

2013-2021 HOUSING ELEMENT

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# CITY OF LIVE OAK



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# INTRODUCTION

## PURPOSE

The Housing Element is one of the required elements of the General Plan, which the City is currently in the process of updating. The General Plan will cover the period until 2030, whereas the Housing Element is updated more frequently. The Housing Element will be updated several times during the planning period of the General Plan. This Housing Element is a plan for the 2013-2021 period and is designed to provide the City with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing, a priority of both state and local governments. Government Code §65580 outlines the intent of housing elements:

*The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.*

According to state law, the Housing Element has two main purposes:

- ✓ To provide an assessment of both current and future housing needs and constraints in meeting these needs; and
- ✓ To provide a strategy that establishes housing goals, policies, and programs.

The Housing Element serves as an integral part of the General Plan, but is updated more frequently to ensure its relevancy and accuracy. The Housing Element identifies strategies and programs that focus on:

- ✓ Matching housing supply with need;
- ✓ Maximizing housing choice throughout the community;
- ✓ Assisting in the provision of affordable housing;
- ✓ Removing governmental and other constraints to housing investment; and,
- ✓ Promoting fair and equal housing opportunities.

## CONTENT

The Housing Element consists of the following components:

- ✓ The City's Housing Plan to address identified housing needs through housing goals, policies and programs.



- ✓ A community profile containing data and analysis of the City's demographics, housing characteristics, and existing housing needs;
- ✓ An analysis of future housing needs;
- ✓ An analysis of constraints to housing production and maintenance, such as market, governmental, and environmental factors affecting the City's ability to meet identified housing needs;
- ✓ An identification of resources to meet housing needs, including vacant land for new construction, as well as financial and administrative resources available for housing; and,
- ✓ An assessment of past accomplishments.

The Housing Element is divided into the following chapters:

1. Introduction – provides a summary of the organization of the Housing Element, an overview of State requirements, and a summary of the public participation process
2. Housing Plan – contains the City's housing goals, policies, and implementation programs intended to address the housing needs identified in the Housing Element
3. Community Profile – describes current conditions and trends associated with population, housing, and employment in the City. This chapter also contains an analysis of affordable housing in the City at risk of conversion to market rate before 2021.
4. Opportunities for Energy Conservation – provides information about the City's plans to reduce greenhouse gases from housing and housing development
5. Future Housing Needs – describes the availability and characteristics of land within the City that can accommodate housing development for all income levels to meet the City's future needs, and covers the number and affordability of housing units constructed since January 1, 2013
6. Housing Resources and Constraints – describes the resources available for affordable housing development, including funding programs and resources and available land located in the City. This chapter also addresses the possible constraints that could affect the development potential on available lots within the City.
7. Evaluation of Achievements – describes the City's progress toward implementing the programs required by the previous Housing Element

## STATE LAW

The California Legislature has identified the attainment of a decent home and suitable living environment for every resident as a major housing goal for the State. Recognizing the important role of local planning programs in pursuing this goal, the Legislature has mandated that all cities and counties prepare housing elements as part of their comprehensive general plans. Section 65302(c) of the Government Code (GC) sets forth the specific components to be contained in a community's housing element.





State law requires housing elements to be updated at least every five years to reflect a community's changing housing needs. A critical measure of compliance with the State Housing Element law is the ability of a jurisdiction to accommodate its share of the regional housing construction need.

Live Oak and Sutter County are part of the six-county Sacramento Area Council of Governments (SACOG), which adopted a Regional Housing Needs Plan (RHNP) September 20, 2012. This plan covers the period January 1, 2013 through October 31, 2021.

## GENERAL PLAN CONSISTENCY

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.

## 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. This section describes the City's efforts to engage the community during the preparation of this Housing Element, including the individuals, organizations, and agencies with which the City consulted, the methods of community outreach, and a summary of comments received, and how these comments have been addressed in the Housing Element.

The City encouraged all segments of the community to participate in the preparation of the Housing Element and the rest of the General Plan update through a combination of general public notices



published in local newspapers, posted in public locations and direct contacts by mail and telephone with organizations serving low-income and special needs groups, as well as website postings of events and opportunities for input. The City invited representatives of several groups to attend public workshops and hearings on the Housing Element. Invited groups included:

- ✓ Sutter County Housing Authority
- ✓ Community Housing Improvement Program
- ✓ Neighborhood Works
- ✓ Pacific West (affordable housing developer)
- ✓ Yuba-Sutter Transit
- ✓ Sutter County Department of Mental Health
- ✓ Punjabi American Heritage Society
- ✓ Hispanic Chamber of Commerce

During a public workshop held October 3, 2012 for the Housing Element update, the following comments and questions arose:

- ✓ Apartments may not be appropriate for the large families found in Live Oak; there are a lot of larger families that require adequate housing.
- ✓ Many of Live Oak's existing single family homes could be converted to duplexes or rental housing.
- ✓ Live Oak needs more housing that is accessible for people with disabilities. Many fixes would be easy to make in existing units.
- ✓ Proper tree planting could help with energy efficiency.
- ✓ Existing housing on SR-99 poses a safety issue and should be replaced with other uses.
- ✓ Building permit requirements make improvement of substandard housing difficult for some owners.

Some of the comments and questions that came up during this workshop do not necessarily pertain to the Housing Element. However, the Housing Element specifically addresses the great majority of questions and comments. Special needs groups (including large families and people with disabilities) are addressed in the Community Profile, Resources and Constraints, and Housing Plan sections. Rehabilitation programs for existing units, including programs that can be used to fund accessibility improvements, are discussed in the Housing Plan section. Substandard housing is addressed in the Resources and Constraints section and the Community Profile section. Employment is addressed in the Community Profile section. Energy conservation issues are addressed in the Energy Conservation section.



The City routinely discusses housing needs and affordable housing projects with the Consolidated Housing Authority of Sutter County (Housing Authority). The Housing Authority is the primary developer of affordable housing projects in the City. The information and guidance provided by the Housing Authority has influenced the content of this Housing Element update.

## CIRCULATION OF THE HOUSING ELEMENT

The City circulated copies of the draft Housing Element to the public and interested organizations by posting the document on the City's website and placing copies for public review at City Hall and the Barber Branch of the County Library in Live Oak. The City notified the public of the availability of the Housing Element (draft and adopted versions) through notices sent via email, posted in the newspaper, and posted on the City's website.

## PUBLIC HEARINGS

The Planning Commission conducted a hearing on August 7, 2013. The City Council conducted public hearings on August 21 for recommendation and adoption.





# HOUSING PLAN

## HOUSING GOALS, POLICIES, AND PROGRAMS

This section describes the City of Live Oak's goals, objectives, and programs regarding the provisions of safe, adequate housing for residents. 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.*

To satisfy this goal, this Housing Element addresses the following policy areas:

- A. Adequate Sites for Affordable Housing
- B. Assist in the Development of Affordable Housing
- C. Conserve and Improve the Existing Housing Stock
- D. Preserve Units At-Risk of Conversion
- E. Promote Equal Housing Opportunities
- F. Energy Conservation

## ADEQUATE SITES FOR AFFORDABLE HOUSING

- Goal A: To accommodate the City's share of the Regional Housing Need.
- Policy A.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.
- Policy A.2 Ensure that future sites designated for higher-density housing are located near community services, schools, and public transportation.
- Policy A.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.
- Policy A.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.



### Program A.1 Provide Adequate Sites for Housing for All Income Levels

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:

- ✓ The City will prepare applications for state planning grants and applications for state and federal project development grants to collect as much funding as possible.
- ✓ Inform property owners and developers of regulatory and financial incentives through direct contacts with affordable housing providers in Live Oak, the distribution of a brochure explaining the City's residential property development standards at the City's permit counter and post of information on the City's web site, and mail to owners of recorded vacant and underutilized properties.
- ✓ Use the flexible application of the Zoning Ordinance, including approval of minor variations from, or exceptions to, zoning standards (such as minimum lot dimension, parking, yard, or set-back requirements), when necessary, to permit financially feasible residential development.
- ✓ Work with the Sutter County Housing Authority to identify opportunities for reuse of the Leo Chesney Correctional Facility as an affordable housing site.

The Housing Element identifies several sites zoned R-4 and Commercial-Mixed Use to accommodate the housing need for lower income households (Table Resources and Constraints-2, pages Resources and Constraints-5 and -6). To maintain adequate sites throughout the planning period to accommodate the housing need for lower income households, the City will implement a RHNA Housing Sites Monitoring Program. The Program will monitor the capacity of sites identified in Table Resources and Constraints-2 to accommodate the RHNA for lower income households on a project by project basis pursuant to Government Section 65863 and an annual monitoring report will be included in the annual progress reports required by Government Code section 65400. The program shall ensure, at a minimum, the remaining identified sites have capacity equivalent to the remaining RHNA for lower income households. If a development is approved at less than 20 units per acre AND approval of such a development will result in a reduction of site capacity of the remaining sites below the remaining need for lower income households, the City will identify, and if necessary rezone, sufficient sites to accommodate the shortfall and ensure "no net loss" in capacity to accommodate the remaining housing need for lower income households.

Responsibility: Planning Department, City Manager

Timeframe: 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.

Funding: 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.

**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.

#### Program A.2 Identify Opportunity Sites for Infill Development

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.

**Responsibility:** Planning Department, City Manager

**Timeframe:** Within 12 months of Housing Element adoption

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

**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.

#### Program A.3 Special Housing Needs

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.

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.

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.

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.

**Responsibility:** Planning Department

**Timeframe:** Amend Zoning Ordinance by March 2014, then Ongoing



Funding: General Fund

Objective: Ensure adequate sites for special housing types by continuing zoning practices that currently allow these uses within the City.

Program A.4 Second Units

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.

Responsibility: Planning Department

Timeframe: Develop and begin distributing brochures within 18 months of Housing Element adoption.

Funding: General Fund, permit fees

Objective: Educate residents about second units and how they can help the City meet its affordable housing obligation

Program A.6 Homeless Services

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.

Responsibility: Planning Department

Timeframe: Meet with partner organizations within 18 months of the adoption of the Housing Element.

Funding: General Fund and permitting fees

Objective: Accommodate any future needs for housing that can support those without permanent residents, including the homeless

Program A.7 Design Review

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.

Responsibility: Planning Department

Timeframe: Monitor on an annual basis starting in June 2013 and through June of 2021.





Funding: General Fund and permitting fees

Objective: To clarify the design review process to provide certainty for development and facilitate higher-density housing development.

## ASSIST IN THE DEVELOPMENT OF AFFORDABLE HOUSING

Goal B: Provide for a variety of housing opportunities and affordability levels within the City of Live Oak.

Policy B.1 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.

Policy B.2 Encourage the development of "move-up" housing to provide opportunities for residents to trade up to housing with more amenities without the need to relocate outside the City of Live Oak.

Policy B.3 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.

### Program B.1 Density Bonuses and Other Incentives

The City will encourage the use of density bonuses in accordance with the State Density Bonus Law. In compliance with current state law, the City's density bonus program used a sliding scale for density bonuses based on the percentage and affordability level of the housing developed. Developers can receive a maximum density bonus of up to 35 percent when they develop at least 10 percent very-low-income housing, 20 percent low-income housing, or 40 percent moderate-income housing, along with other cost-saving incentives. Other ratios of different levels of affordability result in lower density bonuses. These incentives may include, but are not limited to reductions in zoning standards, different development standards and design criteria, mixed-use zoning, or expedited staff review and permit processing.

Responsibility: Planning Department

Timeframe: Ongoing as projects qualifying for density bonuses are proposed

Funding: General Fund, permit fees

Objective: Provide developers with incentives to encourage the construction of housing that is affordable to all income levels and meets the needs of special housing groups

### Program B.2 Large Unit Multi-Family Development

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.

- Responsibility: Planning Department, City Manager, City Council
- Timeframe: Current and ongoing, 2013-2021, through pre-application meetings for affordable housing projects that request City assistance
- Funding: General Fund
- Objective: Create a greater number of affordable housing units, primarily rental units, which can accommodate larger families

### Program B.3 Financing Programs and Agreements

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.

- Responsibility: City Manager, Finance Department, Consolidated Housing Authority of Sutter County
- Timeframe: Identify consortiums within 12 months of the adoption of the Housing Element.
- Funding: General Fund
- Objective: Increase financing options for affordable housing projects

### Program B.4 Pursue Funding Under State and Federal Programs

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.

- Responsibility: Planning Department, City Manager, Finance Department
- Timeframe: Ongoing, 2013-2021, as well as annual contact with affordable housing providers, and additional contact as needed to discuss project-specific issues



Funding: Various state or federal programs, depending on the clients to be served and the type of housing to be provided

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

Program B.5 Community Reinvestment

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.

Responsibility: City Manager, Finance Department

Timeframe: 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

Funding: General Fund

Objective: Increase funding options for affordable housing projects

Program B.6 Joint Effort with Sutter County and Non-Profit Organizations

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:

- ✓ Meet with Housing Authority representatives to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies.
- ✓ Meet with representatives of non-profit housing providers to seek their interest in securing funding and developing infill sites or converting nonresidential buildings, potentially including the former Leo Chesney Correctional Facility site.

Responsibility: Planning Department and City Manager

Timeframe: 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

Funding: General Fund

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



### Program B.7 Impact Fees

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.

Responsibility: Planning Department, City Manager, City Council

Timeframe: Within 18 months of the adoption of the Housing Element

Funding: General Fund, grants, and other potential funding options to help subsidize and delay fees

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.

### Program B.8 Service Provision

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.

Responsibility: Planning Department, City Manager

Timeframe: Current and ongoing, 2013-2021

Funding: General Fund

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

### Program B.9 Extremely Low-Income Households

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.

The City shall coordinate with the Housing Authority and other operators of subsidized housing projects to track the number of units provided to extremely low-income households and maintain the affordability of existing housing units that provide housing to extremely low-income households. The City, in coordination with the Housing Authority, shall seek funding for programs that would add subsidy



to existing subsidized projects to increase the number of units 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.

Responsibility: Planning Department, City Manager

Timeframe: Current and ongoing, 2013-2021

Funding: General Fund, regional, state, and federal housing grants, loans, and other funding

Objective: To increase the supply of housing for extremely low-income households.

## CONSERVE AND IMPROVE EXISTING HOUSING STOCK

Goal C: 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.

Policy C.1 Provide property owners with assistance to inspect and identify code violations in residential buildings.

Policy C.2 Encourage property owners to rehabilitate units in deteriorating or critical condition and promote room additions that can eliminate overcrowding.

Policy C.3 Advertise the availability of grants, loans, and other funds available for the rehabilitation of housing stock to homeowners, landlords, and other investors.

Policy C.4 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.

Program C.1 Housing Survey

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.

Responsibility: Planning and Building Departments

Timeframe: Every five years after the last survey, last updated in 2012.

Funding: CDBG planning grant, General Fund

Objective: Monitor the City's housing stock to help target which properties need to be rehabilitated



### Program C.2 Voluntary Inspections

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.

Responsibility: Building Department

Timeframe: Current and ongoing, 2013-2021

Funding: Inspection fees, Live Oak Community Development Department, Rehabilitation Program funds (Community Development Block Grant, Home Investment Partnership Program)

Objective: Increase the rate of compliance with City code requirements and participation in housing rehabilitation programs.

### Program C.3 Code Enforcement and Abatement

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.

Responsibility: Building Department

Timeframe: Current and ongoing, through 2021

Funding: General Fund, code enforcement fees, Housing Rehabilitation Program funds

Objective: Correction of the most serious code violations

### Program C.4 Rehabilitation of Substandard Dwelling Units

To encourage private rehabilitation efforts, the City will undertake the following actions:

- ✓ The City will apply for and/or assist eligible households in applying for various private, state, and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate overcrowding. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement for specified minimum time period.
- ✓ The City will apply for state funding as frequently as the City has the capacity to expend and manage grant funds. The City will promote the housing rehabilitation program through program information included in semi-annually in utility billings, brochures available at City Hall, the



City's web site, and distribution of program information to property owners in targeted neighborhoods.

- ✓ The City will maintain current information on the condition of dwelling units by periodically updating its housing conditions data base. Approximately every 5 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.

Responsibility: Planning Department, Building Department

Timeframe: Current and ongoing, through 2021

Funding: Community Development Block Grant, Home Investment Partnership Program (HOME), Multifamily Housing Program, USDA Rural Development Services

Objective: Rehabilitate 25 dwelling units that do not conform to City code and are a risk to personal and public health

## PRESERVE UNITS AT-RISK OF CONVERSION

Goal D: Preserve, and if necessary replace, the City's publicly assisted affordable housing.

Policy D.1 The City will seek to preserve the affordable housing developments in Live Oak.

Policy D.2 Require replacement housing per state law (or relocation of displaced residents) whenever subsidized affordable housing units are demolished as a result of government activity; including development, road widening, and other improvements.

Program D.1 Monitoring and Preservation of At-Risk Housing

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.

Responsibility: Planning Department, City Manager

Timeframe: 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



Funding: Multifamily Housing Program, California Housing Finance Agency Preservation, Acquisition Financing Mortgage Insurance for Purchase/Refinance (HUD)

Objective: Preservation of affordable rental housing units

Program D.2 Housing Replacement Relocation Assistance

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.

Responsibility: Planning and Building Departments

Timeframe: Current and ongoing, 2013-2021

Funding: Community Development Block Grant, Home Investment Partnership Program

Objective: Avoidance of permanent displacement and replacement of housing demolished as a result of code enforcement and implementation of housing rehabilitation program

## PROMOTE EQUAL HOUSING OPPORTUNITIES

Goal E: 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.

Policy E.1 Continue to provide information and referral services to people with fair housing complaints.

Policy E.2 Support the enforcement of fair housing laws by appropriate State and County agencies.

Policy E.3 Promote equal housing opportunities and programs for all housing within the City.

Program E.1 Fair Housing Program

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.

Responsibility: Finance and Planning Department





**Timeframe:** 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

**Funding:** General Fund, Community Development Block Grant, Live Oak Community Development Department

**Objective:** Resolution or referral of fair housing complaints to the appropriate agency

**Program E.2 Public Information and Education**

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.

**Responsibility:** City Manager

**Timeframe:** Provide public information on fair housing law within 6 months of Housing Element adoption and as appropriate when housing is proposed, ongoing, 2013-2021

**Funding:** General Fund, Community Development Block Grant, Live Oak Community Development Department

**Objective:** Inform the public about fair housing laws

## ENERGY CONSERVATION

**Goal F:** To promote energy conservation.

**Policy F.1** Continue to implement state energy efficiency standards.

**Policy F.2** Seek funding to provide weatherization assistance to low-income households.

**Program F.1 Implement State Energy Conservation Standards**

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.

**Responsibility:** Building Department

**Timeframe:** Current and on-going, 2013-2021

**Funding:** Permit fees

**Objective:** Compliance with minimum energy efficiency standards.



Program F.2 Energy Conservation Assistance for Low-Income Households

The City will include weatherization and energy conservation as eligible activities under its housing rehabilitation program. The City will provide information and refer eligible property owners to other programs offered by Pacific Gas & Electric and nonprofit organizations. The City will promote weatherization and energy efficiency home improvement options through general advertisement of its housing rehabilitation program. The City will also refer interested individuals to energy rebate and conservation assistance programs offered by others and maintain information on these programs at City Hall. Information on other energy conservation and weatherization programs will be included in City mailings and advertisements of its housing rehabilitation program.

Responsibility: Finance and Planning Department

Timeframe: Current and on-going, 2013-2021

Funding: Community Development Block Grant, Home Investment Partnership Program (HOME), USDA Rural Development Services

Objective: Weatherization and energy efficiency improvement of between 25 and 30 dwelling units

## QUANTIFIED OBJECTIVES

Table Housing Plan-1, below, summarizes the City of Live Oak housing needs and its objectives for production, rehabilitation, and conservation of housing through the end of the Housing Element Planning Period.

TABLE HOUSING PLAN-1  
QUANTIFIED OBJECTIVES  
CITY OF LIVE OAK 2013-2021

Income Category	New Construction	Objectives for Conservation and Rehabilitation		
	New Housing Construction Objective	Conservation	Rehabilitation	Total Conservation and Rehabilitation
Extremely Low	70	7	7	14
Very Low	70	7	8	15
Low	80	15	10	25
Moderate	83	7	5	12
Subtotal Affordable Units	303	36	30	66
Above Moderate	190	0	0	0
Total	493	36	30	66



# COMMUNITY PROFILE

## POPULATION, EMPLOYMENT, AND HOUSING CHARACTERISTICS<sup>1</sup>

### POPULATION TRENDS

The US Census counted a population of 6,229 living in the City of Live Oak in 2000; the Department of Finance (DOF) counted a population of 8,539 in 2008. In 2010, the US Census estimated Live Oak's population at 8,392, which represents an increase of 34.7 percent over the population in 2000, compared to a 44.2 percent growth rate during the 1990s. A slight decline of 145 residents is shown between 2010 Census data and 2012 data from the California Department of Finance (DOF) and is likely an effect of economic conditions in Live Oak and the region. SACOG projects that the growth will slow to an average of 2 percent a year by 2035.<sup>2</sup> Table Community Profile-1 below illustrates the population growth in the City of Live Oak during the past 62 years, 1950-2012.<sup>3</sup>

TABLE COMMUNITY PROFILE-1  
POPULATION GROWTH IN THE CITY OF LIVE OAK  
1950-2012

Year	Population	# Increase	% Increase
1950	1,770	-	-
1960	2,276	506	28.6
1970	2,645	369	16.2
1980	3,103	458	17.3
1990	4,320	1,217	39.2
2000	6,229	1,909	44.2
2010	8,392	2,163	34.7
2012	8,247	-145	-1.73

Source: U.S. Census 2010, DOF 2012

<sup>1</sup> Because of the City's small population, there is limited data available from state, federal, and other sources to provide more current information than the 2010 Census.

<sup>2</sup> [http://www.sacog.org/demographics/projections/files/2035\\_projections\\_010507.xls](http://www.sacog.org/demographics/projections/files/2035_projections_010507.xls)

<sup>3</sup> SACOG's projections were prepared prior to the updating of the City's General Plan and do not account development potential under the Plan.



## POPULATION BY RACE AND ETHNICITY

The racial and ethnic composition of City residents is compared to that of Sutter County and presented in Table Community Profile-2. In 2010, approximately 48.8 percent of the City's residents were of Hispanic origin, compared to 28.8 percent countywide. In 2010, 48.8 percent of the City's population was of Hispanic origin, similar to the percentage in 2000 but an increase of 11.6 points from 1990. The proportion of the population that was non-Hispanic white decreased from 47.7 percent in 2000 to 35.03 percent in 2010. The proportion of Asian population increased slightly from 9.6 percent in 1990 to 11.36 percent in 2010. Sutter County as a whole has a smaller proportion of Hispanic or Latino residents than Live Oak, and slightly larger proportions of Asian and white residents.

TABLE COMMUNITY PROFILE-2  
RACIAL AND ETHNIC COMPOSITION  
CITY OF LIVE OAK - SUTTER COUNTY, 2010

	Live Oak		Sutter County	
	Count	Percentage	Count	Percentage
White	2,940	35.03%	47,782	50.44%
Black or African American	120	1.43%	1,713	1.81%
American Indian and Alaskan Native	74	0.88%	925	0.98%
Asian	953	11.36%	13,442	14.19%
Native Hawaiian and Other Pacific Islander	14	0.17%	256	0.27%
Hispanic or Latino (Any Race)	4,093	48.77%	27,251	28.76%

Source: U.S. Census 2010

## POPULATION BY AGE

As shown in Table Community Profile-3, between 2000 and 2010, the population of Live Oak increased by approximately 34.7 percent, with the largest percentage increase for the 50 to 54 years of age group (95 percent change); other age groups that experienced large percentage increases included the 54 to 59 years range (79.19 percent), 80 to 84 years range (70.37 percent), and 65 to 69 years range (51.1 percent).

Overall, the age groups with the largest populations were younger than in 1990. For example, the largest populations were the 5 to 9 years age range (8.9 percent of the total population), 10 to 14 years (8.4 percent), and 0 to 5 years (8.2 percent). Trends indicate an increase in families with children.

Between 1990 and 2000, the number of individuals age 16 to 64 increased by approximately by 1,504 (42 percent) in Live Oak. This age group is most likely to be employed or looking for work (see the next section, Employment Trends). By comparison, Sutter County only saw a 22 percent increase in this age group. The elderly population (65 years and older) in Live Oak increased by 35 percent, from 665 persons to 896 persons, between 2000 and 2010. Persons aged 50 to 54 increased 95 percent and persons age 65 to 69 increased by 44 percent during the same period. This suggests the potential need for more senior housing to serve a growing population.



TABLE COMMUNITY PROFILE-3  
AGE DISTRIBUTION—2000 AND 2010

Age Group	City of Live Oak				
	2000 Population	% of Total 2000 Population	2010 Population	% of Total 2010 Population	% Change Between 2000 and 2010 Populations
Under 5 years	479	7.70	688	8.20	43.63
5 to 9 years	624	10.00	743	8.90	19.07
10 to 14 years	607	9.70	707	8.40	16.47
15 to 19 years	538	8.60	687	8.20	27.70
20 to 24 years	409	6.60	562	6.70	37.41
25 to 29 years	415	6.70	603	7.20	45.30
30 to 34 years	467	7.50	624	7.40	33.62
35 to 39 years	480	7.70	570	6.80	18.75
40 to 44 years	474	7.60	559	6.70	17.93
45 to 49 years	367	5.90	529	6.30	44.14
50 to 54 years	260	4.20	507	6.00	95.00
55 to 59 years	221	3.50	396	4.70	79.19
60 to 64 years	223	3.60	321	3.80	43.95
65 to 69 years	182	2.90	275	3.30	51.10
70 to 74 years	170	2.70	200	2.40	17.65
75 to 79 years	129	2.10	169	2.00	31.01
80 to 84 years	81	1.30	138	1.60	70.37
85 years and over	103	1.70	114	1.40	10.68
Total	6,229	100.00	8,392	100.00	34.72

Source: U.S. Census 2010

## EMPLOYMENT TRENDS

### LABOR FORCE PARTICIPATION AND UNEMPLOYMENT

In 2000, Live Oak had a resident civilian labor force of 2,300 of a total population of 6,229 (36.9 percent). In 2010, 2,926 persons were in the labor force (33.9 percent of the total population), and in 2012, an estimated 2,900 persons (35.2 percent of the total population) were in the labor force. This



higher percentage may reflect, in part, lower growth among non-working aged residents, such as seniors and children, compared to the number of working-aged residents (16 to 64) since 2000.

In 2012, Live Oak had an unemployment rate of 31.3 percent, down from a peak of 33.4 percent in 2010 but still higher than rates between 17 and 22 percent in between 2003 and 2008. This slight reduction in the unemployment rate may be due to improving employment conditions in 2012 after the economic recession peaked in 2010. Unemployment rates have varied in Live Oak, but have remained higher than the countywide rates. In 2011, when Live Oak's unemployment rate was 32.5 percent, Sutter County's unemployment rate was 18.8 percent. Preliminary figures (not seasonally adjusted) from March 2012 show an unemployment rate in Live Oak of 31.3 percent compared to a rate of 18.0 percent in Sutter County.<sup>4</sup>

Table Community Profile-4 below shows that Live Oak's unemployment rate is consistently higher than Sutter County's rate of unemployment. However, the rate does rise and fall proportionally with Sutter County's rate; in general, the City's unemployment rate has been slightly less than two times the County's rate.

TABLE COMMUNITY PROFILE-4  
PERCENT UNEMPLOYMENT AVERAGES  
CITY OF LIVE OAK COMPARED TO SUTTER COUNTY 2000-2012

Year	City of Live Oak	Sutter County
2012*	31.3	18.0
2011	32.5	18.8
2010	33.4	19.4
2009	29.5	16.8
2008	22.5	12.3
2007	18.2	9.6
2006	17.1	9.0
2005	18.3	9.7
2004	19.9	10.6
2003	20.9	11.2
2002	20.6	11.0
2001	18.4	9.7
2000	17.8	9.4

\* Data not available for full year. Monthly data for December used to estimate 2012.  
Source: California Employment Development Department (EDD)

<sup>4</sup> State of California Employment Development Department, Labor Market Information Division. Available: <http://www.labormarketinfo.edd.ca.gov>, 2012. Accessed: August 22, 2012.



## EMPLOYMENT OF LIVE OAK RESIDENTS BY INDUSTRY

In 2000 the agricultural industry employed more Live Oak residents than any other employment sector. Although agricultural employment grew by 25% between 2000 and 2010, employment in the educational, health and social services industry nearly tripled, and that industry is now the largest employer in Live Oak. Table Community Profile-5 profiles jobs held by Live Oak residents by industry sector in 2000 and 2010. It is important to remember that this information is for jobs held by Live Oak residents, not for jobs located within Live Oak.

TABLE COMMUNITY PROFILE-5  
EMPLOYMENT  
CITY OF LIVE OAK RESIDENTS, 2000 AND 2006-2010

	Employment 2000	Percent Of Total	Employment 2006-2010	Percent of Total
Total	1,734	100	2,926	100
Agriculture, forestry, fishing, hunting, and mining	403	23.2	502	17.2
Construction	100	5.8	178	6.1
Manufacturing	264	15.2	247	8.4
Wholesale Trade	83	4.8	83	2.8
Retail Trade	182	10.5	357	12.2
Transportation and warehousing and utilities	75	4.3	123	4.2
Information	0	0	0	0.0
Finance, insurance, real estate, and rental and leasing	44	2.5	190	6.5
Professional, scientific, management, administrative, and waste management services	96	5.5	153	5.2
Educational, health and social services	206	11.9	606	20.7
Arts, entertainment, recreation, accommodation and food services	127	7.3	106	3.6
Other services (except public administration)	87	5	292	10.0
Public Administration	67	3.9	89	3.0

Source: U.S. Census Data 2000, American Community Survey Data 2006-2010

The second and third largest employment sectors for Live Oak residents in 2010 were now agriculture and retail trade. Both industries experienced increases in the number of jobs held by residents (99 additional jobs in agriculture and 175 jobs in the retail trade industry), but these increases were smaller than for other industries, including finance, insurance and real estate, retail trade, and construction.

The industries that experienced the greatest increase in the number of jobs held by local residents, included the educational, health, and social services sector (increase of 400 jobs), other services (except public administration) sector (increase of 205 jobs), finance, insurance, real estate and rental and leasing industry (146 jobs), agricultural (99 jobs) and construction industry (78 jobs). Only two industries saw fewer residents employed in 2010 compared to 2000. The arts, entertainment, recreation,



accommodation and food services industry had 21 fewer residents working in this sector in 2010 compared to 2000. Manufacturing had 17 fewer residents employed in this sector in 2010 compared to 2000.

## LOCAL EMPLOYERS

In 2008, there were approximately 1,800 jobs provided locally within Live Oak compared to the working residential population of 2,900.<sup>5</sup> This equates to approximately 0.6 jobs available within Live Oak for every 1 working individual.

Large employers within Live Oak include the Live Oak Unified School District and Sunset Moulding Company (Table Community Profile-6). Other large employers in the County are mainly located in Yuba City, 10 miles from Live Oak. As reported by the 2000 Census, 275 Live Oak residents (16.4 percent) worked in the City of Live Oak, 1,087 persons (64.9 percent) worked within Sutter County, and 562 persons (33.5 percent) worked outside the County.

## WAGES BY INDUSTRY

The average annual wage for Live Oak workers employed in educational, health and social services, the largest employment sector in the City, was \$44,102 in 2010. In that same year, average annual wages for individuals working in the second and third largest employment sectors in Live Oak were \$22,717 for agriculture and \$25,014 for retail trade.<sup>6</sup>

HCD establishes an area median income level (AMI) for each county in California, and then classifies income levels based on the number of people in a household. Very Low Income households have incomes at 50 percent or less of the median, Low Income households at 80 percent or less of the median, and Moderate Income households have incomes ranging from 80 to 120 percent of the median income. In Sutter County, the AMI for a family of four in 2012 is \$59,400. For comparison, a single person making \$20,800 or less would be considered very low-income if living alone. For a family of four, two workers would need to make at least \$71,300 to be considered an above moderate income household. Because agriculture and retail trade employ such a large proportion of Live Oak's residents and pay wages that generally fall within the lower income category, it is important that housing affordable to such families is readily available.

<sup>5</sup> Dun & Bradstreet Zapdata. Available: <https://www.zapdata.com/>. Labor force information from State of California Employment Development Department, Labor Market Information Division.

<sup>6</sup> California Employment Development Department, Labor Market Information Division, California Regional Economies Employment (CREE) Series, About the California Regional Economies Employment Data, Revised May 20, 2008. Available: <http://www.labormarketinfo.edd.ca.gov/?pageid=173>.





TABLE COMMUNITY PROFILE-6  
MAJOR EMPLOYERS IN SUTTER COUNTY

Employer Name	Location	Industry	Employer Estimated Size
Live Oak Unified School Dist	Live Oak	Schools	100-249 Employees
Sunset Moulding Co	Live Oak	Molding-Manufacturers	250-499 Employees
Winco Foods	Yuba City	Grocers-Retail	100-249 Employees
Yuba City Unified School Dist	Yuba City	Schools	100-249+ Employees
Yuba Sutter Gleaners Food Bank	Yuba City	Non-Profit Organizations	100-249 Employees
Sutter County Jail	Yuba City	County Govt-Correctional Institutions	100-249 Employees
Sam's Club	Yuba City	Wholesale Clubs	100-249 Employees
Sierra Central Credit Union	Yuba City	Credit Unions	100-249 Employees
Sierra Gold Nurseries	Yuba City	Nurseries (Wholesale)	100-249 Employees
Larry Geweke Ford	Yuba City	Automobile Dealers-New Cars	100-249 Employees
Lowe's	Yuba City	Home Centers	100-249 Employees
Siller Brothers Inc	Yuba City	Logging Companies (Manufacturers)	100-249 Employees
Environmental Pro Assoc	Yuba City	Tree Service	250-499 Employees
Home Depot	Yuba City	Home Centers	250-499 Employees
Landstar Ranger Inc	Yuba City	Trucking	250-499 Employees
Melaleuca & Assoc	Yuba City	Health & Diet Foods-Retail	250-499 Employees
Sunsweet Growers Inc	Yuba City	Food Preparations NEC (Manufacturers)	500-999 Employees
Sutter North Surgery Ctr	Yuba City	Hospitals	250-499 Employees
Holt of California	Pleasant Grove and Yuba City	Contractors-Equipment/Supplies (Wholesale)	100-249 Employees
Sysco Food Svc of Sacramento	Pleasant Grove	Food Products (Wholesale)	250-499 Employees
Wal-Mart	Yuba City	Department Stores	250-499 Employees
Fremont Medical Ctr	Yuba City	Hospitals	1,000-4,999 Employees
Great Beginnings	Yuba City	Clinics	1,000-4,999 Employees
City of Yuba City	Yuba City	Government	300+ Employees
County of Sutter	Yuba City	Government	1000+ Employees

Source: EDD, 2008, City of Live Oak, 2009.



## HOUSEHOLD CHARACTERISTICS

A “household” is defined as a person or group of persons living in and sharing a housing unit, as opposed to persons living in group quarters such as dormitories or prisons. The Census divides households into two different categories, depending on their composition. “Family households” are those that consist of two or more related persons living together. “Nonfamily households” include persons who live alone or in-groups composed of unrelated individuals. Most households in Live Oak are family households.

The 2010 Census reported 2,331 households in the City with an average household size of 3.41 persons. In 2012, the Department of Finance estimated that the average household size in Live Oak was 3.44. This figure is significantly higher than Sutter County and the State of California, both of which report 2.98 persons per household.

Table Community Profile-7 illustrates the number of households and household size from 1990-2012. The number of large families (families of five or more persons) increased between 2000 and 2010. In 2000, 469 households were large family households (27 percent of all households). In 2010, 617 households were large families (26 percent of all households). Larger households have their special needs, which will be discussed further under the special housing needs section.

TABLE COMMUNITY PROFILE-7  
HOUSEHOLD AND HOUSEHOLD SIZE  
1990-2012

	1990	2000	2010	2012
Households	1,371	1,729	2,331	2,367
Household Size	3.06	3.43	3.41	3.44

Source: U.S. Census 2010, DOF 2012

Table Community Profile-8 provides a breakdown of household types in the City from the 2010 Census and provides a comparison with Sutter County. As mentioned above, the majority, or 79.2 percent of the households in Live Oak were family households, which was substantially higher than the percentage of county households at 73.9 percent. The number of married couples represented approximately 60 percent of the City's household population in both 2000 and 2010. The proportion of households with children in 2010 was substantially higher in Live Oak than in Sutter County. The number of female-headed households with children increased from 8.7 percent to 12.7 percent between 2000 and 2010. The proportion of households with children in 2010 was substantially higher in Live Oak than in Sutter County. Nonfamily households made up approximately 20.8 percent of the population in 2010, while 26.1 percent of Sutter County's population lived in nonfamily households.

The 2010 Census counted 420 persons residing in group quarters in the City of Live Oak. However, the Leo Chesney Correction Center closed in 2011, removing 305 group quarters beds from the City. The City has a convalescent hospital which houses 100 individuals, a private assisted living home with four beds and Teen Challenge, a program to rehabilitate young men, with 20 beds.



TABLE COMMUNITY PROFILE-8  
HOUSEHOLDS BY HOUSEHOLD TYPE, 2010

Type of Household	City of Live Oak		Sutter County	
	Number	Percent	Number	Percent
Total Households	2,331	100	31,437	100
Family Households	1,845	79.2	23,243	73.9
<i>w/children under 18</i>	1,011	43.4	11,352	36.1
Married couple families	1,402	60.1	17,180	54.6
<i>w/children under 18</i>	785	33.7	8,017	25.5
Female householder	296	12.7	4,017	12.8
<i>w/children under 18</i>	160	6.9	2,283	7.3
Nonfamily Households	486	20.8	8,194	26.1
Householder living alone	400	17.2	6,602	21
Householder 65 +	186	8.0	2,836	6.5
Average Household Size	3.42	(X)	2.98	(X)
Average Family Size	3.88	(X)	3.46	(X)

Source: U.S. Census 2010

## HOUSING STOCK CHARACTERISTICS

Table Community Profile-9 illustrates the composition of Live Oak's housing units from 1970 to 2012. The number of single-family units has steadily increased since the 1970s. The number of multifamily units remained roughly constant for about 20 years, and then decreased in 2012. Table Community Profile-9 shows that the number of single-family units grew by 90 units between 2010 and 2012 while the number of multifamily units decreased by 27 units, due to the demolition of Maple Park and replacement with new affordable units. Live Oak's annual average growth rate in the number of housing units between 1990 and 2000 was 2.7 percent, while average population growth for the same period was 3.7 percent. Between 2000 and 2010, the average annual growth rate in the number of housing units was 2.9 percent compared to 3.0 percent for the City's population. The trend of higher population growth compared to growth in housing units continued between 2000 and 2012; 3.2 percent to 2.8 percent. This consistent trend in higher population growth than growth in the housing stock is consistent with the previously reported growth in household size and the increase in the number of large families.

Housing tenure indicates whether a housing unit is occupied by the homeowner or a renter. Jurisdictions with a high percentage of renter-occupied units may indicate a lack of housing affordability. In 2010, approximately 60.5 percent (1,473) of housing units were owner-occupied and 39.5 percent (960) were renter-occupied (Table Community Profile-10). This represented a decrease in owner-occupied units from 63.6 percent in 2000.



TABLE COMMUNITY PROFILE-9  
HOUSING UNITS BY STRUCTURE TYPE: 1970-2012

Year	Total	Single Family	2-4 Units	5+ Units	Mobile Homes
1970	868	745	64	25	27
1980	1,068	837	95	40	96
1990	1,423	1,072	128	104	106
2000	1,858	1,475	134	106	143
2010	2,471	2,072	119	176	104
2012	2,537	2,162	90	178	107

Source: U.S Census Bureau, 1970, 1980, 1990, 2000; DOF 2010, 2012

TABLE COMMUNITY PROFILE-10  
HOUSING UNITS BY TENURE (2010)

	2000		2010	
Owner-occupied housing units	1,099	63.60%	1,473	60.50%
Renter-occupied housing units	630	36.40%	960	39.50%

Source: ACS 2006-2010

Table Community Profile-11 indicates the vacancy characteristics for the City of Live Oak from 1990 through 2012. The vacancy rate declined between 1990 and 2000, and declined further between 2000 and 2010, before increasing back to approximately 1990 levels in 2012.

TABLE COMMUNITY PROFILE-11  
VACANT HOUSING UNITS: 1980-2012

	1990	2000	2010	2012
Occupied	1,323	1,729	2,433	2,367
Vacant	90	89	38	159
% Vacant	6.4	4.9	1.6	6.3

Source: US Census, 1980, 1990, 2000, 2010; DOF 2012

Vacancy rates were higher for rental units than for owner-occupied units (see Table Community Profile-12).



TABLE COMMUNITY PROFILE-12  
HOUSING TYPE BY TENURE AND VACANCY  
(2010)

	All Units	Occupied Units	Vacant Units	Vacancy Rate
Owner-Occupied	1,627	1,535	92	5.6%
Renter-Occupied	871	796	75	8.6%
Total	2,498	2,331	167	6.7%

Source: US Census 2010

Note: Vacancy rates are approximate. Vacant units for seasonal, recreational, or other use and other units are included in owner-occupied totals.

## HOUSING CONDITIONS

Housing conditions are an important indicator of the potential need for housing rehabilitation. By including information on the condition of housing, the City is able to better direct funding to appropriate needs. CHAS data include information on households with 1 or more housing problems, which include lack of kitchen or plumbing, more than 1 person per room, or cost burden greater than 30% of income. These data are presented in Table Community Profile-13. Although these totals include problems that are not related to housing conditions (such as overcrowding and cost burden), the data offer a perspective on housing conditions.

TABLE COMMUNITY PROFILE-13  
HOUSING CONDITIONS

Income Level	Owners with 1 or more Housing Problems	Renters with 1 or more Housing Problems
<= 30% of Median	20	185
30-50% of Median	150	195
50-80% of Median	175	70
80-100% of Median	110	0
100%+ of Median	145	0
Total	600	450
Grand Total	1,050	

Source: 2005-2009 CHAS data.

Older homes are more likely to be in need of some type of repair. As of the 2000 US Census, the majority of the housing stock (63 percent) had been built in the 1970s or earlier (Table Community Profile-14). However, the City experienced a boom in new housing construction during the 2000s. As of 2010, estimates from the California Department of Finance (DOF) indicated there were 2,427 housing



units in the City. With the addition of these new homes, the number of homes built prior to the 1970s is just over 50 percent, with newer homes making up just slightly less than half of the total number of housing units.

TABLE COMMUNITY PROFILE-14  
AGE OF HOUSING STOCK

Year structure built	Number	Percent
2005-2010	509	21.0
2000-2004	60	2.5
1990-2000	374	15.4
1980-1989	311	12.8
1970-1979	272	11.2
1960-1969	326	13.4
1940-1959	332	13.7
1939 or earlier	243	10.0
Total	2,427	100

Source: U.S. Census 2000, DOF 2000-2010 E-5 Series.

In 1979, a housing condition survey disclosed that approximately 87 percent of the housing stock was sound; in 1989, 60 percent of the housing stock sound; and, in 2002, the housing condition survey found only 38 percent of the housing stock to be sound. In the 2008 survey, 76 percent of the housing stock was sound. Previous housing surveys targeted key areas of the city. The 2008 housing survey results reflect the substantial number of newly constructed units. Table Community Profile-15 summarizes the housing condition survey conducted in 2008, along with supplemental survey information collected from newly annexed areas in 2012. The rating system was based on exterior housing conditions using the State Department of Housing and Community Development criteria, which rates the conditions of foundations, roofs, siding, windows, and electrical. The status of the items evaluated suggests the condition of the overall structure; however, the specific needs of any particular unit are not known until a complete housing inspection is conducted.

Those units in the “minor rehabilitation” category appeared structurally sound but showed signs of deferred maintenance or upkeep. The house may need a roof replacement or new windows and a paint job. Units with the designation of “moderate rehabilitation” involved repair or replacement of more than one rated system. This category varies widely and may include, for example, a unit that needs replacement of the roof, electrical system, and windows.

“Substantial rehabilitation” involves the replacement of several major systems in the home, such as complete or partial foundation work, repair or replacement of exterior siding or reconstruction of the roof system. “Dilapidated” units are those that would require all of the rated systems to be replaced or significantly repaired to bring the structure into compliance with the current Uniform Building Code, a fact that would make rehabilitation ineffective from a cost perspective.



TABLE COMMUNITY PROFILE-15  
HOUSING CONDITION SURVEY RESULTS

Housing Type	Sound	Minor	Moderate	Substantial	Dilapidated	Total
Single Family-no garage	102	42	60	18	3	225
Single Family-detached garage	46	29	14	2	2	93
Single Family-carport	61	36	6			103
Single Family-attached garage	1,365	156	19	1		1,541
Duplex	26	14	8			48
Multi-family	215	19	16	20	3	273
Mobile	2	55	1		55	113
Total	1,817	351	124	41	63	2,396
Percentage	75.8	14.6	5.2	1.7	2.6	100

Note: Approximately 95 percent of the City's housing stock was surveyed in 2008, with supplemental surveying of newly-annexed areas in 2012.

According to the survey, 63 units (2.6 percent) of the City's housing stock are dilapidated, and another 41 units (1.7 percent) are in need of substantial rehabilitation. The percent of units needing rehabilitation has declined substantially since the 2002 housing survey. Live Oak continually applies for and has been awarded Community Development Block Grant funding and, in prior housing element cycles, has been awarded funds from the HOME Investment Partnership Program for housing rehabilitation. The City plans to continue to apply for such funding and hopes to rehabilitate additional units during the period of this Housing Element.

## HOUSING COSTS AND AFFORDABILITY

The ability of households to obtain housing in a particular community is directly dependent on the cost of housing. Affordability is defined by the percentage of households gross income spent on housing costs. The most commonly applied guideline used to equate affordability is no more than 30 percent of the gross household income should be used for housing costs.

Housing is less expensive in the City of Live Oak than in the County as a whole. Table Community Profile-16 below shows the median home value and median rent for homes in the City of Live Oak in 2010 compared to Sutter County and Yuba City, the only other city in Sutter County.

The 2010 median home value in the City of Live Oak was 74 percent of the County median and 76 percent of the City of Yuba City's median. The median rent for Live Oak was 99 percent of the County and 99 percent of the City of Yuba City. Lower housing cost may be one reason the City has grown at the rate indicated previously. Beginning in the late 1980s until the early 2000s, new housing construction in the City of Live Oak continued on a regular basis and primarily produced units at prices affordable to moderate income households.



TABLE COMMUNITY PROFILE-16  
MEDIAN HOME VALUE  
CITY OF LIVE OAK-CITY OF YUBA CITY-SUTTER COUNTY

Home Value	City of Live Oak	City of Yuba City	Sutter County
Median Value	\$192,900	\$254,300	\$262,200
Median Rent	\$848	\$857	\$856

Source: ACS 2006-2010

In August 2012, the median sale price for homes in Live Oak was \$126,025, compared to a median sale price of \$145,000 in Yuba City (Trulia, 2012). These 2012 prices are substantially lower than the median home values identified in the 2006-2010 ACS. However, sale prices in 2012 are influenced by distressed property sales and foreclosures, with most sales taking place at the low end of the market. Until Live Oak returns to a more normal housing market not dominated distressed sales, the actual median value of homes in Live Oak will be difficult to determine.

The slowing of the housing market has been caused by several factors, including a credit crisis, the value of many homes falling below the amount owed on those homes, a spike in the number of home loan defaults and foreclosures, and a decline in the economy that has caused many workers to lose their jobs. The number of foreclosed homes in 2009 was higher than the number of homes for sale in both Yuba City and Live Oak. In September 2012, Live Oak had 74 foreclosed homes and 24 homes for-sale, while Yuba City had 534 foreclosed homes and 141 homes for sale. Despite the recent downturn in the housing market, the median home price is still nearly twice what it was in 2000.

Although it is impossible to accurately predict future housing prices, a prolonged downturn in the housing market and high foreclosure rates may continue to cause downward pressure on home prices in the next few years. This may increase housing affordability for some residents.

## OVERPAYMENT AND OVERCROWDING

### INCOME AND OVERPAYMENT

The median income in Live Oak in 1999 was \$25,754 and was 34.5 percent below the Sutter County median of \$39,300. In 2010, Live Oak's median income of \$42,069 was 17.4 percent below the Sutter County median of \$50,944. Table Community Profile-17 compares income distributions between Live Oak and Sutter County. Live Oak has a greater percentage of households in the lower income ranges, while Sutter County has a higher percentage of households in the higher income ranges.

The HCD defines moderate, low, very low, and extremely low income levels to assess housing affordability and cost burden. Moderate incomes are those between 81 and 120 percent of area median income (AMI); low income is defined as between 51 and 80 percent of AMI; very low income is between 31 and 50 percent of AMI; and the extremely low income category is defined as less than 30 percent of the AMI.





TABLE COMMUNITY PROFILE-17  
2010 INCOME DISTRIBUTION  
LIVE OAK AND SUTTER COUNTY HOUSEHOLDS

	City of Live Oak		Sutter County	
	Number	Percent	Number	Percent
Households	2,433	100	31,373	100
Less than \$10,000	87	3.6	1,397	4.5
\$10,000 - \$14,999	267	11	2,122	6.8
\$15,000 - \$24,999	373	15.3	3,491	11.1
\$25,000 - \$34,999	325	13.4	3,741	11.9
\$35,000 - \$49,999	375	15.4	4,672	14.9
\$50,000 - \$74,999	647	26.6	6,229	19.9
\$75,000 - \$99,999	211	8.7	4,032	12.9
\$100,000 - \$149,999	117	4.8	3,607	11.5
\$150,000 - \$199,999	21	0.9	1,243	4
\$200,000 or more	10	0.4	839	1.2
Median Household Income	42,069	(x)	50,944	(x)

Source: U.S. Census 2010

Table Community Profile-18 below shows monthly housing costs as a percentage of household income for owners and renters in the City of Live Oak. In general, those who pay more than 30 percent of their gross household income are considered to be overpaying for housing. Approximately 46 percent of householders in 2005-2009 paid more than 30 percent of their income for housing costs. As one might expect, overpayment is more common for lower-income households.

In addition, it is also important to ascertain how the current housing market may affect the affordability of rental or ownership housing. Table Community Profile-19 below shows, for a 2-bedroom unit, maximum affordable monthly rents and maximum affordable purchase prices for homes, based on the 2008 area median income of \$59,400.

In September 2012, there were 94 homes listed for sale within the city, ranging in price from \$28,000 to \$699,950.<sup>7</sup> Three of the homes listed for sale are affordable for the Extremely Low Income households, although they are small. Forty-six of the homes were affordable to moderate income households. The drop in housing prices has made home ownership possible for many more people.

<sup>7</sup> Trulia.com, Live Oak, CA, Real Estate Listings and Live Oak, CA Homes for Sale. Available: <http://www.trulia.com...>, accessed September 12, 2012.



TABLE COMMUNITY PROFILE-18  
OVERPAYMENT

	Renters	Owners	All Occupied Units
Household Income <=30% MFI			
Cost Burden 30-50%	20	0	20
Cost Burden >50%	165	20	185
Household Income >30% to <=50% MFI			
Cost Burden 30-50%	25	35	60
Cost Burden >50%	170	115	285
Household Income >50% to <=80% MFI			
Cost Burden 30-50%	35	75	110
Cost Burden >50%	20	85	105
Household Income >80% to <=100% MFI			
Cost Burden 30-50%	0	75	75
Cost Burden >50%	0	35	35
Household Income >100% MFI			
Cost Burden 30-50%	0	70	70
Cost Burden >50%	0	65	65
All Households			
Cost Burden 30-50%	80	255	335
Cost Burden >50%	355	320	675
Total Occupied Units			2,205

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data. 2005-2009

TABLE COMMUNITY PROFILE-19  
AFFORDABLE MONTHLY HOUSING COSTS MAXIMUM RENTS AND PURCHASE PRICES BASED ON  
PERCENTAGE OF 2012 AREA MEDIAN INCOME (AMI) OF \$59,400

	Extremely Low (<30% of AMI)	Very Low (31-50% of AMI)	Low (51-80% of AMI)	Moderate (81-120% of AMI)
Income Level (top of range)	\$17,820	\$29,700	\$47,520	\$71,280
Maximum Affordable Monthly Rent/Payment 30% of Gross Income	\$446	\$743	\$1,188	\$1,782
Maximum Mortgage Loan @ 5.5% Interest	\$45,880	\$98,188	\$176,650	\$281,266
Estimated Monthly Payment at 5.5% Interest (not including property taxes and insurance)	\$446	\$743	\$1,188	\$1,782

Purchase calculations assume a 30-year fixed term, 5.5% loan obtained by a buyer with no other debt payments or income and excludes utilities and maintenance. Calculations provided by bankrate.com Payment Calculator, accessed February 25, 2009. Assumes median income for a family of four.



In many cases, rental housing can be too expensive for people with lower incomes. According to the most recent data available for rental costs, Live Oak's median gross rent, which includes the cost of utilities, was \$848 in 2006-2010 (ACS 2006-2010 data). When compared to the maximum affordable monthly rents shown in Table Community Profile-19, extremely low and very low income households cannot afford this rent.

Lower income levels are related to, but do not necessarily coincide with poverty status. To determine poverty status, the US Census compares an individual's or family's income to a poverty threshold, which is based on several factors, such as overall family size, age, and number of children. In 2010, poverty thresholds were as low as \$10,458 in annual income for individuals over the age of 65 up to a maximum of \$48,293 for a family of nine total members with only one related child.

Table Community Profile-20 shows the poverty status of Live Oak residents. According to 2000 Census data, 17.8 percent of families and 22.3 percent of individuals in the City of Live Oak were below the poverty level. The incidence of poverty was highest for children, particularly those in single-parent households; 27 percent of children were in households below poverty level. The incidence of poverty was relatively low for the elderly, with 7.9 percent living below the poverty level, which coincided with Sutter County reporting 7.7 percent.

TABLE COMMUNITY PROFILE-20  
POVERTY STATUS

	Number	Percent
Households	2,331	100
Households below poverty level	415	17.8
Family Households	1,822	78.2
Families with income below poverty level	415	17.8
<i>With related children under 18 years</i>	368	15.8
Married Couple Families	159	6.8
<i>With related children under 18</i>	112	4.8
Families with Female householder, no husband present	142	6.1
<i>With related children under 18</i>	142	6.1
Individuals	7,701	100
Younger than 18 years old	2,499	75.8
18 years or over	4,311	84.4
65 years or over	891	87.4
Individuals with income below poverty level	1,719	22.3
Younger than 18 years old	796	24.2
18 years or over	794	15.6
65 years or over	129	12.6

Source: U.S. Census 2000



Many individuals living below the poverty level rely on public assistance. In 2000, 177 households (9.8 percent) received some form of public assistance. According to 2010 Census data, this number increased to 573 households (22 percent). However, this rate is lower than the county rate of 28.4 percent. The number of households receiving Social Security income increased from 2000. While 570 households (31.6 percent) received Social Security benefits in 2000, the 2010 Census reported 813 households (33.4 percent) receiving benefits. This coincides with the increase in the number of elderly residents in the City.

## OVERCROWDING

A housing unit is considered overcrowded if it houses more than one person per room, excluding bathrooms, half-rooms, hallways, and porches. Table Community Profile-21 shows the overcrowded households in Live Oak. According to the 2006-2010 ACS, A total of 200 (9.1 percent) of occupied housing units in the City of Live Oak had more than one person per room, compared to 445 (25 percent) in 2000. Of these households, a total of 20 were considered severely crowded, with more than 1.5 persons per room. All of the severely overcrowded households were in rental units.

TABLE COMMUNITY PROFILE-21  
OVERCROWDED HOUSEHOLDS

Persons per Room	Owner Occupied Units	Renter Occupied Units
1.01 to 1.50 (Overcrowded)	110	70
1.51 or more (Severely Overcrowded)	0	20
Total Overcrowded	110	90
All Occupied Units	2,205	

Source: CHAS 2005-2009

In general, the greater the number of bedrooms in a home, the larger the family that home will be able to accommodate without overcrowding. Table Community Profile-22, which shows the number of bedrooms per owner- or renter-occupied unit, has been included below to compare number of bedrooms and tenure. As demonstrated in the table, the majority (92.1 percent) of owner-occupied housing units have three or more bedrooms, whereas only 47.2 percent of renter-occupied housing units have three or more bedrooms. In fact, most rental units have either one (28.3 percent) or two (24.5) bedrooms; only a few units have five or more bedrooms (2.4 percent). Using this information, it can be inferred that, overall, renter-occupied units tend to be smaller than owner-occupied housing units. This can limit housing options for larger families with lower incomes that cannot afford to own a home.

One general method to address overcrowding is for the City to encourage the continued development of large units in multifamily and single-family projects in the City. Special focus should be made towards providing larger rental units, possibly with a focus on multifamily units or very low-cost ownership housing as the supply of this type of unit seems to be insufficient.



TABLE COMMUNITY PROFILE-22  
NUMBER OF BEDROOMS BY TENURE

Owner-occupied housing units			Renter-occupied housing units		
Number of Bedrooms	Units	Percent	Number of Bedrooms	Units	Percent
Total Units	1,473	100	Total Units	960	100
No bedroom	0	0.0	No bedroom	0	0.0
1 bedroom	8	0.5	1 bedroom	272	28.3
2 bedrooms	109	7.4	2 bedrooms	235	24.5
3 bedrooms	992	67.3	3 bedrooms	302	31.5
4 bedrooms	298	20.2	4 bedrooms	128	13.3
5 or more bedrooms	66	4.5	5 or more bedrooms	23	2.4

Source: 2010 U.S. Census

## SPECIAL HOUSING NEEDS

Within the general population, there are several groups that have special housing needs. These needs may affect the ability of many Live Oak residents to find suitable housing. The following subsections will discuss the special housing needs of six groups identified in State Housing Element Law - Government Code, Section 65583(a)(7); farm workers, large households, persons with disabilities, female-headed households, and the homeless. An analysis of extremely low-income households has been included in this section as well.

### FARM WORKERS

The City of Live Oak is located in a highly agricultural-oriented area. During each year, agricultural employment fluctuates widely and appears to be on a downward trend. In 2000 the City of Live Oak had over 23.2 percent of its total employed working in agricultural related jobs and in 2010 this dropped to 17.2 percent.

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 (7 miles north on Highway 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.

## LARGE FAMILIES

The U.S. Department of Housing and Urban Development (HUD) defines a large family as one with five or more members. According to the 2006-2010 ACS data, 617 households (26.4 percent) had five or more members.

Large families require housing units with more bedrooms than those needed by smaller households. They also may require safe outdoor play areas for children and should be located near community resources. These types of needs can pose problems for large families that cannot afford to buy or rent single-family houses; townhomes, apartments and condominium units are often developed with smaller households in mind.

In 2010, 515 housing units had four or more bedrooms. Although the number of larger units increased as a proportion to all units, overcrowding data seems to indicate that there is a need for additional large units.

As part of the rehabilitation efforts, the addition of bedrooms can be encouraged to relieve overcrowding. In addition, the city will continue to encourage development of large family units in multi-family and single-family projects in the City.

## PERSONS WITH DISABILITIES

It is difficult to obtain complete data on the disabled population of the City of Live Oak. In 1990 the Census did not include general disability status indicators, but the 2000 Census did make changes that



expanded the information gathered on persons with disabilities. The 2010 Census does not provide updated information on persons with disabilities, beyond the data provided for 2000.

SACOG and the Alta California Regional Center estimate that there are 64 people with developmental disabilities in zip codes serving Live Oak. Twenty-three of these residents are aged 14 or younger, nine are aged 15-22, 30 are aged 23-54, and two are between 55 and 65 years in age. In Sutter County, about 69% of people with developmental disabilities live with a parent or relative, and an additional 14% live independently. About 9 percent live in community care facilities.

According to the 2000 Census, 1,099 persons in the City of Live Oak had a disability. The Census classifies the disability as, sensory (blindness, deafness), physical (condition that substantially limits one or more basic physical activities), or mental (difficulty with learning, remembering or concentrating). The Census also tracks if the person had a disability that could limit self-care (dressing, bathing, getting around the home), going outside the home (shop or doctor visits), and employment for age 16-64. Table Community Profile-23 below shows information derived from the 2000 U.S. Census with regard to disability status and type of disability, of persons 16 years of age or older.

Households with disabled members can have a variety of special housing needs. The following outlines key concerns:

- ✓ Adequate access to units and common areas
- ✓ Supportive living arrangements
- ✓ Access to social services and community services
- ✓ Insufficient income to afford market-rate housing

TABLE COMMUNITY PROFILE-23  
PERSONS WITH DISABILITIES  
CITY OF LIVE OAK 2000

Age	16-64 years		65-over years		Total 16 + years with Disability	
	Number	Percent	Number	Percent	Number	Percent
Sensory	125	11.4	134	12.2	259	23.6
Physical	317	28.8	254	23.1	571	52
Mental	203	18.5	123	11.2	326	30
Self Care	104	9.5	44	4	148	13.5
Going Outside home	309	28.1	155	14.1	464	42.2
Employment	440	40			440	40

Source: U.S. Census 2000

In some cases, a disability may limit a person's ability to obtain employment or work in a job that provides a living wage. As a result, many persons with disabilities may not have enough income to afford market rate housing, especially if their disability requires special accommodation for the design of their



home, such as ramps, elevators, one-story construction, or other special equipment. In addition, many disabled persons may have higher health care costs, which could further limit their income, limiting their ability to afford market rate housing. Working people may find it difficult to find housing that with these special accommodations close to their place of work or in areas with convenient access to public transportation.

Other disabled persons may not be able to live independently, and as a result, may need to live in group homes, assisted living facilities, or other supportive living facilities. Live Oak contains one licensed adult residential care facility, which provides 24-hour non-medical care to adults aged 18 to 59 who may not be able to care for themselves independently due to physical, developmental, or mental disabilities. This facility has a licensed capacity for six people. In addition, the City two senior living facilities that may be able to provide some of these services to disabled seniors, although not all residents living in these facilities may be disabled. One facility is a licensed residential care facility for the elderly, and provides assistance with daily care for people over the age of 60. The other facility is a large nursing facility for seniors, which provides 24-hour daily assistance, including medical care, mental health services, social work services, physical therapy, and activities with 99 certified beds. Not all of the residents in these facilities are disabled, but they provide services that may be required by disabled seniors.

Current building codes incorporate the requirements of the Housing Act of 1988 and the Americans with Disabilities Act. Newer housing construction will at least meet the minimum standards for disabled access. Current subsidized rental units with handicapped accessibility are found in the Country Oaks Apartments and the Senior Village Apartments. The units in the Senior Village facility have lowered cabinets and countertops, but still have tub showers, rather than walk-in showers.<sup>8</sup> The City of Live Oak will continue to support programs for retrofitting older housing stock to meet the new standards.

## FEMALE-HEADED HOUSEHOLDS

According to the U.S. Census Bureau, a single headed-of-household includes one adult caring for at least one dependent minor or adult. In 2000, there were 227 female-headed households (no husband present) in Live Oak, and by 2010 this figure increased to 296. Table Community Profile-24 below presents the data regarding the composition of the City of Live Oak family households.

TABLE COMMUNITY PROFILE-24  
SINGLE HOUSEHOLDERS AND POVERTY STATUS

Household Composition	Total Households	% in Poverty
Family Households		
Female-Headed Family	296	39.4
<i>With children under 18</i>	200	43.7
<i>No children under 18</i>	96	31.2
Total Family Households	1,845	22.8

Source: ACS 2006-2010

8 Diana Douglas, Consolidated Area Housing Authority of Sutter County, personal communication, April 14, 2009.





Single-headed households often have lower incomes and therefore more difficulties finding adequate, affordable housing than families with two working adults. Additionally, single-headed households with small children may need to pay for childcare, which further reduces disposable income. The median annual income for female-headed households with children under 18 present was \$32,679 in 2000, compared to the overall median household income of \$42,069.<sup>9</sup> This means that on average, female-headed households had annual incomes approximately 78 percent of the overall median household income. Although data that specifically addresses the housing cost burden of female-headed households is not available, 65 households in Live Oak with incomes between 30 and 50 percent of the city's median family income overpaid for housing. As shown, 39.4 percent of female-headed households with children are in poverty. Approximately 22.8 percent of all family households with children present are in poverty. This special need group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important for single-headed families to be located near childcare facilities, schools, youth services, medical facilities, and senior services. The City of Live Oak has supported and will continue to support programs to benefit this special needs group. The addition of the Head Start facility, which services 80 children and their families, has expanded the resources available to single-headed households in the City of Live Oak.

## ELDERLY

Senior households are defined as households with one or more persons over the age of 65 years. In the 2000 census, 10.4 percent (667 people) of the population in the City of Live Oak was 65 years old or older, and 47.2 percent of those people were reported to have a disability. The 2010 Census showed that 10.6 percent (896 people) of the population in the City of Live Oak were over 65 years of age. In 2010, 17 percent of people between the age of 65 and 74 and 10.2 percent of people aged 75 and older had incomes below the poverty level. The poverty rate for Live Oak as a whole was 22.3 percent (ACS 2006-2010). The poverty rate among seniors is less than the population at large because most seniors receive social security, pensions, and/or other retirement benefits sufficient to keep their incomes above the poverty level.

About 65 percent of senior householders own and 34 percent rent their housing. Many seniors own their home outright or may have lower mortgage payments due to requiring smaller homes or lower purchase prices. Since so many seniors own their homes, monthly housing costs are generally minimal, although increases in property taxes, insurance rates, and utility costs could potentially decrease affordability for seniors on fixed incomes over time. In addition, maintenance costs and other unusual expenses may be an issue for senior owner-occupied households. Targeted maintenance and renovation programs may be especially helpful to this population.

There is one age-restricted owner-occupied community, a privately-owned senior mobile home park which consists of 55 units and serves as an important part of the housing stock for seniors in the community. This provides a low cost alternative for senior living.

As stated above, 34 percent of seniors in Live Oak rent their housing, and 21.7 percent (208 households) of all renter households are senior households. A total of 174 renter households are reported as living alone. Unlike seniors living in housing they own, senior renters are subject to rising rents due to overall

<sup>9</sup> US Census Bureau, 2000 Census, S1903, available online <http://factfinder.census.gov>, accessed September 12, 2012.



increases in the cost of living and inflation over time. Most of the elderly renters reside in the senior apartment complexes, which have subsidized rent, based on income. The City has three specific senior designated rental complexes; Senior Village, Odd Fellows, and Butte View Estates. In 2012, only one of the 93 households using Housing Choice Vouchers was aged 62 or older.

Combined, the City of Live Oak has 96 subsidized rental units available for the elderly population. According to future forecasts, the City will need to focus efforts in and supply additional units to meet the growing need for senior housing in the years to come. One way to alleviate the need for additional elderly housing is through the second unit, or granny flat, program. This is an inexpensive way to accommodate additional units for the elderly and to increase the density of units in the City. Other ways to meet the needs of this group is additional senior mobile home parks and continuing the downtown mixed-use program of senior housing.

## HOMELESS PERSONS

Quantifying the homeless population in a community that does not have a well-developed network of homeless assistance providers is a very difficult task. The City of Live Oak may well have a limited homeless population, but the size of this population is difficult to estimate because there are no formal homeless shelters or other facilities such as daytime service centers, where homeless people would be attracted and their numbers easily counted. Due to the transient nature of this population, their numbers fluctuate in any one area. Continuum of Care statistics indicate that 649 homeless individuals were counted in Yuba City/Marysville and Sutter County during the 2011 homeless count. This included 294 unsheltered people, 51 chronically homeless, 26 veterans, and 241 persons in households with children. (SACOG 2012)

Nine primary groups comprise the homeless population: traditional single male transient, deinstitutionalized mental patients, teen runaways, evicted families and individuals, battered women and their children, victims of disaster, illegal immigrants, and alcohol and drug addicts.

There are several options a city has to assist the homeless population. It can provide emergency short term shelter, transitional shelters, and/or permanent subsidized housing. Currently, any homeless family seeking assistance is referred to Sutter County Social Services - Welfare Department or other facilities as listed below. The City of Live Oak has not had a large problem and being a small town does not have the means to set up shelters of its own.

## SERVICE PROVIDERS

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.

## EXTREMELY LOW-INCOME HOUSEHOLDS

Households in the extremely low-income (ELI) category (with incomes 30 percent or less of median income) have special housing needs because they are unlikely to find market-rate housing that is affordable at any price. For a family of four in Live Oak, this extremely low income equates to \$17,820 or less in household income. ELI households may be homeless or in danger of becoming homeless because of their inability to find appropriately priced housing.



According to HUD’s CHAS data, roughly 10 percent of Live Oak residents had incomes in the ELI category. Of the 230 households, 35 were homeowners and 195 were renters. A higher proportion of renters (85 percent) than owners were in the ELI category. ELI households tend to have the highest cost burden of all income categories. In Live Oak, more than 80 percent of all ELI households are overburdened and over 50 percent are severely overburdened (Table Community Profile-25).

TABLE COMMUNITY PROFILE-25  
EXTREMELY LOW-INCOME HOUSEHOLDS

	Renters	Owners	Total
Percent with cost burden >30 percent	15.4	42.9	19.6
Percent with cost burden >50 percent	84.6	57.1	80.4

Source: CHAS 2005-2009

Although the determination of poverty status is different from the determination of an ELI household, many such households are in poverty. As stated previously under “Income and Overpayment,” 17.8 percent of families and 22.3 percent of individuals in Live Oak were determined to be in poverty in 2010 (ACS 2006-2010). Like the overburdening of ELI households, many people in poverty experience the same difficulty in obtaining affordable housing. In order to alleviate this, ELI households and people in poverty may require specific housing solutions; including subsidies, housing with supportive services, single-room occupancy units, shared housing, or other solutions.

## ASSISTED HOUSING DEVELOPMENTS "AT RISK" OF CONVERSION

State law requires local municipalities to identify and develop a program in their housing elements to preserve assisted, affordable multifamily units. Local municipalities are required to provide an inventory of assisted, affordable units that are eligible to convert within ten years and an estimate of the cost to replace or preserve such units.

Over the past several decades developers have constructed affordable units with the assistance of federal, state, or local funding (loans or grants). Assisted developments usually require agreements to restrict the rents and/or occupancy to lower income households for a specified time period.

The City of Live Oak contains six assisted rental housing developments, with a total of 167 assisted units. When the period of restricted rents/occupancy expires, a property owner may charge market rents for the previously restricted units. If rents rise to market level, low income occupants may have to find alternative housing.

Table Community Profile-26 (below) presents a list of assisted multifamily housing units in Live Oak, including those which have income restrictions that expire during the next 10 years. The last column indicates the risk level of each property. Risk was assessed based on information from the California Housing Partnership Corporation, as well as knowledge of City staff and information provided by the property managers of some properties. At-risk would indicate that a property may convert to market rate within 5 years. Lower risk would indicate that a property may convert to market rate in 5 - 10 years.



Low risk indicates that a property cannot convert to market rate for at least 10 years. Although projects with agreements expiring within the next 10 years are required by law to be listed, these units may not actually convert.

TABLE COMMUNITY PROFILE-26  
SUMMARY OF AT-RISK UNITS

Project Name	Address	No. & Type of Units	Type of Subsidy	Non-Elderly units	Elderly units	Current Owner	Affordability	Earliest Date of Expiration	Risk (through 2019)
Butte View Estates (62+)	9400 Larkin Road	28-1BR 4-2BR	USDA Rural Development Section 515, Section 8	0	32	Sutter County Housing Authority	Low Income	No Expiration	Low
Country Oak Apartments	2551 Allen Street	50 (20 assisted) Mixed Bedroom	USDA Rural Development Section 515	20	0	PAM Corporation	Low Income	No Expiration	Low
Centennial Arms	9829 N Street	21 16-1BR 5-2BR	USDA Rural Development Section 515	21	0	Sutter County Housing Authority	Low Income	2041	Low
Maple Park	Maple Park Drive	56	HUD	56	0	Sutter County Housing Authority	Low Income	2041	Low
Senior Village	2750 Date Street	50	HUD	0	50	Sutter County Housing Authority	Low Income	No Expiration	Low
Oddfellows Building (Senior Housing)	9896-9904 Broadway Street	4-Studio 9-1BR 1-2BR	Tax Credit, HOME	0	14	Mercy Housing	Very Low Income	2053	Low
Total				71	96				

## PRESERVATION OPTIONS

In addition to identifying units at risk of converting to market rate housing, Government Code Section 85583(a)(8)(B) requires a comparison of costs to replace lost units through construction or rehabilitation to the cost of preserving the existing units. Preservation of the at risk units can be achieved in several ways, including 1) facilitating a transfer of ownership of these projects to by affordable housing organizations; 2) purchasing of affordability covenants; and 3) providing rental assistance to tenants. Live Oak has no at-risk housing units.

## OPPORTUNITIES FOR PRESERVATION

The Government Code requires the City to identify local non-profit corporations which have the "legal and managerial capacity to acquire and manage" the at-risk units or the apartment complexes containing the at-risk units. The City is also required to identify the federal, state, and local financing and subsidy programs that may be considered to preserve these units.



## RESOURCES FOR PRESERVATION

Potential funding sources to assist in the preservation of at-risk units include Tax Exempt Bond Financing, CDBG and HOME funds. The City can use these funds to provide gap financing to assist non-profits in acquiring an ownership share in the complexes containing at risk units. In addition to the Sutter County Housing Authority, several non-profit corporations are available to acquire or manage at-risk units in Yuba or Sutter Counties. These include:

- ✓ Mercy Housing,
- ✓ Christian Church Homes of Northern California, Inc.,
- ✓ Rural California Housing Corp, and
- ✓ Community Housing Improvement Program, Inc.



# OPPORTUNITIES FOR ENERGY CONSERVATION

## STATE LAW

State law (Government Code Section 65583[a][7]) requires housing elements to contain an analysis of opportunities for residential energy conservation. According to the California Department of Housing and Community Development, the energy conservation section of a housing element must inventory and analyze opportunities to encourage the incorporation of energy saving features, energy saving materials, and energy efficient systems and design for residential development. Housing element policies and programs should address the environmental significance and operational benefits of employing energy conservation in the building and retrofitting of housing.

According to the U.S. Department of Energy, residential energy use accounts for about 21 percent of all energy use nationwide, although homes in the Pacific region, with its milder climate, use up to 35 percent less energy than homes in other parts of the country. Space heating and cooling account for about 43 percent of residential energy use, followed by water heating (12 percent), and lighting (11 percent). Greater energy efficiency in these three residential components would greatly contribute to an overall reduction in energy use.

Opportunities for residential energy conservation exist at all levels: the individual dwelling unit, the residential project, the neighborhood, the community, and the region. As described in this chapter, the City of Live Oak has strategies, policies, and programs to address opportunities for energy conservation, including residential energy conservation, at all of these levels. Opportunities for residential energy conservation include:

- ✓ Compliance with minimum energy conservation standards for residential construction and operations (heating, cooling, cooking, refrigeration, etc.). California requires cities and counties to enforce minimum energy efficiency standards through state building code standards (Title 24 of the California Code of Regulations) and through energy efficiency standards for household appliances.
- ✓ Retrofitting of existing homes that are energy inefficient through weatherization, rehabilitation, and the replacement of older appliances.
- ✓ Energy efficient project site planning that takes maximum advantage of natural systems (sun, shade, wind) for lighting, heating, cooling, and generation of electricity.
- ✓ Neighborhood design and layout that encourage alternatives to automobile use through higher density, mixing of uses, a high degree of transportation connectivity, and street design to encourage all types of mobility.
- ✓ Community and regional growth strategies that emphasize infill development; higher intensity and mixed-use development along transportation corridors.
- ✓ Neighborhood, community, and regional centers with a mix of employment, housing, retail, and services.



- ✓ The placement of housing for a variety of households and income levels as close as possible to job centers and services.
- ✓ Water conservation, water conserving landscaping, and stormwater management systems that reduce energy use.

The City's strategies and policies related to energy conservation are shaped by several state, regional, and local initiatives and programs. Among the most important initiatives and programs described in this chapter are:

- ✓ State building code standards for energy efficiency (Title 24);
- ✓ The state's emerging climate change strategies focused on reductions in greenhouse gas emissions, as required by AB 32, the California Global Warming Solutions Act of 2006; and,
- ✓ The City of Live Oak General Plan.

## STATE ENERGY EFFICIENCY REQUIREMENTS FOR NEW CONSTRUCTION

Title 24 of the California Code of Regulations contains California's building standards for energy efficiency. Each city and county must enforce these standards as part of its review of building plans and issuance of building permits. The standards, prepared by the California Energy Commission, were established in 1978 in response to a state legislative mandate to reduce California's energy consumption. The standards are updated periodically to consider and incorporate new energy efficiency technologies and methods. A new set of standards will be in effect as of August 1, 2009. The Energy Commission estimates that California's building efficiency standards (along with those for energy-efficient appliances) have saved more than \$56 billion in electricity and natural gas costs since 1978. It is estimated the standards will save an additional \$23 billion by 2013.

## CLIMATE CHANGE AND GHG EMISSIONS REDUCTIONS

The State of California adopted the California Global Warming Solutions Act in 2006 (Assembly Bill 32) and declared that "global warming poses a serious threat to the economic well-being, public health, natural resources, and the environment of California." In adopting the act, the Legislature found that human activity is one of the leading contributors to an increase in carbon dioxide, methane, and other "greenhouse gases" (GHGs). The state has declared that these gases are leading to an increase in average global temperatures and contributing to changes in climate throughout the world. The purpose of the act is to reduce GHG emissions to 1990 levels by 2020 (25 percent reduction over current levels) and then to reduce GHGs to 80 percent below 1990 levels by 2050. Since greenhouse gas emissions are closely tied to energy sources and uses, the implementation of AB 32 will have important ramifications for Live Oak's opportunities for energy conservation.

The California Air Resources Board (ARB) is responsible for implementation of AB 32. AB 32 requires that ARB adopt a quantified cap on GHG emissions representing 1990 emissions levels and disclose how it arrives at the cap; institute a schedule to meet the emissions cap; and develop tracking, reporting, and





enforcement mechanisms to ensure that the state achieves the reductions in GHG emissions necessary to meet the cap. AB 32 also includes guidance to institute emissions reductions in an economically efficient manner and conditions to ensure that businesses and consumers are not unfairly affected by the reductions.

In October of 2008, ARB published its Climate Change Proposed Scoping Plan (Proposed Scoping Plan), which is the State's plan to achieve GHG reductions in California required by AB 32. The Proposed Scoping Plan also includes ARB-recommended GHG reductions for each emissions sector of the state's GHG inventory. The largest proposed GHG reductions are recommended from improving emission standards for light-duty vehicles (estimated reductions of 31.7 MMT CO<sub>2</sub>e), implementation of the Low-Carbon Fuel Standard (15.0 MMT CO<sub>2</sub>e), energy efficiency measures in buildings and appliances and the widespread development of combined heat and power systems (26.3 MMT CO<sub>2</sub>e), and a renewable portfolio standard for electricity production (21.3 MMT CO<sub>2</sub>e). ARB has not yet determined what amount of GHG reductions it recommends from local government operations; however, the Proposed Scoping Plan does state that land use planning and urban growth decisions will play an important role in the State's GHG reductions because local governments have primary authority to plan, zone, approve, and permit how land is developed to accommodate population growth and the changing needs of their jurisdictions. ARB further acknowledges that decisions on how land is used will have large impacts on the GHG emissions that will result from the transportation, housing, industry, forestry, water, agriculture, electricity, and natural gas emission sectors. The Proposed Scoping Plan expects approximately 5.0 MMT CO<sub>2</sub>e will be achieved through more GHG-efficient land use and transportation planning.

The California Air Pollutions Control Officers Association (CAPCOA), which represents local air districts, recently released a report on ways to measure and reduce GHGs at the local level, including steps that cities and counties can take to contribute to the goals of AB 32. An important local strategy recommended by CAPCOA is the adoption of general plan policies and implementation measures that encourage energy conserving community layout and design. Many of the recommendations are relevant for residential energy conservation. Among the suggestions are:

- ✓ Promote walkability through a highly connected street system with small blocks;
- ✓ Promote mixed-use neighborhoods centers and transit-oriented development;
- ✓ Reduce the amount of water used for landscaping and encourage the use of recycled water for landscaping;
- ✓ Promote the use of fuel-efficient heating and cooling equipment and other appliances;
- ✓ Encourage green building designs in both new construction and building renovation;
- ✓ Encourage building orientations and landscaping that enhance natural lighting and sun exposure;
- ✓ Encourage the expansion of neighborhood-level products and services and public transit opportunities throughout the area to reduce automobile use;
- ✓ Promote energy-efficient design features, including appropriate site orientation, use of light color, roofing, and building materials;



- ✓ Encourage the development of affordable housing throughout the community, as well as development of housing for elderly and low and moderate income households near public transportation services; and,
- ✓ Ensure that a portion of future residential development is affordable to low and very low income households.

## SACOG SUSTAINABLE COMMUNITIES STRATEGY

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.

## LIVE OAK GENERAL PLAN

The City of Live Oak recently updated its General Plan. The General Plan now includes goals and policies in several elements which support energy conservation and reduction of GHG emissions. Goals and policies now address:

- ✓ 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.





# HOUSING NEEDS

## REGIONAL HOUSING NEEDS ALLOCATION

The City of Live Oak's share of the region's housing need is determined by the Sacramento Area Council of Governments (SACOG) through the Regional Housing Needs Plan, adopted September 20, 2012. The plan contains the Regional Housing Needs Allocation (RHNA), which specifies the share of the regional housing need allocated to each city and county by income level. According to the RHNA, the City must accommodate 449 housing units between January 2013 and June 2021.

The RHNA is divided into four income groups, described below, pursuant to State Housing Element law. The City must demonstrate in its Housing Element that it has adequate residential sites at appropriate densities and development standards to accommodate its RHNA. In January 2007, a law (AB 2634 [Lieber]) took effect that requires housing elements to include an analysis of extremely low income needs and address those needs in proposed programs. According to §65583(a)(1) Live Oak may "presume that 50 percent of the very low income households qualify as extremely low income households." For this reason, the number of very low income units provided in the RHNA number has been split into two equal categories (very low income and extremely low income). The RHNA is divided into five income categories as follows:

- ✓ Extremely Low Income (<30 percent of the Area Median Income [AMI]) – 52 units;
- ✓ Very Low Income (31-50 percent AMI) – 52 units;
- ✓ Low Income (51-80 percent AMI) – 72 units;
- ✓ Moderate Income (81-120 percent AMI) – 83units; and,
- ✓ Above Moderate Income (>120 percent AMI) – 190 units.

## UNITS BUILT, UNDER CONSTRUCTION AND/OR APPROVED DURING PLANNING PERIOD

### PROGRESS IN MEETING THE RHNA GOAL

The City has made progress towards meeting its RHNA obligation between January 1, 2013 and adoption of the Housing Element in September 2013. There were a total of 56 units constructed during this time, as shown in Table Housing Needs-1.



TABLE HOUSING NEEDS-1  
HOUSING CONSTRUCTION BY TYPE  
CITY OF LIVE OAK 2013

Year	Single Family	Multi Family	Total
2013	0	56	56

Source: City of Live Oak Planning Department

In addition to the units under construction, the City has 420 residential lots and dwelling units that are approved for development during the planning period, 56 of which have been occupied for the first time since January 1, 2013. Therefore, the City has approved an additional 420 units for construction, all of which are considered to be in progress toward meeting the City's RHNA goal. Table Housing Needs-2 below shows the number of units for each project, including the number of units for which building permits have already been issued, along with the income level to which the units will be affordable. Most of these units are assumed, for the purposes of this Housing Element, to be affordable to above-moderate income families, with the exception of 56 units ready for occupancy in 2013 at Maple Park that are affordable to very low- to low-income families (30 to 60 percent of the area median income, with 28 units assumed in each of the low- and very low-income categories) and 40 units constructed in Peachtree II Phase 4 that are affordable to low-income families (80 percent of the area median income). This development will use CDBG and HOME funds granted to the City, which ensures 55 years of affordability for low income households. In addition, a title lien or Declaration of Trust will be placed on the deed to ensure that these units remain affordable for the entire 55-year period.

TABLE HOUSING NEEDS-2  
HOUSING DEVELOPMENTS IN PROGRESS

Development Name (Developer)	Lots Approved on Tentative Map	Building Permits Issued	Lots/Units without Building Permits	Income Level
Maple Park (Housing Authority)	76	56	20	Low
Peachtree II (Mercy Housing)	42	40	2	Low
Garden Glen (Pacific Mountain)	191	0	191	Above Moderate
Heenan Subdivision (JTS)	93	0	93	Above Moderate
Live Oak Ranch II (Forecast Homes)	47	0	47	Above Moderate
Orchard View (McKim)	127	0	127	Above Moderate
Orchard View II (Quail Hollow McKim)	43	0	43	Above Moderate
Peach View (Gosal)	34	0	34	Above Moderate
Peachtree III (Ryland Town Homes)	0	0	0	Above Moderate
Pennington Ranch Unit I (KB)	148	137	11	Above Moderate
Pennington Ranch Unit III (KB)	137	124	13	Above Moderate



TABLE HOUSING NEEDS-2  
HOUSING DEVELOPMENTS IN PROGRESS

Development Name (Developer)	Lots Approved on Tentative Map	Building Permits Issued	Lots/Units without Building Permits	Income Level
Pennington Ranch Unit IV (KB)	71	0	71	Above Moderate
Pennington Ranch Unit V (KB)	70	0	70	Above Moderate
Robbins Subdivision	63	0	63	Above Moderate
Sandpiper Park (Pacific Mountain)	77	0	77	Above Moderate
Walnut Ranch (Cooper)	62	0	62	Above Moderate
Oak Grove Subdivision	117	0	117	Above Moderate
Walnut View (Premier)	65	63	2	Above Moderate
Total	1,463	420	1,023	

Source: Live Oak Planning Department, August 2012.

Table Housing Needs-3 combines the count of constructed units and the count of units in progress, including both new construction and additions, to illustrate the remaining need for each income level. Live Oak has provided for all of its above moderate-income household need through approved or constructed developments. The City still needs to provide land for moderate-, low-, very low-, and extremely low-income households. More information on the vacant land inventory, which provides information on vacant land in the City that could be used to meet the remaining need, can be found in the Resources section.

TABLE HOUSING NEEDS-3  
PROGRESS TOWARDS MEETING RHNA

Income Category	RHNA	Units Produced (2013)	Units in Progress	Remaining Need
Extremely Low (<30% AMI)	52	0	0	70
Very Low (31-50% AMI)	52	28	0	24
Low (51-80% AMI)	72	28	40	4
Moderate (81-120% AMI)	83	0	0	83
Above Mod (>120% AMI)	190	0	324	0
Total	449	56	364	181







# HOUSING RESOURCES AND CONSTRAINTS

## RESOURCES

### INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

California law (Government Code Sections 65583 (a)(3)) requires that the Housing Element contain:

- ✓ an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment; and
- ✓ an analysis of the relationship of zoning and public facilities and services to these sites.

The inventory of land suitable for residential development must be used to identify sites that can be developed for housing within the planning period (Section 65583.2).

State law further requires that the Housing Element:

"...identify adequate sites made available through appropriate zoning and development standards with services and facilities, including sewage collection and treatment, domestic water supply, and septic tanks and wells, needed to facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, emergency shelters, and transitional housing in order to meet the community's housing goals as identified in subdivision."

Government Code Section 65583.2(c) requires the local government to demonstrate that the projected residential development capacity of the sites identified in the inventory can realistically be achieved. The City must determine whether each site in the inventory can accommodate some portion of its share of the regional housing needs by income level during the planning period. The number of units calculated must be adjusted as necessary based on land use controls and site improvement requirements.

### ADEQUATE SITES

As a result of the identified need for new housing units, the City must show that it has adequate capacity to accommodate housing for households at all income levels. Table Resources and Constraints-1 shows the vacant land within the City of Live Oak that has not already been approved for development under a tentative map. For information about lands that have already been approved for development, refer to "Future Housing Needs." Currently, there are approximately 239.4 acres of vacant land available for residential development.

Additionally, all basic services can be easily extended to developable areas. Private developers will pay sewer and water hook-up fees (see the section entitled "Fees and Exactions on page Resources and Constraints-19)



and are expected to provide lines and other infrastructure necessary to serve their proposed projects. The City is currently examining other options for financing infrastructure extensions.

The amount of land required to accommodate the units needed for the 2013-2021 planning period is dependent upon the density of residential developments. The minimum permitted buildout density was conservatively used to calculate the number of units that could be expected on the available acreage in each zone district. Although more units could be built (up to the maximum density in each district), using the minimum density ensures that enough land will be available to construct the requisite number of units even if all of the land in the inventory were to build out at the lowest allowable level.

TABLE RESOURCES AND CONSTRAINTS-1  
VACANT LAND BY INCOME LEVEL, CITY OF LIVE OAK 2013

Income Level	Zone	Available Vacant Acreage	Maximum Density	Minimum Density	Expected Units
Above Moderate	R-1	45.38	6	2	89
Moderate	R-2	123.6	10	4	466
Moderate	R-3	20.22	15	8	142
Low, Very Low, Extremely Low	R-4	27.8	25	15	178
Total		197.02			875

Table Resources and Constraints-2 lists all the vacant parcels available for residential development and Figure H-1 shows where each of these is located within the City. The inventory of vacant land consists of 33 parcels expected to accommodate a total of 875 units, which would be more than enough to meet the City's remaining need of 181 units, as shown in Housing Needs-3 of the "Future Housing Needs" chapter. Parcels were assigned to income categories according to the size of the parcel and density of the zone in which they are located, as well as knowledge of the City staff. Parcels zoned R-1 are assumed to be able to accommodate above moderate-income development, while R-2 and R-3 zones can accommodate moderate-income housing. The City only has four available parcels zoned R-4, a zone which could accommodate lower-income housing development. The capacity of these four parcels has been conservatively estimated based on the existing wastewater capacity identified for each parcel in the City's 2009 Wastewater Master Plan. The City has also identified nine parcels zoned Commercial Mixed-Use (C-MU). In the C-MU district, multi-family residential uses are permitted with a use permit. There is no minimum or maximum residential density established in the C-MU district; the City has used the minimum density of the R-4 district and the existing capacity from the Wastewater Master Plan to conservatively estimate the capacity of the C-MU district to accommodate lower-income housing development.

As shown in Table Resources and Constraints-2 below, there are 6 parcels totaling 45.38 acres suitable for the development of above moderate income level housing and 23 parcels totaling 123.6 acres suitable for the development of moderate income level housing. If developed at the minimum density permitted in each zone, which is a conservative assumption based on recent developments, these lands could accommodate the development of 89 above moderate-income units and 608 moderate-income units. Above moderate income units could also be accommodated in the R-2 and R-3-zoned sites identified in the inventory for moderate units.



TABLE RESOURCES AND CONSTRAINTS-2  
 VACANT LAND BY APN, CITY OF LIVE OAK 2013

Parcel Number	Acres	General Plan Designation	Existing Land Use	Zone	Density (du/ac)	Expected Units	Income Level	Notes
06-080-006	0.14	Low-Density Residential	Vacant	R-1	2	1	Above Moderate	No utility or environmental constraints.
06-570-021	0.28	Low-Density Residential	Vacant	R-1	2	1	Above Moderate	No utility or environmental constraints.
06-600-001	13.87	Low-Density Residential	Vacant	R-1	2	27	Above moderate	No utility or environmental constraints. WWMP identifies existing capacity for 54 units.
06-600-004	12.28	Low-Density Residential	Vacant	R-1	2	24	Above moderate	No utility or environmental constraints. WWMP identifies existing capacity for 44 units.
06-600-006	9.92	Low-Density Residential	Vacant	R-1	2	19	Above moderate	No utility or environmental constraints. WWMP identifies existing capacity for 39 units.
06-600-007	8.89	Low-Density Residential	Vacant	R-1	2	17	Above moderate	No utility or environmental constraints. WWMP identifies existing capacity for 35 units.
Total Above Moderate: 45.38 Acres, Capacity for 89 Units								
06-091-031	0.24	Medium-Density Residential	Vacant	R-3	8	1	Moderate	No utility or environmental constraints.
06-100-025	4.73	Smaller-Lot Residential	Vacant	R-2	4	18	Moderate	No utility or environmental constraints. WWMP identifies existing capacity for 24 units.
06-100-026	9.84	Medium-Density Residential	Vacant	R-3	8	69	Moderate	WWMP identifies capacity for 69 units.
06-171-005	0.21	Smaller-Lot Residential	Vacant	R-2	4	1	Moderate	No utility or environmental constraints.
06-173-010	0.33	Smaller-Lot Residential	Vacant	R-2	4	1	Moderate	No utility or environmental constraints.
06-223-010	0.14	Smaller-Lot Residential	Vacant	R-2	4	1	Moderate	No utility or environmental constraints.
06-225-006	0.1	Smaller-Lot Residential	Vacant	R-2	4	1	Moderate	No utility or environmental constraints.
06-232-005	0.1	Smaller-Lot Residential	Vacant	R-2	4	1	Moderate	No utility or environmental constraints.
06-232-014	0.08	Smaller-Lot Residential	Vacant	R-2	4	1	Moderate	No utility or environmental constraints.
06-232-029	0.14	Smaller-Lot Residential	Vacant	R-2	4	1	Moderate	No utility or environmental constraints.



TABLE RESOURCES AND CONSTRAINTS-2  
VACANT LAND BY APN, CITY OF LIVE OAK 2013

Parcel Number	Acres	General Plan Designation	Existing Land Use	Zone	Density (du/ac)	Expected Units	Income Level	Notes
06-310-008	6.01	Smaller-Lot Residential	Vacant	R-2	4	24	Moderate	No utility or environmental constraints. WWMP identifies existing capacity for 55 units on 06-310-008 and 06-310-009.
06-310-009	4.56	Smaller-Lot Residential	Vacant	R-2	4	18	Moderate	No utility or environmental constraints. WWMP identifies existing capacity for 55 units on 06-310-008 and 06-310-009.
06-351-014	42.04	Low-Density Residential	Vacant	R-2	4	140	Moderate	Site has already been mapped to have 140 single-family lots. WWTP identifies capacity for 218 units.
06-370-004	5.03	Low-Density Residential	Vacant	R-2	4	20	Moderate	No utility or environmental constraints. WWMP identifies existing capacity for 26 units.
06-370-005	5.19	Low-Density Residential	Vacant	R-2	4	20	Moderate	No utility or environmental constraints. WWMP identifies existing capacity for 27 units.
06-470-035	26.05	Low-Density Residential	Vacant	R-2	4	104	Moderate	No utility or environmental constraints. WWMP identifies existing capacity for 135 units.
06-550-049	0.21	Smaller-Lot Residential	Vacant	R-2	4	1	Moderate	No utility or environmental constraints.
06-580-086	1.34	Low-Density Residential	Vacant	R-2	4	5	Moderate	No utility or environmental constraints. WWMP identifies existing capacity for 7 units.
06-700-071	5.07	Medium-Density Residential	Vacant	R-3	8	36	Moderate	WWMP identifies existing capacity for 36 units.
06-700-072	5.07	Medium-Density Residential	Vacant	R-3	8	36	Moderate	WWMP identifies existing capacity for 36 units.
09-140-019	0.25	Low-Density Residential	Orchard	R-2	4	1	Moderate	No utility or environmental constraints. Parcel is small but contiguous with 09-140-038 and could make up a single development site.



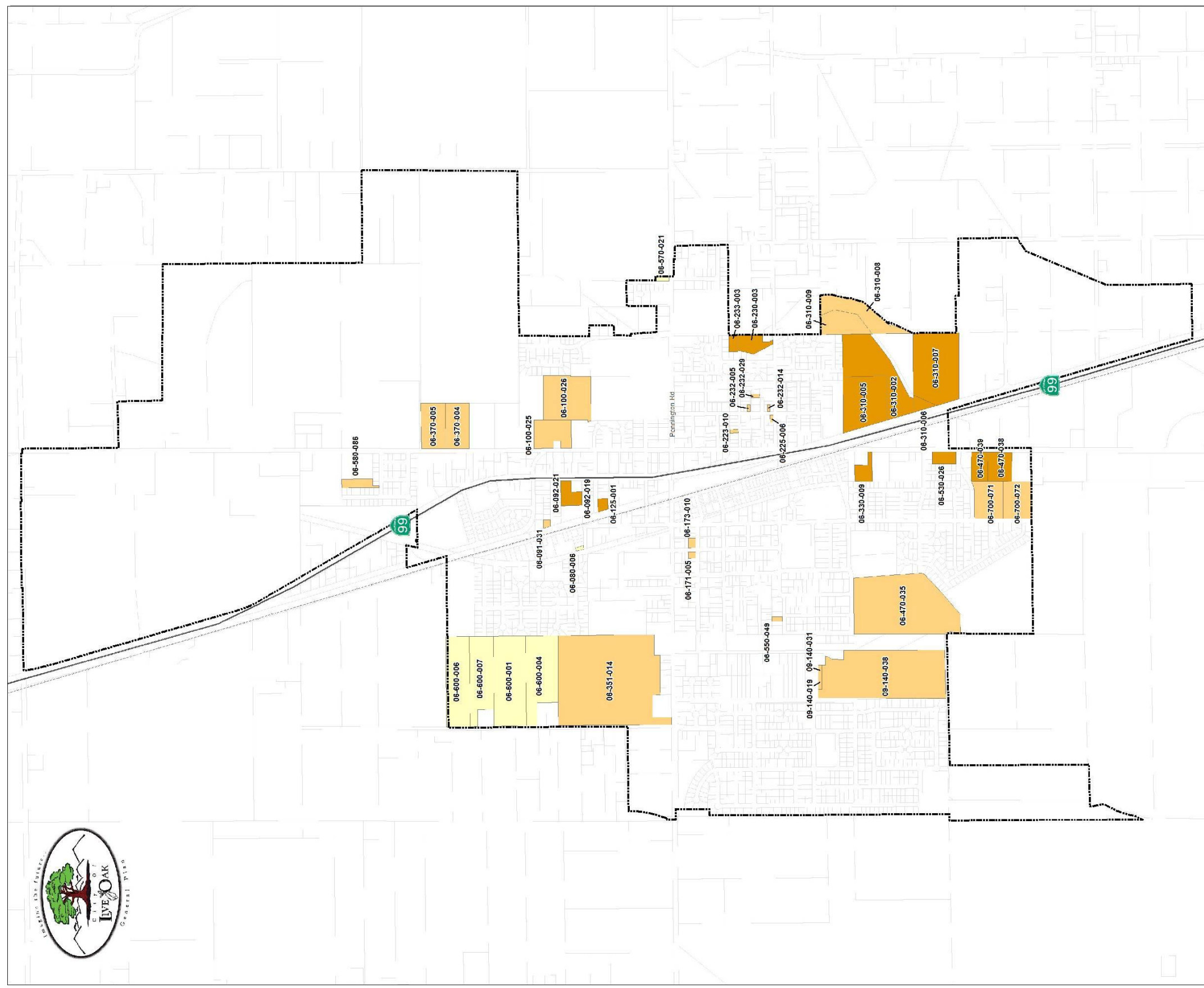
TABLE RESOURCES AND CONSTRAINTS-2  
 VACANT LAND BY APN, CITY OF LIVE OAK 2013

Parcel Number	Acres	General Plan Designation	Existing Land Use	Zone	Density (du/ac)	Expected Units	Income Level	Notes
09-140-031	0.19	Low-Density Residential	Orchard	R-2	4	1	Moderate	No utility or environmental constraints. Parcel is small but contiguous with 09-140-038 and could make up a single development site.
09-140-038	26.9	Low-Density Residential	Orchard	R-2	4	107	Moderate	No utility or environmental constraints. WWMP identifies existing capacity for 175 units.
Total Moderate or Above Moderate: 123.6 Acres, Capacity for 608 Units								
06-092-019	0.59	Commercial Mixed Use	Vacant	C-MU	15	2	Lower	WWMP identifies existing capacity for 8 units on 06-092-019 and 06-092-021
06-092-021	1.31	Commercial Mixed Use	Vacant	C-MU	15	6	Lower	WWMP identifies existing capacity for 8 units on 06-092-019 and 06-092-021
06-125-001	0.56	Commercial Mixed Use	Vacant	C-MU	15	5	Lower	WWMP identifies capacity for 5 units.
06-230-003	2.23	Higher-Density Residential	Vacant	R-4	15	28	Lower	WWMP identifies capacity for 28 units. Up to 44 units at 20/ac.
06-233-003	0.7	Higher-Density Residential	Vacant	R-4	15	0	Lower	No environmental constraints. WWTP does not identify a unit capacity for this parcel but downstream conveyance appears to have adequate capacity. No units assigned to this parcel for now.
06-310-002	12.55	Commercial Mixed Use	Orchard	C-MU	15	22	Lower	WWMP identifies existing capacity for 68 units on 06-310-002, 06-310-005, 06-310-006, and 06-310-007.
06-310-005	10.33	Commercial Mixed Use	Orchard	C-MU	15	18	Lower	WWMP identifies existing capacity for 68 units on 06-310-002, 06-310-005, 06-310-006, and 06-310-007.
06-310-006	0.98	Commercial Mixed Use	Orchard	C-MU	15	2	Lower	WWMP identifies existing capacity for 68 units on 06-310-002, 06-310-005, 06-310-006, and 06-310-007.








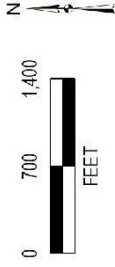
TABLE RESOURCES AND CONSTRAINTS-2  
VACANT LAND BY APN, CITY OF LIVE OAK 2013

Parcel Number	Acres	General Plan Designation	Existing Land Use	Zone	Density (du/ac)	Expected Units	Income Level	Notes
06-310-007	14.69	Commercial Mixed Use	Orchard	C-MU	15	26	Lower	WWMP identifies existing capacity for 68 units on 06-310-002, 06-310-005, 06-310-006, and 06-310-007.
06-330-009	1.6	Higher-Density Residential	Vacant	R-4	15	20	Lower	WWMP identifies capacity for 20 units, but additional capacity could be shifted from other vacant parcels to these sites under priority requirements for low-income housing. Up to 32 units at 20/ac
06-470-038	3.29	Higher-Density Residential	Vacant	R-4	15	44	Lower	WWMP identifies capacity for 44 units, but additional capacity could be shifted from other vacant parcels to these sites under priority requirements for low-income housing. Up to 65 units at 20/ac.
06-470-039		Commercial Mixed Use	Vacant	C-MU	15	3	Lower	WWMP identifies capacity for 3 units.
06-530-026	1.34	Commercial Mixed Use	Vacant	C-MU	15	2	Lower	WWMP identifies capacity for 2 units.
Total Lower (includes Low, Very Low, and Extremely Low): 50.17 Acres, Capacity for 178 Units								
Total for All Income Levels: 239.37 Acres, Capacity for 875 Units								



**LEGEND**

-  City Limits
-  Parcels
-  Above Moderate Income
-  Moderate Income
-  Lower Income



Base map: CASIL layers  
X:6028228 001 2/13  
Source: City of Live Oak

Figure H-1  
Vacant Land Inventory







Table Housing Needs-3 in “Future Housing Needs” shows the RHNA for each income level, along with the City’s progress toward meeting that need. The total allocation for the 2013-2021 period is 449 units, including 190 above moderate-income units, 83 moderate-income units, 72 low-income units, 52 very low-income units, and 52 extremely low-income units. The City has already exceeded the need for above moderate-income housing as a result of approval of maps for 1,346 above moderate-income units, including 364 units for which building permits have been issued. The City has identified vacant land for 608 potential units suitable for moderate-income development, which exceeds the RHNA of 83 for that income level. As mentioned in “Future Housing Needs,” the City currently has 68 low income units and 28 very low income units built or in progress, which lowers the City’s remaining need for low-income units to 4, and lowers the remaining need for very low income units to 24. Land suitable for the development of 178 units, including 4 low-income units, 24 very low-income units, and 70 extremely low-income units has been identified in order for the City to meet the its portion of the RHNA.

## 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 County, and the means by which these constraints are mitigated.

### INFRASTRUCTURE CONSTRAINTS

#### WATER SUPPLY

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% of the current system, was constructed in 1952. Pipe materials include vitrified clay, asbestos cement, pvc, and ductile iron pipe. Pipe sizes range from 4" to 21" diameter. A comprehensive study of the condition of the system has not been done, so the physical condition of the existing collection system is not well known. However, the system experiences excessive inflow and infiltration (I/I) and at least some parts of the collection system are known to be in poor condition. Relining and pipe replacement are necessary for at least some of the system pipelines to correct the issues with I/I.

The Live Oak Wastewater Treatment Plant has a capacity of 1.4 million gallons/day (MGD) average dry weather flow. It provides secondary treatment of raw wastewater through a series of aerated ponds and lagoons, discharging disinfected effluent to an irrigation drain (Reclamation District 777 Lateral Drain Number 1). Current wastewater flows average 0.70 MGD, or approximately 100 gallons per day (gpd) per capita. The City assumes a per unit flow generation rate of 250 gallons per day, which is roughly equivalent to the per-capita existing flow generation rate. Using this flow generation rate, a total of 1,200 future additional housing units can be accommodated at the wastewater treatment plant. Figure 7-1 in the City's 2009 Wastewater Master Plan identifies the existing capacity in the wastewater system and illustrates the number of equivalent development units (EDUs) that could be accommodated as infill development in different parts of the City. EDUs are roughly equivalent to a single-family residence, and are used to show capacity for single family residential uses as well as multifamily and non-residential development. The existing capacity illustrated in the Master Plan is sufficient to accommodate both the number and location of units identified on the land inventory – capacity for 439 EDUs is shown in the northwest corner of the City (the site of most moderate- and above-moderate sites) and capacities on the individual parcels identified for moderate, low, very low, and extremely low-income units also have EDU capacities in excess of the number of units identified for each site in the land inventory. The City has identified additional system improvements that are needed to accommodate future growth outside of existing city limits in the Sphere of Influence Area, and has established wastewater fees to fund these improvements. (EcoLogic 2009)

## 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, 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.



## FUNDING AND ADMINISTRATIVE RESOURCES

Live Oak has access to a variety of existing and potential funding sources available for affordable housing activities. Potential funding sources are presented in Table Resources and Constraints-3, and the programs that Live Oak uses most commonly are described in greater detail in the following sections.

TABLE RESOURCES AND CONSTRAINTS-3  
FUNDING PROGRAMS

Program Name	Description	Eligible Activities
<b>Federal Programs</b>		
Low-Income Housing Tax Credits	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sales are typically used to create housing.	- Acquisition - Rehabilitation - New Construction
U.S. Department of Agriculture (USDA) Housing Programs (Sections 514/516)	Below market-rate loans and grants for farmworker rental housing.	- Rehabilitation - New Construction
Community Development Block Grant (CDBG)	Grants available to the city on a competitive basis for a variety of housing and community development activities. County competes for funds through the State's allocation process	- Acquisition - Rehabilitation - Home Buyer Assistance - Economic Development - Homeless Assistance - Public Services
Housing Choice Voucher Program	Rental assistance payments from County Housing Authority to owners of private market rate units on behalf of very low-income tenants.	- Rental Assistance - Home Buyer Assistance
HOME	Grant program available to the County on a competitive basis for housing activities. County competes for funds through the State's allocation process.	- Acquisition - Rehabilitation - Home Buyer Assistance - Rental Assistance
<b>State Programs</b>		
CalHOME	Provides grants to local governments and non-profit agencies for local home buyer assistance and owner-occupied rehabilitation programs and new home development projects. Will finance the acquisition, rehabilitation, and replacement of manufactured homes.	- Home Buyer Assistance - Rehabilitation - New Construction
Affordable Housing Partnership Program (AHPP)	Provides lower interest rate CHFA loans to home buyers who receive local secondary financing.	- Home Buyer Assistance
California Housing Assistance Program	Provides 3 percent silent second loans in conjunction with 97 percent CHFA first loans to give eligible buyers 100 percent financing.	- Home Buyer Assistance



TABLE RESOURCES AND CONSTRAINTS-3  
FUNDING PROGRAMS

Program Name	Description	Eligible Activities
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multifamily and elderly rental housing. Tax exempt bonds provide below-market mortgages.	- New Construction - Rehabilitation - Acquisition
California Housing Finance Agency (CHFA) Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below-market loans to first-time buyers. Program operates through participating lenders who originate loans for CHFA.	- Home Buyer Assistance
California Self-Help Housing Program (CSHHP)	Provides grants for the administration of mutual self-help housing projects.	- Home Buyer Assistance - New Construction
Emergency Housing and Assistance Program (EHAP)	Provides grants to support emergency housing.	- Shelters & Transitional Housing
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	- Support Services
Farmworker Housing Assistance Program	Provides State tax credits for farmworker housing projects.	- New Construction - Rehabilitation
Housing Enabled by Local Partnerships (HELP)	Provides 3 percent interest rate loans, with repayment terms up to 10 years, to local government entities for locally-determined affordable housing priorities.	- New Construction - Rehabilitation - Acquisition - Home Buyer Assistance - Site Acquisition - Site Development
Joe Serna Jr. Farm-worker Housing Grant Program (FWHG)	Provides recoverable grants for the acquisition, development and financing of ownership and rental housing for farmworkers.	- Home Buyer Assistance - Rehabilitation - New Construction
Multifamily Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation and preservation of rental housing.	- New Construction - Rehabilitation - Preservation

As part of the 2011 Budget Act, the Legislature approved the dissolution of the state's Redevelopment Agencies, including the Live Oak Redevelopment Agency. The elimination of Redevelopment and the LMI Housing Set Aside Fund removed a major funding resource for the production of housing affordable to people of all income levels. As both the State and Federal governments take action to reduce budgets, other sources of funding resources for housing at both the State and Federal levels are likely to decline in real dollar terms for the foreseeable future. The City expects that the loss of the LMI Housing Set Aside Fund and continued decline in other State and Federal funding resources will reduce the City's ability to implement programs that require outside funding over the 2013-2021 period compared to the previous period.



## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

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.

The City received \$1.3 million in funds during 2008 for owner-occupied rehabilitation projects and first time home buyer's assistance, and has so far allocated funding to 2 homes. In 2010 the City received \$3.9 million in HOME and CDBG funding for project assistance and public improvements for the 56 unit Maple Park project, resulting in a net gain of 26 units at Maple Park. The City received an additional \$700,000 for owner-occupied rehabilitation projects and first time home buyer's assistance in 2011.

## 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 PARTNERSHIPS PROGRAM (HOME)

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

## CONSTRAINTS

This section of the Housing Element examines the actual and potential constraints that may prevent meeting the City's identified housing needs. In planning for the provisions of housing, constraints to housing development must be recognized. Constraints can be either governmental or non-governmental. Governmental constraints are those policies, programs and procedures controlled by the City, such as land use regulations, infrastructure provisions, permit processing time, development fees and the availability and use of federal and state housing programs: non-governmental constraints are primarily related to economic factors and cannot be controlled by the City government.

It is essential to do an examination of these constraints, as it may reveal that certain policies have a disproportionate or negative impact on the development of particular housing types (e.g., multifamily, transitional housing, emergency shelters, etc.), on housing developed for low- or moderate-income households, or on housing for persons with disabilities. Ordinances, policies, or practices that may have the effect of excluding housing affordable to moderate- or lower-income households may violate State



and federal fair housing laws which prohibit land-use requirements that discriminate or have the effect of discriminating against affordable housing.

## GOVERNMENTAL CONSTRAINTS

The analysis of potential governmental constraints describes the City's past and current efforts to remove governmental constraints. Where constraints are identified, this analysis includes program responses intended to mitigate the effects of the constraint. Specifically, this analysis evaluates land use controls, fees and exactions, processing and permit procedures, and codes and enforcement and off-site improvement standards as possible governmental constraints. Non-governmental constraints are described later in this document.

### 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 described above.

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.

### PERMITTED USES AND DEVELOPMENT STANDARDS WITHIN RESIDENTIAL ZONES

The City's Municipal Code provides for four residential zoning districts, each of which has 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 Resources and Constraints-4 below shows this information, with the exception of allowable uses, which are mentioned later.



TABLE RESOURCES AND CONSTRAINTS-4  
RESIDENTIAL DEVELOPMENT STANDARDS

Zone District	Density	Max. Bldg Height (ft.)	Min. Lot Width (ft.)	Minimum Yard Setback (ft.)			Minimum Lot Area (sq. ft.)	Max. Bldg Coverage (percent)
				Front	Side	Rear		
R-1 Single-family residence district	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 Two-family residence district	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 Neighborhood apartment district, three or four families	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 General apartment district, five or more families	15 to 25 per acre	30 two story; 40 three story; 50 four story	100	15;20 garage	5	20 or 20% lot depth	10,000	75

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.<sup>1</sup> 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 2 to 6 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 4 to 10 units per acre, and the minimum lot area ranges from 3,500 square feet for single family to 7,000 square feet for duplexes. The 6,000 square foot minimum lot size in the R-1 district could present a constraint to the development of housing affordable to Moderate, Low, Very Low, or Extremely Low income households due to the land cost per unit. However, as shown in the Land Inventory, the City has designated adequate land in the R-2 through R-4 zones to accommodate its share of housing for these income levels.

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

The R-3 and R-4 districts, on the other hand, are the higher-density districts intended to allow the City to develop more attached housing options. The R-3 district has an allowable density of between 8 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

<sup>1</sup> Net density refers to the number of dwelling units per acre after roads, public easements, and other land dedication requirements affecting buildable land area are subtracted from the total acreage in a proposed residential development.



districts, and the minimum lot area is 10,000 square feet. In addition to the limitations on allowable densities, setbacks, and lot coverage, the City’s Municipal Code includes limitations on the types of uses allowed in each zoning district. Table Resources and Constraints-5 below shows which types of residential uses are permitted in which zoning districts. The table also shows which uses may be allowed with a conditional use permit.

TABLE RESOURCES AND CONSTRAINTS-5  
PERMITTED AND CONDITIONAL USES IN RESIDENTIAL ZONES

Dwelling	Residential			
	R-1	R-2	R-3	R-4
Single-family residence (except mobile homes)	X	X	X	-
Two family residence	-	X	X	-
Multiple-family residence	-	-	X	X
Apartment hotel	-	-	U	X
Accessory dwelling for guest or employees	X	X	X	-
Residential care home (small)	X	X	X	X
Residential care home (large)	X	X	X	X
Day care home (small & large)	X	X	X	X
Accessory uses or structures	X	X	X	X
Lodge, fraternal hall, fraternity, sorority	-	-	U	U
Condominium	U	U	X	X
Stock cooperative apartments	-	-	X	X
Group residence			X	X
Mobile home parks	-	-	U	-
Mobile homes on permanent foundations	ZC	ZC	ZC	-
Emergency Shelter	-	-	X	X
Transitional Housing	-	-	X	X
Farmworker Housing	-	-	X	X
Second Units	ZC	P	P	-

X—permitted use; "-"—not permitted; U—conditional use permit; ZC—zoning clearance

1 - Subject to administrative review. Any land uses consistent with the general plan policies and which will not be in conflict with the general health, safety and welfare of the community are permitted in the PD district, subject to the review and approval of the city council. These uses include residential, commercial and industrial uses or reasonable combinations thereof.

Source: City of Live Oak Municipal Code, 2008.

As depicted in the table, 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. This 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.

All residential districts allow for the development of both small and large residential care homes for adults or children. State law requires that residential care facilities for six or fewer residents are allowed by right as residential uses, under the same conditions as single family homes. 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.

Zoning districts R-1, R-2 and R-3 allow for the development of second units. Second units are permitted by right in the R-2 and R-3 districts, and require only a zoning clearance (ministerial review) in the R-1 district. The review criteria for the zoning clearance of a second unit include a size limit (not to exceed 50 percent of the size of the primary residence or 1,200 square feet), development standards for the primary residence, parking requirements (one additional parking space is required for the second unit but may be provided in the existing driveway), and architectural compatibility (similar materials, colors, and architectural features) with the primary residence.

Other residential uses that aid in providing affordable housing options, such as stock cooperative apartments and transitional and supportive housing are allowed in zones R-3 and R-4. Emergency shelters, group care facilities, and farmworker housing are permitted uses in the R-3 and R-4 zone districts.

Mobile home parks are a conditional use in R-3 zones. Mobile homes not located within a mobile home park are allowed in the R-1, R-2 and R-3 zones with a ministerial zoning clearance, as long as they are on a permanent foundation and meet all of the development standards for the zone in which it is located.

## PERMITTED USES AND DEVELOPMENT STANDARDS WITHIN OTHER ZONES

In addition to residential zones as described above, the City's Municipal Code provides for multifamily residential use, live/work lofts, emergency shelters, and transitional housing in the Commercial Mixed-Use (C-MU) zone district with a Use Permit. No minimum or maximum density is specified in the C-MU district; instead, the City requires a Use Permit for residential uses in this district. Approval of use permits for residential uses in the C-MU zone would be based on application of the City's standard design guidelines, consistency with the General Plan (which envisions a mix of uses in these zones), and consistency with City standards relating to yards, parking, landscaping, and other improvements. The City has historically approved a high percentage of use permits, and has not imposed conditions that would prevent construction of housing affordable to a range of income levels.

Development standards in the C-MU district include a minimum lot size of 5,000 square feet, and minimum lot width of 50 feet. The maximum building height is 4 stories or 65 feet. Front and street-side yards must be 10 feet; there are no interior side yard or rear yard requirements except where a parcel abuts a residential zone district, in which case the required yard is 15 feet. Development standards do not represent a constraint to the development of affordable housing; minimum lot size, yard, lot width, and other requirements are generally less than those in the R-4 district.

Multifamily uses may comprise up to 50 percent of the total building square footage, but there is no residential density standard. Parking, lighting, landscaping, and other improvement standards are the same as in residential districts, as described below.



## PARKING REQUIREMENTS

In addition to allowed uses, 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 designated by zone; Live Oak, however, provides parking standards by unit type. The parking standards are as follows:

- A. Single-family homes and duplexes: two uncovered parking spaces per unit
- B. For second units, one additional space must be provided in addition to the two spaces required for the primary residence. This space may be uncovered and can be provided in the existing driveway.
- C. Apartments and multiple dwellings: one parking space per studio apartment or one bedroom dwelling unit; one and one-half parking spaces per 2-bedroom dwelling unit; and two parking spaces per dwelling unit containing 3 or more bedrooms per dwelling unit. In addition to the above listed requirements, one guest space shall be provided for each 10 units or fraction thereof.
- D. Residential care homes and senior housing: 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.

Street parking can also be used to accommodate additional parking needs. The City's parking standards have been revised since the 2008 Housing Element, and no longer represent a potential constraint on the production of housing.

## ZONING TO ACCOMMODATE THE DEVELOPMENT OF HOUSING AFFORDABLE TO LOWER-INCOME HOUSEHOLDS

The Housing Element is required to identify sites and establish how many units can accommodate the development of the City's share of the regional housing need. One way to evaluate whether a jurisdiction's zoning and allowable densities encourage the development of housing for lower-income households is to use "default" density standards defined in Government Code Section 65583.2(c)(3)(B) and by HCD, which describe "appropriate zoning" for jurisdictions based on population criteria. Sutter County is located within Region III for suburban jurisdictions, so the default density standard accepted as "appropriate" for meeting the housing needs for lower-income housing is at least 20 units per acre.<sup>2</sup>

As shown above, the R-4 zoning district allows for development in the range of 15 to 25 units per acre, which exceeds the default density standard of 20 units per acre. The default density standard within suburban jurisdictions that allows for densities appropriate for the development of housing for lower-income households is at least 20 units per acre.

## ZONING FOR A VARIETY OF HOUSING TYPES

The Housing Element is required to demonstrate the availability of sites with appropriate zoning that encourage and facilitate the development of a variety of housing types, including supportive housing, multi-family rental housing, factory-built housing (manufactured homes and mobile homes), farmworker housing, Single-Room Occupancy (SRO) units, emergency shelters and transitional housing. The ability of each zoning district to support these housing types as permitted uses is evaluated above. The following

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2 Department of Housing and Community Development, Division of Housing Policy Development, Memorandum Re: Amendment of State Housing Element Law – AB 2348, June 9, 2005.



paragraphs will provide additional information about how these housing types can help a jurisdiction provide adequate affordable housing opportunities and summarize the conclusions made above.

## EMERGENCY SHELTERS AND TRANSITIONAL HOUSING

HCD requires that every jurisdiction identifies at least one zoning district where emergency shelters can be allowed without a conditional use or other discretionary permit. In addition, the locality must identify a zoning district where transitional housing can be developed. Transitional housing is defined as supportive housing where homeless people and families can live temporarily (up to two years) until they are able to transition into a permanent home. According to the HCD, appropriate sites for this use should be subject to the same permitting requirements as other housing in the zoning district without undue additional requirements, be located within the jurisdiction's boundaries close to public facilities and transportation, and must have development standards that do not impede the efficient use of the site as transitional housing.

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. Please refer to other parts of this chapter also, which discuss the City's development standards.

## SUPPORTIVE HOUSING

Supportive housing is defined as permanent rental housing that is linked to support services, which are designed to help residents maintain a stable residence. Often, portions of supportive housing is used by people who have risk factors that may prevent them from maintaining a permanent residence without assistance, such as people at risk of homelessness, mental illness, and substance addiction. 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.

## FARMWORKER HOUSING

Farmworker housing should be provided to ensure housing for migrant farmworkers, particularly in agricultural areas. HCD requires that the Housing Element identify zones where housing for farmworkers is permitted by right. Previously, farmworker housing had been undefined in the Municipal Code which presented a constraint. This constraint has since been removed as the Municipal Code now allows for farmworker housing in zones R-3 and R-4. Other than seasonal housing, the needs of farmworkers, who tend to have lower incomes and can have larger families, are not substantially different from the needs of other lower-income households, which are addressed throughout the City's Housing Plan. R-3 and R-4 zone districts are generally located within walking distance (less than ½ mile) of the City's downtown area and commercial districts along SR 99.



## MANUFACTURED HOUSING AND MOBILE HOMES

Manufactured (also known as factory-built) housing and mobile homes are those that are not built on-site, but rather pre-manufactured off-site and then assembled on a site later. In many cases, manufactured homes represent a more affordable alternative to homes constructed using conventional building practices, so this type of housing is essential to the evaluation of affordable housing. In addition, because it is pre-manufactured, these homes allow for a quick solution to housing shortages, since they do not require the same construction time as conventional structures.

Government Code Section 65852.3 requires that the siting and permit process for manufactured housing be regulated in the same manner as conventional structures, including development standards. The Zoning Code allows for the location of individual manufactured housing on permanent foundations in place of a single family home in zoning districts R-1, R-2 and R-3 with a zoning clearance. A zoning clearance application must be submitted and approved before the construction of a manufactured home, and the proposal must indicate compliance with the Municipal Code and other City standards. Individual manufactured homes must be on a permanent foundation and have siding that is consistent with the surrounding houses in the neighborhood, among other standards.

Manufactured home parks are allowed only in zone R-3 with a conditional use permit. In order to obtain a conditional use permit upon application and review by City staff a public hearing will be held at which point the Planning Commission will determine if the proposal follows the General Plan and all other plans, codes and standards. The Planning Commission will also determine if the proposal is in any way detrimental to the welfare of surrounding residents, properties or the City itself. The Municipal Code requires that manufactured home parks must meet certain lot size, interior circulation, parking and open space standards. They must also follow specific design standards for the treatment of exterior boundaries that abut a public right of way while being consistent with surrounding structures.

## SECOND UNITS

The law allows for a jurisdiction to accommodate a portion of its housing needs using second units, assuming that the number of second units projected is realistic, based on possible constraints that may be placed on the development of second units, such as development standards, zoning, design standards, fees, and other issues.

The Live Oak Zoning Code allows second units by right in the R-1, R-2, and R-3 zoning districts, with a ministerial zoning clearance required for second units in the R-1 district only. The review criteria for the zoning clearance of a second unit include a size limit (not to exceed 50 percent of the size of the primary residence or 1,200 square feet), development standards for the primary residence, parking requirements (one additional parking space is required for the second unit), and architectural compatibility (similar materials, colors, and architectural features) with the primary residence.

## HOUSING FOR PERSONS WITH DISABILITIES (SB520)

The Housing Element is required to include an analysis of the potential and actual constraints on the development, maintenance, and improvement of housing for persons with disabilities and to demonstrate local efforts to remove governmental constraints that would prevent the City from meeting the need for housing that meets these needs, pursuant to Government Code Section 65583(a)(4) and SB 520. To ensure that the City is able to adequately meet the need for housing for persons with disabilities, the Municipal Code was analyzed to determine whether the City has



appropriate zoning for the development of housing that could accommodate disabled persons, as well as whether this type of housing would be subject to additional conditions that may prevent its development.

The requirement for too much parking can present a constraint to affordable housing development. Following the 2008 Housing Element, the City revised its parking requirements for residential care homes, to 0.6 spaces per unit, with the option for a study to demonstrate lower need based on the type of residents and/or the proximity to services or transit.

Some people with disabilities may be unable to care entirely for themselves and therefore require some assistance. Some may live in residential care facilities. 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. 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. There are no identified constraints for housing for disabled persons associated with development procedures, practices, or policies.

The City has adopted the Uniform Building Code and the most recent California Amendments. This Code contains Chapter 11, which incorporates provisions of the Americans with Disabilities Act. One provision of this act called for a number of residential units in new multi-family construction of three or more apartments or four or more condominiums to be accessible for disabled persons or be constructed in a way such that they are adaptable to the specific needs of a disabled person. The current Building Code, as adopted by the City, incorporates the requirements of the Housing Act of 1988 and the Americans with Disabilities Act, and all new housing construction is required to meet the minimum standards for disabled access. The City has not added amendments to the Building Code that would place constraints on accommodation of persons with disabilities. The City of Live Oak will continue to support programs for retrofitting older housing stock to meet the new standards. There are no identified constraints for housing for disabled persons associated with the Building Code or City amendments to the Code.

## 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.



## FEES AND EXACTIONS

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 Resources and Constraints-6 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.

TABLE RESOURCES AND CONSTRAINTS-6  
LIVE OAK PLANNING AND APPLICATION FEES

Planning and Application Fees		
Fee Category	Fee Amount (per application)	
	Single-Family	Multifamily
Annexation	Cost of process. + 10% admin	Cost of process. + 10% admin
Variance	422.00	844.00
Conditional Use Permit	790.00	1,850.00
General Plan Amendment	Text and Map Changes 3,064.00	
Zone Change	Map change 1,946.00 Text change 1,620.00	
Design Review	513.00	
Planned Unit Development	2,114.00	
Specific Plan	Fee is based on the actual cost and varies	
Subdivision		
Certificate of Compliance	513.	



TABLE RESOURCES AND CONSTRAINTS-6  
LIVE OAK PLANNING AND APPLICATION FEES

Lot Line Adjustment	453.00+ 39.00 per lot over 2		
Tentative Subdivision Map	1,294.00+ 29.00 per lot over 4		
Final Parcel Map	Fee is based on the actual cost and varies		
Tentative Parcel Map	991		
Environmental			
Initial Study	622.00		
Environmental Impact Report	Fee is based on the actual cost and varies		
Building			
Building Permit for a valuation of \$100,000 to \$500,000	\$993.75 for the first \$100,000 + \$5.60 for each additional \$1,000, or fraction thereof, to and including \$500,000		
Development Impact Fees			
Fee Type	Single-Family R-1, R-2, R-3 (per unit)	Residential Zones	
		Duplex R-2, R-3 (per unit)	Multi-Family R-3, R-4 (per unit)
General Government Facilities			
Corp Yard	636	455	409
General Government	1,113	795	716
Public Safety Facilities			
Police	610	436	392
Fire	1,688	1,205	1,085
Parks & Recreation Facilities			
Recreation	225	161	145
Parks	3,263	2,331	2,098
Community Center	858	613	552
Transportation Facilities			
Transportation	3,011	2,868	2,299
Water, Sewer, & Flood Control Capacity and Connection Fees			
Storm Drain	3,845	2,745	3,038
Sewer	8,815	8,815	5,086
Water	7,435	7,435	4,195
Total Development Impact Fees (Including Capacity and Connection Fees)	31,499	27,859	20,015



TABLE RESOURCES AND CONSTRAINTS-6  
LIVE OAK PLANNING AND APPLICATION FEES

Schools			
School Fee (\$4.04 per square foot)	8,080	4,040	4,040
Estimated Total Fees	40,852.75	33,088.75	25,244.75

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. School fee calculations assume 2,000 square feet for a single family home, or 1,000 square feet for a duplex or multifamily unit. Total fees include an estimate of building permit fees based on a construction cost of \$150,000 per unit for single family (\$1,273.75) or \$135,000 for duplex or multifamily (\$1,189.75).  
Source: City of Live Oak, 2012.

In most cases, the fees for single-family and multi-family development are the same.

There would be no fee for subdivision for multi-family projects, since many dwelling units would likely be developed on a single lot. However, a tentative subdivision map for a project developing 50 single-family dwelling units on 50 lots would cost \$2,628 (\$1,294 + \$29 for each of 46 lots over 4); a multi-family project developing 50 apartments on 5 different lots would cost \$1,323 (\$1,294 + \$29 for the one additional lot over 4). This last scenario, where a single multi-family project would be developed on multiple lots is currently considered to be unlikely by City staff.

## 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 Resources and Constraints-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 \$31,499; fees for a duplex (zoned R-2 and R-3) add to \$27,859; fees for a multi-family home (zoned R-3 and R-4) add to \$20,015, a difference of \$11,484 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.

Most single-family developments use a ¾-inch pipe, which has a connection fee of \$7,435 for water. The typical sewer connection fee for a single-family dwelling unit is \$8,815. These fees are adjusted accordingly depending on the size of the pipe. The storm drainage connection fee is now calculated per unit at \$3,845 for single family residential and \$2,745 per unit for duplexes.

Multi-family developments typically have a water connection fee of \$33,559 for a 2-inch pipe and a sewer connection fee of \$40,688. Stormwater fees for multi-family developments are calculated on a per-acre basis at \$24,304 per acre. Assuming a one acre development with 8 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 and are shown in Table Resources and Constraints-6.





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 \$1,620 for stormwater. Overall, connection fees for City utilities are substantially less for multi-family developments compared to those charged for single family development.

The Live Oak Unified School District also levies school impact fees on new development based on the size of the unit. The District uses the Level-II fee of \$4.04 per square foot, so the larger the home constructed, the larger the school impact fee that must be paid to the District. This ensures that the fees are not as great for smaller homes, which likely would not be occupied by as many children as larger homes. Based on this, a 2,000 square-foot single-family home would have a school impact fee of \$8,080; a 1,500 square foot home would have a \$6,060 fee; and an 800 square-foot home, like an apartment or other multi-family dwelling unit would be assessed a fee of \$3,232.

## 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. The maximum rate for this fee is \$909.56 for a single family unit, \$363.83 for a duplex unit, or \$27.56 per multifamily unit.

## 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, an 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 fee still represent a substantial cost, and have increased since the last Housing Element was prepared in 2008. 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.

## 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 Resources and Constraints-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.

TABLE RESOURCES AND CONSTRAINTS-7  
TYPICAL BUILDING PERMIT PROCESSING TIMES

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 addition / remodels	1day	1-4 weeks	No	No	Building and 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	1day	3-12 weeks	Yes	No	Building and Planning
Tenant Improvement	1 day	2-6 weeks	No	No	Building and Planning

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 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. Projects where there are already final lots can typically go through the process within the times listed in Table Resources and Constraints-8. 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.

## CODES AND ENFORCEMENT AND ON/OFF-SITE IMPROVEMENT STANDARDS

Housing Element law requires an analysis of potential constraints that may occur as a result of building codes and their enforcement and both on- and off-site improvements.

### Codes and Enforcement

Live Oak uses the most currently published California Building Standards Codes as adopted and amended by the State Building Standards Commission for building construction. The Building Standards Codes do not include any unusual provisions that would unnecessarily inhibit the construction of affordable housing. The City's Municipal Code lists the adopted modifications to the Building Standards Codes, but these modifications are only to the Fire Code and do not include any changes to that would create constraints on the development of affordable housing.

As shown, none of these modifications have any effect on the City's ability to permit and allow the development of affordable housing. The City has not adopted any amendments or modifications to the State Housing Code.

Building Standards Code enforcement is limited primarily to new construction and remodeling, through normal permit procedures by the City. On privately financed remodels, only the portion of the unit applicable to the permit must conform to code, unless violations are witnessed and then all visible violations must be corrected. There is no attempt to bring the entire unit up to code unless it becomes evident that the structure has fallen into a severe state of disrepair and has become unsafe to occupy. On units rehabilitated by CDBG grants, the entire unit must be brought up to code. The amount loaned is based on bringing the entire unit up to code and, thus, does not place a burden on the borrower.

Similar to new construction, remodels and rehabilitation of existing structures, including substandard residential structures, are required to meet all applicable standards found in the Building Standards Code and Health and Safety Code. The City does not have any programs, policies, or standards that would prevent the full implementation and enforcement of those codes or any other applicable



standards. Therefore, the City's adopted codes and enforcement procedures do not create any constraints to the development of affordable housing.

## On- and Off-Site Improvement Standards

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, 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.

## 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.



## COST AND AVAILABILITY OF LAND

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.

Land listed for sale in Live Oak and the Planning Area as of January 2012 included a 3.3 acre parcel near the city limits listed for \$80,000 and a 15.85-acre parcel listed for \$235,000. No parcels of undeveloped land were listed for sale within the city limits, and no entitled lots were listed for sale. For these two listings, the raw land cost per acre would be about \$15,000 to \$24,000 per acre; because these parcels are not entitled and outside the city limits, cost per acre for buildable lots would be higher. One 7,400 square foot residential lot in a developed area of Yuba City with adjacent utility services was listed for \$26,900.

Because of the small number of current sales listings for undeveloped land in and near Live Oak, the City considered cost estimates produced as part of the calculation of an in-lieu fee for the development of affordable housing in 2007. These estimates included average land and construction costs specific to the development of affordable housing in the methodology. The in-lieu fee calculation assumed that land costs for affordable housing in Sutter County would be approximately \$5 per square foot for entitled land.<sup>3</sup> Assuming an average density of eight units per acre for single-family housing and 20 units per acre for apartments, land costs for affordable housing are estimated at \$27,225 for single family and \$10,890 for apartments.<sup>4</sup> Although costs associated with housing have declined substantially since 2007 in Live Oak and elsewhere, these 2007 estimates are generally consistent with the cost for the single developed lot that was listed in the vicinity of Live Oak.

## CONSTRUCTION COSTS

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, since the units tend to be smaller and require less land. The cost to construct a 1,500 single-family home with a 400 foot attached garage to minimum standards in Live Oak would be approximately \$135,927.<sup>5</sup> Construction cost for multifamily residential housing is estimated to be approximately \$115 to \$150 per square foot, depending on finish and construction characteristics.<sup>6</sup> These costs do not include the price of land or entitlements.

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, and the recent economic downturn in the housing market in the region has made housing in the City more affordable than in previous years.

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3 Economic & Planning Systems, Technical Memorandum to Edward Baker, Executive Director, Consolidated Area Housing Authority of Sutter County, Subject: Affordable Housing In-Lieu Fee Calculation; EPS # 17481, May 11, 2007.

4 Economic & Planning Systems, Technical Memorandum to Edward Baker, Executive Director, Consolidated Area Housing Authority of Sutter County, Subject: Affordable Housing In-Lieu Fee Calculation; EPS # 17481, May 11, 2007.

5 Building-Cost.net. Accessed January 10, 2013.

6 <http://www.reedconstructiondata.com/rsmeans/models/apartment/california/marysville/>. Accessed January 10, 2013.



## 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% 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 Live Oak, there were 26 listed foreclosures as of December 2012.

In general, 30% 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 lead 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. This has resulted in a downturn in building new homes in the region.

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% or less. In 1978, in order to discourage housing speculation, many lending institutions tightened credit requirements to require a 20% down payment. On a \$120,000 home, the change in minimum down payment means a family must now have \$24,000 instead of \$12,000. 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% down payment, many lenders will provide financing for people with lower down payments, and in some cases, may provide 100% financing; however, people providing less than a 20% 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.

In general, the foreclosure crisis has led to a more conservative approach in lending. The lending institutions are making loans, but are currently reluctant to take risks, even with developers, who may be required to put up more money to receive bank funding. The additional money that is contributed by developers can be passed on to the homebuyer in the form of higher home prices.



This conservative approach is also reflected in individual home loans. Only those who are a good credit risk will obtain loans. There is also limited financing for rehabilitation.

## SUMMARY OF NONGOVERNMENTAL CONSTRAINTS

Based on the average land and construction costs used to calculate an appropriate in-lieu fee for affordable housing development in Sutter County, it was estimated that typical land costs for a single family home for affordable housing would be \$27,225 and construction costs would be \$156,500 for a 1,250 square-foot house. Apartments were assumed to have land costs of \$10,890 per unit and construction costs of \$148,500 per 1,100 square foot, three bedroom unit, and \$128,250 per 950 square foot, two bedroom unit. In addition to this, the in-lieu fee calculations assume additional costs of 30% of the construction cost for "soft fees," which includes permits, fees, marketing costs, etc., as well as 15% of the total cost for developer profit from the construction of each unit. In total, the in-lieu fees assume the total cost of a single-family affordable housing unit to be \$292,934; multi-family affordable housing would be \$251,609 for the 1,100 square foot apartment and \$219,006 for the 950 square foot apartment.<sup>7</sup> This level of cost may be relatively affordable for some, but people with lower incomes could not support the monthly costs of new construction homes, or qualify for the financing that would be necessary to purchase such a home. In addition, some homebuyers, especially those with lower and moderate incomes, may still find purchasing a home somewhat difficult due to being unable to come up a large down payment and since lenders have become more conservative in their lending practices. The City of Live Oak has taken steps to close this gap and has obtained two grants to provide Down Payment Assistance to qualified residents.

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.

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7 Economic & Planning Systems, Technical Memorandum to Edward Baker, Executive Director, Consolidated Area Housing Authority of Sutter County, Subject: Affordable Housing In-Lieu Fee Calculation; EPS # 17481, May 11, 2007.







# EVALUATION OF ACHIEVEMENTS

This section describes the City's accomplishments in implementing the existing Housing Element. State law requires that the Housing Element include:

An evaluation of the "effectiveness of the element," including a review of the actual results of the previous element's goals, objectives, policies, and programs (Government Code 65588(a)(2)).

An evaluation of "progress in implementation" of the Housing Element programs, including an analysis of the significant difference between what was projected or planned in the previous element and what was achieved (Government Code 65588(a)(3)).

An evaluation of the "appropriateness of goals, objectives and policies" of the existing element. This includes a description of how the goals, objectives, policies, and programs of the updated element incorporate lessons learned from the results of the previous element (Government Code 65588(a)(1)).

The following sections briefly describe the programs contained within the existing element. The objective of each program is identified, and the results of each program are 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. Because of the dissolution of the City's Redevelopment Authority, housing programs which relied on Redevelopment funding are now unfunded. All references to Redevelopment will be removed for future programs. In making recommendations regarding the future of each individual program, programs that were historically operated with Redevelopment funding will be removed.

## ADEQUATE SITES FOR AFFORDABLE HOUSING

- |            |  |
|------------|--|
| Goal A:    | To accommodate the City's share of the Regional Housing Need.  |
| Policy A.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. |
| Policy A.2 | Ensure that future sites designated for higher-density housing are located near community services, schools, and public transportation.  |
| Policy A.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.  |
| Policy A.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.       |



Program A.1 Provide Adequate Sites for Housing for All Income Levels

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:

- ✓ The City will aid the Redevelopment Agency in preparing 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 Zoning Ordinance shall be modified to increase the maximum allowable density of the highest density residential zone (currently anticipated to be called "R-3") to at least 30 units per acre.
- ✓ Amend the Zoning Ordinance so that residential parking standards are based on the number of bedrooms per dwelling unit rather than by zone. Standards shall be revised so that units with zero to one bedroom units will provide one on-site parking space, units with two bedrooms will provide 1.5 on-site parking spaces, and units with three or more bedrooms will provide two on-site parking spaces.
- ✓ Amend the Zoning Ordinance for parking in mixed-use areas (areas with mixed-use land use designations and areas where adjacent parcels allow for nonresidential and residential in close proximity) to allow shared parking for commercial and residential uses.
- ✓ Amend the Zoning Ordinance to reduce parking standards for second units, senior housing, group housing, transitional housing, and publicly assisted affordable housing projects. Parking standards shall be revised to one space per unit for second units and 0.6 spaces per unit for senior housing. Parking standards for group housing, transitional housing, and publicly assisted housing projects shall be determined based on the specific characteristics of each project. The City will allow for these types of projects to apply for use permits that reduce parking standards, as deemed appropriate for the use.
- ✓ Establish minimum density requirements of at least 12 units per acre to ensure that parcels intended for multi-family development are not underutilized.
- ✓ Revise the Zoning Ordinance to prohibit the development of single-family detached residences in the highest density residential zone (currently anticipated to be called "R-3").



- ✓ Allow multi-family housing in non-residential zones, except in zones intended for industrial or light industrial development.
- ✓ Amend Chapter 17 of the Zoning Ordinance to permit the placement of manufactured homes on permanent foundations in any zone that permits single-family homes without the need for a special combining district, conditional use permit, or other discretionary process.
- ✓ As a part of the ongoing comprehensive General Plan update, the City will identify lands for housing that can be developed by 2013 and that accommodate Live Oak's share of the regional housing needs by income category. Among the various changes currently being considered by the City for this General Plan update is allowing higher-density housing in commercial and commercial mixed use land use designations. Currently, the zoning code allows higher-density residential uses in commercial zones, but the current (pre-update) General Plan does not. The City will provide a minimum of 11 acres in zoning districts that allow multi-family development of 20 units per acre or more by right, with at least 50 percent of this total land area in a zoning district that does not permit nonresidential use without a conditional use permit. The City has identified 46.29 acres within existing City limits, near infrastructure, and without substantial environmental constraints that will be considered for rezoning to accommodate the remaining City RHNA for lower-income households. As a part of the General Plan and subsequent rezoning, the City will consider lands listed on the following table and identified on Figure Housing Plan-1, and/or other appropriate parcels for rezoning to accommodate lower-income housing.

TABLE ACHIEVEMENTS-1  
POTENTIAL COMMERCIAL MIXED-USE SITES

Assessor's Parcel Number	Existing Land Use	Existing GP LU Designation (pre-update)	Zoning	Acres	Development Capacity (in units)
06530026	Orchard	Highway Commercial	C-3	1.34	21
06310006	Orchard	Low Density Residential	R-1	0.98	16
06330004	Vacant	Light Industrial	C-3	1.70	27
06310005	Orchard	Community Commercial	C-3	10.33	165
06310002	Orchard	Split: Community Commercial and Low Density Residential	Split: C-3 and R-1	12.55	201
06303008	SF Residential	Low Density Residential	R-2	1.41	23
06310009	Orchard	Low Density Residential	R-1	4.56	73
06310008	Orchard	Low Density Residential	R-1	6.01	96
06630008	Vacant	Low Density Residential	R-1	2.72	44
06092023	Vacant	Low Density Residential	Split: R-1 and R-2	1.25	20
06060006	SF Residential	Split: Community Commercial and Low Density Residential	Split: C-3 and R-1	1.18	19
06470039	Orchard	Highway Commercial	C-3	2.26	36
Total				46.29	



These parcels will be specifically evaluated by the City during the General Plan update and rezoning process. The City will rezone these parcels or others of equal or greater affordable housing development capacity to provide the minimum amount of land required to accommodate the City's RHNA. Parcels rezoned shall be within the current City limits, vacant, have infrastructure available, and be free of environmental constraints that would reduce their development capacity or feasibility.

**Objective:** Accommodate the development of a minimum of 174 additional dwelling units, including 34 low income units, 70 very low income units, and 70 extremely low income units, in Live Oak between 2009 and 2013 to meet the City's share of the RHNA, according to income level, by ensuring that adequate sites for such development are available.

**Achievements:** The City's Redevelopment Authority is no longer in operation. However, the City has applied for State and Federal grants, including Strategic Growth Council grants.

The City makes information on development standards available at the public counter and on the City's website, but has not mailed this information to the owners of underutilized properties due to lack of staff resources.

The City has amended its Zoning Ordinance to remove the constraints identified in the 2008 Housing Element and considers flexible application of the Ordinance as appropriate.

The City has revised its Zoning Ordinance to specify both minimum and maximum densities in all residential zones. The R-4 zone (the highest density residential zone) has a density range of 15 to 25 units per acre. Although the program committed to a 30-unit per acre upper limit, the City determined that 25 units per acre is more reasonable and feasible in light of market conditions in Live Oak.

The City amended its parking standards to be based on the number of bedrooms per unit rather than by zone, as proposed in this program (1 space for studio or one-bedroom units, 1.5 spaces for two-bedroom units, and 2 spaces for three-bedroom or larger units).

The City has made shared parking permissible, with "joint parking" for compatible uses allowed by mutual agreements by all parties, as long as parking facilities are within 500 feet of the entrance to each use. Shared commercial-residential parking would be likely to occur only in limited instances in neighborhood centers.

The City also amended its parking requirements for second units, residential care homes, and senior housing, and now requires one space per unit for second units. Residential care homes and senior housing are now required to provide 0.6 spaces per unit, and the City allows a parking study to be used to reduce these standards based on the proximity of services and transit, or the type of residents at the residential care home.



The City has established minimum density requirements in residential zones, including a minimum density of 8 units per acre in the R-3 zone and a minimum density of 15 units per acre in a new R-4 zone for high density multi-family development. The original program called for a minimum density of 12 units per acre in all multifamily zones. However, the City determined that a lower minimum density in the R-3 zones is appropriate to allow for townhomes, other attached forms of single-family housing, and small lot-single family homes but compensated for this lower minimum density with a higher density threshold in the R-4 zone.

Single family residences are allowed in zones R-1, R-2 and R-3 but are not permitted in the highest-density multi-family zone, the new R-4 zone.

Multi-family residential uses (as well as live-work lofts) are permitted with a use permit in the C-MU (Commercial-Mixed Use) district.

Manufactured homes are now allowed in any zone where single family homes are permitted, with a ministerial zoning clearance (see page Resources and Constraints-18 for a discussion of the zoning clearance).

The City has 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 (with a density range of 15 to 25 units per acre) includes 7.82 acres of vacant, orchard or agricultural parcels on Larkin Road, N Street, and Archer Avenue (See Figure Resources and Constraints-1 and Table Resources and Constraints-2). Furthermore, the City has applied the new Commercial-Mixed Use zone district to several parcels from the list provided in the 2008 Housing Element, as shown in the following table. The C-MU zone district allows multi-family residential uses with a use permit. Approval of use permits for multi-family uses in the C-MU zone would be based on application of the City's standard design guidelines, consistency with the General Plan (which envisions a mix of uses in these zones), and consistency with City standards relating to yards, parking, landscaping, and other improvements. The City has historically approved a high percentage of use permits, and has not imposed conditions that would prevent construction of housing affordable to a range of income levels (please refer to the discussion of the C-MU zone in Section 5, "Resources and Constraints").

**Evaluation:** The City has met most of the objectives of this program. For the 2013-2021 period, this program should continue, but should be adjusted to include only actions to seek grant funding, and to publicize development standards and the availability of residential parcels.



TABLE ACHIEVEMENTS-2  
 DESIGNATED COMMERCIAL MIXED-USE SITES

Assessor's Parcel Number	Existing Land Use	Pre-Update Zoning	Zoning	Acres	Development Capacity (in units)
06530026	Orchard	C-3	C-MU	1.34	21
06310006	Orchard	R-1	C-MU	0.98	16
06330004	Vacant	C-3		1.70	27
06310005	Orchard	C-3	C-MU	10.33	165
06310002	Orchard	Split: C-3 and R-1	C-MU	12.55	201
06303008	SF Residential	R-2		1.41	23
06310009	Orchard	R-1		4.56	73
06310008	Orchard	R-1		6.01	96
06630008	Vacant	R-1		2.72	44
06092023	Vacant	Split: R-1 and R-2		1.25	20
06060006	SF Residential	Split: C-3 and R-1		1.18	19
06470039	Orchard	C-3		2.26	36
Total Designated with C-MU:				25.2	403

Program A.2 Identify Opportunity Sites for Infill Development

Investigate ways to encourage residential infill development on vacant and under-utilized lots in older sections of the City. Prepare a report to the City Council regarding the supply of vacant and underutilized lots in the City, including commercial and retail sites with opportunities for mixed use and second floor residential. Once these "opportunity sites" are documented, the City will 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.

**Objective:** Provide for sites that could accommodate 100 units. Prepare report detailing vacant and underutilized sites that could potentially be used for infill development and determine whether a portion of those sites could be developed to accommodate the City's housing needs

**Achievements:** The City is updating its GIS system to provide much more information online, including information on infill opportunity sites. The City responds to verbal questions from property owners and at the counter about infill opportunity sites.

**Evaluation:** The City is working to achieve the objective of this program. This program should be continued.



### Program A.3 Special Housing Needs

Continue existing zoning practices that allow for the permitting of a wide range of alternative housing and shelter facilities in both the residential and non-residential zones. The City shall revise the Zoning Ordinance, as necessary, to specifically define and allow residential care facilities, single-room occupancy units (SROs), boarding houses, apartment hotels, group care facilities, institutional group care facilities, and other special needs housing by right in at least one residential zone (with facilities of six or fewer allowed by right in all residential zones). The Zoning Ordinance shall be revised to allow apartment hotels, group care facilities, institutional group care facilities, and other special needs housing in non-residential zones. The Zoning Ordinance will further be amended to allow community apartments and stock cooperative apartments in the R-3 by right.

The City will also revise the Zoning Ordinance, as necessary, to provide exceptions for reasonable accommodations necessary to make housing available for persons with disabilities, and speed the processing time for such requests. This procedure will be a ministerial process, with minimal or no processing fee, subject to staff approval so long as the requested exception does not impose an undue financial or administrative burden on the City, and would not require a fundamental alteration in the nature of the City's land use policies and Zoning Ordinance.

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. Although the City does not currently have any agricultural zones defined in the Zoning Ordinance other than the agricultural combining zone, the City will revise the Zoning Ordinance to define farmworker housing and permit such housing by right in any future agricultural zones according to the requirements of the Employee Housing Act (sections 17000 – 170652.5 of the California Health and Safety Code). Multifamily housing for farmworkers and their families shall be allowed under the same standards as any other type of multifamily housing.

**Objective:** Ensure adequate sites for special housing types by continuing zoning practices that currently allow these uses within the City and by revising the Zoning Ordinance to comply with state law regarding the placement of these uses.

**Achievements:** The City revised the Zoning Ordinance to specifically allow residential care facilities, single-room occupancy units (SROs), boarding houses, apartment hotels, group care facilities, institutional group care facilities, and other special needs housing in residential zones (with facilities of six or fewer allowed by right in all residential zones) (see Chapter 8, Resources and Constraints, for a discussion of care facilities in the Zoning Code).

The City adopted a Reasonable Accommodation ordinance on February 20, 2013 based on the model ordinance provided by the Housing and Community Development Department. This ordinance describes how the City will modify or waive zoning requirements in order to avoid barriers to housing for people with disabilities.



Farmworker housing is now allowed by right in the R-3 and R-4 districts, and farmworkers are defined in the Zoning Ordinance.

**Evaluation:** The City has met the objectives of this program. This program should be adjusted to include only consultation with the Housing Authority to meet the needs of farmworkers, and should be continued.

#### Program A.4 Second Units

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. Revise the Zoning Ordinance, as necessary, to allow second units by right in all residential zones. Modify development standards to encourage the development of second units on existing and future residential properties by right in all of the residential zoning districts and by reducing parking requirements for second units to one space per unit. The City will develop an over-the-counter permitting program for second unit development, as long as proposed second units meet architectural compatibility requirements. Create and distribute brochures containing information about the benefits of building second units and the City's permitting process. The City will ensure that any impact fees related to second units are proportional to the actual impact of this type of development, rather than using a flat fee for each unit.

**Objective:** Educate residents about second units and how they can help the City meet its affordable housing obligation

**Achievements:** The City has amended the zoning code to allow second units by right in residential zones (see Chapter 8, Resources and Constraints, for a discussion of second units in the Zoning Code). The City does not yet make brochures on second units available at the public counter. Fees for second units would be less than those for a comparable new single-family, duplex, or multifamily unit; connection fees for water, sewer, and stormwater could be avoided if those services were available for the primary unit and sufficient to meet the second unit's need. Other fees, including fire, police, parks, and school fees, would still be applied to second units.

**Evaluation:** The City has met the objective of this program related to zoning ordinance revisions. The program should be adjusted to include only the education portion of the existing program (distribution of second unit brochures) and should be continued.

#### Program A.6 Emergency Shelters, Transitional, and Supportive Housing

The City will also revise chapter 17.10 of the Zoning Ordinance to include definitions for "emergency shelter," "transitional housing," "group care home," and "farmworker housing" consistent with definitions for these types of shelter in state law (Health and Safety Code section 50801 for emergency shelter and transitional housing, section 1566.3 for group care home, and section 50517.5 for farmworker housing).

Emergency shelters shall be permitted use without the need for a conditional use or other discretionary action in the C-1, C-2, and C-3 zones, which are the City's neighborhood, central, and general commercial zones, respectively. These zones collectively provide 21 parcels and 5.79 acres of vacant land, is located in developed portions of the City near where these services would be required, and





allows uses compatible with these services. In other zones, the City will continue to allow emergency shelter facilities for six or fewer persons as a permitted use and add language to allow larger facilities for up to 12 persons as a conditional use, and require such facilities to meet the same development standards as other permitted uses in the designated zones.

The City will revise the Zoning Ordinance, as necessary to ensure that “transitional housing” and “supportive housing,” as those terms are defined in California Government Code section 65582, are treated as residential uses subject only to those restrictions that apply to other residential uses of the same type in the same zone, in conformance with section 65583 of the California Government Code. The City will revise the Municipal Code also to remove the distinction between residential care homes for children and those provided for adults.

In addition, 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. The City should also consider reducing the permitting and development impact fees that would be collected by the City to allow the development of facilities like emergency shelters, transitional housing, and supportive housing; this would ensure that if such facilities become needed, the extra cost associated with the permitting and development impact fees will not present a constraint to the facilities’ development.

**Objective:** Accommodate any future needs for housing that can support those without permanent residents, including the homeless.

**Achievements:** The Zoning Ordinance now includes definitions for emergency shelters, transitional housing, and residential care homes. The Zoning Ordinance allows emergency shelters (without size restrictions), transitional housing, group care homes and farmworker housing in residential zones R-3 and R-4 as permitted uses. Emergency shelters are also allowed in the civic zone with a conditional use permit. The term “residential care homes” now applies to all residential care homes, including those that serve children and those that serve adults. The City’s definition of transitional housing is consistent with the Government Code definition, and the definition of a residential care home now encompasses supportive housing as defined in the Government Code. The City continues to refer people facing the lack of housing to available resources, including the Sutter County Housing Authority, the Salvation Army, and the Homeless Consortium. City council members serve on the Housing Authority board.

**Evaluation:** The City has met the objectives of this program. The City should continue to work with the Sutter County Social Services and Welfare Department and regional non-profit organizations to find ways for the City to assist in addressing homelessness in the region. The other actions governed by this program have been completed, and this program should be adjusted to include only consultation around homeless services, and continued.

#### Program A.7 Design Review

As noted in the Community Character Element, the City will adopt changes to Municipal Code and revisions to the Public Works Improvements Standards for consistency with the 2030 General Plan,



including any changes needed to be consistent with the Community Character and Design Element. The Zoning Ordinance will be revised to provide flexibility in setbacks and other components of development standards in order to accommodate compact housing development.

Also following adoption of the General Plan, as noted in the Community Character Element, the City will consider drafting a design manual or design guidelines. The City will consider whether a discretionary or administrative process will be used for design review to ensure compliance with the Community Character and Design Element. Until such time as a design manual or design guidelines are adopted, the City will clarify the temporary process for design review before a design manual is adopted.

The City will clarify and specify what types of projects are subject to design review by a design review committee or the Planning Commission. The City will clarify which specific aspects of proposed projects are subject to City design review and the application materials required to demonstrate compliance.

The City will review 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 review manual, as necessary, to facilitate the production of higher-density housing.

**Objective:** To clarify the design review process to provide certainty for development and facilitate higher-density housing development.

**Achievements:** The City has reduced the dimensions for minimum lot size, and setback requirements to allow for more compact development. Minimum front yard setbacks for all districts have been reduced from 20 ft. to 15 ft. Minimum lot widths have also been reduced across all zones. The minimum lot area requirements have been revised to discourage the development of large single family residences in districts intended for duplexes, apartments and other multi-family developments. A single family residence in the R-1 district is required to have a minimum lot size or 6,000 sq ft, whereas the minimum lot area for a single family home in the R-2 zone is 3,500 sq ft and 2,500 sq ft for a single family home in the R-3 neighborhood apartment district. Single family homes are not permitted in the highest density R-4 district. The City now has a set of citywide design guidelines, approved in 2011, to support the Community Character and Design Element of the 2030 General Plan. The Design Review process applies to all new development in the City, with exemptions for individual single-family homes, maintenance of existing structures, temporary uses. Design review is done by City staff as a ministerial process prior to issuing a building permit, unless Planning Commission approval is otherwise required for the project. For projects which require Planning Commission approval, the Planning Commission generally conducts the review. The City has also clarified and improved the design review process, including reducing requirements for Planning Commission review to speed up and streamline design review. Since the adoption of the Design Guidelines in 2011, the City has not conducted annual reviews of the design review process or reported the results of this review to the City Council and Planning Commission due to lack of staff resources.

**Evaluation:** The City has met the objective of this program related to facilitating higher-density development, and has made progress in clarifying the design review process. The



City should evaluate the design review process on an annual basis to ensure that it is not becoming an impediment to higher-density housing. The program should be revised to include only this action in the future, and continued.

## ASSIST IN THE DEVELOPMENT OF AFFORDABLE HOUSING

**Goal B:** Provide for a variety of housing opportunities and affordability levels within the City of Live Oak.

**Policy B.1** 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.

**Policy B.2** Encourage the development of "move-up" housing to provide opportunities for residents to trade up to housing with more amenities without the need to relocate outside the City of Live Oak.

**Policy B.3** 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.

### Program B.1 Density Bonuses and Other Incentives

The City will encourage the use of density bonuses in accordance with the State Density Bonus Law. In compliance with current state law, the City's density bonus program used a sliding scale for density bonuses based on the percentage and affordability level of the housing developed. Developers can receive a maximum density bonus of up to 35 percent when they develop at least 10 percent very-low-income housing, 20 percent low-income housing, or 40 percent moderate-income housing, along with other cost-saving incentives. Other ratios of different levels of affordability result in lower density bonuses. These incentives may include, but are not limited to reductions in zoning standards, different development standards and design criteria, mixed-use zoning, expedited staff review and permit processing, and financial assistance from the Live Oak Redevelopment Agency, if appropriate, to fill financing gaps.

**Objective:** Provide developers with incentives to encourage the construction of housing that is affordable to all income levels and meets the needs of special housing groups.

**Achievements:** The City offers density bonuses in compliance with state law. Between 2008 and 2012, no new developments took advantages of density bonuses due to the downturn in the housing market. However, with this disbandment of redevelopment agencies by the State of California, Live Oak has no feasible means of providing direct financial assistance.

**Evaluation:** The City is implementing this program. The program should continue.



Program B.2 Large Unit Multi-Family Development

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. To increase the financial feasibility of meeting those needs, the Live Oak Redevelopment Agency will consider additional tax-increment funding for large family housing units. The City will ensure that development standards do not impede the development of larger uses, including parking, open space requirements, and other requirements.

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

**Achievements:** The City's Zoning Ordinance has been revised to ensure that development standards do not impede inclusion of larger units in multi-family developments, Zone R-4 has a density range of 15-25 units per acre, and standards of development that allow for smaller building setbacks and an increased building cover percentage allowing for denser development conditions. The City has also worked with the Housing Authority to provide additional large rental units in the Maple Park project.

**Evaluation:** The City is working towards this objective. Because Live Oak no longer has a Redevelopment Agency, the City will consider alternative funding sources for incentives to support production of large family housing units. This program should continue, with modifications to reflect the elimination of Redevelopment.

Program B.3 Financing Programs and Agreements

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.

**Objective:** Increase financing options for affordable housing projects

**Achievements:** The City received a total of \$5.9 million in HOME and CDBG funds for first time homebuyer's assistance and owner-occupied rehabilitation projects since 2008. The City promotes these programs with fliers. A majority of the grant funds have gone to rehabilitating the Maple Park Development, with a smaller portion being applied to first time home buyer's assistance and rehabilitation. The City is working with the Housing Authority to identify financing for Phase II of the Maple Park project, potentially including bond financing.

**Evaluation:** The City made progress towards this objective. This program should be continued.



**Program B.4 Pursue Funding Under State and Federal Programs**

Provide assistance in preparing funding applications for affordable housing projects proposed by or with the Housing Authority. The City will also consider providing financial support through the Redevelopment Agency and/or 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.

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

**Achievements:** The 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 \$3.9 million for improvements to the Maple Park development, which began renting 56 new units affordable to families at 30 to 60 percent of the area median income in January 2013. With the disbanding of redevelopment agencies by the State of California, the City has limited ability to provide staffing support to other agencies for funding requests for affordable housing project and cannot provide financial assistance.

**Evaluation:** The City is making progress towards this objective. This program should be continued.

**Program B.5 Community Reinvestment**

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.

**Objective:** Increase funding options for affordable housing projects.

**Achievements:** The City held a "funding fair" in 2010 with a local lending institution to present programs for first-time homebuyers and other bank loan programs. The City will continue to hold these activities on a periodic basis.

**Evaluation:** The City is working towards this objective. This program should be continued.

**Program B.6 Joint Effort with Sutter County and Non-Profit Organizations**

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:



- ✓ Meet with Housing Authority representatives to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies.
- ✓ Meet with representatives of non-profit housing providers to seek their interest in securing funding and developing infill sites or converting nonresidential buildings.

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

Achievements: The City has met with the Housing Authority and non-profit housing organizations to identify and secure funding sources for the development of vacant properties. The City is working with CHIP, Neighborhood Works, Mercy Housing, and the Housing Authority to identify funding for Maple Park Phase II.

Evaluation: The City is working towards this objective. This program should be continued.

#### Program B.7 Impact Fees

Review impact fees and revise for multi-family projects and other high-density residential uses so that fees are proportional to unit size, rather than using a flat fee for each unit regardless of unit type or size. Seek public funding options that would help subsidize impact fees for affordable housing projects. 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.

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.

Achievements: The City has revised its impact fees, now charging separate fees for single family residences in R-1, R-2 and R-3, duplexes in zones R-2 and R-3, and multi-family developments in zones R-3 and R-4. While impact fees have increased overall since 2008, fees are now more progressive and tied to unit size; for single family residences, average impact fees are now \$31,274, compared to \$27,698 per unit for duplexes, with lower fees of \$23,801 per unit in multi-family developments.

The City waived fees for the Maple Park project; the total value of fee credits was \$853,110. The City has not delayed fees for affordable projects.

Evaluation: The City has made progress towards meeting the objective of this program. The program should be adjusted to include only public funding options for subsidized fees for affordable projects or delayed impact fee payment, and continued.

#### Program B.8 Service Provision

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.

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

**Achievements:** The City continues to prioritize water and wastewater service for affordable housing. A new water tank and wastewater upgrades ensure that the City has adequate water and wastewater capacity to meet the needs of new development, including affordable housing.

**Evaluation:** The City is working to meet the objective of this program. This program should be continued to insure all future applicants and service providers are aware of state law requirements for prioritizing service for affordable housing.

#### Program B.9 Extremely Low-Income Households

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.

The City shall coordinate with the Housing Authority and other operators of subsidized housing projects to track the number of units provided to extremely low-income households and maintain the affordability of existing housing units that provide housing to extremely low-income households. The City, in coordination with the Housing Authority, shall seek funding for programs that would add subsidy to existing subsidized projects to increase the number of units 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.

**Objective:** To increase the supply of housing for extremely low-income households.

**Achievements:** The City has coordinated with the Housing Authority concerning housing for extremely low-income households. However, there has been no progress to date on increasing the supply of housing for extremely low-income households.

**Evaluation:** The City has not advanced towards achieving this objective; based on recent economic conditions, the only affordable housing constructed since 2008 in Live Oak has been the Maple Park project. This program should continue.



## CONSERVE AND IMPROVE EXISTING HOUSING STOCK

**Goal C:** 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.

**Policy C.1** Provide property owners with assistance to inspect and identify code violations in residential buildings.

**Policy C.2** Encourage property owners to rehabilitate units in deteriorating or critical condition and promote room additions that can eliminate overcrowding.

**Policy C.3** Advertise the availability of grants, loans, and other funds available for the rehabilitation of housing stock to homeowners, landlords, and other investors.

**Policy C.4** 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.

### Program C.1 Housing Survey

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.

**Objective:** Monitor the City's housing stock to help target which properties need to be rehabilitated

**Achievements:** The City conducted a comprehensive housing conditions survey in 2008, and updated the survey in 2012 to reflect changed conditions.

**Evaluation:** The City is working to meet the objective of this program. This program should be continued.

### Program C.2 Voluntary Inspections

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.

**Objective:** Increase the rate of compliance with City code requirements and participation in housing rehabilitation programs.

**Achievements:** The City offers inspections of residential properties where building code violations are suspected, as well as a more comprehensive voluntary building code inspection. The City has performed about 60 voluntary inspections since 2008 for residents interested in housing rehabilitation programs.





Evaluation: The City is working to meet the objective of this program. This program should be continued.

### Program C.3 Code Enforcement and Abatement

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.

Objective: Correction of the most serious code violations.

Achievements: The City has continued to initiate appropriate code enforcement actions on dwelling units to insure health and safety requirements are met. The City has conducted over 200 code enforcement actions, including less than 5 units which were boarded up, demolished, or rebuilt. No relocation assistance was offered, but all sealed or demolished units were empty.

Evaluation: The City is working to meet the objective of this program. This program should be continued.

### Program C.4 Rehabilitation of Substandard Dwelling Units

To encourage private rehabilitation efforts, the City will undertake the following actions:

- ✓ 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. The City will continue to contribute Redevelopment Agency housing set-aside funds, as available, to support its rehabilitation program. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement for specified minimum time period.
- ✓ The City will apply for state funding as frequently as the City has the capacity to expend and manage grant funds. The City will promote the housing rehabilitation program through program information included in semi-annually in utility billings, brochures available at City Hall, the City's web site, and distribution of program information to property owners in targeted neighborhoods.
- ✓ The City will maintain current information on the condition of dwelling units by periodically updating its housing conditions data base. Approximately every 5 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.

Objective: Rehabilitate 25 dwelling units that do not conform to City code and are a risk to personal and public health.



**Achievements:** The City has received \$2 million in HOME and CDBG grant funding for assistance to first-time homebuyers and rehabilitation of existing units. This funding had been used to rehabilitate one two unit as of August 2012. The City publicizes this program widely, including on its website and at the Counter, and has received substantial interest in the program. However, lack of equity has prevented interested residents from complying with State limits on loan-to-value ratios. The City updated its housing conditions survey in 2012.

**Evaluation:** The City is working to meet this objective. Due to the loss of its Redevelopment Agency, the City will need to continue to seek additional sources of funding for its rehabilitation program. This program should be continued.

## PRESERVE UNITS AT-RISK OF CONVERSION

**Goal D:** Preserve, and if necessary replace, the City's publicly assisted affordable housing.

**Policy D.1** The City will seek to preserve the affordable housing developments in Live Oak.

**Policy D.2** Require replacement housing per state law (or relocation of displaced residents) within the Redevelopment Project Area whenever subsidized affordable housing units are demolished as a result of government activity; including development, road widening, and other improvements.

**Program D.1** Monitoring and Preservation of At-Risk Housing

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.

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

**Achievements:** The Housing Authority purchased the Centennial Arms development, and extended the affordability to October 20<sup>th</sup>, 2041. The City continues to monitor the affordability status of other units, but there are currently no at-risk units in the City.

**Evaluation:** The City is meeting the objectives of this program. The program should be continued.



Program D.2 Housing Replacement Relocation Assistance

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.

Objective: Avoidance of permanent displacement and replacement of housing demolished as a result of code enforcement and implementation of housing rehabilitation program.

Achievements: The Housing Authority assisted with the relocation of the Maple Park Residents during reconstruction using HUD funding.

Evaluation: The City is working to meet these objectives and should continue this program.

## PROMOTE EQUAL HOUSING OPPORTUNITIES

Goal E: 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.

Policy E.1 Continue to provide information and referral services to people with fair housing complaints.

Policy E.2 Support the enforcement of fair housing laws by appropriate State and County agencies.

Policy E.3 Promote equal housing opportunities and programs for all housing within the City.

Program E.1 Fair Housing Program

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.

Objective: Resolution or referral of fair housing complaints to the appropriate agency

Achievements: The City takes appropriate action in reinforcing housing discrimination laws. No fair housing complaints have been lodged with the City since 2008.

Evaluation: The City is working to meet the objective of this program. This program should be continued.



Program E.2 Public Information and Education

Promote education and awareness of fair housing laws by making this information widely available to the public. Fair housing law materials 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.

Objective: Inform the public about fair housing laws.

Achievements: The City is promoting fair housing laws by providing informational materials at the public counter. Fair housing information is also included periodically in sewer and water bills, booths at community functions, including annual festival and funding fair held in collaboration with a local lending institution.

Evaluation: The City is working to meet the objective of this program. This program should be continued.

## ENERGY CONSERVATION

Goal F: To promote energy conservation.

Policy F.1 Continue to implement state energy efficiency standards.

Policy F.2 Seek funding to provide weatherization assistance to low-income households.

Program F.1 Implement State Energy Conservation Standards

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.

Objective: Compliance with minimum energy efficiency standards.

Achievements: The City continues to require applicants for building permits to demonstrate compliance with the state energy conservation requirements.

Evaluation: The City is working to meet the objectives of this program. This program should be continued.

Program F.2 Energy Conservation Assistance for Low-Income Households

The City will include weatherization and energy conservation as eligible activities under its housing rehabilitation program. The City will provide information and refer eligible property owners to other programs offered by Pacific Gas & Electric and nonprofit organizations. The City will promote weatherization and energy efficiency home improvement options through general advertisement of its housing rehabilitation program. The City will also refer interested individuals to energy rebates 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.

Objective: Weatherization and energy efficiency improvement of between 25 and 30 dwelling units.

Achievements: The City includes weatherization and energy conservation as eligible activities in its rehabilitation program. The City has received \$2 million in HOME and CDBG grant funding for first-time homebuyer assistance and rehabilitation, which had been used to rehabilitate one unit as of August 2012. The City publicizes its rehabilitation program widely, including on its website and at the Counter, and has received substantial interest in the program. However, lack of equity has prevented interested residents from complying with State limits on loan-to-value ratios.

Evaluation: The City is working to meet the objectives of this program. This program should be continued.

## PROGRESS TOWARDS MEETING QUANTIFIED OBJECTIVES

TABLE ACHIEVEMENTS-3  
PROGRESS TOWARDS QUANTIFIED OBJECTIVE  
CITY OF LIVE OAK 2009-2013

Income Category	New Construction		Conservation and Rehabilitation			
	New Housing Construction Objective	New Housing Construction Progress	Conservation Objective	Conservation Progress	Rehabilitation Objective	Rehabilitation Progress
Extremely Low	70	0	7	0	7	0
Very Low	70	0	7	0	8	0
Low	104	0	15	13	10	1
Moderate	141	0	7	7	5	0
Subtotal Affordable Units	385	0	36	20	30	1
Above Moderate	240	58	0	0	0	0
Total	625	58	36	20	60	1

