

## 2021-2029 HOUSING ELEMENT

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# CITY OF LIVE OAK



August 2021

Revised September 2023

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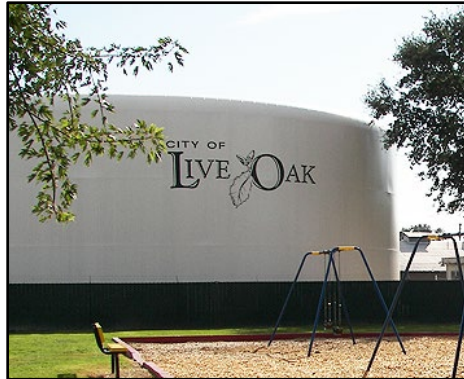
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# Chapter 1

## Introduction

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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 6<sup>th</sup> 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

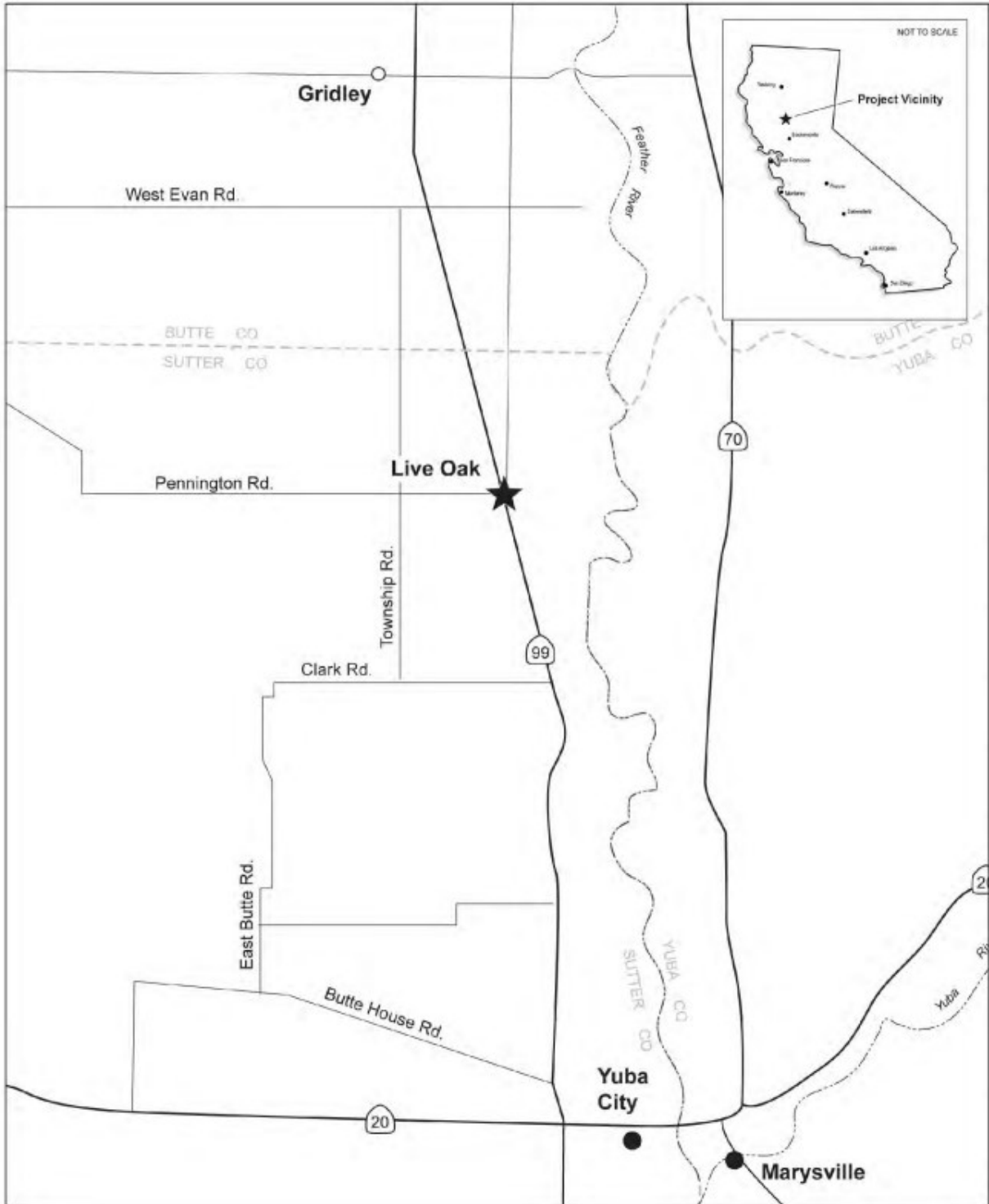
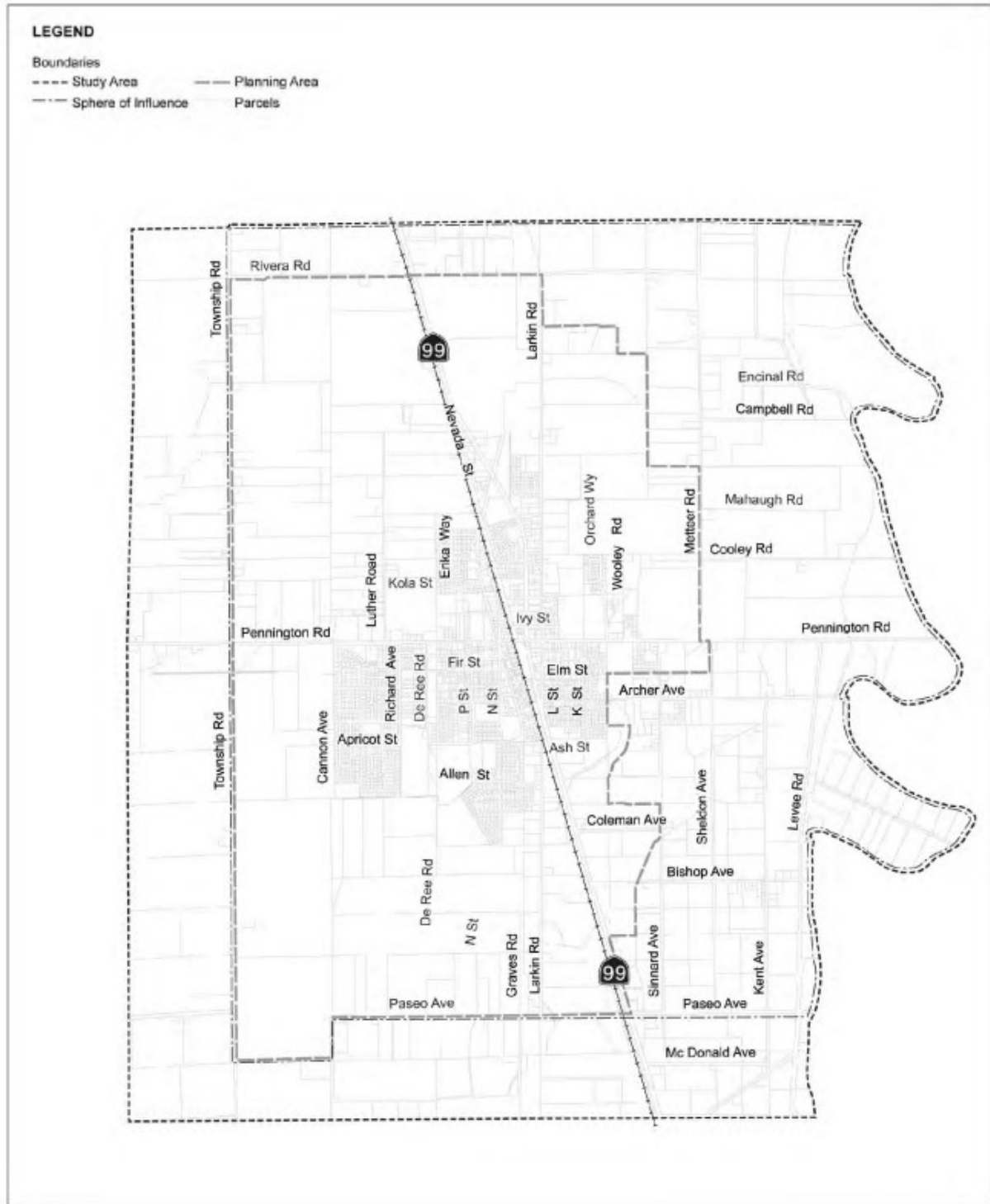




Figure 1-2  
City Boundary Map







For the 6<sup>th</sup> 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 16, 2021.

In September 2022, the City of Live Oak posted the revised housing element on the City of Live Oak's website for public review, as well as, sending the link to all individuals and organizations that have previously requested notices relating to the Live Oak Housing Element. The City of Live Oak then then submitted the revisions to HCD for review. Again, in September 2023, the City of Live Oak posted the revised housing element on the City of Live Oak's website for public review, as well as, sending the link to all individuals and organizations that have previously requested notices relating to the Live Oak Housing Element. In October 2023, after the required review period, the City of Live Oak submitted the revisions to HCD for review.

#### **Public Meetings**

Live Oak planning staff conducted a public meeting on Tuesday, August 17, 2021 to solicit input and comments from public agencies and the general public on the housing element update. The meeting was publicly noticed per the city's standard noticing practices and the meeting was held in person at the Live Oak City Hall and 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 5<sup>th</sup> Cycle, as well as programs that would be modified and continued for the 6<sup>th</sup> Cycle, as presented in further detail in the proposed 6<sup>th</sup> Cycle goals, policies, and programs. Planning staff received comments from the public including the city's Regional Housing Needs Allocation (RHNA) and current drinking



water quality. Staff explained the process in which the RHNA numbers are allocated to the city and per the City's Public Works Director, the City of Live Oak's drinking water quality meets all the federal and state requirements and is not a constraint on development.

### **Public Hearings**

On Tuesday, September 1, 2021, the Live Oak planning staff presented the housing element update and associated environmental review document to the Live Oak Planning Commission. The hearing was publicly noticed per the city's standard noticing practices and the hearing was held in person at the Live Oak City Hall and via video-and teleconference using Zoom, pursuant to Governor Newsom's Executive Order N-29-20. The Live Oak Planning Commission unanimously voted to recommend city council approval of the housing element update. On Wednesday, September 8, 2021, the Live Oak City Council unanimously voted to adopt the housing element update. The hearing was publicly noticed per the city's standard noticing practices and the hearing was held in person at the Live Oak City Hall and via video-and teleconference using Zoom, pursuant to Governor Newsom's Executive Order N-29-20.

# 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%
<b>Total</b>	<b>8,500</b>	<b>100%</b>	<b>9,138</b>	<b>100%</b>	<b>--</b>

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%
<b>Total population</b>	<b>8,679</b>	<b>100%</b>

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%
<b>Total</b>	<b>3,454</b>	<b>100%</b>

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%
<b>Total</b>	<b>100%</b>

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%
<b>Total</b>	<b>1,395</b>	<b>100%</b>	<b>1,060</b>	<b>100%</b>	<b>2,455</b>	<b>100%</b>

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
<b>Total Units</b>	<b>2,523</b>	<b>100%</b>	<b>2,833</b>	<b>100%</b>

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%
<b>Total</b>	<b>2,471</b>	<b>100%</b>	<b>2,474</b>	<b>100%</b>

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%
<b>Total Vacant Units</b>	<b>19</b>	<b>100%</b>
Vacancy Rate: Owner-Occupied Housing	—	<b>0.7%</b>
Vacancy Rate: Renter-Occupied Housing	—	<b>0.0%</b>

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.

**Table 2-15  
Housing Age Characteristics**

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%
<b>Total</b>	<b>2,474</b>	<b>100%</b>

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**

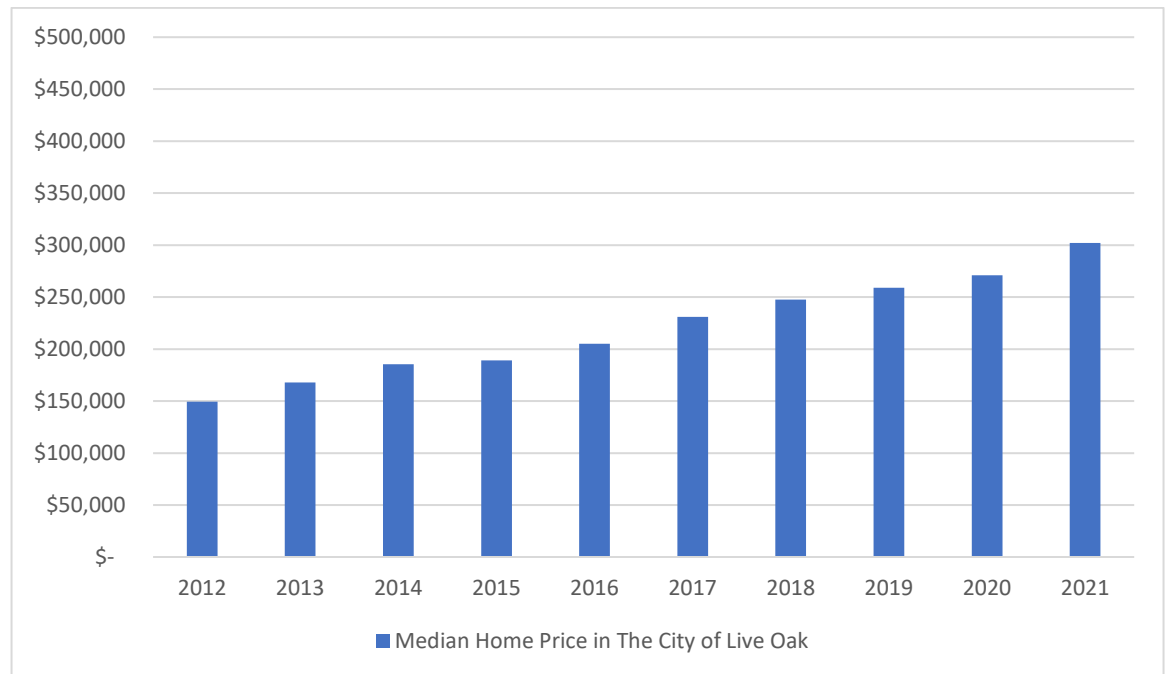
Sound	Minor	Moderate	Substantial	Dilapidated	Total
2,248	113	32	4	4	2,401
93.6%	4.7%	1.3%	0.2%	0.2%	100%

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.



<b>Table 2-21 Housing Affordability - Sutter County</b>				
<b>Extremely Low-Income (Households at 30% of Median Income)</b>				
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 <sup>1</sup>	\$366	\$418	\$471	\$523
Max. Purchase Price <sup>2</sup>	\$20,000	\$52,723	\$65,177	\$77,453
<b>Very Low-Income (Households at 50% of Median Income)</b>				
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 <sup>1</sup>	\$610	\$698	\$785	\$871
Max. Purchase Price <sup>2</sup>	\$98,151	\$110,871	\$127,292	\$145,940
<b>Low-Income (Households at 80% of Median Income)</b>				
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 <sup>1</sup>	\$976	\$1,116	\$1,256	\$1,394
Max. Purchase Price <sup>2</sup>	\$168,587	\$193,906	\$223,422	\$252,516
<b>Moderate-Income (Households at 120% of Median Income)</b>				
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 <sup>1</sup>	\$1,464	\$1,674	\$1,884	\$2,091
Max. Purchase Price <sup>2</sup>	\$267,273	\$311,546	\$355,493	\$386,995
Source: 2021 Income Limits, HCD. Monthly mortgage calculation: <a href="http://www.realtor.com/home-finance/financial-calculators/home-affordability-calculator.aspx?">http://www.realtor.com/home-finance/financial-calculators/home-affordability-calculator.aspx?</a> 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).				

<b>Table 2-22 Housing Problems for All Households- City of Live Oak</b>			
	<b>Total Renters</b>	<b>Total Owners</b>	<b>Total Households</b>
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
<b>Total occupied units (households)</b>	<b>2,425</b>	<b>100%</b>
Total renter households	835	34%
Total owner households	1,595	66%
<b>Total lower-income (0–80% of HUD Area Median Family Income (HAMFI) households)</b>	<b>1,100</b>	<b>45%</b>
Lower-income renters	455	19%
Lower-income owners	350	14%
Extremely low-income renters	180	7%
Extremely low-income owners	115	5%
<b>Lower-income households severely overpaying (paying more than 50%)</b>	<b>205</b>	<b>8%</b>
Lower-income renter households severely overpaying	70	3%
Lower-income owner households severely overpaying	135	6%
<b>Extremely low income (ELI) (0–30% of HAMFI)</b>	<b>220</b>	<b>9%</b>
ELI renter households severely overpaying	150	7%
ELI owner households severely overpaying	70	3%
<b>Lower-income households overpaying (paying more than 30%)</b>	<b>480</b>	<b>20%</b>
Lower-income renter households overpaying	345	14%
Lower-income owner households overpaying	135	6%
<b>Total households overpaying</b>	<b>1,060</b>	<b>44%</b>
<b>Total renter households overpaying</b>	<b>670</b>	<b>28%</b>
<b>Total owner households overpaying</b>	<b>385</b>	<b>16%</b>

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%
<b>Total</b>	<b>1,395</b>	<b>1,060</b>	<b>2,455</b>	<b>100%</b>

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	<b>2040</b>
Centennial Arms	9829 N Street	Very Low Income	21	21	USDA Rural Development Section 515 & Private Loan	2041
Country Oaks Apartments	2551 Allen Street	Very Low Income	<b>51</b>	<b>51</b>	HUD	No Expiration
<b>Totals</b>			315	<b>315</b>		
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.

**Cost Comparisons**

The above analysis attempts to estimate the cost of preserving the at-risk units under various options. Though none of the listed properties above are at-risk, the cost of acquiring an apartment complex and transferring ownership to a nonprofit organization is the second highest of the three quantified options. In comparison, the annual costs of providing rental subsidies required to preserve the 12 assisted units are relatively low (\$109,008). However, long-term affordability of the units cannot be ensured in this manner. The option of constructing 12 replacement units has the



highest cost (ranging from \$6.2 million to \$9 million). The best option to preserve the at-risk units appears to be the purchase of affordability covenants.

### **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%
<b>Total (all ages)</b>	<b>1,395</b>	<b>100%</b>	<b>1,060</b>	<b>100%</b>	<b>2,455</b>	<b>100%</b>

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.

**Table 2-28**  
**Senior Households (65+) by Income Group- City of Live Oak**

Income Group	Number	Percentage
Very Low (\$0 to <\$34,999) <sup>1</sup>	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.

Disability by Type and Age Group	Number	Percentage
<b>Total disabilities for people 5 to 64 years</b>	<b>781</b>	<b>64%</b>
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%
<b>Total disabilities for people 65 years and over</b>	<b>445</b>	<b>36%</b>
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%
<b>Total disabilities for all ages</b>	<b>1,226</b>	<b>100%</b>

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.

	Number	Percentage
Age 5-64, Employed Persons with a Disability	236	41%



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

	Number	Percentage
Age 5–64, Not Employed Persons with a Disability	21	4%
Persons not in Labor Force with a Disability	312	55%
<b>Total Persons with a Disability</b>	<b>569</b>	<b>100%</b>

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.



**Table 2-31  
Developmentally Disabled Residents by Age**

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

Although the City of Live Oak does not have a significant homeless population, the Sutter County Sheriff’s Department has identified less than five homeless persons in the City of Live Oak, homelessness remains a pressing issue in Sutter County as a whole. 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 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 Sutter and Yuba County has doubled since 2009.



### Service Providers

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.

Sutter Consolidated Housing Authority does not currently provide any emergency housing or temporary housing for the homeless. However, the organizations listed below provide some services for the homeless in the region, including Live Oak.

**Casa De Esperanza** provides service to battered individuals throughout the Yuba and Sutter region. This program may provide transitional housing for up to five families for 18 months, and the organization has a policy that ensures no person or family is turned away. The program has been expanded to assist the elderly and significant others in abusive situations. Casa de Esperanza also continues to provide services and housing to juveniles in coordination with the counties. For the City of Live Oak, staff was only able to comment that an increase in services to Live Oak residents has been noted. This increase seemed to be linked to outreach in the area.

**Salvation Army** provides services through the family crisis center located in Marysville. The facility has 58 beds and 13 rooms, which allows for eight single women and eight single women with children. It also has facilities to house a family with up to seven members. The program will allow participants to receive services for up to six months, as long as they follow the program and the goals outlined with the program's counselors. The program provides counseling services, parenting classes, anger management programs, children and youth programs, job training and others services to assist the person or family with self-sufficiency. Additionally, the program has 12 housing vouchers available for long term housing assistance. The Salvation Army does not track individuals by the location where they became homeless and is therefore unable to provide data relating specifically to the City of Live Oak. However, services needs have increased over the year, although exactly to what degree is not known. This local service facility does not have boundary limitations on the services it provides. The program will assist anyone from any location.

**Twin Cities Rescue Mission** is a privately owned and operated temporary housing facility located in Marysville. The facility houses 40+ men. In previous years, the facility also provided facilities for women and children, but this service was discontinued due to lack of use. The local program Manager stated in the past 10 years only one or two participants have been from the Live Oak area and a majority using the services are recent parolees. The facility provides temporary housing for five days or longer, along with breakfast and dinner, chapel services, and shower facilities.

**Christian Assistance Network (CAN)** provides various forms of assistance for area residents. All requests for assistance are received through churches and other agencies.





The network consists of 28 area churches and provides assistance with temporary shelter for disaster victims, a central food closet, clothing closet, and holiday food baskets. Services are limited according to the types of assistance currently available, which continuously changes. Staff members do not track persons who receive assistance by location but most requests from the City of Live Oak are during the harvest season, from migrant workers, and the request is primarily for food assistance.

More recently, a group has been formed to begin collecting data regarding the homeless population in Yuba and Sutter counties. The Yuba-Sutter Homeless Consortium is comprised of members from each agency providing service to the homeless along with members from each community including Live Oak. This data will be collected and analyzed on a regular basis and then provided in a comprehensive report to each community. This will allow the City of Live Oak to more effectively track the needs of the community and, in the future if required, establish programs to meet the needs found through this process.

The Live Oak Zoning Ordinance does allow Homeless, Emergency, and Transitional shelters in R-3 and R-4 residential zones without a conditional use permit (CUP). There are no specific limitations for the development of homeless shelters.

### **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 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.

As shown in Table 2-32, according to California Employment Development Department the average income range for a full-time farmworker in the Sutter MSA is \$26,560 to \$34,140. However, there are dual income farmworker households; therefore, the overall income range for farmworker households is \$26,560 to \$68,280.





Table 2-32 2021 Farmworker Households by Income – City of Live Oak	
Farmworker Income Range	2021
\$26,560-\$34,999	27.1%
\$35,000-\$49,999	32.6%
\$50,000-\$68,280	40.3%
TOTAL	100.0%

Source: 2021 ESRI

According to the 2019 Sutter County Agriculture Commissioner, the primary crops in the area are: rice, walnuts, prunes (dried), tomatoes (processing), and peaches. The Agriculture Commissioner states that farmworkers in the industry generally work year-round. The Agriculture Commissioner also states that in the area, farmworkers generally work approximately 40 hours per week. Therefore, annual farm laborer wages in the area are estimated to begin at an entry level wage for a 40-hour work week, 50 weeks per year, up to the average wage in the area for two full-time farmworkers in a household at 40-hours per week, 50 weeks per year. As shown in Table 2-33, this results in annual incomes ranging from \$26,560 to \$63,080.

Table 2-33 2021 Farmworker Income Range – Yuba MSA		
Average Farmworker Wage Range – 2021	\$26,560-\$30,640	\$13.28 - \$15.32
1-2 Years	\$30,640-\$34,140	\$15.32 - \$17.07
2+ Years		

Source: California Employment Development Department, 2021

The City of Live Oak does not contain any land that is zoned for agricultural uses. All agriculturally zoned land is located in the unincorporated area of Sutter County. The county does permit farm labor camps subject to a conditional use permit.

The Sutter Consolidated Housing Authority maintains 265 units in Yuba City for use by farm and migrant laborers. Of this number, 79 units are in a migrant farm labor project, which is owned by the State of California. The facility was recently rehabilitated and is operated from May 1 to October 31 each year. These facilities offer onsite medical and daycare services and English classes. Management-stated vacancies are rare, and the temporary units are full each year. According to the Housing Authority, many of these families use local First Time Homebuyer Programs to purchase homes.

Additionally, in 1996 the Farmers Home Administration completed the second phase of a 96-unit farm housing project near Yuba City. Mahal Plaza is a year-round farm labor housing complex and provides onsite daycare and other services in job training and language. The property, owned and managed by California Human Development Corporation, was annexed into the City of Yuba City. The vacancy rate for these units is generally very low. In fact, most vacancies are due to tenants leaving farm-related



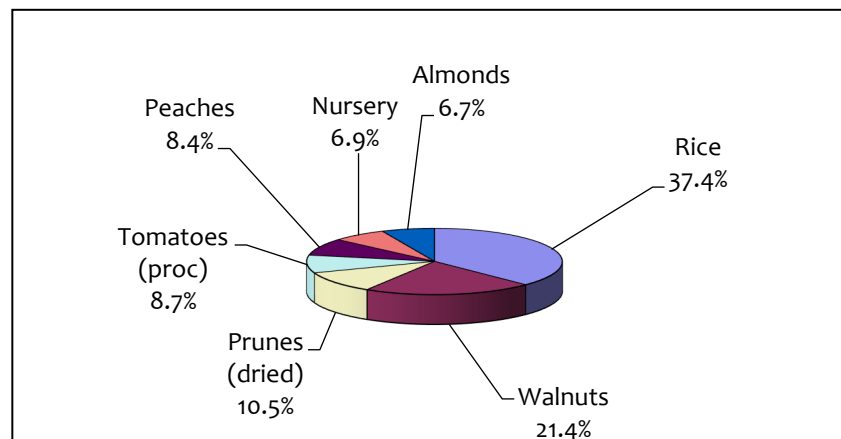
jobs for employment outside the agriculture business, which disqualifies them from the program. Many families that have lived in this project have also participated in the local First Time Homebuyer Programs.

In the nearby City of Gridley (seven miles north on SR 99), the Butte County Housing Authority provides a 130-unit labor camp. The units are available to families meeting the specific income criteria. The facility provides a medical clinic and daycare on site. The units are occupied by farmworkers working throughout the region. The units remain full at all times and the management of the facility has noted a need for more units for seasonal migrant workers.

Overall, there is a noted need for additional farm worker housing. The Northern California Growers Association reported that this problem is only getting worse. The city will continue to support development of farm worker housing units and review zoning designations and densities to ensure adequate sites for all types of housing. The City recognizes that it is a part of a larger regional environment in which farm labor needs have to be examined in terms of geographic, economic, social and climatic conditions. The City intends to work with Sutter County, the State, Farmers Home, Consolidated Housing Authority of Sutter County, and other regional agencies to solve the problems associated with this need.

As shown in Table 2-34, the 2019 Sutter County Agricultural Commissioner's report indicated that the County grossed over \$222 million dollars in rice, followed by \$127 million in walnuts.

**Table 2-34**  
**Highest Grossing Commodities for 2019 - Sutter County**



Source: 2019 Sutter County Agriculture Commissioner's Crop Report

As shown in Table 2-35, according to the California Employment Development Department the number of persons employed in farms in the Yuba MSA has fluctuated from 4,500 persons in 2014 to 7,900 persons in July 2021.



Year	Number of Persons Employed in Farm
2011	4,700
2012	4,600
2013	4,600
2014	4,500
2015	4,900
2016	5,200
2017	5,300
2018	5,500
2019	5,200
2020	5,000
2021*	7,900
*July 2021 is the last reported data for the Sutter MSA Source: California Employment Development Department	

# Chapter 3

## Housing Constraints

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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.

Lack of city staff is an additional constraint that is not strictly a result of regulations, ordinances, or practices. As with most small cities, Live Oak has a small staff and limited resources and cannot provide the same services that larger cities can provide. Live Oak depends on consultants to perform activities that are normally staff responsibilities, such as building inspection and planning.

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

### A. Nongovernmental Constraints

Nongovernmental constraints to providing affordable housing are related to factors over which the city and other government entities have little or no control. These factors include the cost of land, construction costs, and the availability of financing.

#### Land and Construction Costs

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. Despite an overall high cost of land throughout California, the cost of land is quite modest, especially when compared to more metropolitan cities. Land with existing entitlements that is ready to build on is generally more expensive. A review of Zillow.com and Trulia.com in September 2023 showed eight single-family residences for sale in the city, a 7-unit housing complex, and three vacant lots. Of that sample, those single-family residences were selling for \$355,000 to \$495,000, the vacant lots were selling for \$100,000 to



\$129,000, and the 7-unit complex was selling for \$1.6 million.

Land cost considerations include the number of units or density of development permitted on a particular site and the location of the site in relation to other amenities. As finished vacant land becomes scarce, developers begin to pursue more costly underutilized sites, which require the demolition of existing uses before a new project can be constructed. Thus, the price of land can vary significantly, even assuming the same proposed project. Land costs vary drastically depending on location, zoning, and whether the land is already entitled. Overall, the land value for parcels zoned as residential has risen significantly since the previous planning period. For parcels greater than one acre, land does not account for a significant portion of the sales or rental price of a unit, and therefore land costs do not pose a constraint to developing housing on larger parcels. However, the price of land for parcels less than one acre is proportionally larger and can account for a significant portion of sales, and the price may pose a constraint to housing development on smaller parcels.

The private market influences selling and rental prices of all types of housing, which includes existing and new dwelling units. While actions within the public sector play important parts in determining the cost of housing, the private sector affects the residential markets through such mechanisms as supply costs (e.g., land, construction, financing) and value of consumer preference. It should be noted that, while the City of Live Oak works to remove constraints to development, actual construction of housing is dependent upon market forces and developer's ability to construct.

Construction costs can vary drastically, depending on a variety of factors, such as the type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, square-footage, and structural configuration. Multiple family residential housing generally costs less to construct than single-family housing, because the units tend to be smaller and require less land. Increases in construction costs may raise the cost of new housing to so that some residents may not be able to afford to purchase new houses in Live Oak. Existing homes are generally more affordable in Live Oak than new construction. As of 2018, the California Board of Equalization estimated a per-foot construction cost of \$99.23 for a multi-family building with C-6 grade construction and more than 10 or more units. Assuming an average unit size of 960 square feet, a single unit would cost approximately \$95,260.80. It would cost just over \$95 million (excluding land costs) to construct 100 new assisted units. Including land costs, the total costs to develop replacement units will be significantly higher. Land costs are a major factor in the cost to build housing in Live Oak. One way that a jurisdiction could decrease the land cost component is by increasing the number of units that can be built on a given piece of land. Construction costs for recent multi-family developments in Sutter County averaged \$309 per square foot, with an average unit costing \$297,144.

For credit-worthy projects, residential construction loan rates are relatively low. However, because interest rates reflect deliberate monetary policy selected by the Federal Reserve Board, it is not possible to forecast what would happen to interest rates during the upcoming housing element planning period. Because construction period



loans are short term and bear a higher interest rate than amortized mortgages, if interest rates rise, new construction would be more costly.

It is difficult for cities to influence the reduction of any of these cost components to housing development. Live Oak recognizes this problem and works with many agencies in providing opportunities for its citizens to purchase housing through Farmers' Home Loans and Self-Help Housing, First Time Home Buyers, and other special programs. The City also works with Sutter County Housing Authority, Farmers' Home and other agencies to build low income housing for those who cannot afford to purchase a home.

### **Availability of Financing**

Financing the long-term mortgage is a major element in housing affordability. Current interest rates for 30 year fixed-rate mortgages in California have dropped to the 3 to 4 percent range, which are lower than they have been in recent years, but the recent rise in the number of foreclosures around the county has result in the tightening of credit availability, which in turn, constrains financing for home building, purchase, or rehabilitation in all areas of the country. Many foreclosures have occurred due to the increased use of alternative mortgage products since the 1990s. Many of the alternative mortgage products, such as variable-rate loans, allowed buyers to pay lower initial interest rates and monthly payments and receive larger home loans than they might otherwise qualify for based on their income. Long term costs for these types of loans more unpredictable than traditional mortgage products, so buyers with adjustable-rate mortgages may experience dramatic fluctuations in their monthly payments as interest rates increase and decrease, even though the amount of principal balance of the loan remains the same.

In general, 30 percent of one's gross monthly income for all living expenses, including mortgage payments, homeowner's insurance, utilities, and property taxes, is generally used by lenders as the benchmark to determine whether a home buyer can afford the monthly payments of a mortgage. In many cases, homeowners were only able to afford the monthly payments when the variable interest rates were low. This has led to increasing foreclosure rates throughout the country. The availability of these loans has declined in response to the subprime mortgage crisis, which has reduced the number of homebuyers with sufficient income or wealth to qualify for mortgage financing. In addition, fluctuating interest rates can make a housing project infeasible that could have successfully developed or marketed at lower interest rates.

Most governmental programs that seek to increase homeownership among low and moderate income households rely on loan products that provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. The recent tightening of mortgage lending standards may result in a decrease in homeownership opportunities despite government programs to assist low and moderate income homebuyers.

An additional problem faced by the prospective home purchaser is the accumulation of capital for a down payment. Until early 1978, most conventional home loans required a down payment of 10 percent or less. In 1978, in order to discourage housing





speculation, many lending institutions tightened credit requirements to require a 20 percent down payment. On a \$300,000 home, the change in minimum down payment means a family must now have \$60,000 instead of \$30,000. People with lower and moderate incomes may find it difficult to save that amount of money, which pushes home ownership out of reach for many people. Despite lenders' preference for a 20 percent down payment, many lenders will provide financing for people with lower down payments, and in some cases, may provide 100 percent financing; however, people providing less than a 20 percent down payment at the time of a home purchase are required to pay private mortgage insurance (PMI) at an extra cost, which could add to the overall cost of the home.

### **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.





<b>Table 3-1 Residential Land Use Controls in Live Oak</b>	
<b>General Plan Land Use Category</b>	<b>Zoning District(s)</b>
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**

The Live Oak Municipal Code defines “Accessory dwelling unit” (ADU) as an attached or detached dwelling unit which provides complete independent living facilities for one or more persons, with permanent provisions for living, sleeping, eating, cooking, and sanitation sited on the same parcel as the primary dwelling unit. Similarly, “Junior accessory dwelling unit” (JADU) is defined as a unit that is contained entirely within an existing single-family structure. A junior accessory dwelling unit may include separate sanitation facilities, or may share sanitation facilities with the existing structure.

ADUs can provide a variety of housing needs and affordable housing options for family members, friends, students, the elderly, in-home health care providers, people with disabilities, and others. In addition, ADUs can offer an opportunity to maximize and integrate housing choices within existing neighborhoods.

The City of Live Oak adopted an ADU Ordinance on November 16, 2022 to amend Sections 17.15.050, 17.25.030, and 17.50.020. Accessory dwelling units are now permitted in all residential zones within the City of Live Oak. ADUs and JADUs which comply with the city’s ADU Ordinance are permitted ministerially; however, if an ADU or JADU does not comply with the applicable city standards, approval of a site plan review permit by the city’s Community Development Director is required. The city will continue to update its regulations to comply with state legislation as needed as updates are made to state law.

### **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).

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	-	-



**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)
Emergency Shelter	-	-	P	P	CUP	CUP
Transitional Housing	-	-	P	P	CUP	CUP
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.



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 vacant land survey, the city has designated adequate land in the R-2 through R-4 zones to accommodate its share of housing for these income levels.

**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 R-1 district has a minimum lot width of 55 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.

Residential Land Use	Parking Required
Single-family residence	2 spaces
Two-family residence or half-plex	2 spaces per residence
Multi-family residence	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 three or more bedrooms. Plus one guest space per ten residences
Second Residence <b>ADU</b> <b>JADU</b>	One space per unit in addition to the two spaces for the primary residence.  JADUs have no parking requirement.
Manufactured home park	Two spaces per residence (may be tandem) plus one guest space per five residences
Bed and breakfast, boarding house	Two spaces plus one space per room for rent
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





Source: City of Live Oak Municipal Code, 2022

### **Open Space**

In highly dense residential environments, open space between housing units and buildings can provide a more pleasant setting and more livable environment. As a means to improve the quality of high-density residential complexes, multifamily projects must comply with open space requirements. New residential projects are required to include common outdoor space. Private outdoor space in the form of patios, decks, fenced yards, and similar spaces is also required. Buildings must be oriented to create courtyards and common open space areas that are usable by residents and not relegated to leftover pieces of the site that are difficult to access. Requirements may be modified through either Site Plan and Design Review or the conditional use permit approval.

### **Adequacy of Density and Development Standards**

Densities of 12 to 20 units per acre are preferable for affordable rental housing. Moreover, projects should also incorporate amenities such as open space, common areas, and community space that are vital to livability and appeal.

The Zoning Codes establish density and development standards to facilitate affordable housing. Multifamily projects can be built at 12 to 20 units per acre in the Multiple-Family Residential Zone (R-4). It should be noted that, within the last three years, the City of Live Oak has not received any requests for development below the allowable density range.

### **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	
Parcel Map	1,017.00	
Environmental		
Initial Study	Fee is based on the actual cost and varies	
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.



<b>Table 3-6 Development Impact Fees</b>			
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)
<b>General Governmental Facilities</b>			
Corp Yard	653	467	420
General Government	1,143	816	735
<b>Public Safety Facilities</b>			
Police	626	448	402
Fire	1,733	1,238	1,114
<b>Parks and Recreation Facilities</b>			
Recreation	231	165	149
Parks	3,351	2,394	2,155
Community Center	881	630	567
<b>Transportation Facilities</b>			
Transportation	3,092	2,945	2,361
<b>Water, Sewer, &amp; Flood Control Capacity and Connection Fees</b>			
Storm Drain	3,949	2,819	3,038
Sewer	8,815	8,815	5,086
Water	7,435	7,435	4,195
<b>Total Development Impact Fees (Including Capacity and Connection Fees)</b>	<b>31,909</b>	<b>28,172</b>	<b>20,222</b>
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 3/4-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.

### **Community Facilities District**

All new development in Live Oak is required to annex into a Community Facilities District, and an annual fee is levied on a per parcel basis.

### **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.

The above stated regulations do not represent an undue constraint on the development of 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. Table 3-7 below shows typical permit processing times for a variety of different types of permits, although the actual timing may vary depending on the size and complexity of a project and whether the project plans are fully completed at the time of application.

Type of Permit	Time to Receive Permit	Application Decision Timing	Is Design Review Required?	Is a Conditional Use Permit Required?	Reviewing Department(s)
Garage, detached	1 day	2-4 weeks	No	No	Building and Planning
Room	1day	1-4 weeks	No	No	Building and





## Housing Constraints

addition / remodels					Planning
Single-family dwellings	1 day	2-8 weeks	No (unless development is more than 20 units)	No (for individual dwelling units)	Building and Planning
Multi-family dwellings	1 day	2-8 weeks	No (unless development is more than 20 units)	No	Building and Planning
Commercial building	1 day	3-12 weeks	Yes	No	Building and Planning
Tenant Improvement	1 day	2-6 weeks	No	No	Building and Planning
Source: City of Live Oak, 2021.					

Individual single-family dwellings are not required to go through the Design Review process, but all commercial and large residential projects (larger than 20 units) are required to go through this additional step, which is administered by city staff and the Live Oak Planning Commission. This process takes place during a regular planning commission meeting and its main goal is to provide developers with direction regarding the aesthetics of their developments. While these reviews do not adhere to any strict pre-set standards on design, they must comply with the ideals and desired standards expressed by the planning commission and comply with existing neighborhood standards before being approved.

Multi-family dwellings are subject to the same requirements and processing time as single-family dwellings, so total processing times for both types of projects are similar. For typical projects, the total time from application to project approval, including obtaining entitlements, completion of improvement plans, final map approval, and development agreements, generally can take anywhere from six months to a year. The city can, when necessary, expedite the process.

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.

### **Zoning Clearance**

The Live Oak Municipal Code requires a zoning clearance for certain residential uses. For conventional single-family homes on existing lots of record and multi-family projects, city staff can approve the project over the counter unless the development requires an exception or modification. The zoning clearance process is intended to verify that the proposed structures or land use complies with the permitted list of activities allowed in the zoning district and the development standards applicable to the type of use. This process is completed within 10 working days.

### **Site Plan and Architectural Review**

Site Plan and Design Review is required for proposed new housing projects of 20 units or more for site design, including location of structures, landscaping, ingress/egress, parking and loading, grading, and architectural design. Planning staff determines whether the application complies with site planning standards. The standards are objective in nature with graphic illustrations and descriptions.

### **Conditional Use**

The Live Oak Municipal Code requires a conditional use permit for certain residential uses. The Live Oak Planning Commission is responsible for reviewing and approving the permit after a recommendation by city staff. The planning commission may grant the permit when the proposed use is in accordance with the provisions of the General Plan and the Zoning Codes and appropriate conditions are met. Conditional use permits are required for certain special needs housing (e.g., residential care facilities, condominiums, and mixed-use projects), as well as multi-family units in certain zones. The conditional use permit process typically takes three to five months.

### **Environmental Review Process**

State regulations require environmental review of discretionary project proposals (e.g., subdivision maps, specific plans, use permits). The time frames associated with environmental review are regulated by CEQA. In compliance with the Permit Streamlining Act, City staff ensures that proposals are reviewed within the timeframes established in the CEQA Guidelines.

### **Senate Bill 35 Approvals**

Senate Bill (SB) 35 requires jurisdictions that have failed to meet their RHNA to provide streamlined, ministerial entitlement process for housing developments that incorporate affordable housing. Because Live Oak is currently not on pace to meet its



RHNA for moderate-income housing in the Fifth Cycle (2013-2021), projects larger than 10 units providing at least 10 percent affordable units that meet all objective standards are eligible for ministerial (i.e., staff-level) approval under SB 35. However, to be eligible projects must also meet a long list of other criteria, including prevailing wage requirements. As of July 2021, Live Oak has not received any applications for SB 35 approval.

### **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 3-8 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.

<b>Table 3-8 Constraints on Housing for Persons with Disabilities</b>	
<b>Overarching and General</b>	
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.
<b>Zoning and Land Use</b>	
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.
<b>Permits and Processing</b>	
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 <sup>1</sup> 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.
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).	

### Fair Housing Assessment

Throughout California, community amenities and access to opportunities are not always readily accessible or attainable due to different social, economic, or cultural barriers in society. Because of this imbalance, it is important to ensure that sites for housing, particularly lower income units, are available throughout a jurisdiction and where residents have fair and equitable access to all amenities and opportunities that are available. Therefore, the goal of this assessment is to ensure that jurisdictions are planning for housing, particularly lower-income units, with regards to the accessibility of various opportunities including jobs, good education, health services, and transportation.

#### Overview of AB 686

Cities and counties are required by Assembly Bill (AB) 686 to take deliberate actions to address disparities in housing needs, access to opportunity, and patterns of racial and ethnic segregation. This process is also known as the legislative requirement to affirmatively further fair housing (AFFH). Housing elements are required to include or address the following five components:

- **Inclusive and Equitable Outreach:** Housing elements must make a diligent effort to equitably include all community stakeholders in the housing element participation process.
- **Fair Housing Assessment:** All housing elements must include an assessment of fair housing. This assessment should include an analysis of the following four fair housing issues: integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.
- **Analysis of Sites Inventory:** Local jurisdictions must evaluate and address how particular sites available for housing development will meet the needs of households at all income levels. The housing element must analyze and



conclude whether the identified sites improve or exacerbate conditions for fair housing.

- **Identification of Contributing Factors:** Based on findings from the previous steps, housing elements must identify, evaluate, and prioritize the contributing factors related to fair housing issues.
- **Priorities, Goals, and Actions to AFFH:** Local jurisdictions must adopt fair housing goals and actions that are significant, meaningful, and sufficient to overcome identified patterns of segregation and affirmatively further fair housing. The housing element should include metrics and milestones for evaluating progress and fair housing results.

This section serves as an assessment of fair housing practices, pursuant to Government Code Section 65583 (c)(10) in the City of Live Oak. It examines existing conditions and demographic patterns including concentrated areas of poverty within the city, concentrated areas of low- and median- income housing, and areas of low and high opportunity. It also provides and compares the analysis from a local and regional perspective, describing settlement patterns across the region. The analysis is primarily based on data from the U.S. Census American Community Survey (ACS) 2015-2019, and the California Department of Housing and Community Development's (HCD) AFFH Data and Mapping Tool.

### Note on Boundaries

For a small city like Live Oak, distilling demographic information at a local level can be difficult. As shown in Figure 3-1, there are two census tract and four block group boundaries that extend beyond the city limits. When local-level data specific to Live Oak is not available, data for these census tracts and block groups has been used as it is the next best available alternative. As an example, census tract- or block group-level information is used in cases where map data or analytical estimates from the HCD AFFH Data and Mapping Tool are referenced.

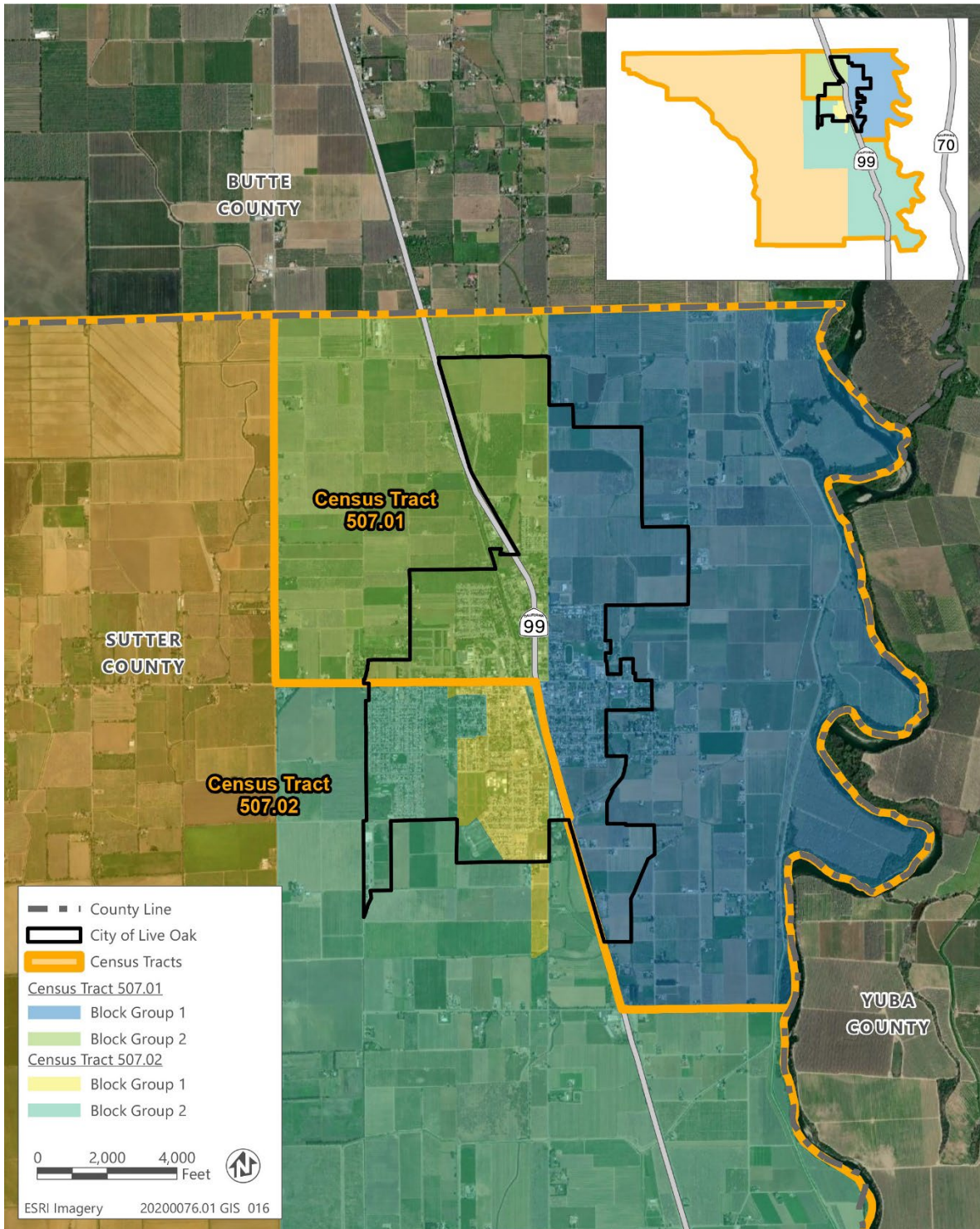
### Assessment of Fair Housing Issues

#### Fair Housing Enforcement and Outreach

Fair housing complaints can be used as an indicator to identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act [Government Code Section 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code."



Figure 3-1  
Census Tract Boundaries



Source: U.S. Census, 2010.

Fair housing issues that may arise in any jurisdiction include but are not limited to:

- Housing design that makes a dwelling unit inaccessible to an individual with a disability;
- Discrimination against an individual based on race, national origin, familial status, disability, religion, or sex when renting or selling a housing unit; and
- Disproportionate housing needs across the city including cost burden, overcrowding, and risk of displacement.

The city refers fair housing complaints to the California Department of Fair Employment and Housing (DFEH). The DFEH dual-files fair housing cases with the U.S. Department of Housing and Urban Development's (HUD) Region IX Office of Fair Housing and Equal Opportunity (FHEO), as part of the Fair Housing Assistance Program. DFEH reported that no housing discrimination cases were filed by residents of Sutter County in 2019.

The city publicizes and regularly updates affordable housing opportunities and fair housing resources on the city's Housing Assistance website, including its First Time Homebuyer Down Payment Assistance Program and Housing Rehab Program.

## **Patterns of Residential Integration and Segregation**

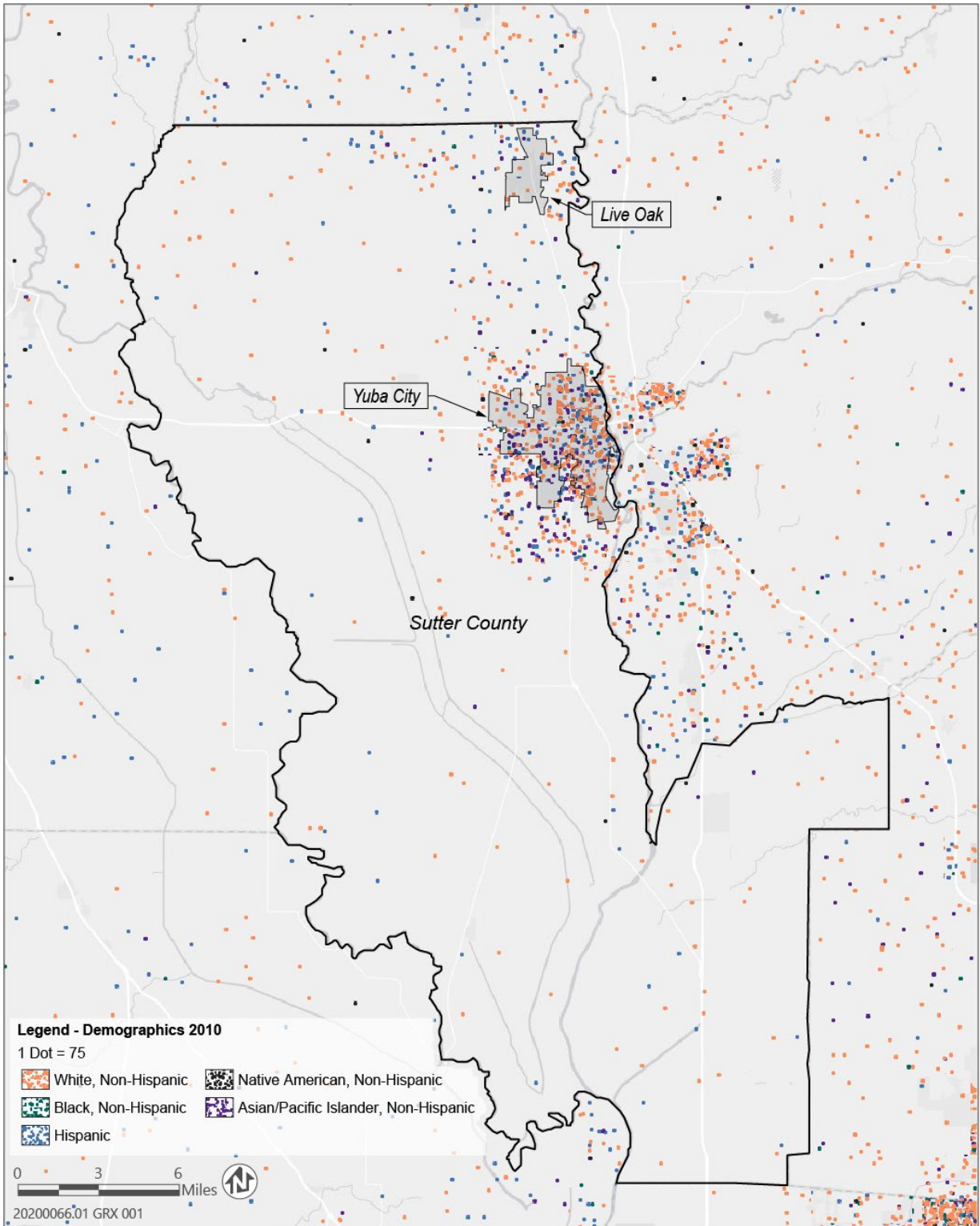
### Race and Ethnicity

In recent decades, Sutter County has grown in diversity. Between 2010 and 2019, the Hispanic/Latino population grew at a rate faster than statewide trends, from 19.7 percent of the total population to 26.4 percent. Figure 3-2 shows the racial and ethnic distribution of the population in and around Sutter County in 2010, where the majority of non-White residents lived in and around the cities of Live Oak and Yuba City.

Live Oak has increased in diversity in the last decade as well, and is generally more diverse than Sutter County with 62 percent of the population identifying as non-White in 2019. As shown in Figure 3-3, residents who identified as Hispanic/Latino made up a slim majority of the population in 2010. Additionally, the proportion of residents who identified as non-White in 2010 varied slightly across the city, from 38 percent in the area east of Larkin Road to 42 percent in the area west of Larkin Road (Figure 3-4). By 2018, the total Non-White population of these areas had increased to 59 and 70 percent respectively (Figure 3-5). Overall, the areas west of SR 99 and Larkin Road have greater diversity and a higher proportion of residents identifying as non-White than the rest of the city.

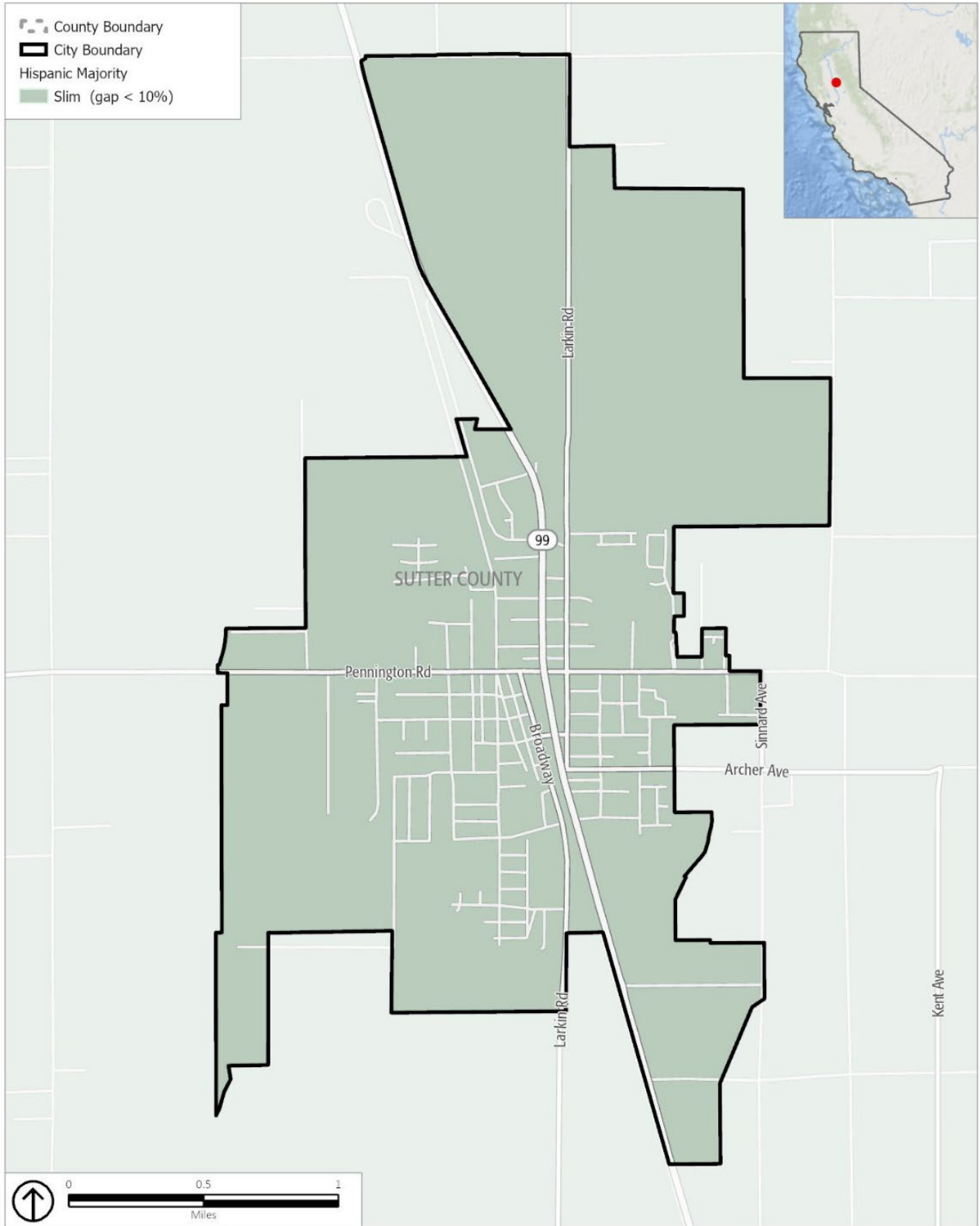


**Figure 3-2  
Regional Settlement Trends by Race/Ethnicity 2010**



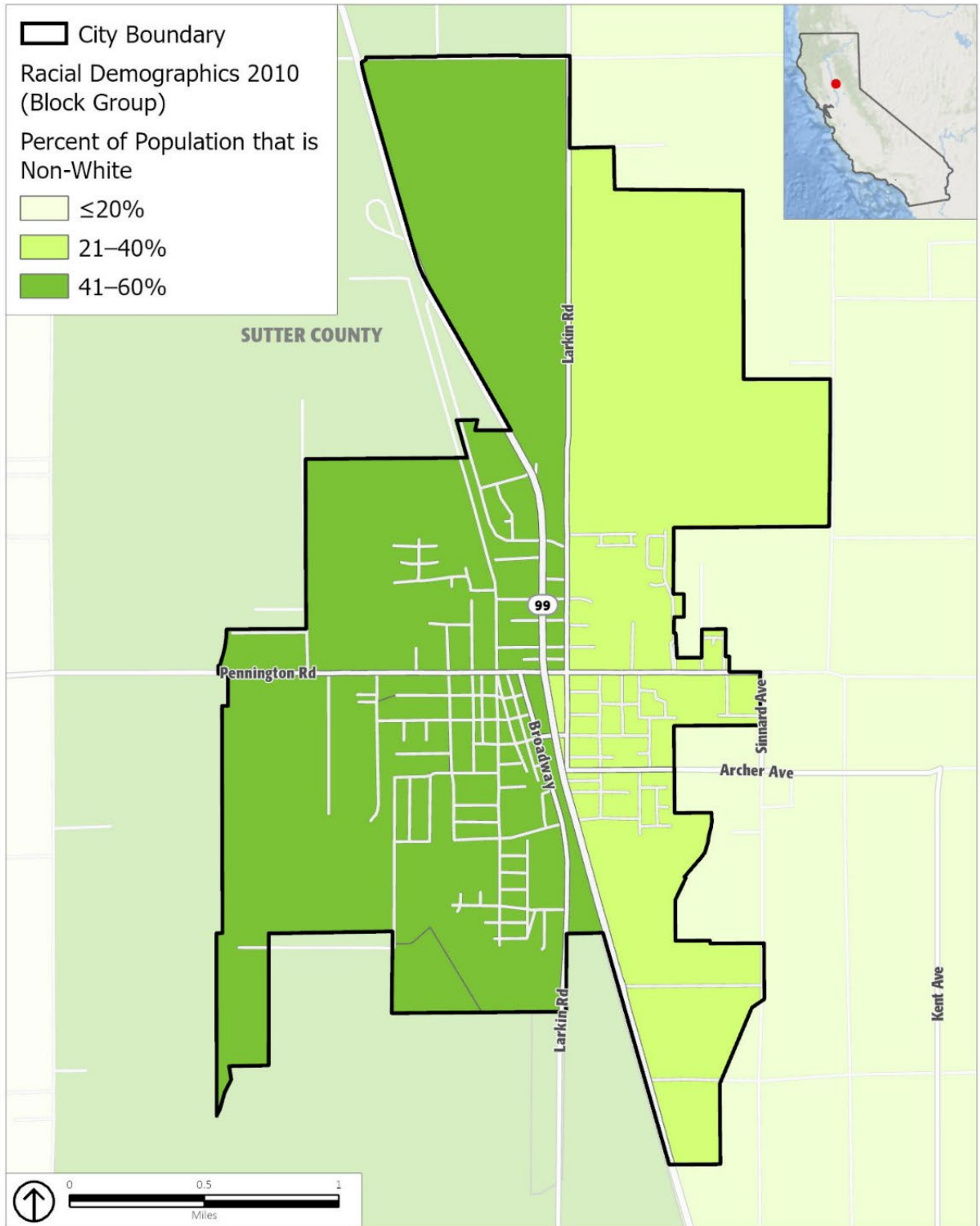
Source: HUD AFFH Mapping Tool.

**Figure 3-3**  
**Racial Predominance in Live Oak 2010**



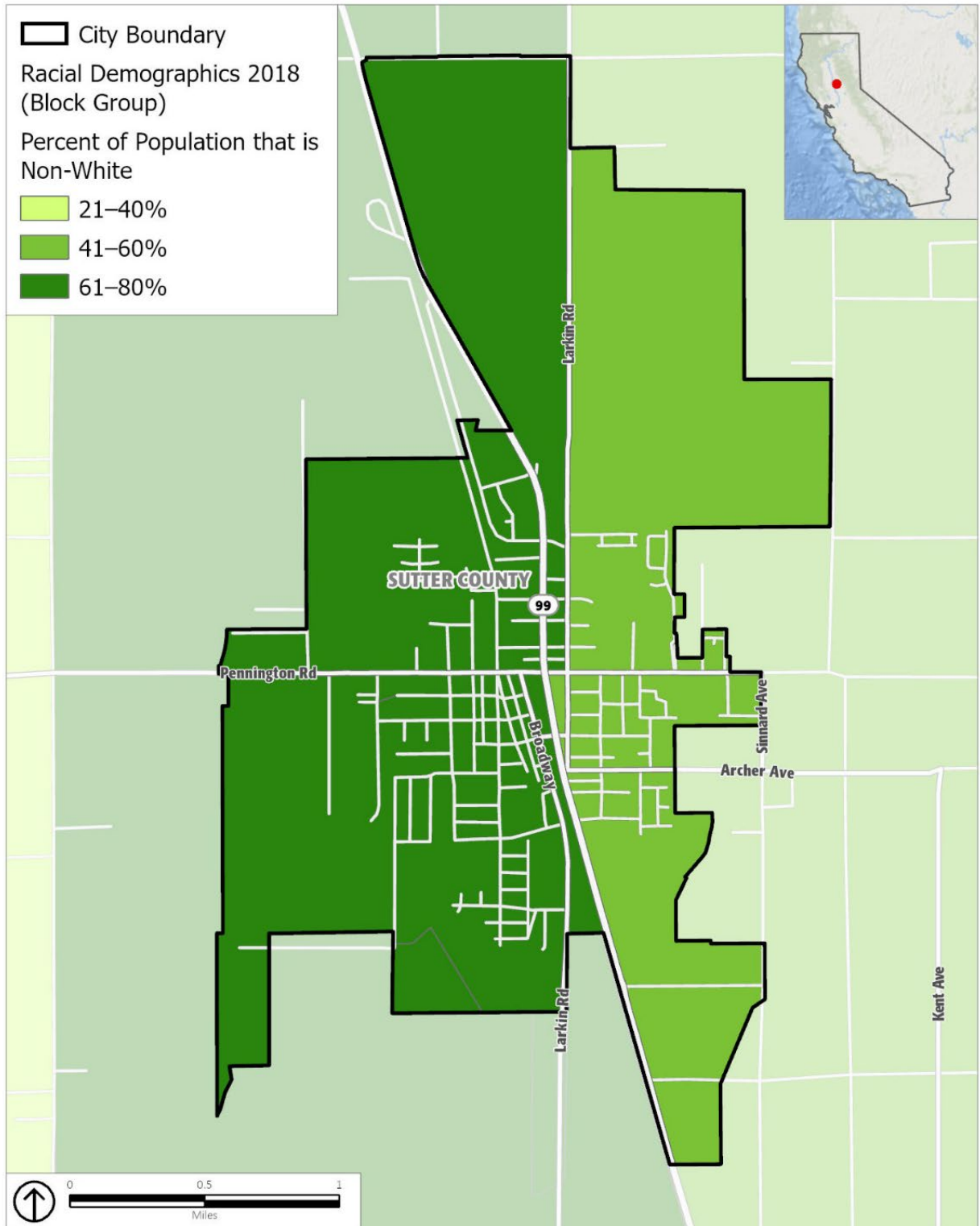
Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 2010.

Figure 3-4  
Racial Demographics in Live Oak 2010



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2010.

Figure 3-5  
Racial Demographics in Live Oak 2018



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2018 ACS.

Dissimilarity Index

A common measure of the magnitude of segregation within a city or county is the dissimilarity index (DI). The DI measures the degree to which two specific groups are distributed across a geographic area. The DI varies between 0 and 100 and measures the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group. A dissimilarity index of 0 indicates conditions of total integration under which both groups are distributed in the same proportions across all neighborhoods. A dissimilarity index of 100 indicates conditions of total segregation such that the members of one group are in completely different neighborhoods than the second group.

It is important to note that the DI uses non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of non-Hispanic White residents and do not directly measure segregation between two minority groups (e.g., Black and Hispanic/Latino segregation).

Live Oak has a moderate dissimilarity index rating for Black residents, indicating that this group is concentrated in areas throughout the city. As shown in Table 3-9, the data shows an index rating of 52.5 in comparing the dispersal of Black residents to non-White Hispanic residents, which is similar to Sutter County (48.8). This indicates that approximately 53 percent of Black residents would need to move neighborhoods to achieve full integration in the city. The index also shows that Asian residents are somewhat concentrated in certain neighborhoods. The index rating for Asian (33.2) and Hispanic/Latino (15.6) residents is lower than Sutter County (46.3 and 34.6 respectively), indicating that residents of these groups are less concentrated than the county. However, because Live Oak has a small sample size of residents, these estimations have a higher margin of error and may not be representative of the magnitude of segregation within the city.

<b>Table 3-9</b>					
<b>Dissimilarity Index 2019</b>					
	Non-Hispanic White	Hispanic/Latino	Black	Asian	Other*
City of Live Oak					
Total Population	4,059	5,039	182	618	331
Index Score	-	15.6	52.5	33.2	9.5
<b>Rating</b>	-	<b>Low</b>	<b>Moderate</b>	<b>Low</b>	<b>Low</b>
Sutter County					
Total Population	44,412	29,748	1,684	14,914	5,351
Index Score	-	34.6	48.8	46.3	28.2
<b>Rating</b>	-	<b>Moderate</b>	<b>Moderate</b>	<b>Moderate</b>	<b>Low</b>
Source: U.S. Census, 2019 ACS, Table B03002.					
* “Other” represents American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, Some Other Race Alone, and Two or more Races.					





### Disability Status

The U.S. Census Bureau defines a disability as having difficulty with one or more of the following: hearing, vision, self-care, independent living, and cognitive or ambulatory function. Between 2015 and 2019, there were 1,226 residents in Live Oak with a disability, which equates to 14 percent of the total non-institutionalized population in the city. This is slightly higher in proportion to Sutter County (13.6 percent) and four percentage points higher than the overall proportion of disabled residents in California (10.6 percent).

### Familial Status

The FHA bans discrimination based “familial status”, which refers to the presence of at least one child under the age of 18. Housing discrimination based on familial status can occur when a landlord, property manager, real estate agent, or property owner treats someone or a group of people differently because they have a family with children under the age of 18. This assessment examines the spatial distribution of households by familial status to determine the potential of familial status discrimination in the city of Live Oak. Figure 3-6 displays the percent of children in married couple households in the city.

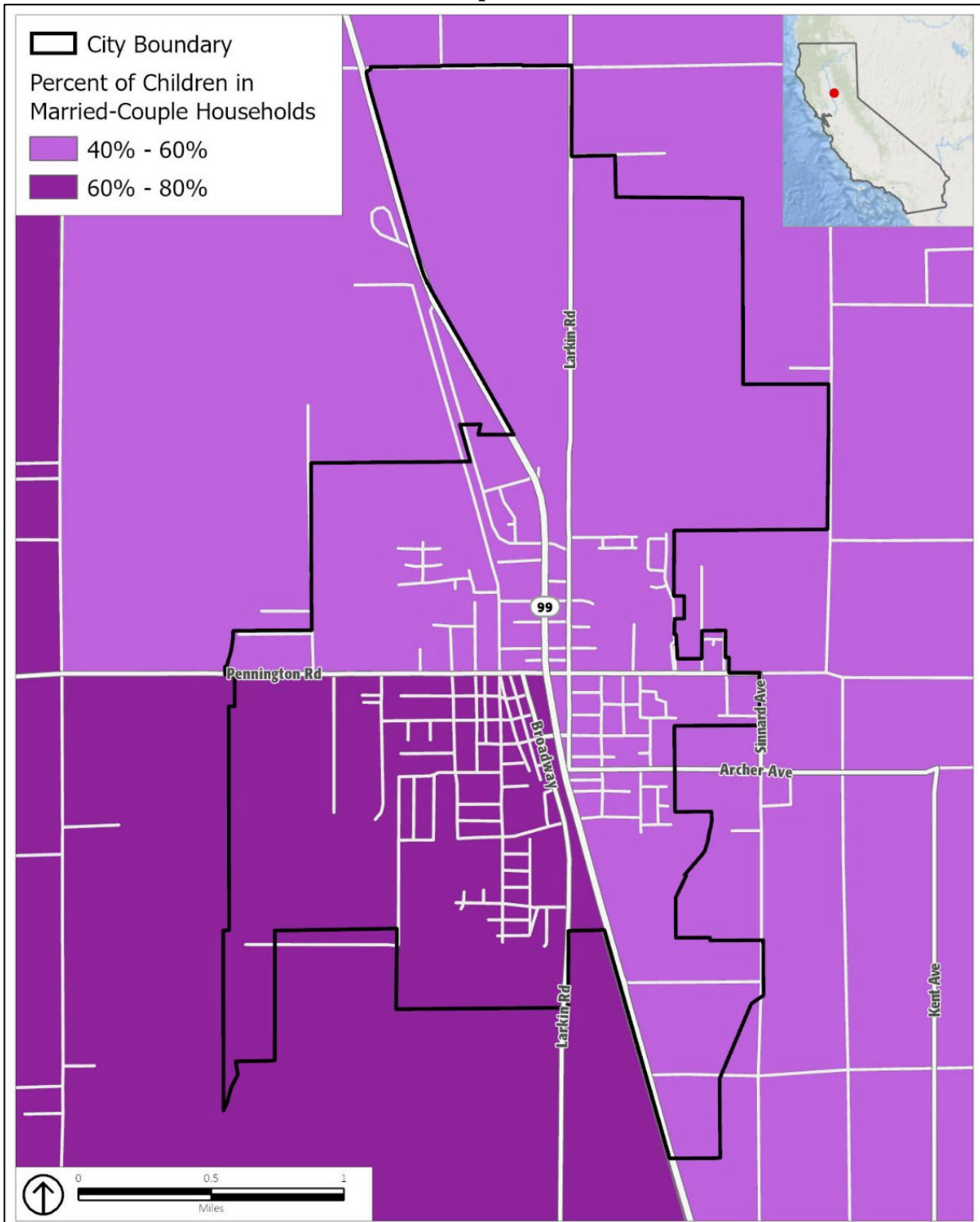
### *Married Couple Families*

In 2019, about 51 percent of all households in the city were married-couple families, which is slightly lower than the 52.9 percent estimated countywide, and slightly higher than the statewide average of 49.8 percent. Of the approximately 2,500 households in the city, 20.1 percent are married-couple households with children under 18 years of age, compared to a countywide average of 22.9 percent and statewide average of 21.5 percent. As shown in Figure 3-6, the area with the highest percentage of children in married-couple households (60 to 80 percent) is south of Pennington Road and west of SR 99, while the rest of the city has slightly lower percentages (40 to 60 percent).

### *Female Headed Households, No Spouse Present*

Between 2015-2019, 39 percent of households with children were female-headed with no spouse present, which is nearly double the countywide average of 23 percent and the statewide average of 20 percent.

**Figure 3-6**  
**Percent of Children in Married-Couple Households in Live Oak 2015-2019**



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2015-2019 ACS 5-Year Estimates.



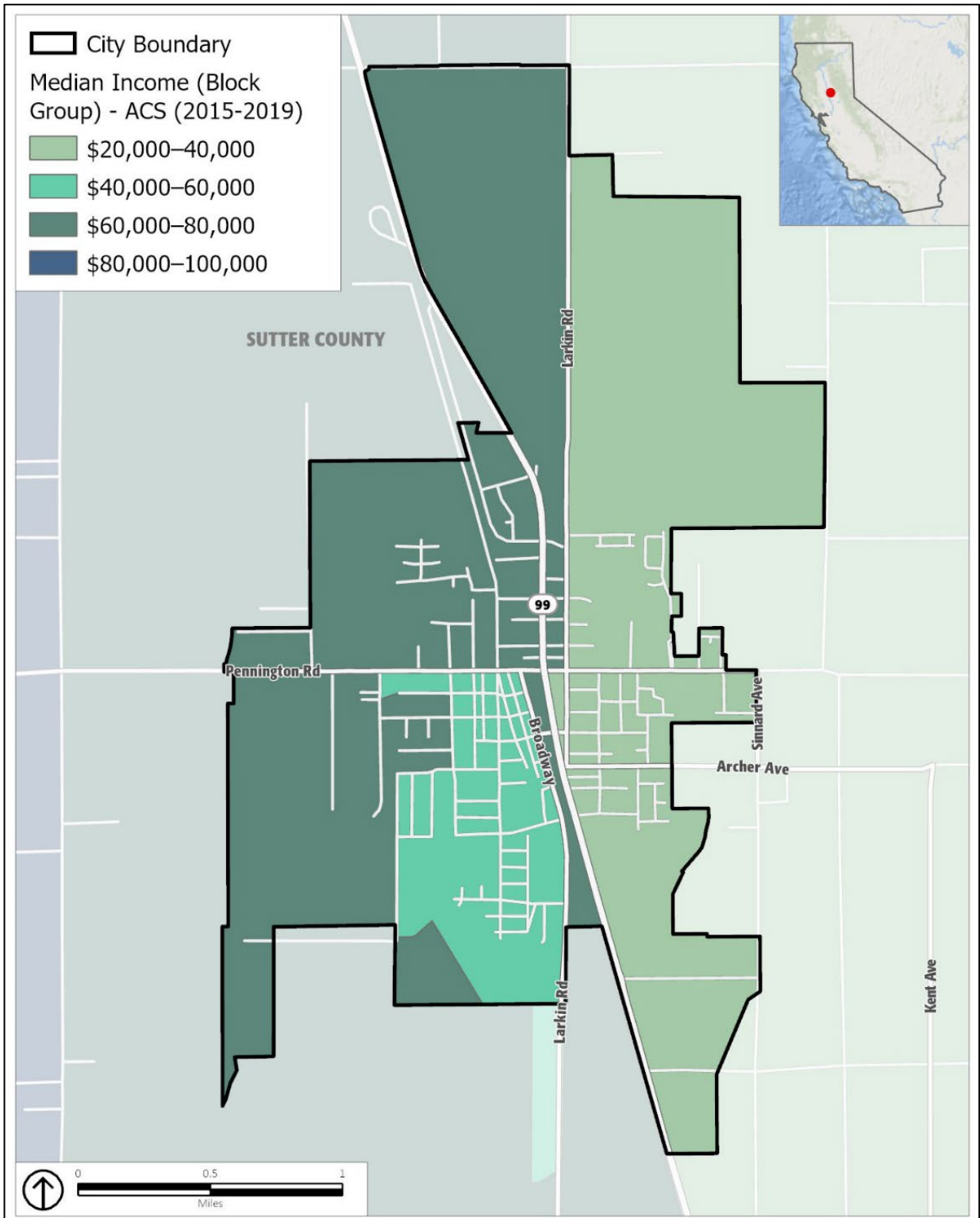
## Income

According to the 2015-2019 ACS, Live Oak had a median household income (\$54,792) that was slightly lower than Yuba City (\$56,816), and Sutter County (\$59,050). Figure 3-7 shows the geographic distribution of median household incomes in Live Oak. All areas of the city have median household incomes less than the 2020 State Median Income (\$87,100). Households with higher median incomes (greater than \$65,000) mostly live west of Larkin Road, while households with lower median incomes (lower than \$40,000) mostly live in the areas east of SR 99. The South-Central part of the city west of Broadway, south of Pennington Road, and east of Dee Ree Road has a moderate median income (between \$40,000 and \$65,000).

Figure 3-8 further displays this information by showing the percentage of low to moderate income residents by block groups. As displayed in the map, similar to the distribution of median income, block groups with the highest percentages (50 to 75 percent) of low and moderate income residents are generally located in the areas east of SR 99, as well as in the southcentral part of the city. The block group with the lowest percentage (25 to 50 percent) of low to moderate income residents, or residents with higher incomes, is located in the southwestern part of the city south of Pennington Road.

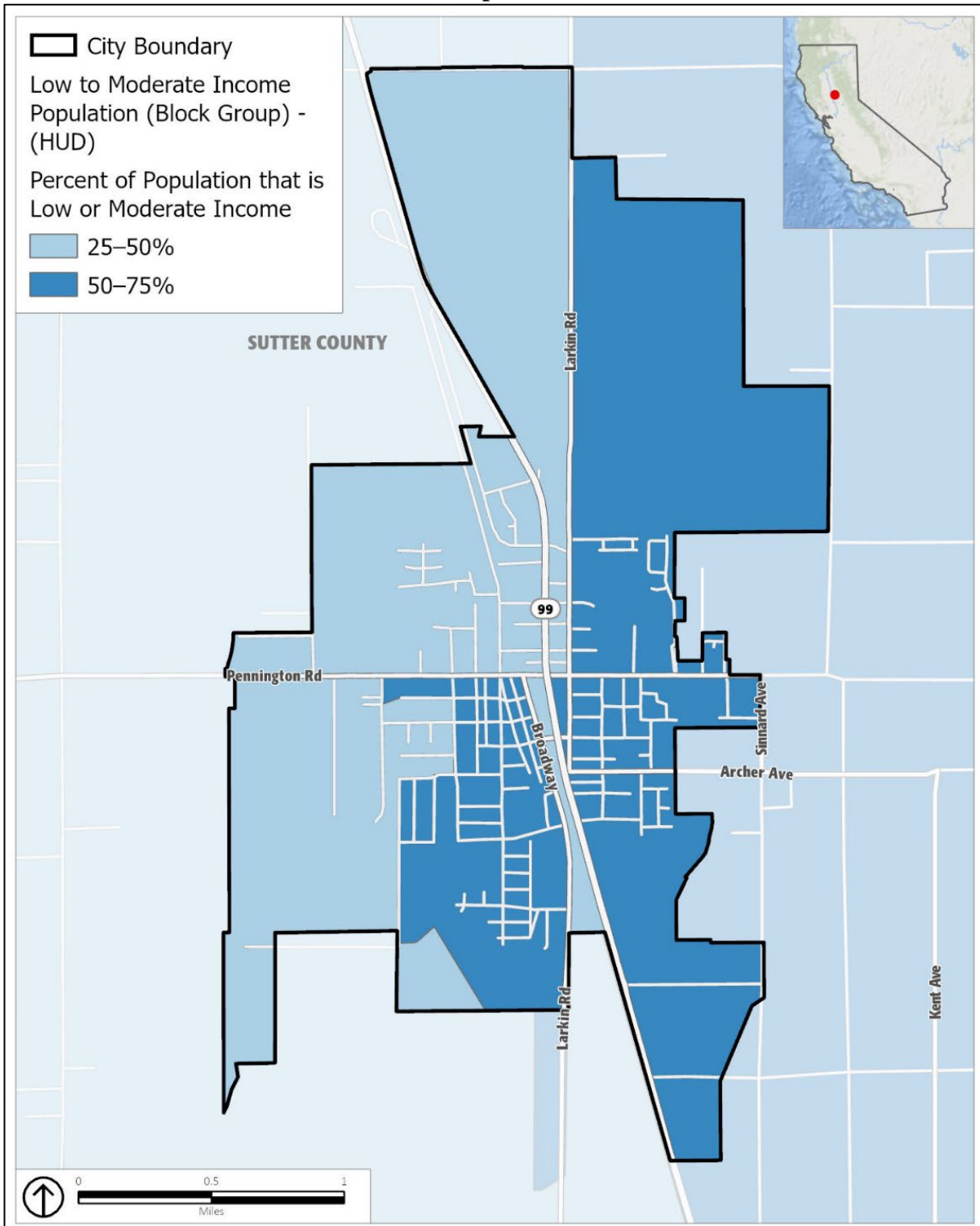
Poverty levels in Live Oak are higher than surrounding areas and the state. As of 2019, the poverty rate in Live Oak (19.9 percent) was higher than in Sutter County (15.5 percent) and the statewide average (13.4 percent). As shown in Table 3-10, the share of total population in poverty among racial and ethnic groups in Live Oak closely aligns with the overall population distribution of the city. Residents who identified as non-Hispanic White (36 percent) and Hispanic/Latino (38 percent) make up the majority of the population in poverty, which is similar to each group's share of the total population of the city (37 percent each). These two groups make up over two-thirds of the total population in poverty, which is representative of their share of the total population of Sutter County in poverty (70 percent). However, the share of Hispanic/Latino in poverty in the county (46 percent) is higher than in Live Oak (38 percent). The data shows that residents who identified as Native Hawaiian or Pacific Islander or Two or more races had disproportionately high poverty rates (75 percent and 30 percent respectively) compared to the citywide rate and the county rates for each group (16 percent and 19 percent). However, it is important to note that estimations for some racial and ethnic groups may not be representative of actual conditions because of small sample sizes and a higher margin of error. As an example, residents identifying as Native Hawaiian and Other Pacific Islander have the highest poverty rates at 75 percent, but only account for 0.1 percent of the total population and 0.4 percent of the total population in poverty. Overall, Live Oak's patterns of poverty do not match trends in the rest of the state in which people of color often experience poverty at higher rates.

**Figure 3-7**  
**Median Income in Live Oak 2015-2019**



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2015-2019 ACS 5-Year Estimates.

**Figure 3-8**  
**Low to Moderate Income Populations in Live Oak 2015-2019**



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2015-2019 ACS 5-Year Estimates.

	Below Poverty Line			Total Population	
	Number	Poverty Rate	Share of Total Population in Poverty	Number	Percent
White (non-Hispanic)	620	19.4%	36.3%	3,193	37.3%
Black	17	9.1%	1.0%	186	2.2%
Asian	38	7.1%	2.2%	539	6.3%
Native Hawaiian and Other Pacific Islander	6	75.0%	0.4%	8	0.1%
American Indian and Alaskan Native	12	17.6%	0.7%	68	0.8%
Some Other Race	152	22.3%	8.9%	681	8.0%
Two or More Races	220	30.3%	12.9%	725	8.5%
Hispanic or Latino	641	20.3%	37.6%	3,153	36.9%
<b>Total</b>	<b>1,706</b>	<b>19.9%</b>	<b>100.0%</b>	<b>8,553</b>	<b>100.0%</b>

Source: U.S. Census, 2015-2019 ACS 5-Year Estimates, Table S1701.

### **Concentrations Areas by Race, Ethnicity, and Income**

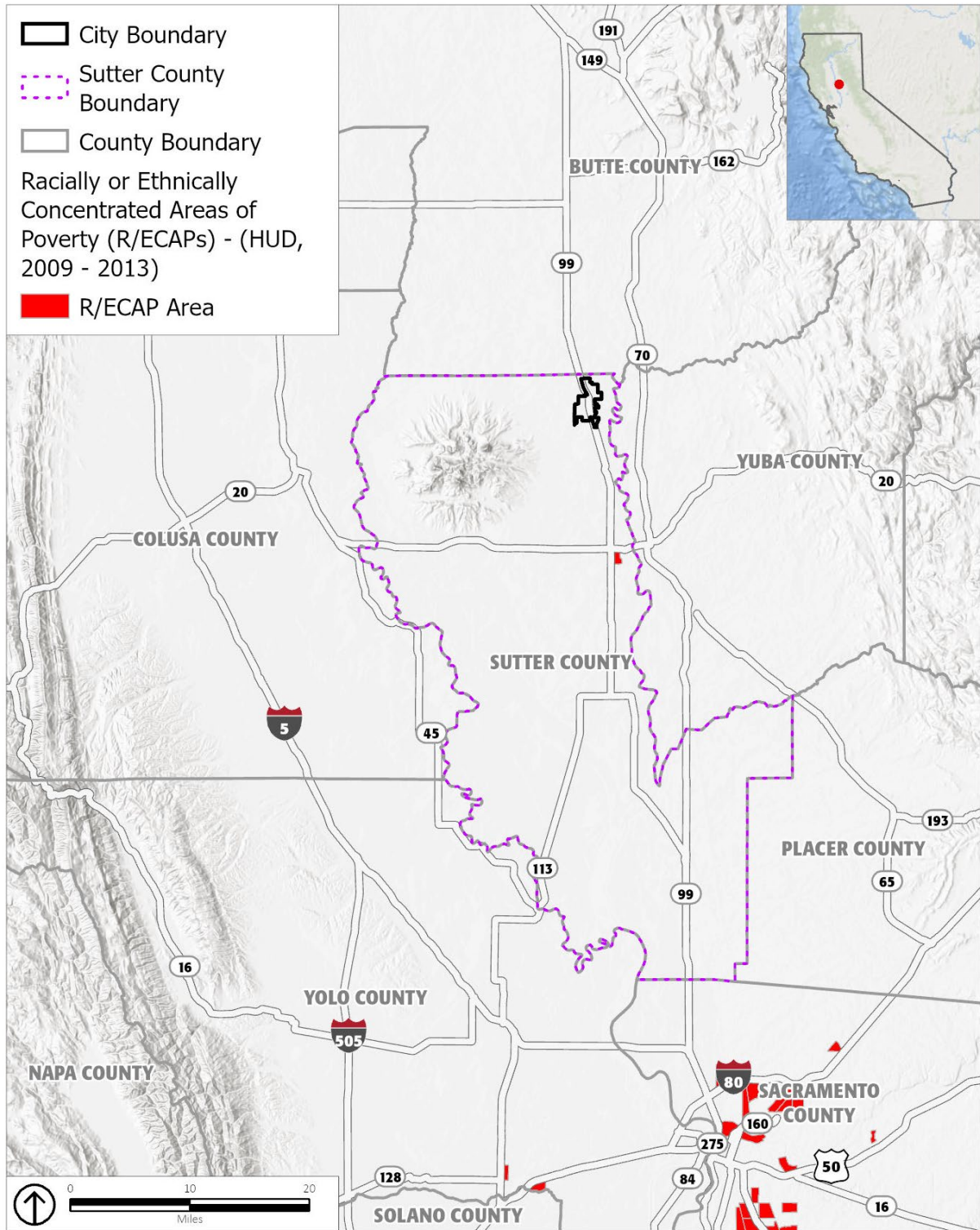
#### Racially/Ethnically Concentrated Areas of Poverty

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods in which there are both racial concentrations and high poverty rates. HUD defines R/ECAPs as census tracts with:

- A non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; or
- A non-White population of 50 percent or more (majority-minority) and the poverty rate is three times the average poverty rate for the county, whichever is lower.

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. R/ECAPs are meant to identify where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity. While there are no R/ECAPs in the City of Live Oak, the area with the highest concentration of poverty (21 percent) also has the highest concentration of non-Whites (76 percent), located in the south-central part of the city west of Broadway, south of Pennington Road, and east of Dee Ree Road. Additionally, there are R/ECAPs near Live Oak in Yuba City (see Figure 3-9).

**Figure 3-9**  
**Racially/Ethnically Concentrated Areas of Poverty in Yuba Sutter Region**



Source: HCD AFFH Data Resources and Mapping Tool; HUD AFFH Tool 2013.

### Racially/Ethnically Concentrated Areas of Affluence

Conversely, affluence is most generally defined as an abundance of wealth or money. A spatial analysis of affluence by race or ethnicity can be used to determine a Racially or Ethnically Concentrated Area of Affluence (RCAA). Although HCD and HUD have not established standard definitions for RCAAs, they are generally understood to be neighborhoods in which there are both high concentrations of White non-Hispanic households and high household incomes.

Potential RCAAs exist in the northwest and southwest portions of Live Oak. The area north of Pennington Road and west of SR 99 has some of the highest average median incomes in the city (\$64,395), which is higher than the median county income (\$59,050). However, the non-Hispanic White population of the area is only 34 percent, which is slightly below the citywide population (37 percent).

Defined RCAAs are not in the region; however, there are places that are more likely to be considered RCAAs such as nearby Yuba City, which has areas with higher concentrations of White non-Hispanic households (65 percent) and higher median incomes (\$66,563).

### **Access to Opportunity**

Across the country, affordable housing has been disproportionately developed in communities of color with high poverty rates, thereby reinforcing the concentration of poverty and racial segregation in low opportunity and low resource areas. HUD and HCD, in coordination with the California Tax Credit Allocation Committee (TCAC), has developed “opportunity indices” to analyze access to opportunity. Access to opportunity is measured in the TCAC/HCD maps by access to positive economic, educational, and health outcomes. For the purpose of this assessment, the TCAC Opportunity Areas are used to analyze access to opportunity in Live Oak, in conjunction with ACS data on job proximity and HUD data on transportation costs.

### TCAC/HCD Opportunity Areas

The TCAC/HCD maps display the areas that offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health (or highest resource area) along with areas of high segregation and poverty and lower resource areas that have fewer of these opportunities. In order to equitably assess indicators across California, these maps compare data for Sutter County to nearby Yuba, Shasta, and Butte counties as well as other rural areas of the state. The primary function of TCAC is to oversee the Low-Income Housing Tax Credit (LIHTC) Program, which provides funding to developers of affordable rental housing.





As shown in Figure 3-10, the areas of Live Oak generally west of SR 99 and Larkin Road are considered high and highest resources areas. Specifically, the block group in the southwestern part of the city south of Pennington Road is considered a highest resource area. High and highest resource areas are areas with high index scores for a variety of educational, environmental, and economic indicators. Some of these indicators include high levels of employment and close proximity to jobs, access to effective educational opportunities for both children and adults, low concentration of poverty, and low levels of environmental pollutants, among others. In comparison to other incorporated cities in the Sutter and Yuba counties region, Live Oak has a greater proportion of high and highest resource areas.

The area of Live Oak generally east of SR 99 and Larkin Road is considered a moderate resource area. These areas have access to many of the same resources as the high and highest resource areas, but they may have longer commuting times to places of employment, lower median home values, fewer educational opportunities, or other factors that lower their indexes for economic, environmental, and educational indicators. There are no block groups within the city considered low resource areas, which TCAC/HCD maps define as areas where there are fewer opportunities to access jobs, education, and lower home values in addition to other economic, environmental, and educational indicators.

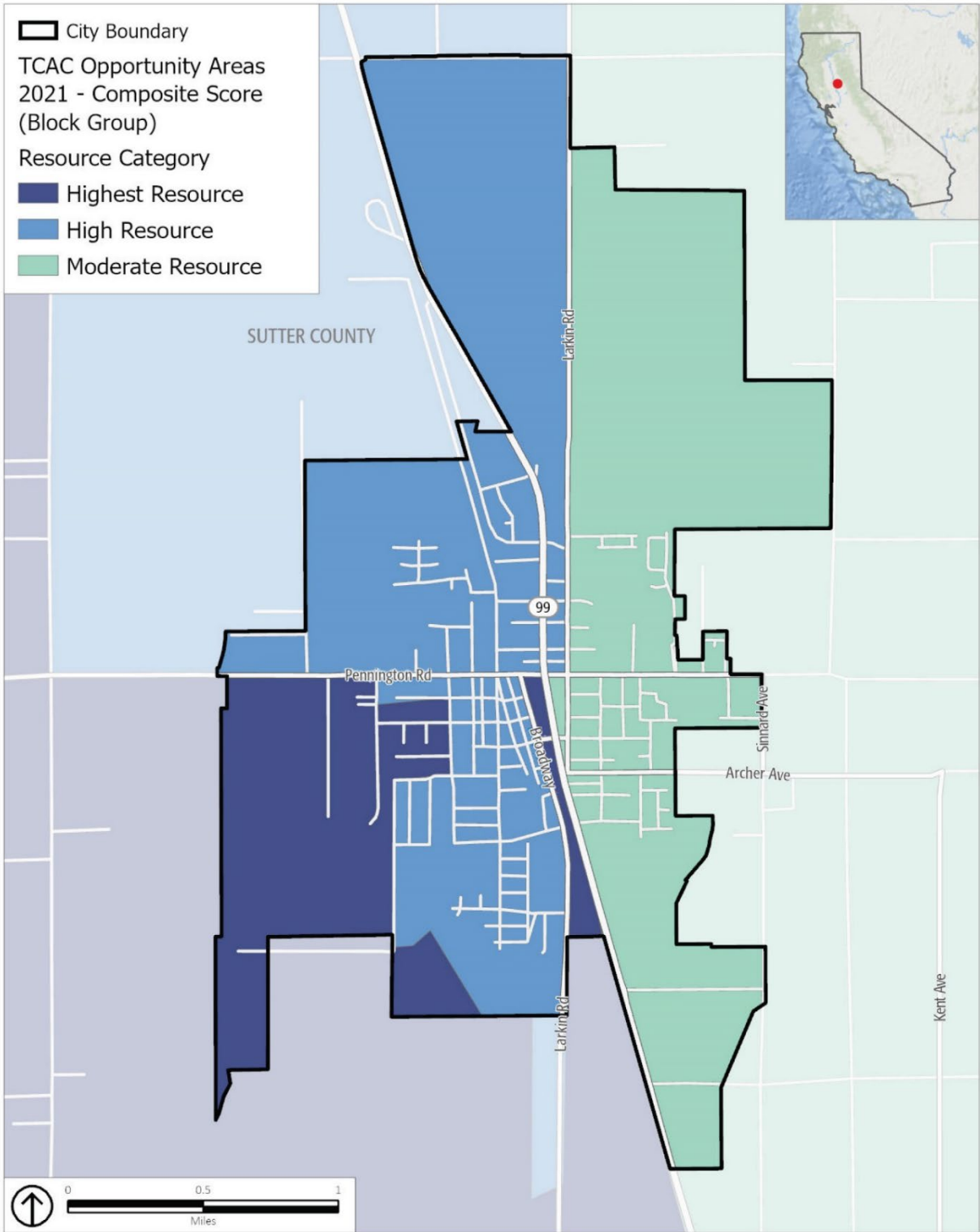
### Educational Opportunity

TCAC/HCD maps measured educational opportunity using indicators for math proficiency, reading proficiency, high school graduation rates, and student poverty rate. All areas of Live Oak have the highest education scores (greater than 0.75), which means that children receive more positive educational outcomes and have greater access to proficient schools in comparison to other rural areas of California (see Figure 3-11). Despite the above average poverty levels and the low median household income in the city, children in Live Oak have access to high educational opportunities. In comparison to other incorporated cities in the nearby region, Live Oak has higher education scores than Yuba City, Marysville, and Wheatland.

### Economic Opportunity

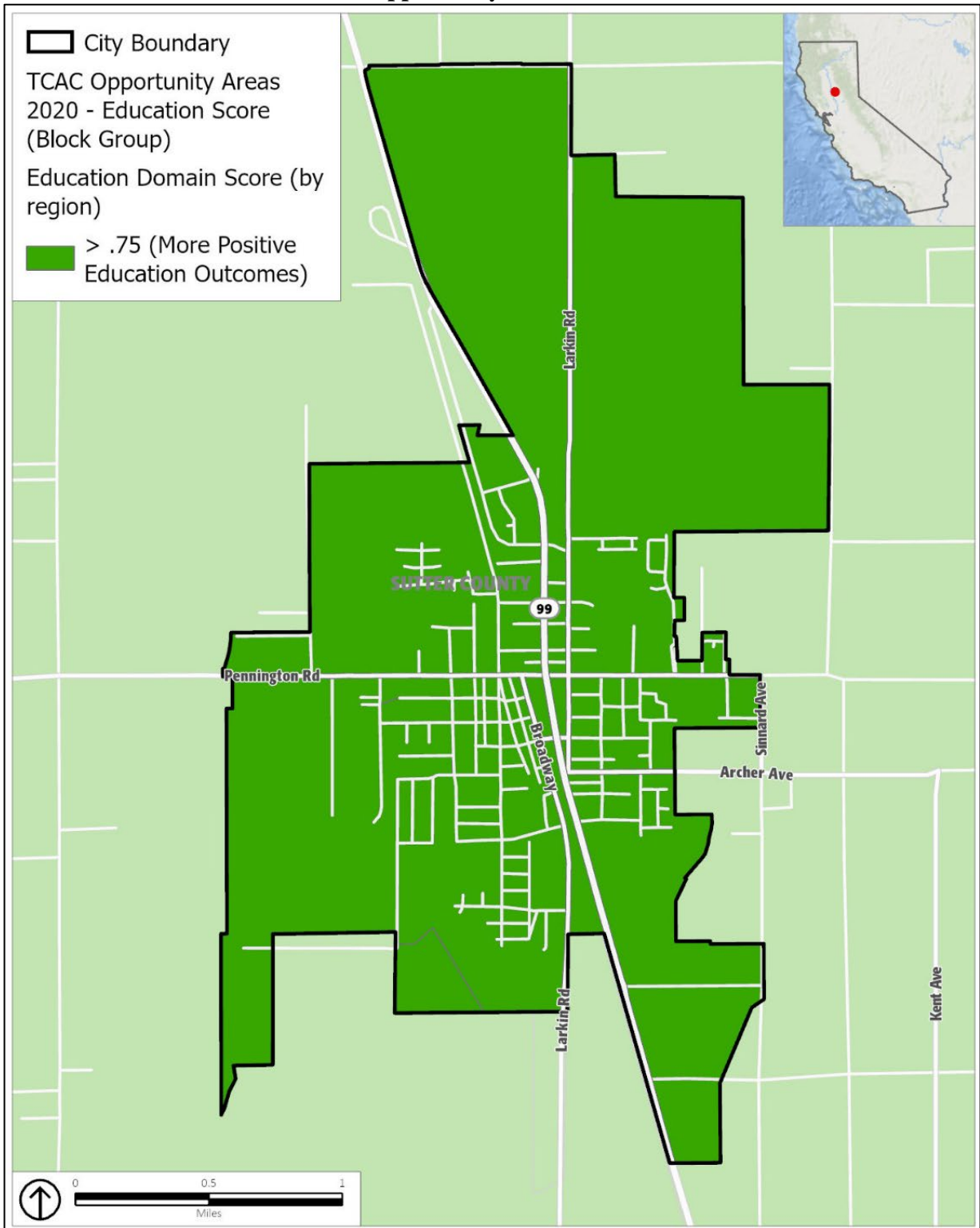
TCAC/HCD maps measured economic opportunity using indicators for poverty, adult education, employment, job proximity, and median home value. Based on the TCAC/HCD maps, Live Oak is considered an area of low economic opportunity. Figure 3-12 shows that the majority of the city has the lowest economic opportunity scores (less than 0.25), indicating that there are less positive economic outcomes. However, the southwestern part of the city south of Pennington Road has a slightly higher economic opportunity score (0.25 to 0.5), but still indicates less positive economic outcomes. Overall, this economic distribution correlates with the previously described income findings in which the southcentral and eastern areas of the city had lower median household incomes and higher percentages of low and moderate income households. In comparison to other incorporated cities in the nearby region, Live Oak has lower economic scores than Yuba City, Marysville, and Wheatland.

**Figure 3-10**  
**TCAC/HCD Opportunity Areas – Composite**



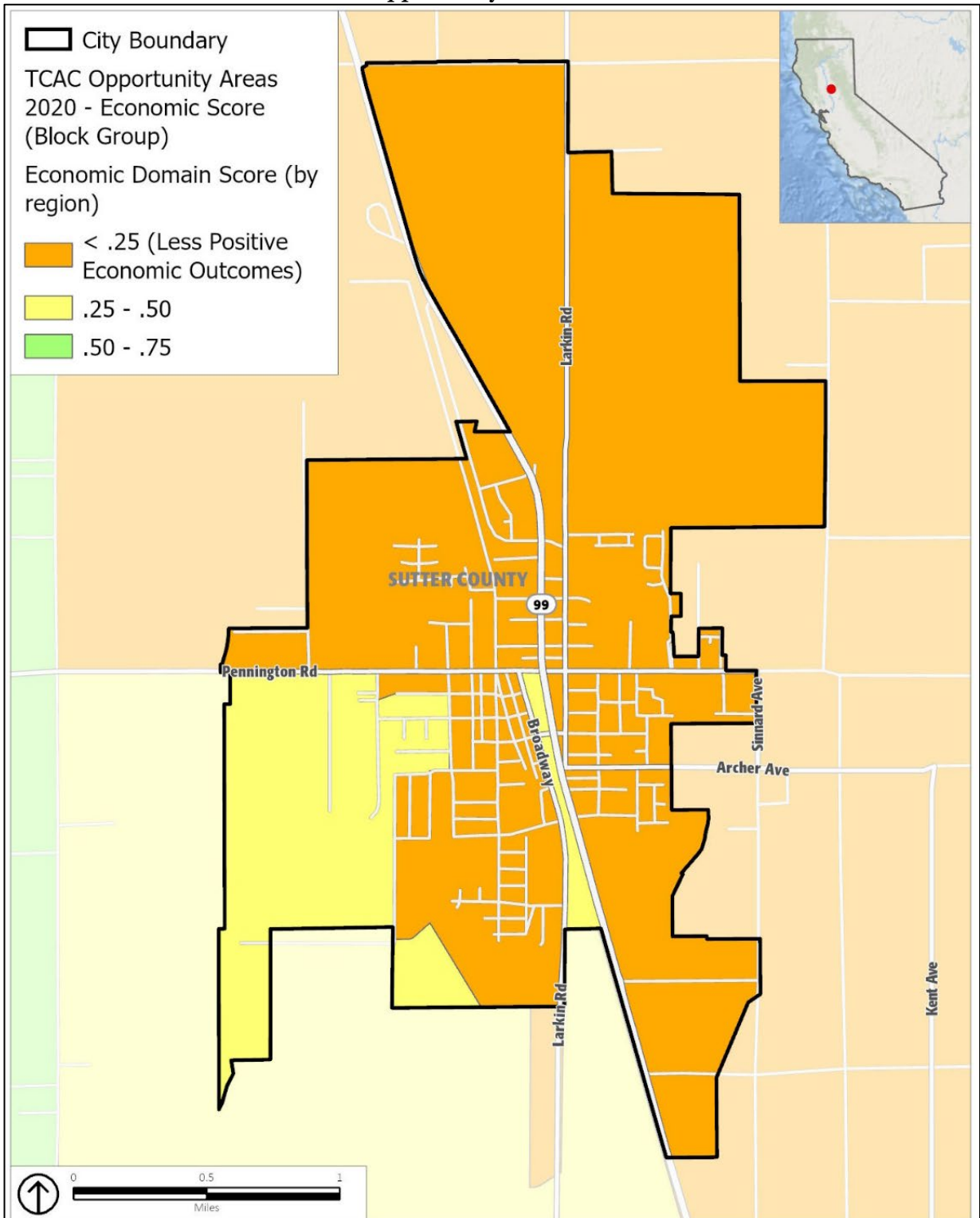
Source: HCD AFFH Data Resources and Mapping Tool, TCAC and HCD Opportunity Areas 2020.

Figure 3-11  
 TCAC/HCD Opportunity Areas - Education Score



Source: HCD AFFH Data Resources and Mapping Tool, 2020.

Figure 3-12  
 TCAC/HCD Opportunity Areas - Economic Score



Source: HCD AFFH Data Resources and Mapping Tool, 2020.

### Proximity to Jobs

The 2014-2017 HUD jobs proximity index quantifies the accessibility of a given neighborhood to all jobs within a core-based statistical area (CBSA). CBSAs tend to be larger in size and do not follow city boundaries. CBSAs are anchored by at least one urban center with a population of at least 10,000 along with adjacent counties that are socioeconomically tied to the urban center by commuting. In this case, the CBSA encompasses all of Sutter County and Yuba County. Accessibility to jobs is measured by distance “as the crow flies” to employment centers and does not integrate transportation and commuter data. Moreover, this index positively weighs larger employment centers as opposed to small, neighborhood commercial centers, and it inversely weighs the labor supply or competition in a location.

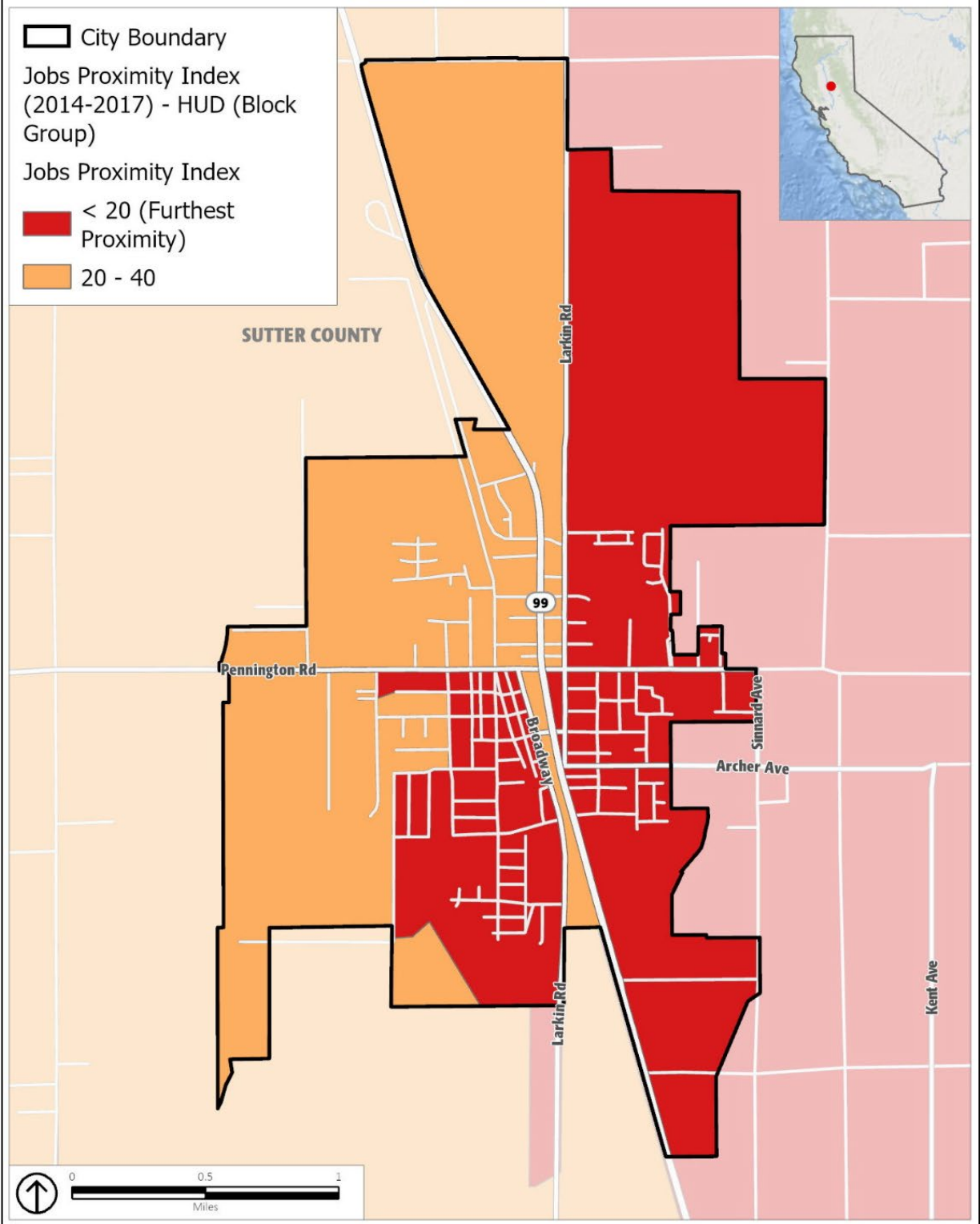
Overall Live Oak has low job proximity index scores, with the southcentral and eastern parts of the city having a jobs proximity index of below 20, meaning that those residents have the furthest proximity to job opportunities (see Figure 3-13). Although the two westernmost block groups have a slightly higher jobs proximity index of between 20 and 40, residents in these areas still have longer than average commutes to job opportunities. According to the 2015-2019 ACS, approximately 15 percent of working Live Oak residents commute less than 10 minutes to their workplace, while 18 percent commute more than 45 minutes to their workplace. Overall, this distribution correlates with the previously described economic opportunity findings in which most areas of Live Oak had the lowest economic opportunity scores. However, it is important to note that this score does not consider job opportunities from Live Oak’s surrounding agricultural areas. In comparison to other incorporated cities in the nearby region, Live Oak has lower jobs proximity index scores than Yuba City and Marysville, but similar jobs proximity index scores to Wheatland.

### Transit Access and Low Transportation Cost Index

HUD developed the Low Transportation Cost Index to estimate the percentage of income that residents use to pay for transportation. The index is measured at the census tract scale and the higher an area’s index score, the lower the cost of transportation. Scores can be influenced by factors such as access to public transportation, housing density, and proximity of employment centers and other services. Live Oak has an average index score of 22, meaning it has lower transportation costs than 22 percent of the nation. In comparison, Live Oak has higher transportation costs than the statewide average of 66 and Sutter County average of 29. As shown in Figure 3-14, the southwest portion of Live Oak, west of SR 99 and south of Pennington Road, falls in the lowest range of index scores (0 to 20), while the rest of the city falls within a slightly higher range of index scores (20 to 40). However, the actual scores for these areas are very close, as the southwest portion’s index score is 19 and the rest of the city’s score is 22. Transportation cost scores could be much lower in Live Oak and Sutter County because of its remote location and because overall distance to services, employment centers, and public transportation are greater. The estimations for Live Oak also include the rural areas to the south and southwest of Live Oak, which could be negatively impacting the index score for the city.



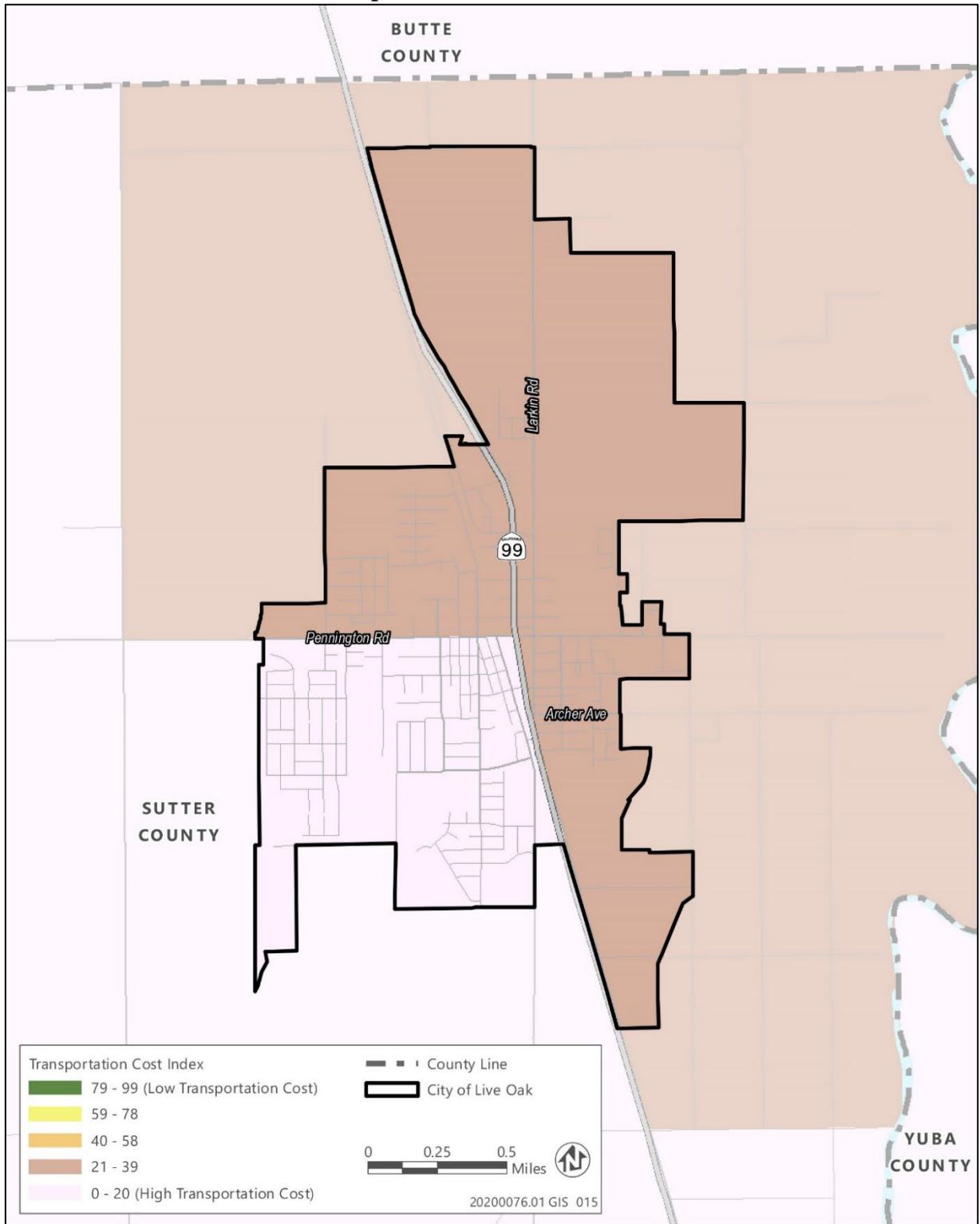
**Figure 3-13**  
**Jobs Proximity Index in Live Oak 2014-2017**



Source: HCD AFFH Data Resources and Mapping Tool, 2021.



**Figure 3-14**  
**Low Transportation Cost Index in Live Oak**



Source: HCD AFFH Data Resources and Mapping Tool.

Live Oak is serviced by Yuba-Sutter Transit, which offers one combined fixed route and demand response service. The route has six stops in Live Oak and advanced reservations can be made for pick-up anywhere within one-quarter mile of the route. The service has limited availability, as it offers two Live Oak-bound buses, one in the morning and one in the afternoon, and two Yuba City-bound buses, one in the afternoon and one in the early evening. This route operates only on weekdays and provides the only connection to Yuba City. Accessing other areas in the region requires transferring at the Yuba City transit center.

### Environmental Opportunity

TCAC/HCD maps measured environmental opportunity using the exposure, pollution burden, and environmental effect indicators used in CalEnviroScreen 3.0. CalEnviroScreen 3.0 is a statewide risk assessment tool developed by the California Office of Environmental Health Hazard Assessment, that measures the cumulative impacts of multiple sources of pollution. As shown in Figure 3-15, the entire city of Live Oak has the highest environmental opportunity score (above 0.75), indicating more positive environmental outcomes. Although Live Oak overall has low exposure to most environmental pollutants, it does have relatively high exposure to drinking water contaminants and pesticides, which could be from nearby agricultural fields. In comparison to other incorporated cities in the nearby region, Live Oak generally has higher environmental scores than Yuba City, Marysville, and Wheatland.

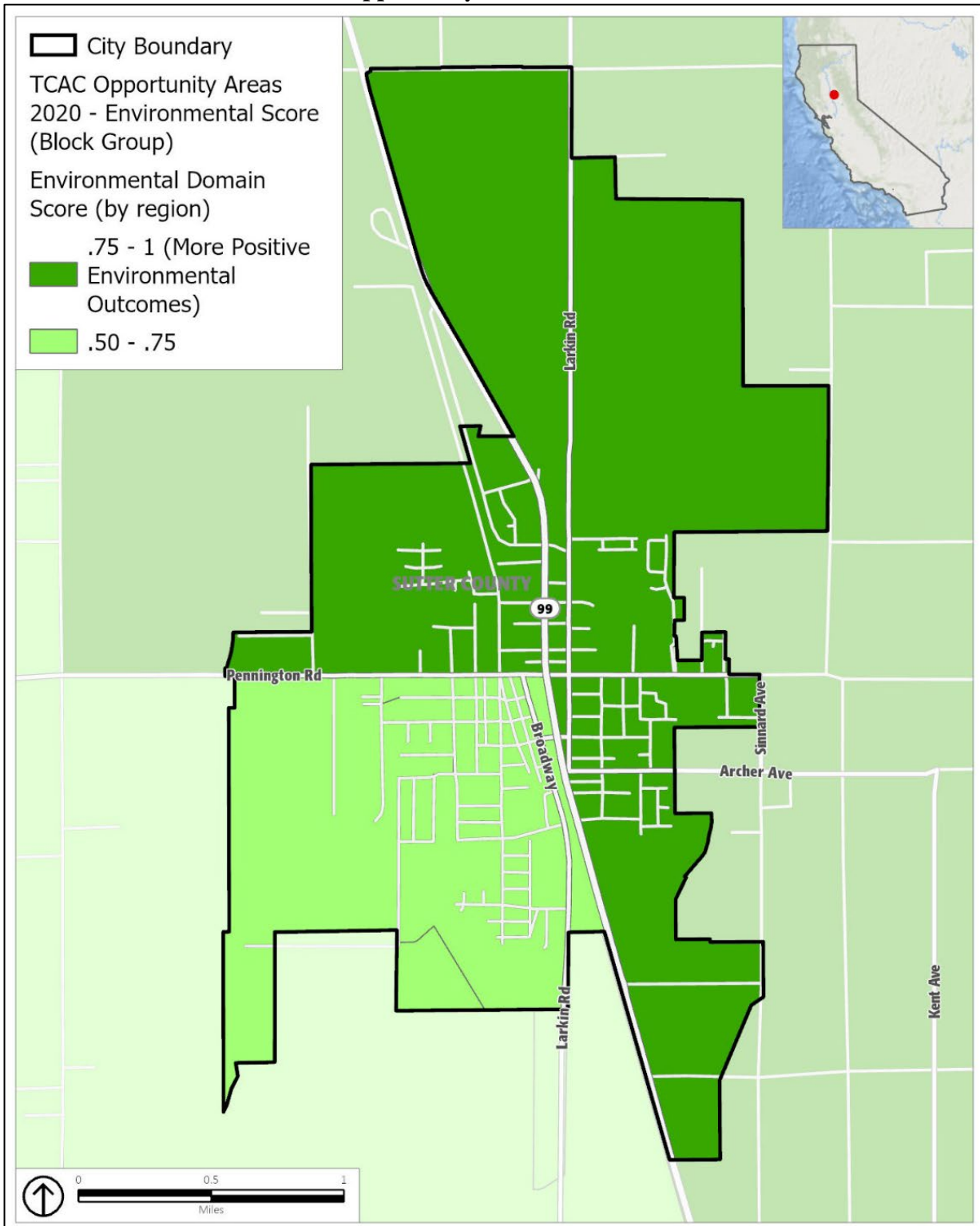
## **Disproportionate Housing Needs**

### Cost Burden

Housing cost burden, also referred to as overpayment, is defined as households paying more than 30 percent of their gross income on housing related expenses, including rent or mortgage payments and utilities. Overpayment for renters is a chronic issue throughout the city and region, including in Live Oak where 63 percent of renters were overpaying for housing between 2015-2019. As shown in Figure 3-16, the southwestern portion of the city has a higher percentage of renters overpaying for housing (60 to 80 percent) than the rest of the city (40 to 60 percent). Although overpayment among homeowners is less prominent, Figure 3-17 shows that there were still between 20 and 40 percent of homeowners overpaying for housing in Live Oak between 2015-2019. Severe overpayment, defined as paying more than 50 percent of gross income on housing related expenses, affects 11 percent of renters and 7 percent of homeowners in Live Oak. Similar to statewide trends, more renters are overpaying for housing compared to homeowners.

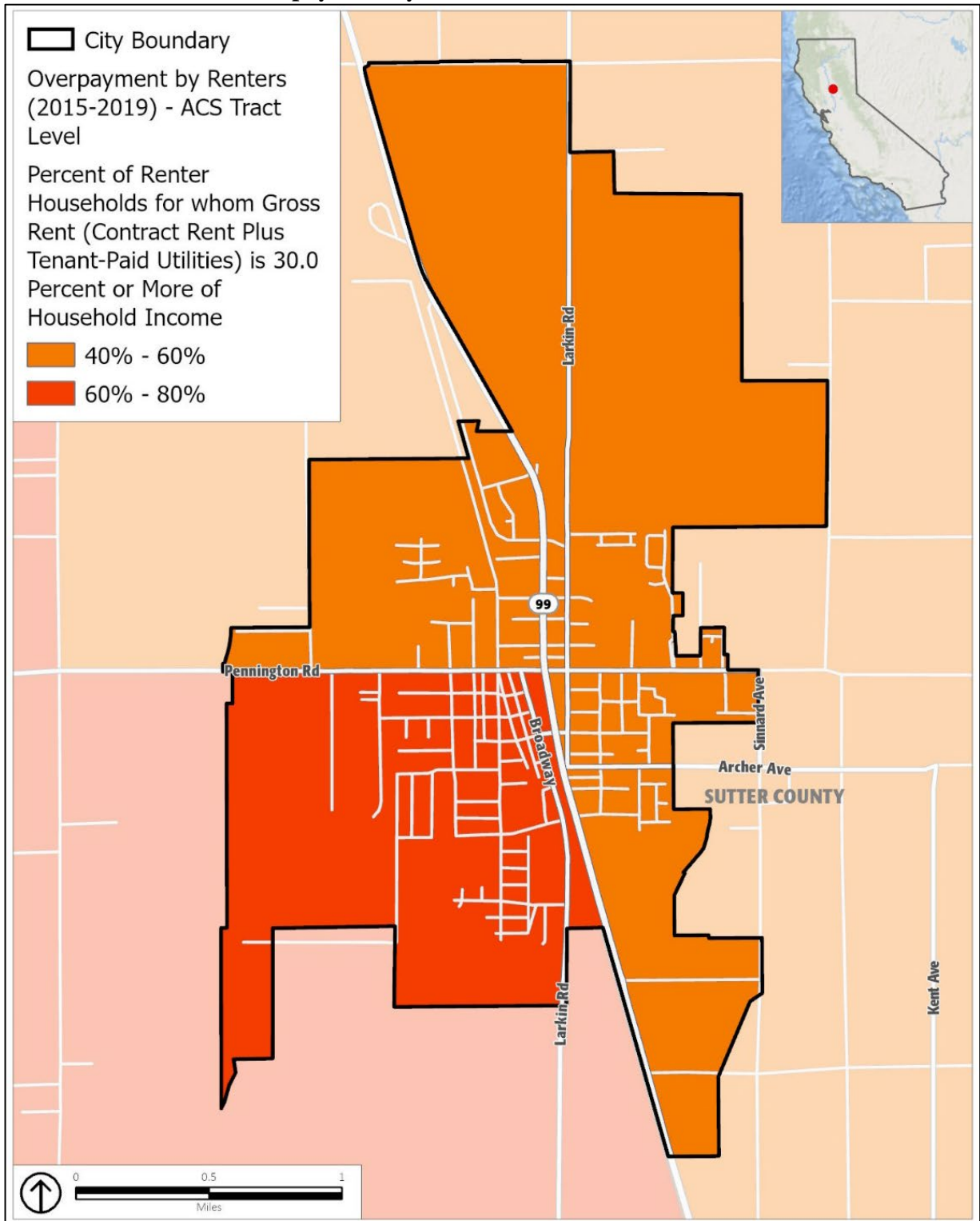
Additionally, because overpayment among renters is more prevalent than it is among homeowners, some groups are more impacted by cost burden than others. Specifically, renters in Live Oak are disproportionately represented by Hispanic/Latino and multi-race populations, and these residents are more likely to feel the impacts of cost burden more so than non-Hispanic White residents, who are more likely to be homeowners.

**Figure 3-15**  
**TCAC/HCD Opportunity Areas - Environmental Score**



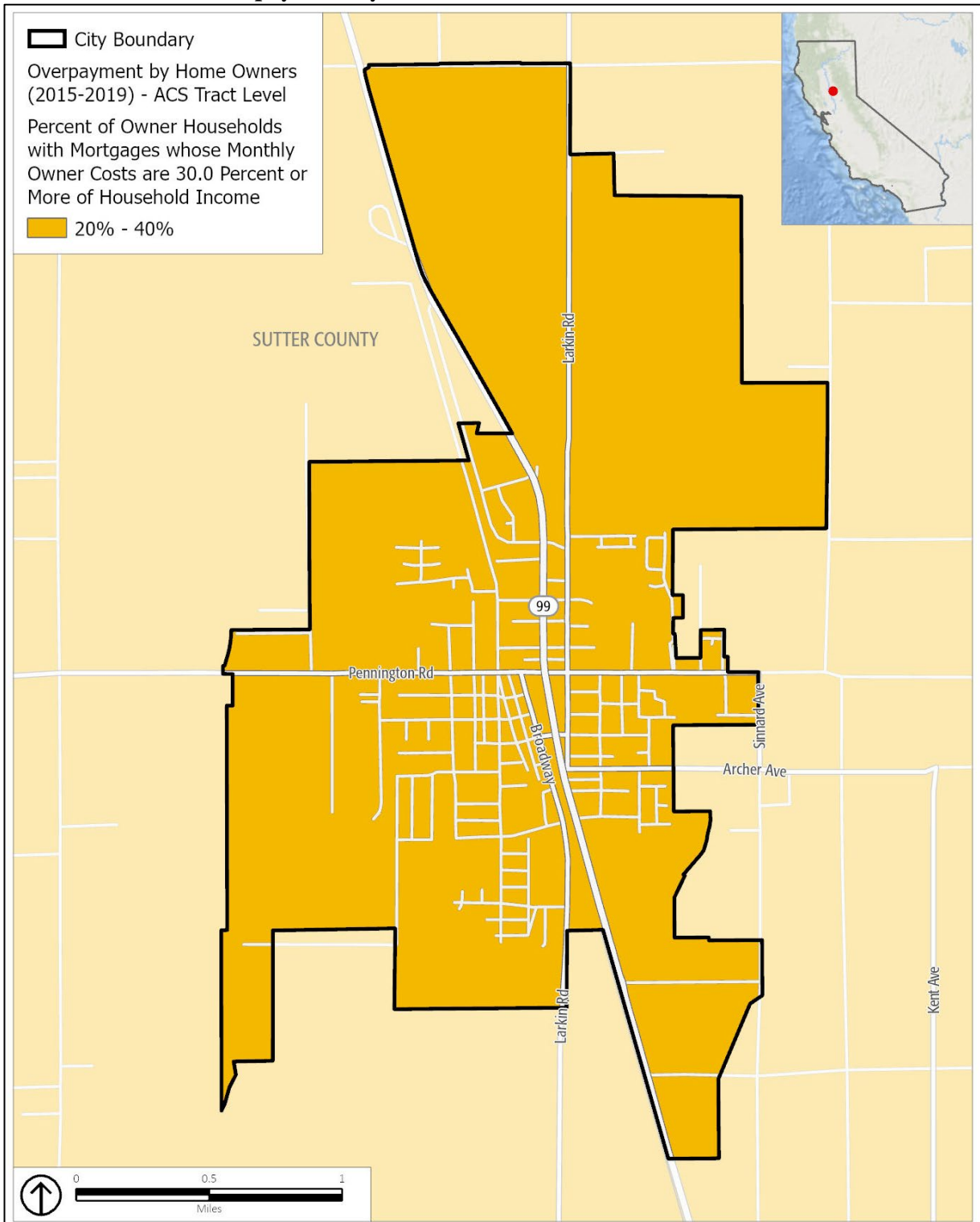
Source: HCD AFFH Data Resources and Mapping Tool, 2020.

**Figure 3-16**  
**Overpayment by Renters in Live Oak 2015-2019**



Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census 2015-2019 ACS 5-Year Estimates.

**Figure 3-17**  
**Overpayment by Home Owners in Live Oak 2015-2019**



Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census 2015-2019 ACS 5-Year Estimates.

### Location Affordability Matrix

Using 2012-2016 ACS data, the Location Affordability Index measures standardized housing and transportation cost estimates in the form of median gross rent index ratings. Figure 3-18 below shows the Location Affordability Index's median gross rent in Live Oak. Overall, Live Oak is in the lowest category of median gross rents (below \$1,000 per month). Within this category, the southwestern section of the city, south of Pennington Road and west of SR 99 has higher median gross rent (\$857) than the northern and eastern parts of the city (\$715). These rents are affordable to both moderate-income and lower-income households. In comparison to the region, Live Oak has similar affordability scores to Marysville and Wheatland, but higher affordability scores than Yuba City.

### Overcrowding

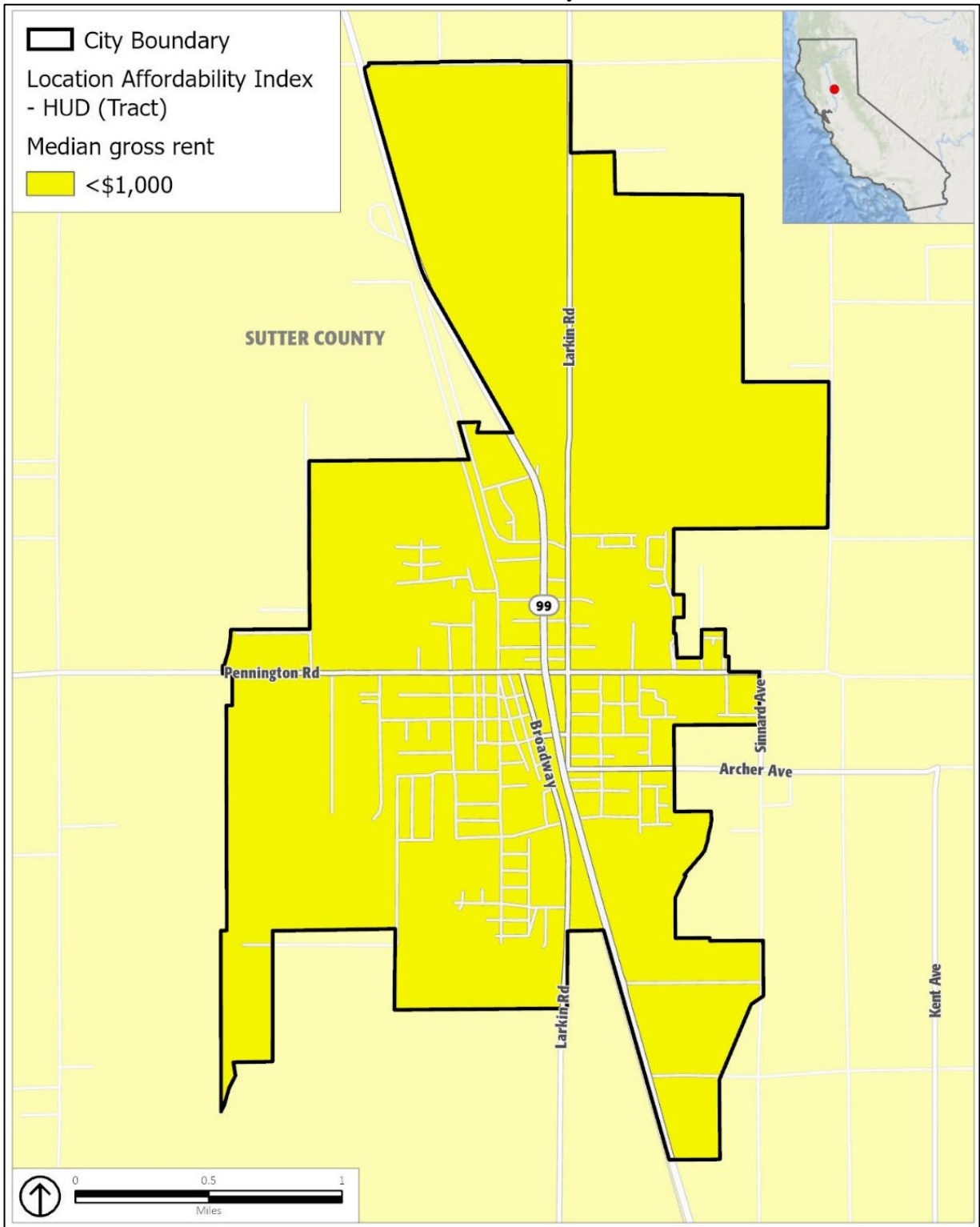
Overcrowding of residential units, in which there is more than one person per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. According to the 2015-2019 ACS, 8.3 percent of households were defined as overcrowded in Live Oak, roughly the same as the statewide average of 8.2 percent. However, Figure 3-19 shows that the area of Live Oak south of Pennington Road and west of SR 99 has an overcrowding rate lower than the state average, at 5.1 percent. In contrast, the area north of Pennington Road and east SR 99 is above the statewide average with an overcrowding rate of 11.3 percent. In comparison to other incorporated cities in the region, Live Oak has similar overcrowding rates to Wheatland and Yuba City, but higher overcrowding rates than Marysville. Severely overcrowded households, defined as having on average more than 1.5 persons per room, make up two percent of all households in Live Oak, and are only in owner-occupied households.

### Substandard Housing

Live Oak is an aged community in Sutter County and the housing stock is reflective of that. Approximately 4 percent of homes in the city may be dilapidated since they were built prior to 1939 and about 58 percent of the homes in the city were constructed prior to 1989 indicating potential need for repair or rehabilitation. Substandard housing conditions, in which a housing unit has incomplete kitchen or plumbing facilities, is most likely to affect the senior population, residents with disabilities, and extremely low income households. Seniors and residents with disabilities are typically on fixed incomes and may not be able to finance repair costs if they do own their home. According to 2015-2019 ACS data, less than 1 percent of housing units in Live Oak lacked either complete kitchen or plumbing facilities. The city currently has a Home Repair Assistance Program to provide funding to homeowners who lack the resources to make necessary repairs to their home.

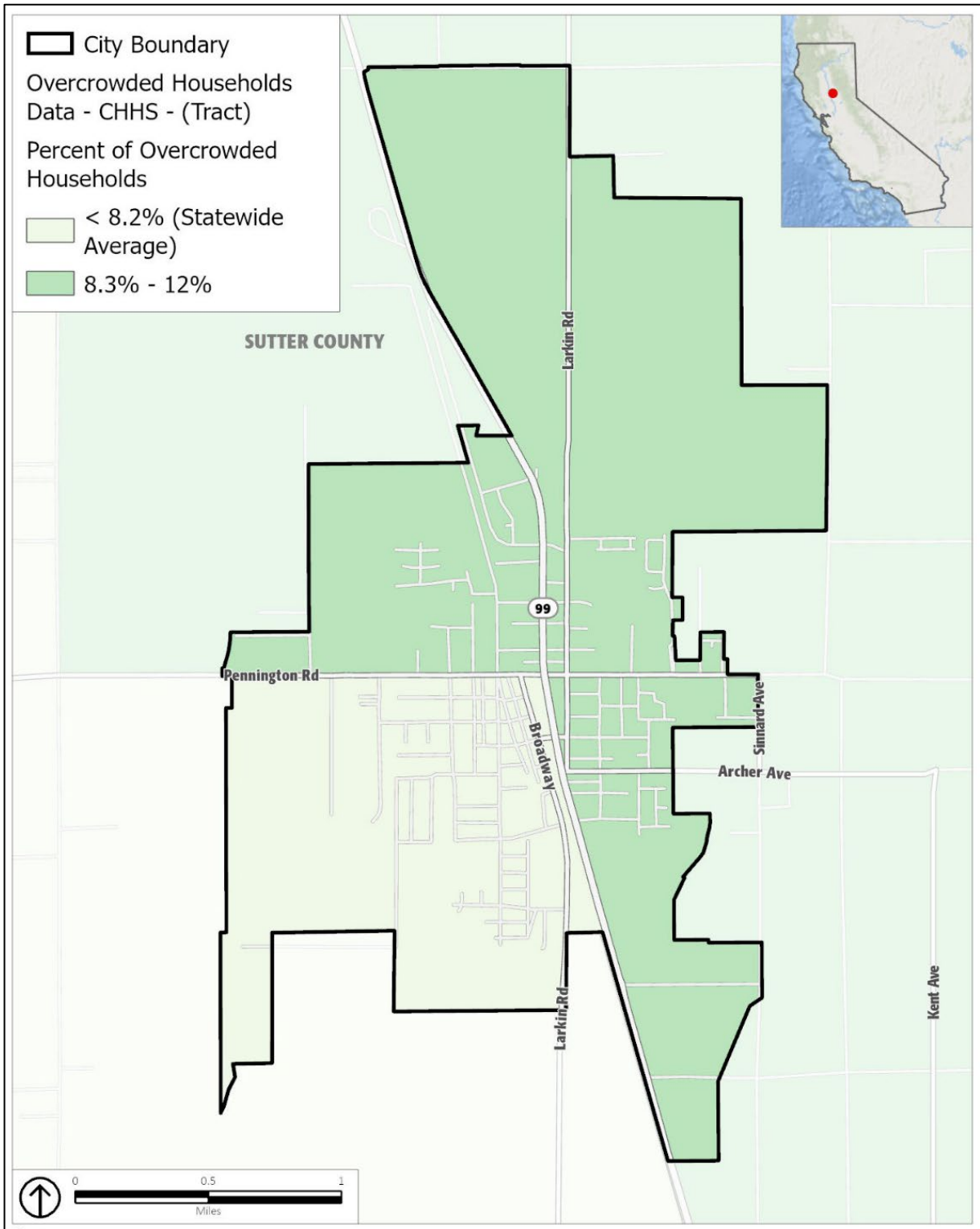


Figure 3-18  
Location Affordability Index



Source: HCD AFFH Data Resources and Mapping Tool, 2021.

**Figure 3-19**  
**Overcrowded Households in Live Oak 2015-2019**



Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census 2011-2015 ACS 5-Year Estimates.

## Displacement Risk

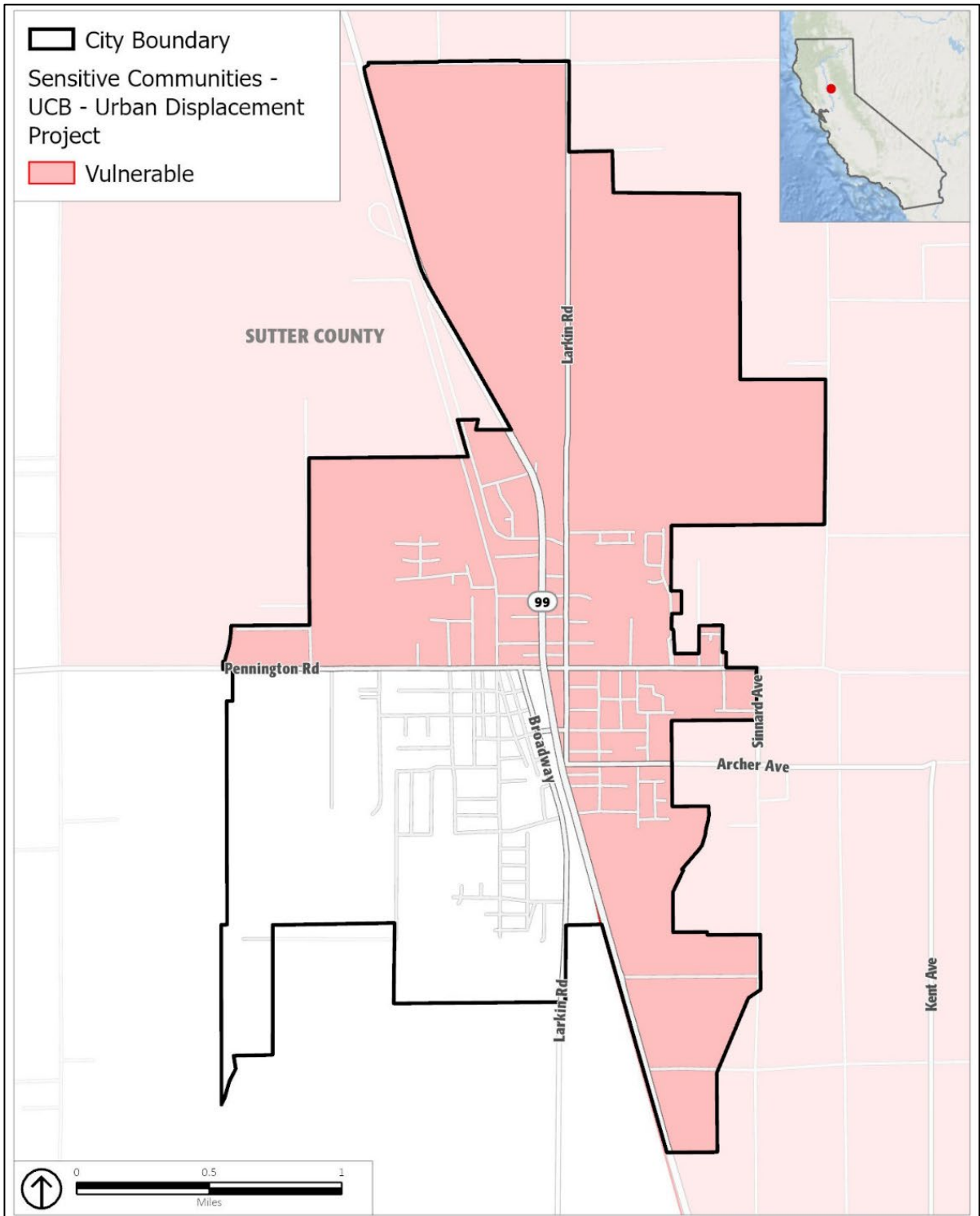
The rising cost of housing is becoming an increasingly important housing security issue in the Greater Sacramento region, especially for renters. Gentrification is the process by which the influx of capital and higher-income residents into working-class neighborhoods changes the essential character of that neighborhood and displace lower-income residents. Displacement occurs when housing costs or neighborhood conditions force people out and drive rents so high that lower-income people are excluded from moving in. Sensitive areas contain populations at the neighborhood level that could be particularly susceptible to displacement in the face of exacerbated market-based pressures. According to the UC Berkeley Urban Displacement Project, a census tract was flagged as a sensitive community if it met the following criteria as both vulnerable and experiencing market-based displacement pressure:

1. Proportion of very low-income residents was above 20 percent in 2017; and
2. The census tract meets two of the following criteria:
  - a. Share of renters is above 40 percent in 2017;
  - b. Share of people of color is above 50 percent in 2017;
  - c. Share of very low-income households (50 percent AMI or below) that are also severely rent burdened households is above the county median in 2017;  
or
  - d. Nearby areas have been experiencing displacement pressures.

According to these metrics, and as shown in Figure 3-20, the areas north of Pennington Road and east of SR 99 are vulnerable to displacement because of the high proportion of households that are renters and low to moderate income. In comparison to other incorporated cities in the region, residents of Live Oak are similarly at-risk to the economic pressures of displacement such as rising rents, property taxes, and home prices as residents of Marysville and Yuba City, but at greater risk of displacement than residents of Wheatland.

While displacement is most commonly thought of as the result of gentrification and related economic pressures such as rising rents, property taxes, and home prices, it can also result from sudden or slow-onset natural events forcing people to leave their homes and communities. Natural disasters, especially flooding, are a primary concern for displacement of communities in Sutter County. The county experienced major flooding 15 times during the 20th Century, and regional flood control infrastructure is crucial in reducing the frequency of flooding events. The county is protected from flooding by over 260 linear miles of levees, however there are approximately 70 miles of the levees that have been improved but still do not meet new, higher federal standards. Failure in one area, such as a levee break, can result in flooding across counties.

Figure 3-20  
Sensitive Communities in Live Oak 2013-2017



Source: HCD AFFH Data Resources and Mapping Tool, 2021. UC Berkeley Urban Displacement Project, U.S. Census 2013-2017 ACS 5-Year Estimates.

## Homelessness

As discussed in detail in Chapter 2 of this housing element, the City of Live Oak does not have a significant homeless population, and therefore, detailed data of homeless persons in the City of Live Oak does not exist. As a result, countywide data is used for this analysis. The total number of homeless persons in Sutter and Yuba County has doubled since 2009; therefore, homelessness remains a pressing issue in Sutter County as a whole. In 2019, the County's 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. 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, 251 people were reported to be precariously sheltered, staying in hospitals, jails, hotels, sheltering with friends or family, or they were couch surfing.

## **Other Relevant Factors**

### Rates of Homeownership

Homeownership is a powerful vehicle for counteracting rising housing prices and the effects of gentrification and displacement, especially for lower-income households. Statewide, homeownership rates vary widely by race and ethnicity, and this is also true for Sutter County and Live Oak. Between 2015-2019, Live Oak had an overall homeownership rate of 57 percent, which is slightly higher to California's homeownership rate, 54.8 percent in 2019.

Various racial and ethnic groups do not have the same likelihood of owning a home in Live Oak, similar to statewide patterns. As shown in Table 3-11, homeownership rates of residents identifying as non-Hispanic White (69 percent), Asian (77 percent), or some other race (91 percent) are much higher than the citywide average (57 percent). In contrast, residents who identified as Hispanic/Latino have much lower rates of homeownership (43 percent), and residents identifying as multiracial have even lower rates (6 percent). Native Hawaiian and Other Pacific Islander households make up a small proportion of all households in the city (less than 1 percent), with all 8 households in renter-occupied units.



**Table 3-11  
Housing Tenure by Race/Ethnicity in Live Oak 2015-2019**

	Owner Occupied		Renter Occupied		Total Occupied Units
	Number	Percent of Total	Number	Percent of Total	Number
White non-Hispanic	732	69%	335	31%	1,067
Black	8	24%	25	76%	33
Asian	112	77%	33	23%	145
Native Hawaiian and Other Pacific Islander	0	0%	8	100%	8
American Indian and Alaskan Native	17	52%	16	48%	33
Some other Race	138	91%	14	9%	152
Multiracial (Two or more races)	9	6%	133	94%	142
Hispanic or Latino	379	43%	496	57%	875
<b>Total</b>	<b>1,395</b>	<b>57%</b>	<b>1,060</b>	<b>43%</b>	<b>2,455</b>

Source: U.S. Census, 2015-2019 ACS 5-Year Estimates, Table S2502.

Regional Loan Denial Rates

Nationally, Black and Hispanic/Latino households are more likely than other groups to be denied a home loan and to receive a subprime loan. Subprime mortgages are a type of housing loan most often given to individuals that have weak credit history. They are more expensive because there is a higher pre-determined risk of default and carry higher interest rates. A concentration of subprime mortgages in areas with concentrations of people of color is a potential consequence of historically discriminatory practices, such as redlining. Despite efforts to reform long-standing practices of discrimination in the housing credit system, patterns of inequality still exist. Communities of color disproportionately experience higher rates of loan denial than White non-Hispanic applicants. The Great Recession and housing crisis brought to light the unusually high concentration of non-White residents with subprime mortgages and property foreclosures across the country.

Based on 2017 data from the Home Mortgage Disclosure Act (HMDA), there were 2,649 loan applications filed in Sutter County in 2017 for owner-occupied homes with a rate of loan denial of 18 percent, which is lower than the statewide rate of 21 percent; however, denial rates vary substantially by census tract. The denial rate for the census tracts that include Live Oak was higher than the county at 22 percent, with 58 loans denied out of 259.





**Fair Housing Issues, Contributing Factors, and Housing Programs**

Based on the findings from this assessment, there are two main fair housing issues in Live Oak: low access to jobs and economic opportunity relative to the region and housing needs (Table 3-12). Pursuant to Government Code Section 65583 (c)(10)(A)(v), the Housing Element includes several policies and programs to proactively address fair housing issues and replace segregated living patterns with integrated and balanced communities.

Assessment of Fair Housing Identified Issue	Contributing Factors	Meaningful Actions
(A) Low Access to Jobs and Economic Opportunity Relative to the Region	Location of employers Lack of positive economic opportunities available to residents High Transportation costs	Coordinate with local and regional partners to pursue funding for affordable housing (Programs 1 and 2) Create opportunities for lower-income residents in high resource areas (Program 19) Increase services and amenities to improve access to opportunity in low resource areas (Program 19) Outreach to development community (Programs 7 and 16)
(B) Housing Needs	Limited affordable and accessible housing for individuals who need supportive services Substandard housing and older housing stock	Establish formal procedure for providing reasonable accommodations (Program 19) Inventory housing stock to survey housing needing rehabilitation (Programs 2, 11 and 15)
Source: City of Live Oak, 2021		

**Sites Inventory**

A primary goal of the assessment is to ensure available sites for lower-income housing are located equitably with fair access to opportunities and resources. Ensuring that sites for housing, particularly lower income units, are in high resource areas rather than concentrated in areas of high segregation and poverty requires jurisdictions to consider the accessibility of various opportunities including jobs, transportation, good education, and health services when planning for housing.

This section analyzes whether the sites included in the 2021-2029 Housing Element sites inventory improve or exacerbate fair housing conditions and patterns of segregation by comparing the sites inventory to a few of the fair housing indicators identified in this assessment. Given the small size of Live Oak, the specific location of



sites for housing will not have a meaningful impact on patterns of segregation; patterns will likely remain consistent. To further this point, all affordable and market-rate housing development projects currently planned and in construction are spread throughout the City of Live Oak and are not concentrated in any areas as shown in the City of Wheatland's Sites Inventory (see Appendix A).

**Access to Opportunity** - The sites included in the site assessment all provide reasonably descent access to opportunity, at least on par with that available throughout the city currently. Each site is near existing development and can tap into existing infrastructure, and can access public transit.

**Displacement Risk** - The sites identified in the site inventory are all vacant sites; they will require new building to meet the RHNA housing needs. New development will have to comply with all state and local regulations.

**Meets Housing Needs** - Each of the sites identified in the site assessment can provide for a variety of housing types. This housing element, can help drive development to meet the variety of needs in the city. These newly-identified sites contribute to new development to meet those needs, while the city also focuses on rehabilitation of existing housing stock through the housing element.

## 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. 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 replacements, 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.

### **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.

### **Water Supply**

Live Oak provides water to city users from groundwater supplies with a system consisting of groundwater wells, treatment systems, a 1.4 million gallon (MG) water storage tank, a booster pump station, and a water distribution system. The city's drinking water system is in compliance with State and federal drinking water regulations. 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-inch to 21-inch diameter. 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. 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.

### **Environmental Constraints**

The Background Report prepared for the City's General Plan Update in 2006 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, SR 99, and the Union Pacific Railroad right-of-way, which is designated as being in flood hazard zone A (100-year





## Housing Constraints

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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.



## 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		1	0	1
Vacant Land Inventory	20	20	160	200	276	676
ADU Potential <sup>2</sup>	0	0	45	45		90
2014–2019 RHNA Surplus	0	0	0	0	0	0

Source: SACOG 2021

<sup>1</sup> 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.

<sup>2</sup> 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 2.0 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. 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.



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

### Accessory Dwelling Unit Potential

The City of Live Oak received grant funding for the preparation of the Live Oak Accessory Dwelling Unit (ADU) Ordinance. City staff prepared the draft ordinance and scheduled planning commission workshops to discuss the proposed ordinance. The ADU Ordinance was adopted on November 16, 2022. Since 2019, the City of Live Oak has permitted four ADUs consistent with current state guidelines. Using this historical average and guidance provided by HCD, it is assumed that 90 ADUs could be permitted before the end of the 6<sup>th</sup> Cycle. This assumption takes into consideration historical trends as well as the increased permissiveness of state law regarding ADUs. Based on the size of ADUs and rent assumptions in Live Oak, the city estimates that this type of unit is most likely to be affordable to moderate- and low-income households. Based on an ADU study conducted by the University of California (UC) Berkeley’s Center for Community Innovation, 40 percent of ADUs are typically rented to family members or friends at either no cost or below market rate rental rates. Therefore, based on the UC Berkeley study, of the 90 ADUs projected



to be built in Live Oak between 2021 and 2029, 44 (49 percent) are anticipated to be affordable to low-income households, and 46 (51 percent) will be affordable to moderate-income households.

The Live Oak ADU regulations encourage ADUs and allow flexibility in their development. The regulations may assist homeowners in purchasing a home, provide security for people living alone, provide quarters for relatives, make more efficient use of infrastructure, increase the diversity of people living in neighborhoods, and offer an opportunity for low- and moderate-income renters.

### **Realistic Capacity**

The City of Live Oak currently allows a maximum density of 25 du/ac for all multi-family development. The R-4 zoning district allows up to three-story construction. As a result, the Housing Element assumes a realistic capacity of 20 units per acre for R4 and multifamily zones sites. It should be noted that, within the last three years, the City of Live Oak has not received any requests for development below the allowable density range. Regarding lower density zoned sites (e.g., R1, PD/LDR and PD/LDMR), the element assumes approximately 75 to 83 percent of maximum allowable densities, accounting for land use controls and site improvements and recent approved and typically built single family developments.

## **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.

### **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.

### **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.

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

**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 was created under Title II of the Cranston-Gonzales National Affordable Housing Act enacted on November 28, 1990. The HOME Program helps



to expand the supply of decent, affordable housing for Low and Very Low income families by providing grants to States and local governments. This money can be used to acquire property, construct new housing for rent or homeownership, rehabilitate rental or owner-occupied housing, improve sites for HOME-assisted development or demolish dilapidated housing on such sites, pay relocation costs for households displaced by HOME activities, provide financing assistance to Low income homeowners and new homebuyers for home purchase or rehabilitation, provide tenant-based rental assistance or help with security deposits to Low income renters, meet HOME program planning and administration expenses to take a more regional, collaborative approach to meeting their affordable housing needs.

### **Low Income Housing Tax Credit Program (LIHTC)**

The LIHTC Program provides for federal and state tax credits for private and non-profit developers and investors who agree to set aside all or an established percentage of their rental units for households at or below 60 percent of AMI for 55 years. These tax credits may also be utilized on rehabilitation projects, contributing to the preservation program.

### **Administrative Resources**

Described below are public and nonprofit agencies that have been involved or are interested in housing activities in Live Oak. These agencies play important roles in meeting the housing needs of the community. In particular, they are or can be involved in the improvement of the housing stock, expansion of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need.

#### **Habitat for Humanity Yuba/Sutter**

Habitat for Humanity is a nonprofit, faith-based organization dedicated to building affordable housing and rehabilitating homes for lower-income families. Habitat for Humanity builds and repairs homes with the help of volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals typically donate land for new homes. Habitat has completed homes in the City of Live Oak, and Live Oak continues to work on identifying potential sites within the City for Habitat.

#### **Mercy Housing California (MHC)**

MHC is a nonprofit developer that develops affordable housing for families, seniors, formerly homeless persons, individuals with HIV/AIDS, and persons with chronic mental illnesses and physical impairments. With the assistance of public and private funding, MHC builds housing to meet community needs. The types of housing developed include multi-unit rental apartments and single-family homes, single-room occupancy apartments for formerly homeless adults, and handicapped-accessible units



for individuals with physical impairments.

### **Regional Housing Authority**

The Regional Housing Authority oversees Yuba, Sutter, Colusa, and Nevada Counties with one waitlist for housing vouchers (Section 8). According to an Occupancy Manager for the Voucher Program at the Regional Housing Authority, as of January 2021 the waitlist is closed. The waitlist is not sorted by current place of residence, so it is impossible to know how many current Live Oak residents are on it. There are 1,751 total vouchers for Yuba, Sutter, Colusa, and Nevada Counties. The Housing Authority does not allocate a specific number of vouchers per county. As of January 2021, 655 vouchers were in use throughout Sutter County. The City of Live Oak continues to work with the Regional Housing Authority.

# 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.

The 2013-2021 Housing Element addressed the city’s housing needs for the 2013-2021 planning period, referred to as the Regional Housing Needs Allocation (RHNA). The RHNA is the number of housing units the city had to plan to accommodate during the previous housing element planning period. Table 5- 1 shows the RHNA and summarizes the number of housing units produced (building permit issued) each year by income category from the start of the previous planning period. As shown in the table, very little housing development occurred in the city in 2013, 2014, 2016, and 2017. In 2015, 87 residential units were constructed consisting of predominately very low income and low income units. Development in Live Oak increased in 2018, 2019, and 2020 consisting of low income units and above moderate income units. Overall, during the 2013-2021 planning period, the City of Live Oak was successful in developing very low income units, low income units, and above moderate income units, which supplied additional housing opportunities for special needs populations (e.g., elderly persons with disabilities, large households, female headed households, farmworkers, and persons experiencing homelessness).

<b>Year</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>	<b>Total</b>
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RHNA	104	72	83	190	449
2013	0	0	0	0	0
2014	0	0	1	0	1
2015	46	37	2	2	87
2016	0	0	0	2	2
2017	0	0	0	1	1
2018	0	0	0	52	52
2019	0	0	0	50	50
2020	3	21	0	83	107
<b>Total</b>	<b>49</b>	<b>58</b>	<b>3</b>	<b>190</b>	<b>300</b>
<b>Percentage of RHNA</b>	<b>47.1%</b>	<b>80.5%</b>	<b>3.6%</b>	<b>100%</b>	<b>-</b>

Source: City of Live Oak 2021

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.

#### Review of Special Needs Programs

Government Code Section 65588 requires that local governments review the effectiveness of the housing element goals, policies, and related actions to meet the community’s special housing needs (e.g., low income households, elderly, persons with disabilities, large households, female headed households, farmworkers, and persons experiencing homelessness). Given Live Oak’s limited financial, staff, and land resources, the city has made good progress in addressing much of its affordable housing needs and accommodating its share of regional housing needs under the SACOG Regional Housing Needs Plan. The City of Live Oak has worked diligently to continuously promote housing for special needs groups in a variety of ways by:

- Continue to address the challenges of providing housing on small, infill sites, and underutilized properties.
- Assisting **low income and elderly residents** that apply for Section 8 rental assistance;
- Adoption of an Accessory Dwelling Unit Ordinance to allow for the development of a unique housing option well-suited to meet the needs of the City’s **lower-income and elderly populations**;
- Continuing to support and provide resources for individual homeowners requesting exemptions to zoning and development standards in order to accommodate a disability thereby assisting **persons with disabilities**.
- Affirmatively further fair housing and access to opportunity for all persons





regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The City of Live Oak has considered the cumulative efforts to address special needs housing and finds that the City's existing programs to address the community's special housing needs continues to be relevant and will be continued in the next planning period.

City of Live Oak staff has determined that a majority of the goals, policies, and implementation measures in the 5th Cycle Housing Element are appropriate and effective in providing sound housing and community development planning on a regional basis and for the City of Live Oak. The City's affordable housing programs continue to utilize as many affordable housing tools as possible to help meet the goals it has established.

Unless otherwise specified, any program not implemented will continue to be an important potential source for affordable housing assistance and will remain in the Housing Element for possible future use. These programs may be implemented if the need for the program exists and sufficient resources are available. 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><b>Program A.1 – Provide Adequate Sites for Housing for All Income Levels</b></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> <p>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.</p> <p>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.</p> <p>Work with the Sutter County Housing Authority to identify opportunities for reuse of the Leo Chesney Correctional Facility as an affordable housing site. 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</p>	<p>The city amended its zoning map to ensure that land is available to accommodate at least 174 units of lower-income (low-, very low- and extremely low- income) housing. Land that has been designated in the new R-4 zone district includes 27.8 acres of vacant, orchard or agricultural parcels on Larkin Road, N Street, and Archer Avenues.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p>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>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><b>Program A.2 – Identify Opportunity Sites for Infill Development</b></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</p>	<p>Through Sutter County, the city's GIS is continuously updated to assist staff in identifying vacant parcels and opportunities for infill development. In addition, as part of this housing element update process, the city conducted a citywide vacant land survey.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p>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>		
<p><b>Program A.3 – Special Housing Needs</b></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 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>The city continuously reviews zoning practices to ensure adequate sites are available for special needs housing.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<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><b>Program A.4 – Second Units</b></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>	<p>The city was granted funding with the Local Early Action Planning (LEAP) grants program to prepare and adopt an Accessory Dwelling Unit (ADU) Ordinance. The city has drafted the draft ADU Ordinance and is currently preparing the adoption process.</p>	<p>Modify</p>
<p><b>Program A.6 – Homeless Services</b></p> <p>The City will work with the Sutter County Social Services &amp; 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>The City of Live Oak is receptive to working with partner organizations to address future housing needs to those without permanent residences. The city has contact information with adjacent jurisdictions (Yuba City and Marysville) with homeless assistance programs. In 2017, the city approved a Memorandum of Understanding (MOU) and is now formally part of a two-county, six-jurisdiction collaborative effort called</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p>Funding Source: General Fund and permitting fees</p> <p>Responsibility: Planning Department</p> <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>Bi-County Homeless Services.</p>	
<p><b>Program A.7 – Design Review</b></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>	<p>The city evaluated the design review process (examining procedures, processing, time and expense) and has not found that the process deterred for higher-density housing development. The city offers a free pre-application meeting to all applicants.</p>	<p>Delete</p>
<p><b>Program B.1 – Density Bonuses and Other Incentives</b></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</p>	<p>The City of Live Oak follows the State Density Bonus Law for development.</p>	<p>Modify</p>





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

Housing Program	Progress	Continue/ Modify/Delete
<p>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 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>		



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

Housing Program	Progress	Continue/ Modify/Delete
<p><b>Program B.2 – Large Unit Multi-Family Development</b></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>	<p>The city constructed the affordable housing project known as the Kristen Court Apartments, which consisted of 40 3-bedroom units and 16 4-bedroom units.</p>	<p>Modify</p>
<p><b>Program B.3 – Financing Programs and Agreements</b></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>The city utilized HOME FUNDS to rehabilitate substandard dwellings.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p>Responsibility: City Manager, Finance Department, Consolidated Housing Authority of Sutter County</p> <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><b>Program B.4 – Pursue Funding Under State and Federal Programs</b></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>	<p>The Regional Housing Authority purchased the Centennial Arms property and extended affordability until October 20, 2041. The City has also worked with the Housing Authority to secure \$2 million in HOME for construction of the Maple Park Phase 1 Development, which began renting 56 new units affordable to families at 30 to 60 percent of the area median income in January 2013. The unit numbers were accounted under the 2012 year as the building permits were pulled in 2012. In 2015 building permits (34 units) were obtained for Phase II Senior apartments for low income housing, along with \$4.5 million in HOME funds from the city.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p><b>Program B.5 – Community Reinvestment</b></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 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>The city met with representatives of local lending institutions annually.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p><b>Program B.6 – Joint Effort with Sutter County and Non-Profit Organizations</b></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> <p>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.</p> <p>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> <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>	<p>The city works with the Housing Authority and non-profit housing on any potential development of vacant properties. The city worked with the Housing Authority on the affordable housing project known as the Kristen Court Apartments.</p>	<p>Modify</p>
<p><b>Program B.7 – Impact Fees</b></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>The city provided at least \$175,000 in fee credits as funding support for Phase II of the Maple Park development.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<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> <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>		





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

Housing Program	Progress	Continue/ Modify/Delete
<p><b>Program B.8 – Service Provision</b></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>	<p>Currently, the city provides water and wastewater services. If in the future a contract with another water or sewer service provider happens, the city will provide the service provider with a copy of the Housing Element and ensure that they are aware of their legal requirement to prioritize service for affordable housing.</p>	<p>Modify</p>
<p><b>Program B.9 – Extremely Low-Income Households</b></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</p>	<p>The city worked with the Housing Authority on affordable housing project known as the Kristen Court Apartments.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p>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 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><b>Program C.1 – Housing Survey</b></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>The city was granted funding with the Local Early Action Planning (LEAP) grants program to conduct a new housing conditions survey as part of this housing element update process.</p>	<p>Delete</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p>Corresponding Goal/Policy: Goal C; Policies C.1, C.2, C.3, C.4</p> <p><b>Program C.2 – Voluntary Inspections</b></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> <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>The city’s building department performs approximately 10 voluntary inspections on residential properties each year.</p>	<p>Modify</p>
<p><b>Program C.3 – Code Enforcement and Abatement</b></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>The city operates a Code Enforcement Program, which takes actions on any substandard dwellings in the city.</p>	<p>Modify</p>



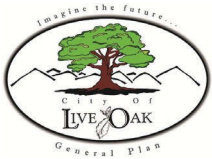
**Table 5- 2  
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<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>		
<p><b>Program C.4 – Rehabilitation of Substandard Dwelling Units</b></p> <p>To encourage private rehabilitation efforts, the City will undertake the following actions:</p> <p>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.</p> <p>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.</p> <p>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 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>The city has not had any applications for assistance with the rehabilitation of dwelling units.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<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><b>Program D.1 – Monitoring and Preservation of At-Risk Housing</b></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>	<p>There are no At-Risk Housing that will expire within the next year.</p>	<p>Modify</p>
<p><b>Program D.2 – Housing Replacement Relocation Assistance</b></p>	<p>The city seeks funding for the Housing Rehabilitation</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<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 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 and funding to pay for any relocation expenses of low-income residents displaced by the Program or due to housing condemnation. The has required the vacancy of less than 10 dwelling units within the previous planning period.</p>	
<p><b>Program E.1 – Fair Housing Program</b></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>The city provides information and referral services (including a point of contact) for equal housing complaints that are brought to the city.</p>	<p>Modify</p>





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

Housing Program	Progress	Continue/ Modify/Delete
<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>		
<p><b>Program E.2 – Public Information and Education</b></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> <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>The city provides public information on fair housing laws in English and Spanish at City Hall. Fair housing information is available at all public hearings including City Council hearings.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
<p><b>Program F.1 – Implement State Energy Conservation Standards</b></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>	<p>The Building Department requires building plans to demonstrate compliance with State energy conservation requirements before a building permit will be issued.</p>	<p>Modify</p>
<p><b>Program F.2 – Energy Conservation Assistance for Low-Income Households</b></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 &amp; 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> <p>Time Frame: Current and on-going, 2013-2021</p> <p>Objective: Weatherization and energy efficiency improvement of between 25 and 30</p>	<p>The city meets the requirements for State Law energy efficiency home improvement and new home construction through plan checks.</p>	<p>Modify</p>



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

Housing Program	Progress	Continue/ Modify/Delete
dwelling units.  Corresponding Goal/Policy: Goal F; Policies F.1, F.2		



## Review of the Previous Housing Element

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# 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 of Live Oak'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) The city shall identify appropriate vacant land and rezone approximately 5.0 acres of land to the Multi-Family Residential Zone (R-4) to accommodate the city’s 6<sup>th</sup> Cycle Regional Housing Needs Allocation of 73 Very Low and 44 Low income households. In addition, the city will do the following to ensure the housing accommodation remains for the entire planning period:
  - 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 continue to conduct proactive outreach and assistance to non-profit service providers and developers, prioritizing funding for housing developments affordable to special needs households and offering financial incentives or regulatory concessions to encourage a variety of housing types.

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 for the entire planning period.

**Funding Source:** General Fund and Grant Funding



**Responsibility:** Community Development Department

**Time Frame:** Revision of the Zoning Map by December 31, 2023

**Quantified Objective:** 117 multi-family residential units

- 2) The city shall continue working with developers of affordable housing for Extremely Low, Very Low, Low, or Moderate income households by identifying potential building sites and processing potential affordable housing projects/application with high importance and priority.

**Funding Source:** General Fund

**Responsibility:** Community Development Department

**Time Frame:** Ongoing.

**Quantified Objective:** 60 multi-family residential units

- 3) The city shall post all current zoning, development standards, and fees for each parcel, as well as, provide literature on universal design, disabled accessibility, and the city's reasonable accommodation procedures on the city's website.

**Funding Source:** General Fund

**Responsibility:** Community Development Department

**Time Frame:** Ongoing. By December 31, 2023.

- 4) 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

- 5) 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, 2023

**Quantified Objective:** 2 residential care facilities

- 6) 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

- 7) Annually, 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. In addition, the city will provide information on homeless services, including emergency shelters, transitional housing, and food banks on the city's website and on brochures available at city hall.

Funding Source: General Fund

**Responsibility:** Community Development Department

**Time Frame:** 2023.

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

- 8) 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



- 9) 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

- 10) 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. By 2024, 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 and quarterly newsletters available on the city's website and city hall, as well as, 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:** 2024 and Ongoing

**Quantified Objectives:** Increase financing options for affordable housing projects

- 11) Provide assistance in preparing funding applications for affordable housing projects proposed by or with the Sutter County Housing Authority. By 2024, 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:** 2024 and Ongoing

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

- 12) 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

- 13) 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

- 14) 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

- 15) 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

- 16) 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, 2023

**Quantified Objective:** 20 multi-family residential units

- 17) 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

- 18) Annually, the city will coordinate with the Sutter County Housing Authority and property owners of privately-owned, government-subsidized affordable housing projects with the specific commitment of maintaining affordability status of properties in the long term, as well as, the compliance with noticing requirements, and the coordination with qualified entities to purchase properties and provide education and support to tenants. In addition, 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:** Annually

**Quantified Objective:** Preservation of affordable rental housing units

- 19) 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

- 20) 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

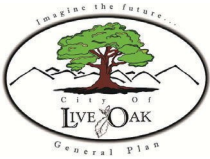
**Responsibility:** Community Development Department

Time Frame: Ongoing

- 21) 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.

Actions that the city will take to affirmatively further fair housing will include:

- Conduct a comprehensive review of the city's Zoning Code to ensure compliance with State and federal fair housing laws. If the city identifies crime-free or nuisance ordinances or programs that result in penalties to landlord and evictions of tenants, the city will remove these to prevent displacement.
- Work with California Rural Legal Assistance on a quarterly basis to track fair housing complaints to enforce fair housing laws.
- Support non-profit organizations in their efforts to combat lending practices that disproportionately impact people in protected classes including race, color, national origin, religion, sex, age, or disability.
- Continue to refer individuals with complaints to California Rural Legal Assistance; assist individuals with this process to file the complaint. The city will continue to designate a point of contact at City Hall for referral information. If a request is made for translation to another language, the city will reach out to Alta Language services (or another organization, as appropriate) for assistance.
- Facilitate public education and outreach by creating informational flyers on fair housing and assistance programs and opportunities that will be made available at the City's public counters, libraries, and on the city's website. Information will be included with utility billing at least once per year. City Council meetings will include a fair housing presentation at least once per year. The city will provide materials in Spanish and other languages, as requested.
- Encourage multi-family housing near schools and utilize land use, zoning, and development standards to address barriers to housing choices in high opportunity areas such as Accessory Dwelling Unit (ADU) ordinances, minimum lot sizes, and transit availability.
- Develop a targeted program to connect lower-income residents with



affordable rental and homeownership opportunities in the city.

- Train staff, elected officials, and appointees on issues of disparity, structural racism, and inequality.
- Be sensitive to potential literacy or language limitations by structuring meetings and outreach in a way that minimizes the need to read materials or write information.
- Develop a proactive code enforcement program that targets areas of concentrated rehabilitation needs, results in repairs, and mitigates potential cost, displacement, and relocation impacts on residents.
- Invest CDBG funding in improving infrastructure and access to opportunity in areas not currently designated as high resource.
- Residents from areas of concentrated poverty to serve on boards, committees, task forces and other local government decision-making bodies.

The city will continue to support the efforts of the Housing Authority in administering the Housing Choice Voucher program. As city resources allow, to enhance housing mobility and access to higher opportunity areas, the city will:

- Conduct outreach to property managers in high resource areas with a low percent of vouchers to provide education on source of income discrimination and voucher programs and to encourage them to accept Section 8 assistance.
- Compile information on organizations that provide pre- and post-move services to voucher holders.
- Continue to collaborate schools to promote a diversity of students and staff to serve lower income students.
- Encourage collaboration between local governments and community land trusts as a mechanism to develop affordable housing in higher-opportunity areas.
- Post information on the city's website, including city-wide affordable rental registries.
- Encourage the development of four or more units in a building.
- Implement accessibility programs with a focus on improving access to housing, transit, public buildings and facilities, sidewalks, pedestrian crossings, and businesses, in particular through the Marysville Bicycle and Pedestrian Improvement Project.

Encourage the Housing Authority to:

- Extend search times for particular groups with housing choice vouchers,



such as larger families with children or persons with disabilities.

- Engage in regional cooperation and administration of vouchers (such as through portability and shared waiting lists);

The city will implement the following anti-displacement strategies:

Support non-profit organizations that provide multi-lingual landlord/tenant mediation, foreclosure assistance, or tenant legal counseling services.

Implement replacement requirements in targeted growth areas such as transit stations, transit corridors, job and housing rich areas, downtowns and revitalization areas or policies on sites identified to accommodate the housing needs of lower income households.

Create a rent stabilization program beyond what is required by California Civil Code 1946.2.

Create a just cause eviction program to improve tenant stability beyond what is required by California Civil Code 1946.2.

**Funding Source:** General Fund and Grant Funding

**Responsibility:** Community Development Department

**Time Frame:** Create plan by December 2023 and implement on an ongoing basis.

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
<b>Housing Mobility</b>					
Accessory Dwelling Units	Encourage the development of ADUs in appropriate locations to expand housing opportunities for all income levels and special needs groups.	<ol style="list-style-type: none"> <li>1. Develop ADU informational materials and ‘as built’ sample plans to promote the development of ADUs in the city.</li> <li>2. Monitor the production and affordability of ADUs annually to ensure the city is developing ADUs as projected annually.</li> </ol>	High priority / within 18 months of Housing Element adoption.	Citywide, target marketing and outreach efforts in higher opportunity areas.	Complete ADU informational materials and ‘as built’ sample plans within 2023. Annually monitor ADUs permitted at the time of the Annual Progress Reports (APRs). Target 20 percent of ADUs in higher opportunity areas.
Public Housing and Rental Assistance	Support Housing Choice Voucher Assistance Program	<ol style="list-style-type: none"> <li>1. Encourage the Housing Choice Voucher Assistance Program to continue to provide housing choice vouchers and increase voucher usage in higher opportunity areas.</li> </ol>	Low priority / within 36 months of Housing Element adoption.	Increase the number of voucher assistance recipients in higher opportunity areas. Target education and marketing efforts throughout the community with an emphasis on higher opportunity areas.	Increase the number of low-income recipients in receiving voucher assistance in higher opportunity areas.



## Goals, Policies, Programs

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
<b>New Opportunities in Higher Opportunity Areas</b>					
Provide Housing Opportunities in Higher Opportunity Areas for all Members of the Community	Provide government incentives to promote creative private and public-sector housing products, particularly for lower income households and all special needs groups.	<ol style="list-style-type: none"> <li>1. Provide incentives to encourage development of a range of creative and affordable housing types to accommodate homeless persons, seniors, disabled persons, and other low and extremely low-income populations, such as single room occupancy dwellings (SROs), prefabricated housing, tiny houses, and other emerging housing products through fee waivers or deferrals, flexible development standards, supporting funding applications, etc.</li> <li>2. Work with local developers to include affordable housing units in all new housing developments during the entitlement process.</li> <li>3. Develop inclusionary housing ordinance to increase variety of affordable housing to provide to those special needs groups that aren't being reached right now according to the AFFH.</li> <li>4. Prioritizing funding for infrastructure improvements to most economically impacted neighborhoods.</li> </ol>	Medium priority / within 24 months of Housing Element adoption.	Target creative housing types throughout the city with an emphasis on higher opportunity areas. Provide affordable housing throughout the city with an emphasis on higher opportunity areas and areas of concentrated poverty. Prioritize funding for infrastructure improvements in areas of concentrated poverty.	Creative incentive packages for creative housing solutions in FY 23/24. Develop an inclusionary housing ordinance and promote the inclusion of affordable units in every housing project in entitlement beginning in FY 22/23. Target 30 percent of new affordable housing in higher opportunity areas and 30 percent in areas of concentrated poverty. Prioritize funding for infrastructure improvements in the most impacted areas beginning in FY 23/24.
<b>Place-based Strategies for Community Revitalization</b>					
Affordable Mobile Homes Conservation	Preserve mobile homes and encourage their maintenance and improvement as affordable housing for special needs groups.	<ol style="list-style-type: none"> <li>1. Conservation. Conserve affordable mobile home housing stock and help bring such housing up to code through periodic outreach and mobile home loan and improvement grants funded by CDBG and other funds, as available.</li> </ol>	Medium priority / within 24 months of Housing Element adoption.	Existing mobile home parks and areas of concentrated poverty and higher need.	Work with the Fair Housing Council to develop a program for annual outreach to mobile home owners, non-profits and other agencies and fund three mobile home improvements per year beginning in FY 23/24 with CDBG funds.



## Goals, Policies, Programs

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
Substandard Housing Conditions	Undertake efforts to correct disparities in the provision of standard housing conditions due to the lack of new housing affordability, age of housing stock and cost of repairs or rehabilitation.	1. Allocate CDBG grant for housing update and rehabilitation for most aged housing stock for homes older than 50 years.	Medium priority / within 24 months of Housing Element adoption.	Areas of concentrated poverty and higher need.	Allocate CDBG funding for five houses per year beginning in FY 23/24.
Enforcement and Outreach to Reduce Discrimination	Reduce fair housing discrimination by small landlords resulting from the lack of local private fair housing outreach and enforcement, resources for fair housing agencies and organizations, and state or local fair housing laws to support strong enforcement.	<ol style="list-style-type: none"> <li>1. Allocate CDBG funding to creating locally hosted educational workshops on fair housing to reduce the amount of discrimination.</li> <li>2. Provide social media and fact sheets/resource alternatives to access fair housing info with links to the city website.</li> <li>3. Collaborate with the Fair Housing Council for continued tracking of fair housing enforcement for discrimination cases.</li> </ol>	Medium priority / within 24 months of Housing Element adoption.	Citywide	Allocate CDBG funding for a minimum of an educational workshop each year and provide social media and fact sheets on fair housing beginning in FY 23/24.
<b>Displacement</b>					
Displacement Risk of Low Income Residents Due to Economic Pressures	Reduce disparities in the loss of affordable units and encourage the development of affordable units to reduce the displacement of residents due to unaffordable rents, the concentration of poverty in some tracts, and the availability of affordable housing.	<ol style="list-style-type: none"> <li>1. Work with the Fair Housing Council to continue to provide access to aid and financial counseling for residents and develop an outreach plan for the neighborhoods with the greatest concentration of poverty.</li> <li>2. Promote development of affordable units though city polices and State law on every housing project in entitlement.</li> </ol>	Low priority / within 36 months of Housing Element adoption	Target financial aid and counseling on areas of concentrated poverty and higher need. Promote the development of affordable units in higher opportunity areas.	Provide financial aid and counseling through the Fair Housing Council to a minimum five households per year beginning in FY 24/25; promote the inclusion of affordable units on every housing project in entitlement in FY 22/23.

- 22) 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.

- 23) The city will monitor permitted ADUs and affordability by the fourth year of the planning period and take appropriate action such as adjusting assumptions or rezoning within six months of the adoption of the ADU Ordinance.

**Funding Source:** General Fund and Grant Funding

**Responsibility:** Community Development Department

**Time Frame:** 2026 and Ongoing

- 24) The city will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4.

**Funding Source:** General Fund

**Responsibility:** Community Development Department

**Time Frame:** Develop a SB 35 streamlining approval process within two years of adoption of the Housing Element, review annually.

- 25) The City of Live Oak will cooperate with the homeless shelter providers in the area to assist the needs of individuals and families without permanent housing. In addition, the city will support the development of transitional housing facilities to assist such persons in returning to permanent housing. This program consists of the following actions:

The city will allow for the expansion of existing homeless facilities and the siting of transitional housing facilities under its Zoning Ordinance (see Programs 13).

The city will meet with homeless shelter and service providers to determine future siting needs and the appropriate locations for such facilities.





**Funding Source:** General Fund

**Responsibility:** Community Development Department

**Time Frame:** Ongoing.

- 26) Seek to meet the needs of farmworkers and their families to increase the supply of affordable housing for low-income families, many of whom are farmworkers. The city will review the Zoning Code and amend as necessary to treat employee 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 (per Health and Safety Code Section 17021.5) in all zones allowing single-family residential uses. The zoning and development standards will also be amended to treat employee housing consisting of no more than 12 units or 36 beds as an agricultural use and permitted in the same manner as other agricultural uses in the same zone (Health and Safety Code Section 17021.6) to comply with the State Employee Housing Act. The city will meet with the Agricultural Commissioner, farmers, ranchers, affordable housing advocates, and housing providers on an annual basis to address the housing needs of year-round and migrant farmworkers and to assist in the applications for State and federal funds.

The city may assist providers of farmworker housing in accessing state and federal funds.

**Funding Source:** General Fund

**Responsibility:** Community Development Department

**Time Frame:** Zoning Amendment by December 31, 2023.

- 27) The City of Live Oak will continue to its current zoning practices of promoting and permitting a wide range of alternative housing, including, Accessory Dwelling Units (ADUs), single-room occupancy, and the availability of a density bonus to developers interested in any of the sites identified for lower-income housing through the following actions:

- Provide guidance and educational materials for building ADUs on the City's website, including permitting procedures and construction resources.
- Track ADU approvals and affordability and adjust or expand the focus of its education and outreach efforts through the 2021-2029 planning period.
- Annually monitor state grants and financial incentives in connection with the planning, construction and operation of affordable ADUs.
- Provide guidance and encourage the development of single-room occupancy.

**Funding Source:** General Fund



**Responsibility:** Community Development Department

Time Frame: Ongoing.

28) In compliance with State law, the City of Live Oak will review the Zoning Code and amend as necessary to provide a process for reasonable accommodation requests for persons with disabilities seeking equal access to housing in application of zoning laws and other land use regulations. The City of Live Oak will publish information on its permit procedures in the form of brochures that are available at the permit counter at City Hall, which could include the following:

- A person with disabilities may request a use permit, a permit to continue or expand a nonconforming residential use, or a permit to construct accessibility improvements within a yard or setback area.
- The city's decision to grant or deny a request for reasonable accommodation could be based on consideration of the following factors:
  - Whether the housing, which is the subject of the request, will be used by an individual considered disabled under the Acts.
  - Whether the request for reasonable accommodation is necessary to make specific housing available to an individual with a disability under the Acts.
  - Whether the requested reasonable accommodation would impose an undue financial or administrative burden on the city.
  - Whether the requested reasonable accommodation would require a fundamental alteration in the nature of a city program or law, including but not limited to land use, zoning, or the local coastal program.
  - Alternative reasonable accommodations that may provide an equivalent level of benefit.

**Funding Source:** General Fund and Grant Funding

**Responsibility:** Community Development Department

**Time Frame:** Zoning Amendment by December 31, 2023

29) In compliance with State law, the City of Live Oak will review the Zoning Code and amend as necessary to allow permanent supportive housing and low barrier navigation centers by-right in zones where multi-family and mixed uses are permitted, including nonresidential zones permitting multi-family uses pursuant to Government Code sections 65651 and 65662, and parking requirements for emergency shelters in compliance with Government Code section 65583, subdivision (a)(4).

**Funding Source:** General Fund and Grant Funding

**Responsibility:** Community Development Department

**Time Frame:** Zoning Amendment by December 31, 2023

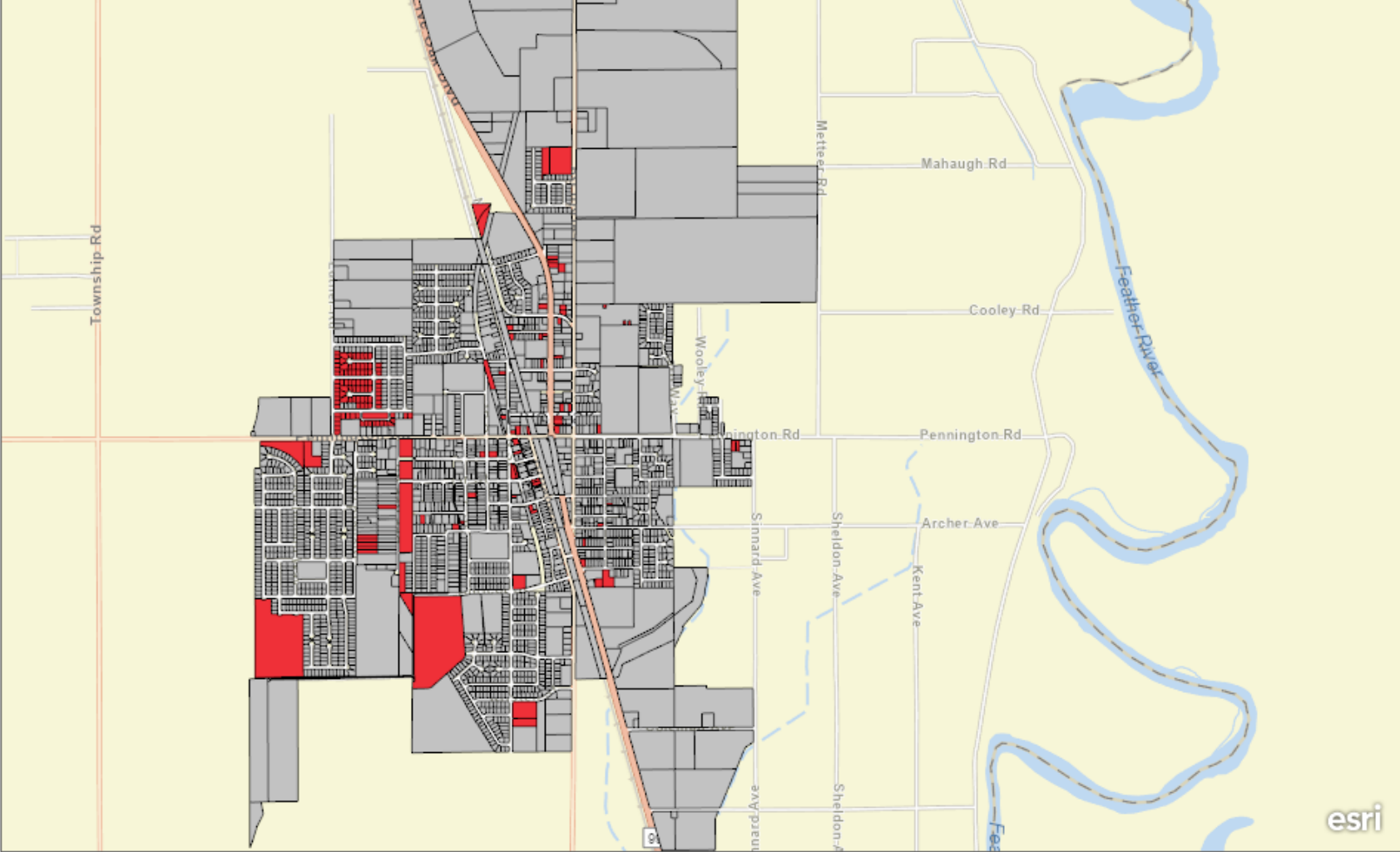


### MOVING FORWARD

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



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Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Optional Information1	Optional Information2	Optional Information3
LIVE OAK	Heathar Dr	95953	06-720-006		Smaller Lot Residential	R-2	4	10	0.1508001	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-007		Smaller Lot Residential	R-2	4	10	0.1508002	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-008		Smaller Lot Residential	R-2	4	10	0.1508003	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-009		Smaller Lot Residential	R-2	4	10	0.1508001	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-010		Smaller Lot Residential	R-2	4	10	0.15870743	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Haycynth Way	95953	06-720-011		Smaller Lot Residential	R-2	4	10	0.15870954	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Haycynth Way	95953	06-720-012		Smaller Lot Residential	R-2	4	10	0.15870941	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Haycynth Way	95953	06-720-013		Smaller Lot Residential	R-2	4	10	0.15608439	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Haycynth Way	95953	06-720-014		Smaller Lot Residential	R-2	4	10	0.1609002	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-015		Smaller Lot Residential	R-2	4	10	0.18169911	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-016		Smaller Lot Residential	R-2	4	10	0.17427014	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-017		Smaller Lot Residential	R-2	4	10	0.17442747	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-022		Smaller Lot Residential	R-2	4	10	0.17142024	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-023		Smaller Lot Residential	R-2	4	10	0.17112784	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-024		Smaller Lot Residential	R-2	4	10	0.14579242	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-025		Smaller Lot Residential	R-2	4	10	0.18740446	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-026		Smaller Lot Residential	R-2	4	10	0.21122549	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-027		Smaller Lot Residential	R-2	4	10	0.28537857	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-028		Smaller Lot Residential	R-2	4	10	0.14579881	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-029		Smaller Lot Residential	R-2	4	10	0.17134538	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-030		Smaller Lot Residential	R-2	4	10	0.17344435	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-031		Smaller Lot Residential	R-2	4	10	0.17344228	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-032		Smaller Lot Residential	R-2	4	10	0.17344405	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Violet Ct	95953	06-720-033		Smaller Lot Residential	R-2	4	10	0.18172791	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-034		Smaller Lot Residential	R-2	4	10	0.15874798	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-035		Smaller Lot Residential	R-2	4	10	0.16080413	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	10260 Tulip Ave	95953	06-720-036		Smaller Lot Residential	R-2	4	10	0.15080303	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-037		Smaller Lot Residential	R-2	4	10	0.15080413	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-038		Smaller Lot Residential	R-2	4	10	0.16080311	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-039		Smaller Lot Residential	R-2	4	10	0.15080413	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-040		Smaller Lot Residential	R-2	4	10	0.16080306	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Heathar Dr	95953	06-720-041		Smaller Lot Residential	R-2	4	10	0.11103414	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Luther Rd	95953	06-720-042		Smaller Lot Residential	R-2	4	10	0.15870709	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Luther Rd	95953	06-720-043		Smaller Lot Residential	R-2	4	10	0.16080864	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Luther Rd	95953	06-720-044		Smaller Lot Residential	R-2	4	10	0.16080877	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Luther Rd	95953	06-720-045		Smaller Lot Residential	R-2	4	10	0.16080701	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Luther Rd	95953	06-720-046		Smaller Lot Residential	R-2	4	10	0.16080599	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			
LIVE OAK	Luther Rd	95953	06-720-047		Smaller Lot Residential	R-2	4	10	0.16080741	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	5	3	2	10			