit in at least one zone or sufficiently sized site in the city to meet the city’s homeless need. The Live Oak Municipal Code allows emergency, and transitional shelters in residential zoning districts R-3 and R-4. These sites are located in areas where infrastructure exists nearby and can easily be provided to these sites. There are no unusual landscaping requirements, parking requirements, lot coverage or setback requirements, loading area standards, or other aspects of the city’s development standards that would place a constraint on the establishment of emergency shelters.

Supportive Housing

Supportive housing is defined by Health and Safety Code Section 50675.14 as housing with linked on-site or off-site services with no limit on the length of stay and that is



occupied by a target population as defined in Health and Safety Code Section 53260 (i.e., low-income person with mental disabilities, AIDS, substance abuse or chronic health conditions, or persons whose disabilities originated before the age of 18).

Services linked to supportive housing usually focus on retaining housing, living and working in the community, and/or health improvement. In an effort to encourage the development of more supportive housing and address increasing levels of homelessness statewide, in 2018, the State Assembly passed Assembly Bill (AB) 2162, which limits the discretionary and review process for supportive housing projects. AB 2162 requires jurisdictions to permit the development of supportive housing by-right in areas zoned for either multifamily or mixed-use development. By requiring ministerial approval in these circumstances, the development of certain supportive housing would also fall under the California Environmental Quality Act (CEQA) exemption for ministerial approval.

Supportive housing can be found in a variety of housing types and configurations, including apartments, multi-family units, and SRO units. In Live Oak, Supportive housing is included under the definition of residential care homes (permitted by right in all residential zone), and SRO units are described as “apartment hotels” in the Municipal Code and permitted in the R-4 zone, or in the R-3 zone with a use permit.

Allowed Land Uses

Table 3-2 summarizes the housing types permitted in the community by zoning district. Each use is designated by a letter denoting whether the use is permitted by right (P), requires a zoning clearance (ZC), or is conditionally permitted (CUP).

| Table 3-2 Residential Uses Permitted in Live Oak | | | | | | |
|---|------------------------|------------|------------|------------|-------------|-----------------|
| Type of Housing | Zoning District | | | | | |
| | R-1 | R-2 | R-3 | R-4 | C-MU | C-MU (D) |
| Single-family residence (except mobile homes) | P | P | P | - | - | - |
| Two family residence | - | P | P | - | - | - |
| Multiple-family residence | - | - | P | P | CUP | CUP |
| Group Residence | - | - | P | P | - | - |
| Condominium | CUP | CUP | P | P | - | - |
| Manufactured Home | ZC | ZC | ZC | - | - | - |
| Manufactured Home Park | - | - | U | - | - | - |
| Second Residence | ZC | P | P | - | - | - |
| Residential care home (small) | P | P | P | P | - | - |
| Residential care home (large) | P | P | P | P | - | - |
| Apartment Hotel | - | - | CUP | P | - | - |
| Stock Cooperative Residence | - | - | P | P | - | - |
| Boarding House | - | - | P | P | - | - |
| Emergency Shelter | - | - | P | P | CUP | CUP |
| Transitional Housing | - | - | P | P | CUP | CUP |



**Table 3-2
Residential Uses Permitted in Live Oak**

| Type of Housing | Zoning District | | | | | |
|----------------------------------|-----------------|-----|-----|-----|------|----------|
| | R-1 | R-2 | R-3 | R-4 | C-MU | C-MU (D) |
| Farmworker Housing | - | - | P | P | - | - |
| Day care home (small & large) | P | P | P | P | - | - |
| Residential Accessory Structures | P | P | P | P | - | - |
| Guest House | P | P | P | - | - | - |

Source: Live Oak Municipal Code, 2021.

Density Bonus

Developers who include affordable housing in their projects are given a density bonus and other incentives, including reductions in zoning standards, other development standards, design requirements, mixed use zoning, as well as other incentives that can reduce development costs. Senate Bill 1818, which went into effect January 1, 2005, significantly reduces the percentage of affordable units that a developer must provide in order to receive a density bonus, and requires up to three concessions, depending upon the percentage of affordable units in the development. Under the new law, the maximum density bonus a developer can receive is 35 percent when a project provides either 10 percent of the units for very-low-income households, 20 percent for low-income households, or 40 percent for moderate-income households. The legislation also imposes new statewide parking standards and density incentives for developers that donate land for affordable housing.

Section 17.15.120 of the Code outlines the city’s process for granting density bonuses in accordance with Government Code Sections 65915-65918. When requests for density bonus allowances are received, they will be reviewed by the city on a case-by-case basis to determine if the project conforms to state law. A density bonus will be allowed if the project is in conformance with state law and any other applicable city requirements.

Residential Development Standards

The City’s four residential zoning districts have different development standards that set limitations on the density, building heights, lots coverage, lot setbacks, and allowable uses for each zoning district. These limitations can create constraints on providing affordable housing. For example, a zoning district with a low allowable density combined with high land costs may prevent the development of housing that could be affordable to lower-income families. In areas with high land costs, higher allowable densities would place more homes on a parcel, reducing the cost of that dwelling unit. Height limits and building coverage requirements can also create constraints; these factors could prevent developing a parcel with its maximum density potential. Table 3-3 below shows this information for each residential zoning district.



**Table 3-3
Development Standards by Residential Zone**

| Zone District | Density | Max. Building Height (ft) | Min. Lot Width (ft) | Min. Yard Setback (ft) | | | Min. Lot Area (sq ft) | Max. Building Coverage (%) |
|---------------|------------------|---|---|------------------------|------|---------------------|--|----------------------------|
| | | | | Front | Side | Rear | | |
| R-1 | 2 to 6 per acre | 30 | 50: 55 corner lot | 15; 20 garage | 5 | 20 or 20% lot depth | 6,000 | 45 one story; 40 two story |
| R-2 | 4 to 10 per acre | 30 | 35 single family; 70 two family | 15; 20 garage | 5 | 20 or 20% lot depth | 3,500 single family; 7,000 two family | 50 one story; 45 two story |
| R-3 | 8 to 15 per acre | 30 two story; 40 three story | 30 single family; 60 two family; 100 multi-family | 15; 20 garage | 5 | 20 or 20% lot depth | 2,500 single family; 5,000 two family; 10,000 multi-family | 60 |
| R-4 | 8 to 15 per acre | 30 two story; 40 three story; 50 four story | 100 | 15; 20 garage | 5 | 20 or 20% lot depth | 10,000 | 75 |

Source: Live Oak Municipal Code, 2021.

The city has revised its Municipal Code to allow for higher net densities in all four residential districts, which may reduce constraints on the development of affordable housing. The R-1 district is intended to be used in areas for single family home development. Although the R-1 district maintains a minimum lot size of 6,000 square feet, the density range for new developments (which was previously undefined) is now two to six units per acre. The R-2 district is intended for smaller single-family lots and duplexes. The gross density range in the R-2 district is now four to 10 units per acre, and the minimum lot area ranges from 3,500 square feet for single family to 7,000 square feet for duplexes. The 6,000 square foot minimum lot size in the R-1 district could present a constraint to the development of housing affordable to Moderate, Low, Very Low, or Extremely Low income households due to the land cost per unit. However, as shown in the Land Inventory, the city has designated adequate land in the R-2 through R-4 zones to accommodate its share of housing for these income levels.

The R-1 district has a minimum lot width of 55 square feet, and the R-2 district allows for lot widths varying from 35 feet for single family to 70 feet for duplexes. The R-1 and R-2 districts have the same building height and yard setback requirements as were described in the 2008 Housing Element, and which do not represent constraints on the ability to construct affordable housing.



The R-3 and R-4 districts, on the other hand, are the higher-density districts intended to allow the City to develop more attached housing options. The R-3 district has an allowable density of between eight and 15 dwelling units per acre and is intended to allow for the development of duplexes, attached townhouses and garden apartments, whereas the R-4 district allows between 15 and 25 dwelling units per acre and the development of apartments. Like the R-1 and R-2 districts, the development restrictions in these two districts are similar for the minimum lot width, minimum yard setbacks, and maximum building coverage; however, the R-4 district allows for a higher maximum building height (50 feet) than the other districts, and the minimum lot area is 10,000 square feet..

Parking Standards

In addition to allowed uses and development standards, off-street parking requirements can also create constraints on a jurisdiction’s ability to provide adequate housing. If a jurisdiction has excessive parking standards, more land is needed to provide parking, which reduces land availability and increases the overall cost of housing. Most jurisdictions have parking standards that are designated by zone; Live Oak, however, provides parking standards by unit type. Table 3-4 below provides a summary of the parking standards by unit in the city.

| Table 3-4 Parking Standards | |
|---|---|
| Residential Land Use | Parking Required |
| Single-family dwellings, duplexes | 2 uncovered parking spaces per unit |
| Apartments and Multiple Dwellings | One parking space per studio apartment or one bedroom dwelling unit; one and one-half parking spaces per 2-bedroom dwelling unit; and two parking spaces per dwelling unit containing 3 or more bedrooms per dwelling unit. In addition to the above listed requirements, one guest space shall be provided for each 10 units or fraction thereof |
| Residential Care Homes | 0.6 spaces per unit, or a parking study to show lower need based on type of residents and/or proximity to services and transit |
| Accessory dwelling units | 1 additional off-street space |
| Source: City of Live Oak Municipal Code, 2021 | |

Development Fees

The cost of housing can be adversely affected if a jurisdiction has high planning and site development fees, which are required during the development process. The Housing Element is required to include information about the fees and exactions to determine whether high fees add to the potential constraints to providing affordable housing in Live Oak. Currently, the City of Live Oak collects a combination of fees for proposed residential development. These fees include permit processing and development fees, development impact fees, and utility connection fees, school impact



fees, and Mellow-Roos assessments. The different fees and how they affect the cost of developing housing in the city are described in more detail below.

Permit Processing and Planning Fees

Permit processing and planning fees are those paid to the city at the time of a permit application. Because different projects require different types of permits, the total cost of these fees varies, depending on the specific situation. For example, not all developments require zoning changes, General Plan Amendments, variances, conditional use permits, etc. Different factors contribute to the level of environmental review that is required for a project: more complicated projects may require the preparation of an environmental impact report, which can be more costly than an initial study. Obviously, the more of these special circumstances that a project has, the greater the total amount of fees that would be required to be paid to the city.

Table 3-5 below shows Live Oak’s application fees by type of application and whether the fee applies to a single-family or multi-family development application. Each fee shown is the amount to be paid per application.

| Fee Category | Fee Amount (per application) | |
|-----------------------------|--|--------------|
| | Single-Family | Multi-family |
| Variance | 433.00 | 867.00 |
| Conditional Use Permit | 811.00 | 1,899.00 |
| General Plan Amendment | Text and Map Changes 3,147.00 | |
| Zone Change | Map change 1,998.00 Text change 1,664.00 | |
| Design Review | 527.00 | |
| Subdivision | | |
| Certificate of Compliance | 515.00 | |
| Lot Line Adjustment | 465.00+ 40.00 per lot over 2 | |
| Tentative Subdivision Map | 1,329.00+ 30.00 per lot over 4 | |
| Environmental | | |
| Environmental Impact Report | Fee is based on the actual cost and varies | |

Source: City of Live Oak, 2021.

Development Impact Fees

Development impact fees vary from permit processing fees in that they are required for each dwelling unit constructed to account for the impacts that each unit will have on services, utilities, and public facilities. The city also requires development impact fees for commercial and industrial development based on square footage, but fees for these uses are not included in this analysis. Table 3-6 shows the city’s required development impact fees for residential development, including capacity and connection fees for storm drainage, sewer, and water.



The estimated development impact fees for a single-family home (zoned R-1, R-2, and R-3) add to \$31,909; fees for a duplex (zoned R-2 and R-3) add to \$28,172; fees for a multi-family home (zoned R-3 and R-4) add to \$20,222, a difference of \$11,687 from the fees for a single-family dwelling unit.

Each unit is required to pay one-time utility connection fees to allow the unit to connect to the city's water, sewer, and storm drainage systems. The connection fees are based on the size of the pipe connecting the dwelling unit to the system for water and sewer services.

| Table 3-6 Development Impact Fees | | | |
|--|---|-----------------------------------|---|
| Fee Type | Single-Family R-1, R-2, R-3 (per unit) | Residential Zones | |
| | | Duplex R-2, R-3 (per unit) | Multi-Family R-3, R-4 (per unit) |
| General Governmental Facilities | | | |
| Corp Yard | 653 | 467 | 420 |
| General Government | 1,143 | 816 | 735 |
| Public Safety Facilities | | | |
| Police | 626 | 448 | 402 |
| Fire | 1,733 | 1,238 | 1,114 |
| Parks and Recreation Facilities | | | |
| Recreation | 231 | 165 | 149 |
| Parks | 3,351 | 2,394 | 2,155 |
| Community Center | 881 | 630 | 567 |
| Transportation Facilities | | | |
| Transportation | 3,092 | 2,945 | 2,361 |
| Water, Sewer, & Flood Control Capacity and Connection Fees | | | |
| Storm Drain | 3,949 | 2,819 | 3,038 |
| Sewer | 8,815 | 8,815 | 5,086 |
| Water | 7,435 | 7,435 | 4,195 |
| Total Development Impact Fees (Including Capacity and Connection Fees) | 31,909 | 28,172 | 20,222 |
| Notes: Development fees for Sewer and Water are based on meter size; the table provides the fee for the smallest connection for single family and duplex units. For multi-family units, the table provides totals based on 8 units per acre. | | | |
| Source: City of Live Oak, 2021. | | | |

Most single-family developments use a ¾-inch pipe, which has a connection fee of \$7,435 for water. The typical sewer connection fee for a single-family dwelling unit is \$8,815. These fees are adjusted accordingly depending on the size of the pipe. The



storm drainage connection fee is now calculated per unit at \$3,949 for single family residential and \$2,819 per unit for duplexes.

Multi-family developments typically have a water connection fee of \$33,559 for a two-inch pipe and a sewer connection fee of \$40,688. Stormwater fees for multi-family developments are calculated on a per-acre basis at \$24,960 per acre. Assuming a one-acre development with eight units in an R-3 zone, this would result in per-unit fees of \$4,195 for water, \$5,086 for sewer, and \$3,038 for stormwater. These totals represent a conservative estimate of density.

For a development in the R-4 district, with 15 units on a one-acre parcel (consistent with the minimum density for R-4), per-unit fees would be \$2,237 for water, \$2,712 for sewer, and \$1,664 for stormwater. Overall, connection fees for city utilities are substantially less for multi-family developments compared to those charged for single family development.

Analysis of Fees and Exactions

Based on the previous information, the total development impact, school, and building permit fees for a typical single-family home would be approximately \$40,000, assuming a 2,000 square foot house. On the other hand, a 1,000 square foot multi-family unit developed on a lot with a density of 15 units per acre would result in total fees of nearly \$25,100, nearly \$15,000 less than per single-family unit. These fees do not include Community Facility District fees, which are paid through annual property taxes; therefore, Community Facility District fees are not paid directly by renters. Although the fees for multi-family units are less expensive than those for single-family units, these fees still represent a substantial cost, and have increased since the last Housing Element was prepared in 2013. These fees make up a large portion of a home's cost, especially in a jurisdiction like Live Oak, where home prices are relatively low compared to larger cities in the region. The high cost of fees, especially when compared to similar jurisdictions in the region, may present a constraint to the development of affordable housing. However, these fees are necessary in order to provide services to new development. The city has determined that it would be difficult to reduce any of these cost components without jeopardizing its ability to provide required services. It can, and does encourage programs that can help reduce other costs such as the Self-Help Housing Program through the Farmers Home Administration, the Mortgage Credit Certificate Program, and other programs established to assist low and moderate income home buyers.

Building Codes and Site Improvements

Building codes and site improvements can also increase the cost of developing housing, particularly affordable rental housing. The following examines the city's building codes and site improvement standards.



Building Codes and Enforcement

Live Oak implements the 2019 edition of the California Building Code and other model construction codes, with amendments adopted by the California Building Standards Commission. These model codes establish standards and require inspections at various stages of construction to ensure code compliance and minimum health and safety standards. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties, the codes are mandated for all jurisdictions in California. The City has not adopted local amendments to the model codes that increase housing costs. Building inspectors are responsible for ensuring that proposed projects meet state and local codes.

Site Improvements

On- and off-site improvements, such as streets, sidewalks, parks dedications, landscaping, utility easements and water, sewer, and drainage infrastructure, are necessary to ensure that new housing developments receive needed utility service, have adequate circulation patterns, and are developed in a manner that meets the city's housing goals and needs; however, development of these elements can be quite costly and often represents a large portion of the development's overall construction cost. Developments with excessive on- and off-site improvements costs can prevent the development of affordable housing.

There are no unusual site improvement requirements in Live Oak. Curbs, gutters, and sidewalks that meet Americans with Disabilities Act standards are required for all developments and associated off-site improvements. The city requires a minimum 60-foot-wide street right-of-way is for all developments. This provides for two 12-foot lanes, two 8-foot parking widths, curb, gutter, and sidewalk on either side of the street. This is an excessive requirement for local streets, requiring a large amount of land for the development of streets, which could remove land from being available for the development of affordable housing. This is a constraint.

Please refer to the Circulation Element of the Live Oak General Plan, which addresses this issue in the street standards (Table CIRC-2), Policy CIRC-3.5, and Implementation Program CIRC-7, which requires revisions to Street Design Criteria to comply with the Circulation Element.

Each lot is required to drain into the street and the developed storm drainage system. Each lot must be served by a minimum 3/4-inch water pipe. All units must have water meters and be hooked up to the municipal water system, and no private wells are allowed. Each lot must be served by a gravity sewer service and be hooked up to the city's main sewage treatment facility. No septic tanks are allowed. In addition, construction is not allowed to begin on any project unless the Fire Department can verify that the lot can be adequately protected.

These requirements are considered basic for community health and welfare and are not considered to be excessive or a constraint on building in Live Oak. Due to the



excessively flat terrain, some lots may have difficulty complying with drainage requirements without the use of storage or retention basins. This presents some challenges, but proper site engineering has led to acceptable solutions, and this does not cause any major constraints that would add to the cost of development to the extent that they would preclude affordable housing.

Local Processing and Permit Procedures

A significant factor in land use controls is the processing time involved in gaining approval for development. While permit processing and development review are necessary to ensure that development proceeds in an orderly manner, permit processing fees, the costs of studies, and processing time can adversely affect the cost of housing development. Live Oak's permit approval process follows the requirements set forth in State law and is expedited, whenever possible, by holding special meetings.

The City of Live Oak provides inspection of new construction. Compared to other jurisdictions, permit processing time is considered to be quite fast. For example, an applicant requesting a permit for a single lot can go through the entire permit procedure in one to two days. A small developer, with proper zoning in place, could also go through the process within a few days to a week. Permit decisions can take anywhere from one to 12 weeks, depending on the use.

A development requiring a tentative map, environmental impact report, or negative declaration can take from three months to a year, depending on the level of documentation required. In comparison to other communities, Live Oak's permit processing is relatively quick for typical projects.

The City continues to partner with developers to accommodate the needs of the community in the most efficient manner possible. The City recognizes the importance of the development process and the implications for future growth and economic development. Live Oak can utilize the negotiation process with developers as a means of implementing the policies of this element and encourages informal discussion with developers so that the needs of the City can be examined and incorporated into development strategies at the onset. Early consultation between the City and developers can reduce the overall processing time of an application, since the City can provide clear, guided direction throughout the entire application process.

Additionally, the City will encourage the use of the Planned Development Combining District (PD) to facilitate the creative, innovative designs which may otherwise be stifled by the standardized provisions of the zoning code. The PD district is designed to allow diversity in the relationship between buildings and open spaces in such a way to create unique and interesting physical environments while preserving public health, safety and welfare.

Based on the City's rapid permit processing time, encouragement of early consultation with developers, and lack of additional processing requirements for multi-family projects, permit processing in Live Oak does not present a major constraint on providing various types of housing for all income levels.



Housing for People with Disabilities

California law requires jurisdictions to analyze potential and actual constraints on housing for persons with disabilities, demonstrate efforts to remove impediments, and include programs to accommodate housing designed for disabled persons. Review of the Live Oak Municipal Code, permitting procedures, development standards, and building codes revealed the following findings.

Land Uses and Housing

The city permits a wide variety of housing types in the community, including conventional single- and multifamily housing, mobile homes, emergency shelters, residential care facilities, and other types of housing. As discussed above, the city does not have any special permit requirements for residential care facilities of any size. In addition, there are no occupancy standards pertaining to unrelated adults.

Development Regulations

The city enforces Title 24 of the California Code of Regulations, which addresses access and adaptability of buildings to accommodate persons with disabilities. The City also requires compliance with the 1988 amendments to the Fair Housing Act, which requires a minimum percentage of dwelling units in new housing projects to be fully accessible to the physically disabled. No additional accessibility or visit-ability standards above state and federal law are required. Housing occupied by people with disabilities is treated like any other residential use. No unique restrictions are in place, such as minimum distances, special conditions for disabled housing, noticing procedures, special use permits, or other regulations that could constrain the development, maintenance, or alteration of housing for disabled persons.

Process for Reasonable Accommodation

Requests to retrofit homes to enable adequate accessibility for disabled persons or for reasonable accommodation are handled in accordance with the city's reasonable accommodation ordinance, which allows flexible application of zoning regulations, and waiver of requirements where necessary to eliminate barriers to housing opportunity. In this way, the city has sought to reduce or eliminate constraints to housing for disabled persons in regards to its permitting procedures.

Table 3-7 reviews the city's zoning code land use policies, permitting practices, and building codes to ensure compliance with state and federal fair housing laws for persons with disabilities. Constraints for housing for disabled persons associated with the City's development procedures, practices, or policies have not been identified.



| Table 3-7 Constraints on Housing for Persons with Disabilities | |
|---|--|
| Overarching and General | |
| Does the City assist in meeting identified needs? | Yes. The City requires a minimum percentage of dwelling units in new housing projects to be fully accessible to the physically disabled. |
| Zoning and Land Use | |
| Has the City reviewed all its zoning laws, policies, and practices for compliance with fair housing law? | Yes. The City has reviewed the land use regulations and practices to ensure compliance with fair housing laws. |
| Are residential parking standards for persons with disabilities different from other parking standards? Does the City have a policy or program for the reduction of parking requirements for special needs housing if a proponent can demonstrate a reduced parking need? | Chapter 17.25 of the Live Oak Zoning Code mandates specific requirements (number, size, performance standards) for disabled parking and reduced parking for new housing for the elderly. |
| Does the locality restrict the siting of group homes? | Group homes are permitted in the R-3 and R-4 zoning districts. |
| What zones allow group homes other than those allowed by state law? Are group homes over six persons allowed? | Yes, group homes are permitted in the R-3 and R-4 zoning districts. |
| Does the City have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families? | No |
| Does the land use element regulate the siting of special-needs housing in relationship to one another? | No. There is no minimum distance required between two or more special-needs housing. |
| Permits and Processing | |
| How does the city process a request to retrofit homes for accessibility? | Ministerially by city staff. |
| Does the City allow group homes with six or fewer persons by right in single-family zones? | No, group homes are currently only permitted in the R-3 and R-4 zoning districts. |
| Does the City have a set of particular conditions or use restrictions for group homes with greater than six persons? | No. |
| What kind of community input does the City allow for the approval of group homes? | The CUP process provides the public with an opportunity to review the project and express their concerns in a public hearing. Group homes require a CUP for the Employment (E-1) zone and the C-MU zone. |
| Does the City have particular conditions for group homes that will be providing services on site? | No. The city does not currently have special standards for group homes regarding location, design, or operation. |
| Building Codes | |
| Has the locality adopted the Uniform Building Code? | The City of Live Oak has adopted the 2019 California Building Code. |



| | |
|---|---|
| Has the City adopted any universal design ¹ element into the code? | The City of Live Oak does not include specific regulations that require incorporation of universal design. |
| Does the City provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits? | The City of Live Oak enforces what is required by the 2019 California Building Code. The City of Live Oak has a process to ensure reasonable accommodation for those with disabilities. |
| <p>Source: City of Live Oak, 2021. Note: 1. Universal design can address limited lifting or flexibility (with roll-in showers and grab bars), limited mobility (with push/pull lever faucets, wide wing hinges), and limited vision (by additional stairwell and task lighting).</p> | |

Energy Conservation Opportunities

Introduction

Greenhouse gas emissions from human activities, such as electricity production, motorized transportation, and livestock production, are contributing to global climate change. The effects of global climate change are potentially drastic and may result in severe flooding, droughts, heat waves, and other weather-related effects that may in turn cause property damage, negatively impact agriculture, and cause a loss of biodiversity. New housing development contributes to greenhouse gas emissions, but wise choices related to site design, building architecture, and materials specification can significantly reduce these emissions. In addition, these increases in efficiency can contribute to reduced housing costs and reduce automobile dependence. Energy efficiency has direct application to affordable housing because if more money is spent on energy, less money is available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and must choose between basic needs such as shelter, food, and energy. State housing element law requires an analysis of the opportunities for energy conservation in residential development. This section describes opportunities for conserving energy in existing homes as well as in new residential construction. The factors affecting energy use, conservation programs currently available in Live Oak, and examples of effective programs used by other jurisdictions are discussed.

Factors Affecting Energy Use

The factors that affect residential energy use must be understood in order to identify opportunities for conservation. One such factor is the size of the population. At any given time, the larger the population, the more electricity is consumed. But over time, new conservation mandates and technological advances decrease the per capita consumption of energy. This means that the total energy use increases at a slower rate than population. A greater density of development can offer the economies of scale, which increase efficiencies in energy systems, as well as the need for water and sewer infrastructure. Land use planning and zoning practices can help to conserve energy. For example, if the General Plan and zoning ordinance encourage residential subdivision in a relatively isolated area, far from commercial facilities such as grocery stores, residents must travel longer distances to take care of their daily shopping and



service needs. Keeping housing and jobs in balance and near each other helps to reduce energy use for commuting. Longer trips usually necessitate using an automobile rather than walking or cycling. Changing the land use pattern can also change energy use patterns.

In addition to the effects of land use patterns on energy use patterns, the price of energy itself often plays a role in its consumption. The price of energy has a significant effect; the more expensive it becomes; the more incentive people have to conserve. Pricing energy at higher levels encourages alternative consumption patterns in the community.

Residential water heating and heating/cooling are major sources of energy consumption. With the application of energy-efficient design and the use of solar power systems, home heating and cooling can be operated on a more efficient and sustainable level. Encouraging energy-efficient building design and green energy systems through incentives and other measures contributes to reduced energy consumption across the community at large.

The local climate has a large effect on residential energy use. In general, summers temperatures in Live Oak average approximately 95 degrees, and while winter temperatures average 68 degrees. Prolonged periods of cold weather cause increased energy use for space and water heating. Conversely, prolonged periods of hot weather cause increased energy use for space cooling. This situation is particularly true if homes are not well insulated. Landscaping can mitigate this effect. For example, deciduous trees near a home can shade it from sun in the summer and allow the sun's rays to reach it in the winter.

The efficiency of household appliances also affects energy use. Older appliances may not operate as efficiently as when they were new, and many older appliances were built when energy conservation was not considered important. Significant energy-efficient design advances have been made in refrigerators, stoves, and furnaces.

Existing Conservation Programs

The following energy conservation programs are implemented in Live Oak:

- The California Building Standards Code (specifically Title 24) requires that all new residential development comply with several energy conservation standards. The standards require ceiling, wall, and concrete slab insulation, vapor barriers, weather-stripping on doors and windows, closeable doors on fireplaces, no continuous burning gas pilot lights, insulated heating and cooling ducts, water heater insulation blankets, swimming pool covers and timers, certified energy-efficient appliances, etc. All new construction in Live Oak must comply with Title 24. Updates to the standards are issued every three years. The next update will take effect January 1, 2020.
- SACOG adopted the 2035 Sustainable Communities Strategy (SCS) in April 19, 2012. The SCS is a plan to meet the region's greenhouse gas emissions reduction target, while taking into account regional housing needs,



transportation demands, and protection of resource and farm lands based on the best forecast of likely land use patterns across all 28 local jurisdictions.

The SCS is similar to SACOG's Blueprint, which implements smart growth principles, such as compact and mixed-use development, to shorten commute times, reduce traffic congestion, lessen dependence on automobiles, improve air quality, and provide for housing choices more aligned with the changing demographics.

Live Oak's Housing Element (and the rest of the General Plan) promotes the principles of access to multi-modal travel, placing services closer to lower-income and special needs populations. The General Plan's land use diagram and land use policies link jobs to housing, with the aim of reducing transportation costs and VMT.

- The City of Live Oak General Plan includes goals and policies in several elements which support energy conservation and reduction of GHG emissions. Goals and policies address issues such as:
 - Promoting mixed-use development and multi-modal transportation systems that promote walking, bicycling, and transit use (and therefore decrease energy use);
 - Facilitating infill development, which can have lower construction- and operation-related energy use;
 - Energy conservation/efficiency incentives and education;
 - Public outreach on reduced energy consumption, using alternative or renewable energy sources, green building practices, recycling, and responsible purchasing;
 - Incentives for renewable sources of energy;
 - Encouraging shade trees on south and west sides of new or renovated buildings, and shading parking lots;
 - Coordinating public facilities with transit services;
 - Encouraging passive solar design;
 - Encouraging cogeneration facilities;
 - Encouraging adaptive reuse of historic structures;
 - Using energy-efficient technology, construction practices, and construction materials;
 - Using energy efficient materials and methods in City operations and buildings;
 - Encouraging renewable energy generation in large commercial and industrial buildings and in city-owned buildings;
 - Investigating solar hot water systems to heat the municipal swimming pool; and,
 - Reducing water use through low-water landscaping and irrigation.

- PG&E offers a variety of energy conservation services for residents and provides several other energy assistance programs for lower-income households. These programs include the Low Income Home Energy Assistance Program (LIHEAP) and the Energy Savings Assistance Program.



Housing Constraints

LIHEAP is a federally subsidized program that helps provides one-time financial assistance to low- income residents struggling to pay their energy bills and provides home weatherization services that helps residents to lower their energy costs The Energy Savings Assistance Program provides home energy assessments for low- income Californians and provides energy updates, such as refrigerator or furnace replacemements, energy-efficient lightbulbs, caulking, or low-flow showerheads. PG&E also offers rebates for energy-efficient home appliances (such as heating and cooling equipment or appliances) and remodeling for customers at all income levels and housing types.



Chapter 4

Housing Resources

This chapter addresses the resources available for the development, improvement, and preservation of housing in Live Oak. This includes:

- An evaluation of Live Oak’s Regional Housing Needs Allocation.
- A sites inventory and analysis, which is an inventory of land suitable for residential development.
- A summary of potential infrastructure and environmental constraints to residential development.
- An overview of financial and administrative means for developing and implementing city housing programs.

A. Regional Housing Needs Allocation



California law requires the California Department of Housing and Community Development (HCD) to project statewide housing needs and allocate the need to each region in the state. After consulting with the Sacramento Area Council of Governments (SACOG), HCD provides the regional need to SACOG, which then distributes the Regional Housing Needs Allocation (RHNA) to the six-counties and 22 cities within the Sacramento Region, SACOG

allocates housing production goals for the counties and cities based on their share of the region’s population and employment growth. The projected housing needs in the RHNA are categorized by income based on the standards of very low-, low-, moderate-, and above moderate-income households established by the US Department of Housing and Urban Development (HUD) (California Health and Safety Code Section 50079.5). The following sections describe the RHNA for the current 2021–2029 (sixth) RHNA cycle.

2021–2029 Regional Housing Needs Allocation

The time frame that units can be counted towards the RHNA is October 31, 2021 to October 31, 2029. The RHNA projection period effectively started March 2021, so that year is used in this housing element. The city’s RHNA for the 2021–2029 projection period (412 units) is shown in Table 4- 1.



**Table 4- 1
Regional Housing Needs Allocation Progress 2021-2029**

| | Income Category | | | | | Total |
|------------------------------------|-----------------|----------|-----|----------|----------------|-------|
| | Extremely Low | Very Low | Low | Moderate | Above Moderate | |
| 2021–2029 RHNA | 36 | 37 | 44 | 87 | 208 | 412 |
| Building Permits/Units Constructed | 0 | 0 | 0 | 0 | 0 | 0 |
| ADUs Permitted | 0 | 0 | 0 | 1 | 0 | 2 |
| Vacant Land Inventory | 20 | 20 | 160 | 200 | 276 | 676 |
| ADU Potential ² | 0 | 0 | 22 | 23 | | 45 |
| 2014–2019 RHNA Surplus | 0 | 0 | 0 | 0 | 0 | 0 |

Source: SACOG 2021

¹ The extremely low-income allocation is assumed to be 36 based on the HCD-accepted methodology of assuming 50 percent of the very low-income allocation for households of extremely low income. As such, the total number of units does not include the addition of the extremely low-income category as it is included in the number of very low-income units.

² According to HCD guidance, the nine remaining years of the projection period/RHNA cycle can be projected at five times the average past ADU approval performance. Past performance was an average of 1.0 ADUs approved annually.

B. Sites Inventory and Analysis

Local governments can employ a variety of development strategies to meet their RHNA housing production goals, as established in California Government Code Section 65583(c)(1)). In addition to identifying vacant or underutilized land resources, local governments can address a portion of their adequate sites requirement through the provision of ADUs. This section summarizes units permitted, the vacant land inventory, and ADU potential.

Vacant Land Inventory

State law governing the preparation of housing elements emphasizes the importance of an adequate land supply by requiring that each housing element “identify adequate sites... to facilitate and encourage the development of a variety of types of housing for all income levels” (Government Code Section 65583(c)(1)). If an adequate supply of new housing is to be provided, enough land must be zoned to allow for the construction of a variety of housing at densities that will satisfy the objectives of the housing element. The land must also have access to appropriate public services, such as water, sewer, storm drainage, and roads. The current vacant land inventory (see Table 4-2) identifies the potential for 676 units. Live Oak has over 106 acres of vacant land in the C-MU, CMU-D, R-1, R-2, and R-3 zones that can accommodate 676 residential units. Most of these sites are expected to accommodate above moderate-income households. A map showing the locations of vacant sites can be found in



Appendix A, and a detailed land inventory table can be found in Appendix B.

| Table 4- 2 Live Oak: Vacant Land Sites Summary | | | |
|---|------------------------------|--------------|------------------------------------|
| Zone | Number of Parcels | Acres | Realistic Unit Capacity |
| Low or Medium Density Vacant Parcels | | | |
| R-1 | 11 | 28.87 | 115 |
| R-2 | 112 | 60.26 | 361 |
| Low- or Medium- Density Subtotal | 123 | 89.13 | 476 |
| Vacant Parcels Suitable for Moderate-Income Units | | | |
| C-MU | 18 | 6.72 | 80 |
| C-MU with D Overlay | 17 | 3.35 | 40 |
| R-1 | 11 | 28.87 | 115 |
| R-2 | 112 | 60.26 | 361 |
| R-3 | 13 | 6.72 | 80 |
| Moderate-Income Subtotal | 172 | 106 | 676 |
| High-Density Vacant Parcels | | | |
| C-MU | 18 | 6.72 | 80 |
| C-MU with D Overlay | 17 | 3.35 | 40 |
| R-3 | 13 | 6.72 | 80 |
| High-Density Subtotal | 49 | 16.87 | 200 |
| Totals | 172 | 106 | 676 |
| Source: City of Live Oak, 2021. | | | |

Vacant parcels listed in Table 4- 2 are in zones allowing residential uses and are clear of environmental constraints that preclude development. Development potential was determined in concert with the city’s knowledge of the sites.

C. Infrastructure and Environmental Constraints

Land available for development, if constrained by environmental conditions or in need of infrastructure improvements, may not be appropriate for the development of housing if these issues cannot be addressed within the timeframe covered by the housing element. Housing sites must have adequate water and sewer services, and have appropriate site access improvements.

Environmental conditions can also pose constraints on development. Factors including proximity to earthquake fault zones, flood zones, and contaminated soils, among others, can limit areas where housing is appropriate.

The following discussion examines the environmental and infrastructure constraints present in the city, and the means by which these constraints are mitigated.



Infrastructure Analysis

Infrastructure adds to the cost of new construction (e.g., major and local streets, water and sewer lines, and street lighting). In most cases, these improvements are dedicated to the city, which is then responsible for their maintenance. Water and sewer service capacity is discussed herein. An analysis of other site improvements is conducted in Chapter 3.

Water Service

Live Oak provides water to city users from groundwater supplies with a system consisting of four groundwater wells, treatment systems at each of the wellheads, a 1.4-million-gallon (MG) water storage tank, a booster pump station, and a water distribution system. The system has a maximum pumping capacity of 4.01 million gallons per day. The existing system has surplus water supply of 2.85 million gallons per day, relative to annual average demand of 1.16 million gallons per day. Single-family residential development has been conservatively estimated to demand roughly 500 gallons per day of water. Medium-density residential development (smaller lot sizes, roughly 8 to 15 units per gross acre) generates roughly 400 gallons per day per unit, while higher-density residential development generates a demand of roughly 300 gallons per day per unit. The city has remaining capacity to serve between 5,700 and 9,500 residential units.

This capacity is more than enough to serve buildout of the existing city, including the city's share of regional housing needs.

Wastewater

The City of Live Oak provides wastewater collection and treatment service for residents and businesses located within the city. The system includes approximately 131,000 lineal feet (24.9 miles) of gravity and pressure pipe within the collection system. The first infrastructure, approximately 30 percent of the current system, was constructed in 1952. Pipe materials include vitrified clay, asbestos cement, pvc, and ductile iron pipe. Pipe sizes range from 4" to 21" diameter. A comprehensive study of the condition of the system has not been done, so the physical condition of the existing collection system is not well known. However, the system experiences excessive inflow and infiltration (I/I) and at least some parts of the collection system are known to be in poor condition. Relining and pipe replacement are necessary for at least some of the system pipelines to correct the issues with I/I.

The Live Oak Wastewater Treatment Plant has a capacity of 1.4 million gallons/day (MGD) average dry weather flow. It provides secondary treatment of raw wastewater through a series of aerated ponds and lagoons, discharging disinfected effluent to an irrigation drain (Reclamation District 777 Lateral Drain Number 1). Current wastewater flows average 0.70 MGD, or approximately 100 gallons per day (gpd) per capita. The city assumes a per unit flow generation rate of 250 gallons per day, which is roughly equivalent to the per-capita existing flow generation rate. Using this flow generation rate, a total of 1,200 future additional housing units can be accommodated



at the wastewater treatment plant. Figure 7-1 in the City's 2009 Wastewater Master Plan identifies the existing capacity in the wastewater system and illustrates the number of equivalent development units (EDUs) that could be accommodated as infill development in different parts of the city. EDUs are roughly equivalent to a single-family residence, and are used to show capacity for single family residential uses as well as multifamily and non-residential development. The existing capacity illustrated in the Master Plan is sufficient to accommodate both the number and location of units identified on the land inventory – capacity for 439 EDUs is shown in the northwest corner of the city (the site of most moderate- and above-moderate sites) and capacities on the individual parcels identified for moderate, low, very low, and extremely low-income units also have EDU capacities in excess of the number of units identified for each site in the land inventory. The city has identified additional system improvements that are needed to accommodate future growth outside of existing city limits in the Sphere of Influence Area, and has established wastewater fees to fund these improvements. (EcoLogic 2009).

Dry Utilities

Dry utility service, including electrical service and internet, are available on all of the parcels in the city's land inventory.

Environmental Issues

Environmental constraints to residential development typically relate to unsuitable soils, sensitive biological resources and wildlife, topographic constraints, the potential for natural hazards, and the presence of hazardous wastes or other factors.

The background report prepared for the city's General Plan did not identify any major environmental constraints that could prevent housing development in Live Oak. There is a small portion of the city in the area bound by Juniper Street, Larkin Road, Pennington Road, L Street, Archer Avenue, State Highway 99, and the Union Pacific Railroad right-of-way, which is designated as being in flood hazard zone A (100-year floodplain), along Live Oak Slough. This portion of the city is largely developed already, and none of the parcels identified in the land inventory is in this area. The city is currently in the process of removing the Zone A designation for this area through issuance of a Letter of Map Revision issued by FEMA based on recent State flood mapping. The rest of the city is located outside of flood hazard areas.

D. Financial and Administrative Resources

Developing affordable housing requires access to local, state, and federal funding, as well as organizations with the expertise to build and manage affordable housing. The following financial and administrative resources are available for affordable housing development and conservation in Live Oak.



State Funding Sources and Information

Live Oak has access to a variety of existing and potential funding sources available for affordable housing activities. Potential funding sources from state programs are presented in Table 4- 3. The programs that Live Oak uses most commonly are described in greater detail in the following sections. Adoption and certification of a jurisdiction’s housing element is required for many state funding sources.

| Table 4- 3 State Program Funding Sources | |
|---|---|
| <ul style="list-style-type: none"> - CalHome Program - California Housing Finance Agency (CalHFA) Tax Exempt Permanent Loan Program - CalHFA FHA Loan Program - California Self-Help Housing Program - Caltrans Surplus Land Priority Sale - DOE Energy Weatherization Assistance Program - DWR Surplus Property Sale - Emergency Housing and Assistance Program Capital Development - Emergency Housing and Assistance Program Operating Facility Grants - Family Housing Demonstration Program (FHDP) - Federal Emergency Solutions Grant Program - HOME Investment Partnerships Program - Farmworker Housing Assistance Program - Farmworker Housing Grant Program - Joe Serna, Jr., Farmworker Housing Grant Program - Low Income Home Energy Assistance Program (LIHEAP) | <ul style="list-style-type: none"> - Low Income Housing Fund Loan Packaging Program - Low Income Housing Fund Mortgage Banking Pools - Low Income Housing Tax Credit Program - Mobile Home Park Resident Ownership Program - Multifamily Housing Program - Office of Migrant Services - Predevelopment Loan Program - State CDBG Program Economic Development Allocation, Over the Counter Component - State CDBG Program Economic Development Allocation, Enterprise Fund Component - State CDBG Program General, Native American, and Colonias Allocations - State CDBG Planning/Technical Assistance - State Housing Assistance Council Rural Seed Money Loan Programs - Tax-Exempt Private Activity Bond Program |
| <p>Source: California Department of Housing and Community Development, 2021.</p> | |

Community Development Block Grant

Community Development Block Grants (CDBG) are available to the city on a competitive basis for a variety of housing and community development activities, including rehabilitation, home buyer assistance, economic development, homeless assistance, and public services. The city must compete for funds through the State’s allocation process. The City of Live Oak has received funding in the past and seeks to apply for funds during this planning period.

Housing Choice Voucher Program (Section 8)

The Housing Choice Voucher Program is a federal program to assist very-low income families, the elderly, and the disabled to find housing in the private market. Participants are not limited to units in subsidized housing projects, but may choose any housing as



long as the owner agrees to rent under the program and the unit meets the requirements. Housing choice vouchers are administered locally by the Sutter County Housing Authority. As of December 2012, the Housing Authority was administering 49 vouchers for families living within Live Oak, with an additional 44 vouchers at Maple Park beginning in January 2013. One of these vouchers is for an elderly household.

Home Investment Partnership Program (HOME)

The HOME program provides competitive grants to cities, counties, and nonprofits to create or retain affordable housing. Eligible activities include rehabilitation, new construction, and acquisition of housing projects. Activities funded by HOME must benefit lower-income residents. This funding is administered by the Department of Housing and Urban Development (HUD).

Chapter 5

Review of the Previous Housing Element



As part of the housing element update, cities must review the progress and efficacy of existing housing goals, policies, and programs. Live Oak’s 2013-2021 Housing Element considered conditions and constraints and set strategies to accommodate the City’s share of the region’s housing production goals. This chapter summarizes the city’s progress in achieving the housing goals

established in the 2013-2021 Housing Element.

Table 5- 1 shows the Regional Housing Needs Allocation (RHNA) for the 2013–2021 Housing Element, which had an RHNA cycle between January 1, 2013 and October 31, 2021.

| Income Level | 2013-2021 |
|---------------------|------------------|
| Very Low | 104 |
| Low | 72 |
| Moderate | 83 |
| Above Moderate | 190 |
| Total | 449 |

Source: SACOG 2013-2021 RHNA – Final Allocations.

The primary housing goal of the City of Live Oak is to promote the construction of a variety of housing types that meet safe standards with minimal environmental impact and provide a choice location, preserve existing neighborhoods, and have adequate public services for the residents of the City of Live Oak. Table 5- 2 describes the programs contained within the existing element. The objective of each program is identified, and the progress of each program is evaluated. Based on the results and the requirements of State law (Government Code 65583(c)(1) through 65583(c)(6)(d)), modifications, continuation, or deletion are recommended for each program.



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|---|----------------|------------------------|
| <p>Program A.1 – Provide Adequate Sites for Housing for All Income Levels</p> <p>Accommodate housing for all income groups - in particular affordable housing - that contributes to the city’s share of the Regional Housing Needs Allocation (RHNA) for lower and moderate income households, by ensuring that adequate sites for all types of housing are located throughout the city. To achieve this objective, the city will do the following:</p> <ul style="list-style-type: none"> ✓ The city will prepare applications for state planning grants and applications for state and federal project development grants to collect as much funding as possible. ✓ Inform property owners and developers of regulatory and financial incentives through direct contacts with affordable housing providers in Live Oak, the distribution of a brochure explaining the city’s residential property development standards at the city’s permit counter and post of information on the city’s web site, and mail to owners of recorded vacant and underutilized properties. ✓ Use the flexible application of the Zoning Ordinance, including approval of minor variations from, or exceptions to, zoning standards (such as minimum lot dimension, parking, yard, or set- back requirements), when necessary, to permit financially feasible residential development. ✓ Work with the Sutter County Housing Authority to identify opportunities for reuse of the Leo Chesney Correctional Facility as an affordable housing site. <p>The Housing Element identifies several sites zoned R-4 and Commercial-Mixed Use to accommodate the housing need for lower income households (Table Resources and Constraints-2, pages Resources and Constraints-5 and -6). To maintain adequate sites throughout the planning period to accommodate the housing need for lower income households, the city will implement a RHNA Housing Sites Monitoring Program. The Program will monitor the capacity of sites identified in Table Resources and Constraints-2 to accommodate the RHNA for lower income households on a project-by-project basis pursuant to Government Section 65863 and an annual monitoring report will be included in the annual progress reports required by Government Code section 65400. The program shall ensure, at a minimum, the remaining identified sites have capacity equivalent to the remaining RHNA for lower income households. If a development is approved at less than 20 units per acre AND approval of such a development will result in a reduction of site capacity of the remaining sites below the remaining need for lower income households, the city will identify, and if necessary, rezone, sufficient sites to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the remaining housing need for lower income households.</p> <p>Funding Source: Community Development Block Grant, Home Investment Partnership Program (HOME), California Housing Finance Agency (CalHFA) HELP Program, CalHome Program, other state and federal funds identified for specific projects/planning activities.</p> <p>Responsibility: Planning Department, City Manager</p> | <p>Ongoing</p> | <p>Modify</p> |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|--|----------|------------------------|
| <p>Time Frame: The city will apply for state planning grants and applications for state and federal project development grants as such grant applications become available on an ongoing basis between 2013 and 2021. The city will inform property owners and developers of regulatory and financial incentives on an ongoing basis between 2013 and 2021. The city will provide site monitoring information in its annual progress reports</p> <p>Objective: Accommodate the development of a minimum of 181 additional dwelling units, including 83 moderate income units, 4 low income units, 24 very low income units, and 70 extremely low income units, in Live Oak between 2013 and 2021 to meet the City’s share of the RHNA, according to income level, by ensuring that adequate sites for such development are available.</p> <p>Corresponding Goal/Policy: Goal A; Policies A.1, A.2, A.3, A.4</p> | | |
| <p>Program A.2 – Identify Opportunity Sites for Infill Development</p> <p>Investigate ways to encourage residential infill development on vacant and under-utilized lots in older sections of the City. Use the City’s GIS system to provide information to the public concerning the supply of vacant and underutilized lots in the City, including commercial and retail sites with opportunities for mixed use and second floor residential. Apply for funding for state and federal planning and development grants to develop these sites to assist in accommodating a portion of the City’s RHNA.</p> <p>Funding Source: Community Development Block Grant, HOME Program, USDA Rural Development Services grants</p> <p>Responsibility: Planning Department, City Manager</p> <p>Time Frame: Within 12 months of Housing Element adoption</p> <p>Objective: Provide for sites that could accommodate 100 units. Provide public access to GIS systems identifying vacant and underutilized sites that could potentially be used for infill development.</p> <p>Corresponding Goal/Policy: Goal A; Policies A.1, A.2, A.3, A.4</p> | Ongoing | Modify |
| <p>Program A.3 – Special Housing Needs</p> <p>Continue existing zoning practices that allow for the permitting of a wide range of alternative housing, group care facilities, special-needs housing, and shelter facilities in both the residential and non- residential zones.</p> <p>The City will propose an amendment to the Zoning Ordinance, either to permit transitional housing in the R-1 and R-2 zones by right, or to specifically include transitional housing in the definition of “small residential care homes,” permitting this use to be developed in R-1 and R-2 zones by right.</p> <p>The City will propose an amendment to the Zoning Ordinance to permit employee housing for 6 or fewer residents in</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|--|----------|------------------------|
| <p>the R-1 and R-2 zones by right.</p> <p>Though the region includes significant agricultural activity that attracts farmworkers and their families, agricultural activity and farmworker housing is expected to occur largely outside City limits. The most likely alternative housing need would be for temporary housing during those times of year when crop harvesting and processing occur. The City will coordinate with the Housing Authority to meet the needs of farmworkers and their families by increasing the supply of affordable housing – both temporary and permanent – for lower-income families, many of whom are farmworkers.</p> <p>Funding Source: General Fund</p> <p>Responsibility: Planning Department</p> <p>Time Frame: Amend Zoning Ordinance by March 2014, then Ongoing</p> <p>Objective: Ensure adequate sites for special housing types by continuing zoning practices that currently allow these uses within the City.</p> <p>Corresponding Goal/Policy: Goal A; Policies A.1, A.2, A.3, A.4</p> | | |
| <p>Program A.4 – Second Units</p> <p>Consistent with Assembly Bill (AB) 1866, the City will continue to support the use and construction of second units on single family residential lots to provide additional affordable housing options. The City will create and distribute brochures containing information about the benefits of building second units and the City’s permitting process.</p> <p>Funding Source: General Fund, permit fees</p> <p>Responsibility: Planning Department</p> <p>Time Frame: Develop and begin distributing brochures within 18 months of Housing Element adoption.</p> <p>Objective: Educate residents about second units and how they can help the City meet its affordable housing obligation.</p> <p>Corresponding Goal/Policy: Goal A; Policies A.1, A.2, A.3, A.4</p> | Ongoing | Modify |
| <p>Program A.6 – Homeless Services</p> <p>The City will work with the Sutter County Social Services & Welfare Department and regional non-profit organizations providing services for the homeless to find ways Live Oak can assist in addressing homelessness in the region. Explore alternative housing options for the homeless or people in danger of becoming homeless, such as shared housing.</p> <p>Funding Source: General Fund and permitting fees</p> <p>Responsibility: Planning Department</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|---|----------|------------------------|
| <p>Time Frame: Meet with partner organizations within 18 months of the adoption of the Housing Element.</p> <p>Objective: Accommodate any future needs for housing that can support those without permanent residents, including the homeless.</p> <p>Corresponding Goal/Policy: Goal A; Policies A.1, A.2, A.3, A.4</p> | | |
| <p>Program A.7 – Design Review</p> <p>The City will evaluate the design review process on an annual basis and report to the City Council and Planning Commission. As a part of this review, staff will examine the procedures, processing time, and expense of design review to ensure that this is not an impediment to higher-density housing development. The City will make changes to the procedures for design review, the Municipal Code, and the design guidelines, as necessary, to facilitate the production of higher-density housing.</p> <p>Funding Source: General Fund and permitting fees</p> <p>Responsibility: Planning Department</p> <p>Time Frame: Monitor on an annual basis starting in June 2013 and through June of 2021.</p> <p>Objective: To clarify the design review process to provide certainty for development and facilitate higher-density housing development.</p> <p>Corresponding Goal/Policy: Goal A; Policies A.1, A.2, A.3, A.4</p> | Complete | Delete |
| <p>Program B.1 – Density Bonuses and Other Incentives</p> <p>The City will encourage the use of density bonuses in accordance with the State Density Bonus Law. In compliance with current state law, the City’s density bonus program used a sliding scale for density bonuses based on the percentage and affordability level of the housing developed. Developers can receive a maximum density bonus of up to 35 percent when they develop at least 10 percent very-low- income housing, 20 percent low-income housing, or 40 percent moderate-income housing, along with other cost-saving incentives. Other ratios of different levels of affordability result in lower density bonuses. These incentives may include, but are not limited to reductions in zoning standards, different development standards and design criteria, mixed-use zoning, or expedited staff review and permit processing.</p> <p>Funding Source: General Fund and permit fees</p> <p>Responsibility: Planning Department</p> <p>Time Frame: Ongoing as projects qualifying for density bonuses are proposed. Provide developers with incentives to encourage the construction of housing that if affordable to all income levels and meets the needs of special housing</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|--|----------|------------------------|
| <p>groups.</p> <p>Objective: Provide developers with incentives to encourage the construction of housing that if affordable to all income levels and meets the needs of special housing groups.</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | | |
| <p>Program B.2 – Large Unit Multi-Family Development</p> <p>Encourage the construction of 3 and 4 bedroom units when subsidized affordable multi-family projects are proposed within the City. The City will coordinate with the Housing Authority to encourage inclusion of larger rental units. The City will ensure that development standards do not impede the development of larger uses, including parking, open space requirements, and other requirements.</p> <p>Funding Source: General Fund</p> <p>Responsibility: Planning Department, City Manager, City Council</p> <p>Time Frame: Current and ongoing, 2013-2021, through pre-application meetings for affordable housing projects that request City assistance.</p> <p>Objective: Create a greater number of affordable housing units, primarily rental units, which can accommodate larger families.</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | Ongoing | Modify |
| <p>Program B.3 – Financing Programs and Agreements</p> <p>Participate in financing programs and agreements such as mortgage credit and bond financing to provide assistance to first time lower and moderate income homebuyers. In addition, the City will determine the feasibility of participating in a consortium with other public agencies to take advantage of tax-exempt bond financing. Assist the funding of these programs through the submission of HOME applications. Feasibility will be based on the amount of funding that could be used within the City in relation to the cost of participation and the attractiveness of these certificates to first-time homebuyers. The City will identify existing public agency consortiums and determine the most feasible group in which to participate. The availability of these programs will continue to be publicized locally through brochures, quarterly newsletter, and education of local finance agencies and real estate offices. Credit certificate allocations are available at a countywide level on a first-come first serve basis..</p> <p>Funding Source: General Fund</p> <p>Responsibility: City Manager, Finance Department, Consolidated Housing Authority of Sutter County</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|---|----------|------------------------|
| <p>Time Frame: Identify consortiums within 12 months of the adoption of the Housing Element</p> <p>Objective: Increase financing options for affordable housing projects</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | | |
| <p>Program B.4 – Pursue Funding Under State and Federal Programs</p> <p>Provide assistance in preparing funding applications for affordable housing projects proposed by or with the Housing Authority. The City will also consider providing staff support in providing needed information for funding requests to increase the likelihood of receiving state or federal funding. To promote its application assistance efforts, a representative of the City will meet annually, and additionally during the year as needed, with the Housing Authority to determine their interest in, and plans for, constructing affordable housing in Live Oak. Based on the clients to be served by proposed projects and the type of housing and services to be incorporated into funding requests, the City will assist the Housing Authority in identifying the most appropriate state and/or federal funding sources.</p> <p>Funding Source: Various state or federal programs, depending on the clients to be served and the type of housing to be provided</p> <p>Responsibility: Planning Department, City Manager, Finance Department</p> <p>Time Frame: Ongoing, 2013-2021, as well as annual contact with affordable housing providers, and additional contact as needed to discuss project-specific issues</p> <p>Objective: Assist the Housing Authority in seeking funding to provide affordable housing to meet the City’s affordable housing obligations</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | Ongoing | Modify |
| <p>Program B.5 – Community Reinvestment</p> <p>The City will meet with representatives of each of the locally/regionally-based lending institutions to determine their interest in funding community development and housing activities, including participation in Federal Home Loan Bank Board affordable housing programs. For participating lenders, the City will serve as a liaison between the institution and housing providers seeking funding sources for their projects.</p> <p>Funding Source: General Fund</p> <p>Responsibility: City Manager, Finance Department</p> <p>Time Frame: Meet with representatives of local lending institutions within 12 months of the adoption of the Housing</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|--|----------|------------------------|
| <p>Element, and as needed thereafter for project-specific funding requests</p> <p>Objective: Increase funding options for affordable housing projects</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | | |
| <p>Program B.6 – Joint Effort with Sutter County and Non-Profit Organizations</p> <p>The City will seek the assistance of the Consolidated Housing Authority of Sutter County and non-profit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert non-residential buildings to residential use. To accomplish this, the City will:</p> <ul style="list-style-type: none"> ✓ Meet with Housing Authority representatives to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies. ✓ Meet with representatives of non-profit housing providers to seek their interest in securing funding and developing infill sites or converting nonresidential buildings, potentially including the former Leo Chesney Correctional Facility site. <p>Funding Source: General Fund</p> <p>Responsibility: Planning Department and City Manager</p> <p>Time Frame: Conduct initial meetings with the Housing Authority and non-profit organizations within the first 12 months after Housing Element adoption, and then meet annually thereafter.</p> <p>Objective: Improve collaboration among public and private agencies that provide housing and supportive services to lower-income households</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | Ongoing | Modify |
| <p>Program B.7 – Impact Fees</p> <p>Seek public funding options that would help subsidize impact fees for affordable housing projects. Provide impact fee credits, or delay payment of development impact fees for affordable housing development until the certificates of occupancy is issued, instead of at issuance of a building permit.</p> <p>Funding Source: General Fund, grants, and other potential funding options to help subsidize and delay fees</p> <p>Responsibility: Planning Department, City Manager, City Council</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|--|----------|------------------------|
| <p>Time Frame: Within 18 months of the adoption of the Housing Element.</p> <p>Objective: Reduce the cost of development impact fees in order to provide incentive to the Housing Authority and other housing developers to build affordable housing. Provide at least \$175,000 in fee credits as a funding support for Phase II of the Maple Park development</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | | |
| <p>Program B.8 – Service Provision</p> <p>The City will prioritize service for affordable housing. The City provides water and wastewater service. Although this is not currently planned, it is possible in the future that the City could contract with another water or sewer service provider. If this happens, the City will provide a copy of the adopted Housing Element to such water and wastewater service providers and ensure that they are aware of their legal requirement to prioritize service for affordable housing. Refer to Government Code Section 65589.7 in the conditions of approval for subdivisions that require “will-serve” letters from sewer and water districts.</p> <p>Funding Source: General Fund</p> <p>Responsibility: Planning Department, City Manager</p> <p>Time Frame: Within 18 months of the adoption of the Housing Element.</p> <p>Objective: Reduce the cost of development impact fees in order to provide incentive to the Housing Authority and other housing developers to build affordable housing. Provide at least \$175,000 in fee credits as a funding support for Phase II of the Maple Park development</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | Ongoing | Modify |
| <p>Program B.9 – Extremely Low-Income Households</p> <p>The City will direct its housing programs to consider the needs of extremely low-income households, including the funding programs discussed throughout the Housing Element that address production/preservation of residential care facilities, supportive housing, farmworker housing, and other types of housing that would be expected to serve extremely low-income households. Examples of such programs in this Housing Element include Program A.1, Program A.3, Program A.6, Program B.6, Program D.1, and Program D.2.</p> <p>The City shall coordinate with the Housing Authority and other operators of subsidized housing projects to track the number of units provided to extremely low-income households and maintain the affordability of existing housing units that provide housing to extremely low-income households. The City, in coordination with the Housing Authority, shall seek funding for programs that would add subsidy to existing subsidized projects to increase the number of units</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|---|----------|------------------------|
| <p>provided in the project for extremely low- income households. This "buy down" of units could apply to both projects that are entirely income- restricted and those that provide mixed-income housing. The City, in coordination with the Housing Authority, shall apply for, and use available housing resources, including project-based rental subsidies and other resources to support housing for extremely low-income households.</p> <p>Funding Source: General Fund, regional, state, and federal housing grants, loans, and other funding</p> <p>Responsibility: Planning Department, City Manager</p> <p>Time Frame: Current and ongoing, 2013-2021.</p> <p>Objective: To increase the supply of housing for extremely low-income households</p> <p>Corresponding Goal/Policy: Goal B; Policies B.1, B.2, B.3</p> | | |
| <p>Program C.1 – Housing Survey</p> <p>Continue to conduct housing condition surveys every five years to monitor the overall condition of the City’s housing stock. Maintain an inventory of properties in need of improvement and track improvements or increasing deterioration over time.</p> <p>Funding Source: CDBG planning grant, General Fund</p> <p>Responsibility: Planning and Building Departments</p> <p>Time Frame: Every five years after the last survey, last updated in 2012.</p> <p>Objective: Monitor the City’s housing stock to help target which properties need to be rehabilitated</p> <p>Corresponding Goal/Policy: Goal C; Policies C.1, C.2, C.3, C.4</p> | Complete | Delete |
| <p>Program C.2 – Voluntary Inspections</p> <p>The City will, on a request basis, arrange for inspections of residential properties where building code violations may be present and may need to be corrected. A more comprehensive voluntary building code inspection would be performed by the Building Department for an inspection fee that covers the cost of this service, or at no cost to the property owner in conjunction with an application for housing rehabilitation assistance.</p> <p>Funding Source: Inspection fees, Live Oak Community Development Department, Rehabilitation Program funds (Community Development Block Grant, Home Investment Partnership Program).</p> <p>Responsibility: Building Department</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|---|----------|------------------------|
| <p>Time Frame: Current and ongoing, 2013-2021.</p> <p>Objective: Increase the rate of compliance with City code requirements and participation in housing rehabilitation programs.</p> <p>Corresponding Goal/Policy: Goal C; Policies C.1, C.2, C.3, C.4</p> | | |
| <p>Program C.3 – Code Enforcement and Abatement</p> <p>The City will initiate appropriate code enforcement action on dwelling units that are so substandard that they represent an imminent threat to health and safety. The City will require that property owners comply with building code standards or that property owners remove such housing units. If necessary, the City may abate the unsafe building. These actions will be taken only in the most extreme cases in which the owner of the dwelling unit is unable or unwilling to make necessary repairs, in which repairs are not feasible, or in which the dwelling unit has been abandoned.</p> <p>Funding Source: General Fund, code enforcement fees, Housing Rehabilitation Program funds.</p> <p>Responsibility: Building Department</p> <p>Time Frame: Current and ongoing, through 2021.</p> <p>Objective: Correction of the most serious code violations.</p> <p>Corresponding Goal/Policy: Goal C; Policies C.1, C.2, C.3, C.4</p> | Ongoing | Modify |
| <p>Program C.4 – Rehabilitation of Substandard Dwelling Units</p> <p>To encourage private rehabilitation efforts, the City will undertake the following actions:</p> <ul style="list-style-type: none"> ✓ The City will apply for and/or assist eligible households in applying for various private, state, and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate overcrowding. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement for specified minimum time period. ✓ The City will apply for state funding as frequently as the City has the capacity to expend and manage grant funds. The City will promote the housing rehabilitation program through program information included in semi-annually in utility billings, brochures available at City Hall, the City’s web site, and distribution of program information to property owners in targeted neighborhoods. ✓ The City will maintain current information on the condition of dwelling units by periodically updating its housing conditions data base. Approximately every 5 years, the City will resurvey housing conditions to ensure | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|--|----------|------------------------|
| <p>the currency of its housing conditions information.</p> <p>Funding Source: Community Development Block Grant, Home Investment Partnership Program (HOME), Multifamily Housing Program, USDA Rural Development Services.</p> <p>Responsibility: Planning Department, Building Department</p> <p>Time Frame: Current and ongoing, through 2021.</p> <p>Objective: Rehabilitate 25 dwelling units that do not conform to City code and are a risk to personal and public health.</p> <p>Corresponding Goal/Policy: Goal C; Policies C.1, C.2, C.3, C.4</p> | | |
| <p>Program D.1 – Monitoring and Preservation of At-Risk Housing</p> <p>The City will coordinate with the Housing Authority and property owners of privately-owned, government-subsidized affordable housing projects with the goal of maintaining affordability status of properties in the long term. The City will contact property owners of such affordable housing projects at least one year in advance of the date where properties could convert to market rate. The City, in collaboration with the Housing Authority, will describe options for maintaining affordability status. If the owner expresses an interest in selling or converting their properties, the City will contact the Housing Authority to determine interest in acquisition and operation of such properties, or to get assistance in seeking another interested investor or nonprofit housing corporation to acquire and continue operating the rental development for low-income households. The City will, in coordination with the Housing Authority, assist in identifying and applying for funds to maintain the affordability of rental units..</p> <p>Funding Source: Multifamily Housing Program, California Housing Finance Agency Preservation, Acquisition Financing Mortgage Insurance for Purchase/Refinance (HUD).</p> <p>Responsibility: Planning Department, City Manager</p> <p>Time Frame: Contact property owners of publicly assisted rental housing at least one year prior to the expiration of the affordable housing covenant for each property to determine future ownership plans; implement preservation strategy if owners indicate desire to sell or convert their properties.</p> <p>Objective: Preservation of affordable rental housing units.</p> <p>Corresponding Goal/Policy: Goal D; Policies D.1, D.2</p> | Ongoing | Modify |
| <p>Program D.2 – Housing Replacement Relocation Assistance</p> <p>The City will seek funding to pay for the relocation expenses of low-income residents displaced as a result of the condemnation or required vacation of dwelling units due to code violations. The City will follow the requirements of</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|--|----------|------------------------|
| <p>state law regarding the demolition or conversion of dwelling units occupied by lower-income households within the city.</p> <p>Funding Source: Community Development Block Grant, Home Investment Partnership Program.</p> <p>Responsibility: Planning and Building Departments</p> <p>Time Frame: Current and ongoing, 2013-2021.</p> <p>Objective: Avoidance of permanent displacement and replacement of housing demolished as a result of code enforcement and implementation of housing rehabilitation program.</p> <p>Corresponding Goal/Policy: Goal D; Policies D.1, D.2</p> | | |
| <p>Program E.1 – Fair Housing Program</p> <p>The City will continue its present information and referral services for equal housing opportunities. The City will provide published information from state and federal agencies that investigate housing discrimination complaints. The City will also assist individuals with complaints in contacting the appropriate agency and filing a complaint. The City will provide a point of contact for these services at City Hall for referral information. The City will consider other means, as well, for distributing such information. For example, City building inspectors could distribute information, as appropriate.</p> <p>Funding Source: General Fund, Community Development Block Grant, Live Oak Community Development Department.</p> <p>Responsibility: Finance and Planning Department</p> <p>Time Frame: Within six months of adoption of the Housing Element the City shall provide public information on housing discrimination; assist individuals as necessary, ongoing, 2013-2021.</p> <p>Objective: Resolution or referral of fair housing complaints to the appropriate agency.</p> <p>Corresponding Goal/Policy: Goal E; Policies E.1, E.2, E.3</p> | Ongoing | Modify |
| <p>Program E.2 – Public Information and Education</p> <p>Promote education and awareness of fair housing laws by making this information widely available to the public. Fair housing law materials in printed in several languages will be posted in prominent locations throughout the City. The City shall also post and make available informational flyers on fair housing complaints. This information will also be made available at the local library branch and City Hall. The City shall, during all public hearings, program seminars, and other housing related meetings, provide fair housing information to all attendees and will include fair housing materials in all housing program application packages.</p> | Ongoing | Modify |



**Table 5- 2
Review of Previous Housing Element Programs**

| Housing Program | Progress | Continue/Modify/Delete |
|--|----------|------------------------|
| <p>Funding Source: General Fund, Community Development Block Grant, Live Oak Community Development Department</p> <p>Responsibility: City Manager</p> <p>Time Frame: Provide public information on fair housing law within 6 months of Housing Element adoption and as appropriate when housing is proposed, ongoing, 2013-2021.</p> <p>Objective: Inform the public about fair housing laws.</p> <p>Corresponding Goal/Policy: Goal E; Policies E.1, E.2, E.3</p> | | |
| <p>Program F.1 – Implement State Energy Conservation Standards</p> <p>The City will continue to require applicants for building permits to demonstrate compliance with the state energy conservation requirements at the time building plans are submitted.</p> <p>Funding Source: Permit fees</p> <p>Responsibility: Building Department</p> <p>Time Frame: Current and on-going, 2013-2021</p> <p>Objective: Compliance with minimum energy efficiency standards.</p> <p>Corresponding Goal/Policy: Goal F; Policies F.1, F.2</p> | Ongoing | Modify |
| <p>Program F.2 – Energy Conservation Assistance for Low-Income Households</p> <p>The City will include weatherization and energy conservation as eligible activities under its housing rehabilitation program. The City will provide information and refer eligible property owners to other programs offered by Pacific Gas & Electric and nonprofit organizations. The City will promote weatherization and energy efficiency home improvement options through general advertisement of its housing rehabilitation program. The City will also refer interested individuals to energy rebate and conservation assistance programs offered by others and maintain information on these programs at City Hall. Information on other energy conservation and weatherization programs will be included in City mailings and advertisements of its housing rehabilitation program.</p> <p>Funding Source: Community Development Block Grant, Home Investment Partnership Program (HOME), USDA Rural Development Services</p> <p>Responsibility: Finance and Planning Departments</p> | Ongoing | Modify |



| <p align="center">Table 5- 2 Review of Previous Housing Element Programs</p> | | |
|---|------------------------|--------------------------------------|
| <p>Housing Program</p> | <p>Progress</p> | <p>Continue/Modify/Delete</p> |
| <p>Time Frame: Current and on-going, 2013-2021</p> <p>Objective: Weatherization and energy efficiency improvement of between 25 and 30 dwelling units.</p> <p>Corresponding Goal/Policy: Goal F; Policies F.1, F.2</p> | | |

Chapter 6

Goals, Policies, and Programs



This chapter identifies housing goals, policies, and programs for the City of Live Oak. Housing programs define the actions the city will use to enact policies and achieve housing goals. Proposed programs include providing adequate sites for a variety of housing types, density bonus incentives, updates to zoning, minimum densities, maintaining the existing housing stock, housing for special needs groups, funding strategies, strategies for irregular parcels, fair housing, and energy

conservation. In order to make adequate provisions for the housing needs of all economic segments, the city has developed the following goals:

- 1) To accommodate the city's share of the Regional Housing Need;
- 2) Provide for a variety of housing opportunities and affordability levels within the City of Live Oak;
- 3) Encourage and assist in the rehabilitation of housing units in need of repair and occupied by extremely low-, very low-, and low-income residents. Strive to enhance the overall quality of the city's existing housing stock;
- 4) Preserve, and if necessary, replace the city's publicly assisted affordable housing;
- 5) Ensure that no person seeking housing in the City of Live Oak is discriminated against on the basis of race, color, religion, sex, disability, familial status, ancestry, national origin, ancestry, marital status, sexual orientation, source of income, or age; and
- 6) To promote energy conservation.

Additionally, the following policies have been developed to complement these goals:

- 1) Ensure that Live Oak has sufficient land with appropriate zoning to accommodate the City's obligation to provide its share of the regional housing needs, including accommodations for affordable housing to extremely low, very low, low, and moderate-income households;
- 2) Ensure that future sites designated for higher-density housing are located near community services, schools, and public transportation;



- 3) Identify whether there are any vacant or underutilized parcels that could accommodate the development of multi-family housing. Encourage the development of these parcels for affordable housing;
- 4) Coordinate the provision of services, such as water, sewer, drainage, and law enforcement and fire protection to those areas where development is planned and take the steps to ensure the public facilities are made available to meet the expected housing growth;
- 5) Facilitate and encourage the construction of a variety of housing types to provide alternatives to single family housing, provide housing for all income levels, and address special housing needs;
- 6) Encourage the construction of new homes that vary in cost, size, and design to meet the needs of existing and future residents of all income levels. Promote balanced distribution of housing that is affordable to lower and moderate income households rather than concentrating such housing in a single location;
- 7) Provide property owners with assistance to inspect and identify code violations in residential buildings;
- 8) Encourage property owners to rehabilitate units in deteriorating or critical condition and promote room additions that can eliminate overcrowding;
- 9) Advertise the availability of grants, loans, and other funds available for the rehabilitation of housing stock to homeowners, landlords, and other investors;
- 10) Continue to apply for state and federal assistance for housing rehabilitation for low-income households. Rental housing that is repaired with government assistance shall remain affordable to low-income households for a specified period of time;
- 11) The city will seek to preserve the affordable housing developments in Live Oak;
- 12) Continue to provide information and referral services to people with fair housing complaints;
- 13) Support the enforcement of fair housing laws by appropriate State and County agencies.
- 14) Promote equal housing opportunities and programs for all housing within the city;
- 15) Continue to implement state energy efficiency standards; and
- 16) Seek funding to provide weatherization assistance to low-income households.

Table 6-1 summarizes the quantified objectives for the development, rehabilitation, and preservation of housing in the community over the 2021–2029 planning period. Programs to achieve these objectives are described in detail on the following pages.



Table 6- 1
Quantified Objectives for the 2021-2029 Housing Element

| | Income Category | | | | | Total |
|-----------------------------------|-----------------|----------|-----|----------|----------------|-------|
| | Extremely Low | Very Low | Low | Moderate | Above Moderate | |
| Regional Housing Needs Allocation | 36 | 37 | 44 | 87 | 208 | 412 |
| New Construction Objectives | 40 | 40 | 60 | 200 | 276 | 606 |
| Housing Preservation Objectives | 0 | 10 | 20 | 0 | 0 | 30 |
| Housing Rehabilitation Objectives | 0 | 5 | 10 | 0 | 0 | 15 |

Source: City of Live Oak 2021.

- 1) Accommodate housing for all income groups that contributes to the city’s share of the Regional Housing Needs Allocation (RHNA) for lower and moderate income households, by ensuring that adequate sites for all types of housing are located throughout the city. To achieve this objective, the city will do the following:
 - The city will prepare applications for state planning grants and applications for state and federal project development grants to collect as much funding as possible.
 - Inform property owners and developers of regulatory and financial incentives through direct contacts with affordable housing providers in Live Oak, the distribution of a brochure explaining the city’s residential property development standards at the city’s permit counter and post of information on the city’s web site, and mail to owners of recorded vacant and underutilized properties.
 - Use the flexible application of the Zoning Ordinance, including approval of minor variations from, or exceptions to, zoning standards (such as minimum lot dimension, parking, yard, or set- back requirements), when necessary, to permit financially feasible residential development.

The city will identify, and if necessary rezone, sufficient sites to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the remaining housing need for lower income households.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department

Time Frame: Revision of the Zoning Map by December 31, 2022

Quantified Objective: 140 multi-family residential units



- 2) Investigate ways to encourage residential infill development on vacant and underutilized lots in older sections of the city. Use the city's GIS system to provide information to the public concerning the supply of vacant and underutilized lots in the city, including commercial and retail sites with opportunities for mixed use and second floor residential. Apply for funding for state and federal planning and development grants to develop these sites to assist in accommodating a portion of the city's RHNA.

Funding Source: Community Development Block Grant, HOME Program, USDA Rural Development Services grants

Responsibility: Community Development Department

Time Frame: Ongoing.

Quantified Objective: 60 multi-family residential units

- 3) In compliance with State law, the city will review the Zoning Code and amend as necessary to allow small residential care facilities serving six or fewer clients in all residential zones without a Conditional Use Permit.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department

Time Frame: Zoning Amendment by December 31, 2022

Quantified Objective: 2 residential care facilities

- 4) Consistent with Assembly Bill (AB) 1866, the city will continue to support the use and construction of second units on single family residential lots to provide additional affordable housing options. The city will create and distribute brochures containing information about the benefits of building second units and the city's permitting process.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing.

Quantified Objective: 20 second residential units

- 5) The city will work with the Sutter County Social Services & Welfare Department and regional non-profit organizations providing services for the homeless to find ways Live Oak can assist in addressing homelessness in the region. Explore alternative housing options for the homeless or people in danger of becoming homeless, such as shared housing.

Funding Source: General Fund



Responsibility: Community Development Department

Time Frame: Ongoing.

Quantified Objective: Accommodate any future housing needs for those without permanent residences, including the homeless

- 6) The City will encourage the use of density bonuses in accordance with the State Density Bonus Law. These incentives may include, but are not limited to reductions in zoning standards, different development standards and design criteria, mixed-use zoning, or expedited staff review and permit processing.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing

Quantified Objectives: 20 multi-family residential units

- 7) Encourage the construction of 3- and 4-bedroom units when subsidized affordable multi-family projects are proposed within the city. The city will coordinate with the Sutter County Housing Authority to encourage inclusion of larger rental units. The city will ensure that development standards do not impede the development of larger uses, including parking, open space requirements, and other requirements.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing

Quantified Objectives: Create a greater number of affordable housing units, primarily rental units, which can accommodate larger families

- 8) Participate in financing programs and agreements such as mortgage credit and bond financing to provide assistance to first time lower and moderate-income homebuyers. In addition, the city will determine the feasibility of participating in a consortium with other public agencies to take advantage of tax-exempt bond financing. Assist the funding of these programs through the submission of HOME applications. Feasibility will be based on the amount of funding that could be used within the city in relation to the cost of participation and the attractiveness of these certificates to first-time homebuyers. The city will identify existing public agency consortiums and determine the most feasible group in which to participate. The availability of these programs will continue to be publicized locally through brochures, quarterly newsletter, and education of local finance agencies and real estate offices. Credit certificate allocations are available at a countywide level on a first-come first serve basis.

Funding: General Fund



Responsibility: City Manager, Finance Department, Consolidated Housing Authority of Sutter County

Time Frame: Ongoing

Quantified Objectives: Increase financing options for affordable housing projects

- 9) Provide assistance in preparing funding applications for affordable housing projects proposed by or with the Sutter County Housing Authority. The city will also consider providing staff support in providing needed information for funding requests to increase the likelihood of receiving state or federal funding. To promote its application assistance efforts, a representative of the city will meet annually, and additionally during the year as needed, with the housing authority to determine their interest in, and plans for, constructing affordable housing in Live Oak. Based on the clients to be served by proposed projects and the type of housing and services to be incorporated into funding requests, the city will assist the housing authority in identifying the most appropriate state and/or federal funding sources.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department, City Manager, Finance Department

Time Frame: Ongoing

Quantified Objective: Assist the Housing Authority in seeking funding to provide affordable housing to meet the City's affordable housing obligations

- 10) The city will meet with representatives of each of the locally/regionally-based lending institutions to determine their interest in funding community development and housing activities, including participation in Federal Home Loan Bank Board affordable housing programs. For participating lenders, the city will serve as a liaison between the institution and housing providers seeking funding sources for their projects.

Funding Source: General Fund

Responsibility: City Manager and Finance Department

Time Frame: Ongoing

Quantified Objective: Increase funding options for affordable housing projects

- 11) The City will seek the assistance of the Consolidated Housing Authority of Sutter County and non-profit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert non-residential buildings to residential use.

Funding Source: General Fund



Responsibility: Community Development Department and City Manager

Time Frame: Ongoing

Quantified Objective: Improve collaboration among public and private agencies that provide housing and supportive services to lower-income households

- 12) Seek public funding options that would help subsidize impact fees for affordable housing projects. Provide impact fee credits, or delay payment of development impact fees for affordable housing development until the certificates of occupancy is issued, instead of at issuance of a building permit.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department and City Manager

Time Frame: Ongoing

Quantified Objective: Reduce the cost of development impact fees in order to provide incentive to the Housing Authority and other housing developers to build affordable housing

- 13) The city will prioritize service for affordable housing. The city provides water and wastewater service. Although this is not currently planned, it is possible in the future that the city could contract with another water or sewer service provider. If this happens, the city will provide a copy of the adopted housing element to such water and wastewater service providers and ensure that they are aware of their legal requirement to prioritize service for affordable housing. Refer to Government Code Section 65589.7 in the conditions of approval for subdivisions that require “will-serve” letters from sewer and water districts.

Funding Source: General Fund

Responsibility: Community Development Department and City Manager

Time Frame: Ongoing

Quantified Objective: To make applicants and service providers aware of state law requirements for serving affordable housing

- 14) To comply with the state Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6), the city will review the Zoning Code and amend as necessary. Health and Safety Code Section 17021.5 requires the zoning codes to treat employee/farmworker housing that serves six or fewer persons as a single-family structure and permitted in the same manner as other single-family structures of the same type in the same zone in all zones allowing single-family residential uses. Section 17021.6 requires that employee/farmworker housing consisting of no more than 12 units or 36 beds be treated as an agricultural use and permitted in the same manner as other agricultural uses in the same zone.



Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department

Time Frame: Zoning Amendment by December 31, 2022

Quantified Objective: 20 multi-family residential units

- 15) The city shall continue code enforcement to expedite the removal of illegal or unsafe dwellings, to eliminate hazardous site or property conditions, and resolve chronic building safety problems. In addition, the city will, on a request basis, arrange for inspections of residential properties where building code violations may be present and may need to be corrected. The city will seek funding to pay for the relocation expenses of low-income residents displaced as a result of the condemnation or required vacation of dwelling units due to code violations. The city will follow the requirements of state law regarding the demolition or conversion of dwelling units occupied by lower-income households within the city.

Funding Source: General Fund and Grant Funding

Responsibility: Code Enforcement

Time Frame: Ongoing

Quantified Objective: Rehabilitate 15 residential units

- 16) The city will coordinate with the Sutter County Housing Authority and property owners of privately-owned, government-subsidized affordable housing projects with the goal of maintaining affordability status of properties in the long term. The city will contact property owners of such affordable housing projects at least one year in advance of the date where properties could convert to market rate. The city, in collaboration with the housing authority, will describe options for maintaining affordability status. If the owner expresses an interest in selling or converting their properties, the city will contact the housing authority to determine interest in acquisition and operation of such properties, or to get assistance in seeking another interested investor or nonprofit housing corporation to acquire and continue operating the rental development for low-income households. The city will, in coordination with the housing authority, assist in identifying and applying for funds to maintain the affordability of rental units.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department and City Manager

Time Frame: Ongoing

Quantified Objective: Preservation of affordable rental housing units

- 17) The city shall display multi-lingual fair housing posters in prominent locations in city buildings and facilities throughout the city, as well as distribute educational materials



to property owners, apartment managers, and tenants every two years throughout the planning period.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing

Quantified Objective: Inform the public about fair housing laws

- 18) The city shall continue to work with the local fair housing council to provide fair housing services to the residents and property owners for resolving fair housing complaints. The City shall continue to refer fair housing complaints to the California Rural Legal Assistance (CRLA), or similar organization.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing

- 19) The city shall develop a plan to Affirmatively Further Fair Housing (AFFH). The AFFH Plan shall take actions to address significant disparities in housing needs and in access to opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2), Section 65008, and any other State and federal fair housing and planning law.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Create plan by December 2022 and implement on an ongoing basis.

- 20) The city will continue to implement state requirements for energy conservation in new residential projects and encourage retrofits of existing units. Provide materials/access to utility-sponsored programs that educate residents on ways to reduce energy usage or costs.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing

Quantified Objective: Compliance with minimum energy efficiency standards and retrofit 10 residential units

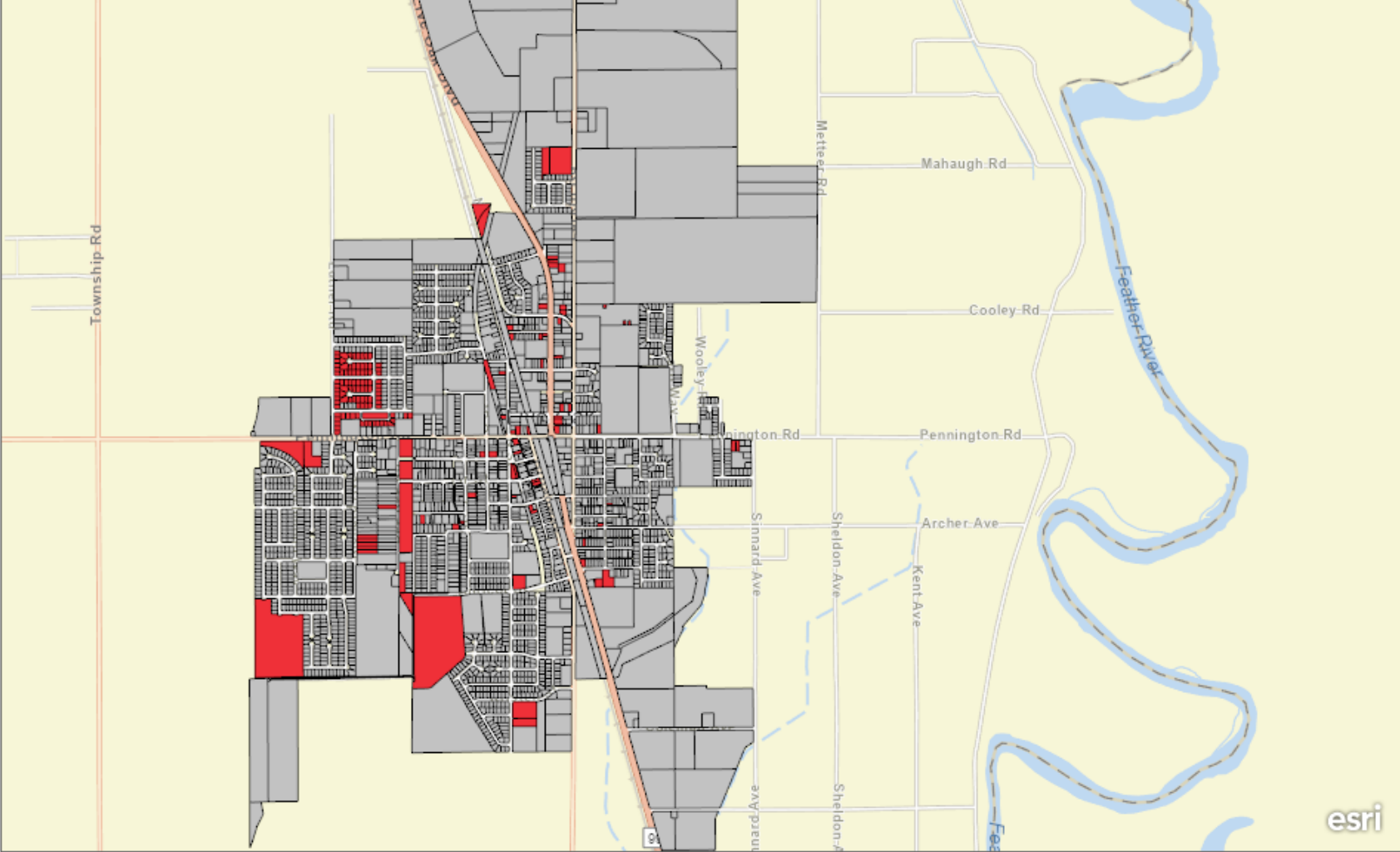


MOVING FORWARD

The City of Live Oak, Sutter County, SACOG, and other partners engaged in housing and infrastructure development will continue to collaborate on efforts moving forward. The City of Live Oak recognizes the benefits of working together to achieve an enduring quality of life among the region's people, sectors and interests. This ongoing collaboration will include learning from each other and sharing possible tools, policies and actions that can allow the collective region to move towards our regional goals.

APPENDIX A

Live Oak Vacant Parcel Map



esri

0.4mi

| APN | ACRES | Zoning |
|------------|-------------|--------|
| 06-020-007 | 1.09513895 | C-MU |
| 06-020-008 | 1.13342399 | C-MU |
| 06-050-031 | 0.28329507 | C-MU |
| 06-060-011 | 0.29306862 | C-MU |
| 06-060-012 | 0.25101878 | C-MU |
| 06-060-013 | 0.25860682 | C-MU |
| 06-060-017 | 0.38270463 | C-MU |
| 06-070-008 | 0.20016368 | C-MU |
| 06-070-012 | 0.21108167 | C-MU |
| 06-092-010 | 0.10363348 | C-MU |
| 06-092-017 | 0.14460499 | C-MU |
| 06-092-022 | 0.18484922 | C-MU |
| 06-093-001 | 0.15816446 | C-MU |
| 06-093-008 | 0.17268194 | C-MU |
| 06-124-009 | 0.17844636 | C-MU |
| 06-264-013 | 0.23030616 | C-MU |
| 06-303-015 | 0.41008673 | C-MU |
| 06-303-016 | 1.03382281 | C-MU |
| 06-129-005 | 0.24090104 | C-MU/D |
| 06-129-012 | 0.19271492 | C-MU/D |
| 06-143-003 | 0.172085 | C-MU/D |
| 06-143-006 | 0.27523485 | C-MU/D |
| 06-143-009 | 0.12714673 | C-MU/D |
| 06-152-006 | 0.28483681 | C-MU/D |
| 06-152-007 | 0.31913652 | C-MU/D |
| 06-152-017 | 0.16013562 | C-MU/D |
| 06-175-001 | 0.35363919 | C-MU/D |
| 06-175-002 | 0.20861123 | C-MU/D |
| 06-176-011 | 0.2273263 | C-MU/D |
| 06-176-012 | 0.16069784 | C-MU/D |
| 06-215-001 | 0.07471095 | C-MU/D |
| 06-215-002 | 0.08620502 | C-MU/D |
| 06-215-003 | 0.18021884 | C-MU/D |
| 06-216-001 | 0.14347486 | C-MU/D |
| 06-216-003 | 0.14348104 | C-MU/D |
| 06-433-024 | 0.28095352 | R-1 |
| 06-433-025 | 0.27861344 | R-1 |
| 06-620-005 | 0.44135335 | R-1 |
| 06-630-009 | 0.47139955 | R-1 |
| 06-630-010 | 0.47127799 | R-1 |
| 06-630-011 | 0.47308107 | R-1 |
| 06-630-012 | 0.47295856 | R-1 |
| 06-630-013 | 0.4728341 | R-1 |
| 06-640-008 | 20.27806332 | R-1 |
| 06-640-015 | 3.24673907 | R-1 |
| 06-660-074 | 1.98331645 | R-1 |

| | | |
|------------|-------------|-----|
| 06-154-025 | 0.2065323 | R-2 |
| 06-171-005 | 0.20651452 | R-2 |
| 06-173-010 | 0.32140155 | R-2 |
| 06-202-003 | 0.28903002 | R-2 |
| 06-202-011 | 0.09901803 | R-2 |
| 06-203-016 | 0.2918009 | R-2 |
| 06-225-006 | 0.11011794 | R-2 |
| 06-232-005 | 0.09063213 | R-2 |
| 06-241-002 | 0.23891534 | R-2 |
| 06-390-015 | 1.21583412 | R-2 |
| 06-400-002 | 1.5326538 | R-2 |
| 06-400-003 | 1.54322965 | R-2 |
| 06-400-004 | 5.86670139 | R-2 |
| 06-470-035 | 25.21623037 | R-2 |
| 06-560-003 | 3.75348009 | R-2 |
| 06-580-086 | 1.37392234 | R-2 |
| 06-640-011 | 1.03466801 | R-2 |
| 06-710-001 | 0.1711037 | R-2 |
| 06-710-002 | 0.18431906 | R-2 |
| 06-710-003 | 0.18432038 | R-2 |
| 06-710-004 | 0.18431283 | R-2 |
| 06-710-005 | 0.18235196 | R-2 |
| 06-710-006 | 0.20131576 | R-2 |
| 06-710-007 | 0.20098524 | R-2 |
| 06-710-008 | 0.20068054 | R-2 |
| 06-710-009 | 0.20037679 | R-2 |
| 06-710-010 | 0.13824418 | R-2 |
| 06-710-011 | 0.13821077 | R-2 |
| 06-710-012 | 0.13773143 | R-2 |
| 06-710-013 | 0.13773138 | R-2 |
| 06-710-014 | 0.13773142 | R-2 |
| 06-710-015 | 0.13773185 | R-2 |
| 06-710-016 | 0.13778987 | R-2 |
| 06-710-017 | 0.18604989 | R-2 |
| 06-710-018 | 0.14372183 | R-2 |
| 06-710-019 | 0.16120901 | R-2 |
| 06-710-022 | 0.15870829 | R-2 |
| 06-710-023 | 0.1560852 | R-2 |
| 06-710-024 | 0.15608602 | R-2 |
| 06-710-025 | 0.15608624 | R-2 |
| 06-710-026 | 0.15608825 | R-2 |
| 06-710-027 | 0.15608727 | R-2 |
| 06-710-028 | 0.18170004 | R-2 |
| 06-710-029 | 0.17342884 | R-2 |
| 06-710-030 | 0.17342815 | R-2 |
| 06-710-031 | 0.17342855 | R-2 |
| 06-710-032 | 0.17312294 | R-2 |

| | | |
|------------|------------|-----|
| 06-710-033 | 0.14579173 | R-2 |
| 06-710-034 | 0.28540446 | R-2 |
| 06-710-035 | 0.23122549 | R-2 |
| 06-710-036 | 0.28537794 | R-2 |
| 06-710-037 | 0.14576601 | R-2 |
| 06-710-038 | 0.17313596 | R-2 |
| 06-710-039 | 0.17344297 | R-2 |
| 06-710-040 | 0.17344366 | R-2 |
| 06-710-041 | 0.17344268 | R-2 |
| 06-710-042 | 0.18172434 | R-2 |
| 06-710-043 | 0.15874358 | R-2 |
| 06-710-044 | 0.15080423 | R-2 |
| 06-710-045 | 0.15080303 | R-2 |
| 06-710-046 | 0.15080423 | R-2 |
| 06-710-051 | 0.15870888 | R-2 |
| 06-710-052 | 0.15608545 | R-2 |
| 06-710-053 | 0.15608608 | R-2 |
| 06-710-054 | 0.15608784 | R-2 |
| 06-710-055 | 0.1560868 | R-2 |
| 06-710-062 | 0.19511496 | R-2 |
| 06-710-063 | 0.16232611 | R-2 |
| 06-710-082 | 1.01908434 | R-2 |
| 06-720-001 | 0.15608822 | R-2 |
| 06-720-002 | 0.15870883 | R-2 |
| 06-720-003 | 0.1510334 | R-2 |
| 06-720-004 | 0.15080399 | R-2 |
| 06-720-005 | 0.15080501 | R-2 |
| 06-720-006 | 0.15080501 | R-2 |
| 06-720-007 | 0.15080402 | R-2 |
| 06-720-008 | 0.15080402 | R-2 |
| 06-720-009 | 0.15080501 | R-2 |
| 06-720-010 | 0.15870743 | R-2 |
| 06-720-011 | 0.15870954 | R-2 |
| 06-720-012 | 0.15870841 | R-2 |
| 06-720-013 | 0.15608439 | R-2 |
| 06-720-014 | 0.1560852 | R-2 |
| 06-720-019 | 0.18169951 | R-2 |
| 06-720-020 | 0.17342914 | R-2 |
| 06-720-021 | 0.17342747 | R-2 |
| 06-720-022 | 0.17342924 | R-2 |
| 06-720-023 | 0.17312294 | R-2 |
| 06-720-024 | 0.14579142 | R-2 |
| 06-720-025 | 0.28540446 | R-2 |
| 06-720-026 | 0.23122549 | R-2 |
| 06-720-027 | 0.28537857 | R-2 |
| 06-720-028 | 0.14576687 | R-2 |
| 06-720-029 | 0.17313458 | R-2 |

| | | |
|------------|------------|-----|
| 06-720-030 | 0.17344435 | R-2 |
| 06-720-031 | 0.17344228 | R-2 |
| 06-720-032 | 0.17344405 | R-2 |
| 06-720-033 | 0.18172297 | R-2 |
| 06-720-034 | 0.15874298 | R-2 |
| 06-720-035 | 0.15080423 | R-2 |
| 06-720-036 | 0.15080303 | R-2 |
| 06-720-037 | 0.15080423 | R-2 |
| 06-720-038 | 0.15080423 | R-2 |
| 06-720-039 | 0.15080423 | R-2 |
| 06-720-040 | 0.15080306 | R-2 |
| 06-720-041 | 0.15103414 | R-2 |
| 06-720-042 | 0.158709 | R-2 |
| 06-720-043 | 0.15608464 | R-2 |
| 06-720-044 | 0.15608527 | R-2 |
| 06-720-045 | 0.15608703 | R-2 |
| 06-720-046 | 0.15608599 | R-2 |
| 06-720-047 | 0.15608741 | R-2 |
| 06-091-031 | 0.22821291 | R-3 |
| 06-111-007 | 0.90438967 | R-3 |
| 06-111-017 | 0.16427306 | R-3 |
| 06-121-002 | 0.05311638 | R-3 |
| 06-121-003 | 0.02577118 | R-3 |
| 06-142-017 | 0.15456846 | R-3 |
| 06-250-034 | 1.13208781 | R-3 |
| 06-263-013 | 0.15493518 | R-3 |
| 06-480-009 | 0.08597299 | R-3 |
| 06-480-038 | 0.07118174 | R-3 |
| 06-480-042 | 0.07002338 | R-3 |
| 06-700-220 | 1.19017736 | R-3 |
| 06-700-221 | 2.49120636 | R-3 |
| 06-213-004 | 0.08527337 | R-4 |