



Staff Report

November 10, 2009

TO: Town Council
FROM: Planning Department
DATE: 11/03/09
RE: 2006-2013 Housing Element Update

Requested Action: Review attached responses to Council questions and comments, give staff direction for any changes to the document, take public testimony, and approve Resolution forwarding the draft 2006-2013 Housing Element Update to the California Department of Housing and Community Development (HCD) for their 60 day review and comment. Once the document is returned with comments, staff will bring the Draft document back to the Council for adoption consideration.

Background: See previous Planning Commission Staff Reports from April 21, 2009, May 19, 2009, June 16, 2009, and July 21, 2009 (**attached to previous September report**).

California Environmental Quality Act: A Negative Declaration will be proposed once the policies and programs have been confirmed at public hearings at the Commission and Council level and sent on to HCD for initial review - prior to Council action on the project.

Explanations of the Issues: At the last Council meeting, the Council continued the item in order to ask further questions/comments to the consultant and staff and have responses at this meeting. Attached is a list of the questions received by staff by October 2, 2009 with responses from the consultant (who is unable to be at this meeting).

There are four sites that the Commission chose to forward for further consideration by the Town Council:

1. Patterson property (17 acres, 6 verbally proposed for senior affordable)– zoned RM-5 and CG, Sierra College Boulevard
2. The Village at Loomis (51 acres, for affordable) – currently zoned CG, RS-5, CC – proposes 9.7 acres at 20 units/acre and 3.1 acres at 25 units per acre, Horseshoe Bar, end of Library Drive
3. Former Loomis Marketplace or Turtle Island site - currently zoned CT, 63 acres, possible overlay that would allow a vertical or horizontal mixed use project of a size or number of units that could be specified through this process
4. KOA site, 3945 Taylor Road – currently zoned CG, 9.1 acre site – mapping shows a corner of a blue-line stream running with 100’ year flood through it and riparian vegetation up to its southerly boundary. Sewer and water are available.

Several councilmembers have commented to staff regarding which sites the Planning Commission recommended for rezoning. If the Council wishes to change the recommendations in the document prior to submitting it to HCD for their review, the map and policies will need to be revised. Staff provides the following alternative policy considerations on sites for your review and comment- and will revise the map in accordance with your direction. The policy regarding assisted care units on churches can be deleted if that also is the Council direction.

❖ **Policy on Site(s) for Immediate Rezoning Proposed in Draft Housing Element**

10. Under State law, the Town must meet the unaccommodated need from the 2006 Housing Element. This requirement is in addition to the requirement to identify sites to accommodate the RHNA for the new planning period (2006-2013) (see Program 11). The jurisdiction may not count capacity on the same sites for both planning periods.

In order to meet the RHNA in the 2006 Housing Element, the Town shall amend the General Plan and Zoning Ordinance to accommodate 165 residential units “by right” at a minimum of 20 dwelling units per acre. The applications can be subject to design review as long as the project does not trigger the CEQA review process. The Town shall begin a General Plan amendment and zoning amendments to allow 20 units per acre on the

Responsible Entity: Planning Director

Timeframe: Prior to adoption of the Housing Element

Desired Result: Encourage higher density residential development and meet State law requirements for the unaccommodated need identified in the previous Housing Element

Objective: 165 units

OPTIONS (can be "mixed and matched" to total 165):

1) Patterson property to allow

- a) 100 units of senior housing
- b) other?

2) Village at Loomis parcel as an overlay to require

- a) 100 units of affordable/senior housing within the project area.
- b) 165 units of affordable/senior housing within the project area.

3) other project site (give direction as to which site) to allow

- a) 100 units of affordable/senior housing
- b) 165 units of affordable/senior housing within the project area

❖ Policy on Site(s) for Rezoning Within One Year Proposed in Draft Housing Element

POTENTIAL NEW PROGRAMS

11. In order to meet State law requirements (Government Code Sections 65583(c)(1) (A) and 65583(c)(1) (B)) to address the 2006 – 2013 RHNA, the Town shall amend the General Plan and the Zoning Ordinance to provide adequate sites for 63 very low and low-income units at a minimum of 20 dwelling units per acre "by right" as an affordable housing overlay over

1)the Village at Loomis property

2) on the CT zoned properties.

3) Other (give staff direction)?

At least half (50%) of these sites shall be zoned for residential uses only. The applications can be subject to design review as long as the project does not trigger the CEQA review process. Again, sites may be "mixed and matched".

Responsible Entity: Planning Director

Timeframe: One year after adoption of the Housing Element

Desired Result: Encourage higher density residential development and meet State law requirements for the 2006-2013 very low income and low income RHNA

Objective: 63 units

A public hearing on the proposed document is still required prior to final adoption by the Town Council. Staff has been presenting this to the Council as a business item to be able to have comments from HCD regarding the document prior to this required public hearing.

See previous staff report of April 21, 2009 for initial explanation and staff report of May 19, 2009 for continuing responses to Commission and public questions and June 16, 2009 for discussion of vacant sites and policies.

For the Council's information regarding the Inclusionary Ordinance, the Planning Commission made its recommendation to the Council at their last meeting. Staff is working to place their recommended ordinance on your December agenda.

Recommended Action: Staff recommends that the Town Council approve Resolution #09-___ forwarding the Draft 2006-2013 Housing Element Update, as recommended by the Planning Commission and revised by Town Council, to the California Department of Housing and Community Development (HCD) for their 60 day review and comment.

Attachment:

1. Town Council Resolution #09-___
2. Town Council Housing Element Comments with Responses
3. "Potential Sites for Affordable Housing to be Discussed by Town Council 10-13-09" Map
4. SACOG Housing Current Conditions Report



RESOLUTION NO. 09-___

A RESOLUTION OF THE TOWN COUNCIL OF THE TOWN OF LOOMIS FORWARDING THE DRAFT HOUSING ELEMENT 2006-2013 TO THE CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT FOR REVIEW AND COMMENT

WHEREAS, the Town of Loomis, the applicant, has proposed to adopt a draft Housing Element 2006-2013; and

WHEREAS, in late 2007 to February 2008, the Sacramento Area Council of Government held meetings to adopt the 2008 Regional Housing Needs Plan which sets a Regional Housing Need Allocation number for every jurisdictions within 6 counties, including the Town of Loomis; and

WHEREAS, on January 15, 2008 and February 19, 2008 public workshop/meetings were held with the Planning Commission to discuss making adequate sites available to accommodate the Regional Housing Needs Allocation and to discuss issues identified by the community at earlier meetings and potential new program options on completing a Housing Element for the Town, at which time any person interested in the matter was given an opportunity to be heard; and

WHEREAS, on April 21, May 19, June 16 and July 21, 2009, the Planning Commission conducted a continued public hearing on the Public Review Draft Housing Element, at which time any person interested in the matter was given an opportunity to be heard; and

WHEREAS, on September 8, 2009 and November 10, 2009, the Town Council considered as a business item whether to submit the Public Review Draft Housing Element recommended by the Planning Commission to the State for its 60 day review, at which time any person interested in the matter was given an opportunity to be heard; and

WHEREAS, the Town Council reviewed and considered the staff reports and Planning Commission minutes relating to said Element, the Public Review Draft Housing Element 2006-2013, the written and oral evidence presented to the Town Council in support of and in opposition to submitting the Draft Element to HCD; and

NOW THEREFORE, the Town Council of the Town of Loomis, at its meeting of September 8, 2009, did resolve as follows:

1. Staff is directed to submit the draft Housing Element 2006-2013 for the Town of Loomis General Plan to the State Department of Housing and Community Development per the attached document for their 60 day review and comment period. A Negative Declaration will be prepared prior to the Town Council action on the project.

ADOPTED this 10th day of November, 2009, by the following vote:

AYES:
NOES:
ABSENT:
ABSTAINED:

Walt Scherer, Mayor

ATTEST:

APPROVED AS TO FORM:

Crickett Strock, Town Clerk

Dave Larsen, Town Attorney

**Town of Loomis
Town Council Housing Element Comments
6-Oct-09**

	Comment	Council Member	Response
1	Please put together a schedule of the proposed sites and how many units are proposed for each site.	Scherer	See attached Table. (Attachment #1)
2	I would like to see what the affect of any and all recommendations to increase density would be. If there have been some that were not recommended by the P.C., that does not mean that they may not be considered by the Council.	Scherer	See attached Table. Council may certainly revise the sites to be considered for rezoning for higher density as required by the State.
3	My main concern is that there are too many variables in the housing element. If we allow churches, second units etc. we can have apartments scattered all over Loomis. I would rather just zone 5 acres high density in the downtown area.	Ucovich	Noted. Some of members of the Planning Commission preferred to have the affordable units more dispersed. This is a policy decision for the CC.
4	I want to reconsider the Nelthorpe property along the railroad tracks off of Webb, This fits the need for smart growth with the housing being by downtown and all the services.	Ucovich	Included in analysis
5	As I look at this plan I reminded myself, that if you want good data and a good plan you need to use the latest information available. Relying on a census report that is 10 years old does not accomplish this. Other forms of information can be used to assure this information is more accurate. As an example several places we made predictions on housing we (the Town) should know, more than anyone else if these projections were met. (Attachment #2)	Kelley	Agreed that the Census data is stale. However, HCD recommends using Census data and provides the Census Summary File for use in the analysis. In addition, while the Census information is out-of-date, it provides a recognized source and facilitates evaluating trends in data. If the CC directs Staff to conduct additional research, this will add time and cost to the Housing Element preparation. And while it may be informative, it most likely will not significantly change the program recommendations.
6	As I look at the elements of the plan Ref. 2.11 Opportunities for Energy Conservation. While title 24 helps it does not take into account for changes to technology and direction. The February 2009 Housing Element Policies and Programs Addressing Climate Change (Attachment #3) has a more updated view of possibilities. This is another case of better information and direction for a good, efficient, workable plan. While we have some of the items of concern this document address's we can surely do better. This document includes other possibilities items included in this document are: Transit supportive, Water conservation, Energy Conservation, Economic opportunities, efficient land use, Minimizing commutes. I do believe we have prepared a document that may meet minimum standards it is already obsolete. While leaving a window for Implementing Technology changes is important we need to know where the window is. As the State of California dictates some of our direction it is important to use the best of what they have to offer. It would be nice to at least know what page they are on.	Kelley	Add a program to track and keep up with rapidly changing technology (may involve more consideration than only the housing element). Staff requests additional understanding of updating concept (this document began in June 2007, and continued so data was updated in February 2009 -except for required census information which is only provided every ten years. Updating annually with additional programs would cost additional monies either directly to consultant or in staff time.
7	One of the items that I feel needs to be added to these elements is using Social Technologies to connect people, business, and community. No longer do the older folks sit on the park bench in the local park. The new generations (of the older folks) is and are active. They participate in the things that are going on around them. They keep in contact on a daily basis. They do not hibernate to an inactive life. Even the homeless and low income use technology to connect with others. This may include friends or community services. I do believe Social Technologies should be part of the considerations in our plan. If they cannot connect with services how do they get them or know about them.	Kelley	Either social technologies can be added as an outreach option to existing programs or a new program could be added to investigate the best technology to meet the Town's housing goals and outreach.

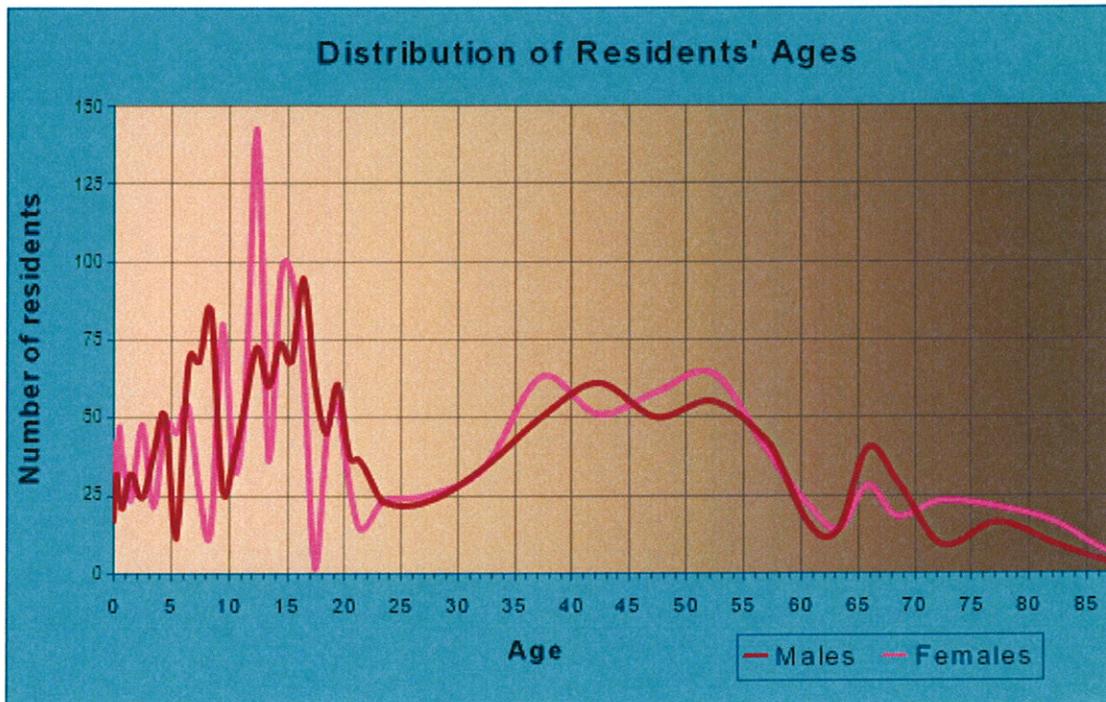
8	As I look at this plan it would also seem that it would put homes everywhere. As we look at the rural areas the second home seems to work more density in the rural areas is not the goal. However it seems to be in this plan.	Kelley	Second units can provide affordable housing. However, this is a policy decision for the CC taking into account AB 1866 (State Second Unit Legislation).
9	This plan looks like what Loomis characterizes as a developer putting as many homes in the rural areas as space would allow. I feel we need to concentrate on the density in the areas we have water, sewer, and access to infrastructure to support density and connection to others without creating more GHG issues. If low-income families drive the kids to school everyday then what have we done if we move them away from the schools, business and central community. We should not support changes to the rural zoning, more housing, etc in this area without good benefits to GHG issues. I do however support infrastructure based on environmental and housing needs. It seems strange to me that as much as we propose open space everywhere that we are so willing to give it up to the State of California for housing.	Kelley	Comment noted.
10	Pg. 20 Design standards for all housing to design all barriers out rather than accommodate them.	Kelley	Universal Design is a recommendation to make housing more accessible - these principles were included in the previous Housing Element.
11	Pg. 26 2.14 We should identify on a regular basis the opportunities as they come up and list them as an attachment to this document and reference them here.	Kelley	Staff will add a program to track opportunity sites on a regular basis.
12	Pg. 29 3.1 Again this sounds like we have no plan for rural space. We do not have a need to develop all available space to satisfy the State of California.	Kelley	Noted - see responses above.
13	Pg. 32 3.1.2 This table should reflect a note that the land that is for agricultural in nature is not up for State of California Housing until we can find a better way to accommodate the agricultural needs of our people.	Kelley	A note will be added that a Town goal is to protect rural and agricultural lands to accommodate food production needs.
14	Pg. 33 3.1.3 add more to our list of criteria: 1. Water conservation; 2. Energy opportunities; a. Better support for these services; b. Better options available; 3. Other conservation measures that make good choices; 4. Walking friendly; 5. Bicycle friendly; 6. Electric vehicle friendly	Kelley	These will be added to the list of criteria for evaluating sites for rezoning.
15	Pg. 31 table 14 add column. This should not just id the available space but should subtract the open space restricted per the zoning. Someone might believe they could put houses on all of this vacant space.	Kelley	The realistic development capatown is intended to take into account constraints and other regulations. The capatown that will bind the town in any future approvals is that number listed in the programs for specific sites as the Town's goal.
16	Pg. 34 by right this may be too aggressive at 15 units.	Kelley	Noted - the Town could allow with a CUP
17	Pg. 58 where would the school fees be located.	Kelley	School fees will be added to Table 28
18	Pg. 59 I do not believe these timelines is realistic.	Kelley	The Council may provide alternative timeframes for submission to HCD. Draft lists baseline timeframes, assuming that all application materials have been submitted.
19	Pg. 67 I do not believe these is realistic prices per Sq. Ft.	Kelley	This will be researched and revised. Average construction costs are more likely near \$200/sf.
20	Pg. 73 A lot of commitments have been made in the remaining tables and I would like to see a pert chart of all these commitments. I do not believe we can accommodate all of these in a timely manner, This is based on the fact that I am beginning to realist that government moves even slower than I thought was possible.	Kelley	A table of all program recommendations in Chapter 7 will be included as an Appendix. HCD anticipates that programs will be expeditiously done, and completed by submittal of the next Housing Element June 2013. Rezoning required by previous Element will need to be completed prior to any HCD certification of this Housing Element.

Town of Loomis					
Town Council Housing Element Comments					
3-Oct-09					
	Property	Location	Zoning	Size	Maximum Affordable Housing Development Potential at State-required 20 Units per acre
1	Patterson property	Sierra College Boulevard	RM-5 and CG	17 acres (6 ac proposed for senior affordable, 100 units is PC recommended goal)	100 verbally proposed; 340 absolute max
2	The Village at Loomis	Horseshoe Bar Road	CG, RS-5, and CC	50 + acres (Pending application proposes 9.7 acres at 20 units/acre and 3.1 acres at 25 units per acre.) (100 is PC recommended goal)	271 proposed on application; 1,000 absolute max
3	Former Loomis Marketplace or Turtle Island site	Horseshoe Bar Road at I-80	CT	63 acres (substantial wetlands, heritage trees, needs connection to sewer)	1260 if no constraints-allowed for housing at 20 units per acre
4	KOA site	3945 Taylor Road	CG	9.1 acres (Mapping shows a blue line stream and 100' year flood plain running through it. Possible noise from railroad. Sewer and water are available.)	182 if no constraints -all housing at 20 units per acre
5	Site adjacent to former KOA (approved for Loomis Mixed Use Project)	Taylor Road near Sierra College	CG	8.9 acres (trees and berm in front, noise from railroad)	178 if all allowed for housing at 20 units per acre
6	Shadowbrook project site with Lusk property	Near Sierra College, Bankhead and Del Mar	RE	85 acres (sewer will need to be extended, adjacent to creek, wetlands, protected oaks, noise from Sierra College)	1700 if no constraints, all allowed for housing at 20 units per acre
7	Trimm property	Sierra College near railroad - across RR tracks - access would need to be studied	IP	30.77 acres (some protected trees, access issues)	615 if no constraints, all allowed for housing at 20 units per acre
8	Takamoto property	In middle of downtown residential area	RS - 5	5 acres (protected trees, potential wetlands, possible loss of home of over 50 years)	100 if no constraints and all allowed for housing at 20 units per acre
9	Nelthorpe/Morilla's Properties	Webb Street	RR	6 acres (several parcels under different ownerships, will need noise buffer from railroad; some protected trees, loss of home over 50 years old)	120 if no constraints and all allowed for housing at 20 units per acre
10	Indian Creek Golf course	Barton Road	RA	90.08 acres (some wetlands, lack of sewer, protected trees)	1800 if no constraints and all allowed for housing at 20 units per acre

These numbers do not match the housing information

[Loomis, California main profile](#), [California](#), [California smaller cities](#), [California small towns](#), [California forum](#), [All US cities](#).

Total population: 6,715 (Urban population: 5,581, Rural population: 1,134 (all nonfarm))



Houses: 2,257 (2,212 occupied: 1,754 owner occupied, 458 renter occupied)

% of renters here: 21%

State: 43%

Housing density: 307 houses/condos per square mile

Placer County

Population in July 2008: 6,795. Population change since 2000: +8.5%



Males: 3,375 (49.7%)

Females: 3,420 (50.3%)

Median resident age: 38.4 years

California median age: 33.3 years

Loomis population notes

These numbers do not match the housing information

Zip codes: [95650](#).

Estimated median household income in 2007: \$72,569 (it was \$60,444 in 2000)

Loomis:  \$72,569

California:  \$59,948

Estimated per capita income in 2007: \$37,451

Loomis:  \$37,451

California:  \$28,678

Estimated median house or condo value in 2007: \$389,879 (it was \$168,300 in 2000)

Loomis:  \$389,879

California:  \$532,300

Mean prices in 2007: All housing units: \$465,843; Detached houses: \$491,794; Townhouses or other attached units: \$266,845; In 5-or-more-unit structures: \$121,925; Mobile homes: \$56,500

Read more: <http://www.city-data.com/city/Loomis-California.html#ixzz0Sk5NF032>

Races in Loomis:

- White Non-Hispanic (85.0%)
- Hispanic (6.9%)
- Two or more races (4.4%)
- American Indian (2.8%)
- Other race (2.0%)
- Japanese (1.9%)

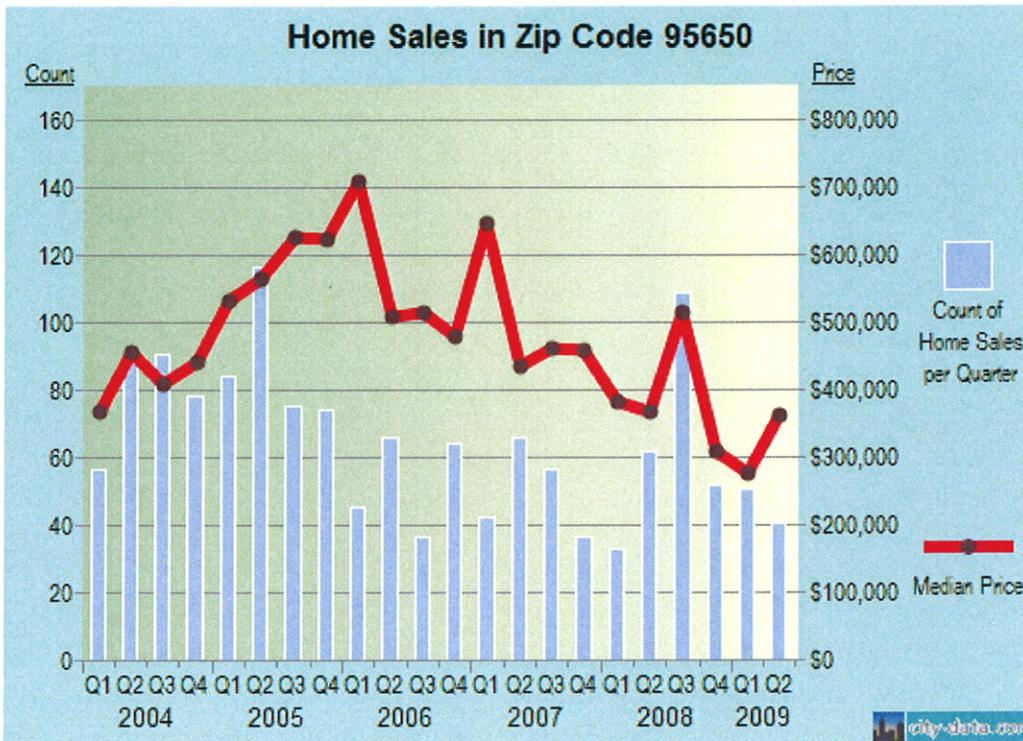
(Total can be greater than 100% because Hispanics could be counted in other races)

2008 cost of living index in Loomis: 94.5 (less than average, U.S. average is 100)

Read more: <http://www.city-data.com/city/Loomis-California.html#ixzz0Sk7xgH72>

Loomis population notes

These numbers do not match the housing information



Sample recent home sales in LOOMIS, CA (zip code 95650):

- 7697 HORSESHOE BAR RD: \$541,951 on 2008-07-07
- 4180 BONANZA WAY: \$680,000 on 2008-07-02
- 3350 BRENNANS RD: \$1,275,000 on 2008-07-01
- 5881 KING RD: \$290,000 on 2008-06-30
- CLOVER RANCH RD: \$585,000 on 2008-06-30 (TYPE UNKNOWN)
- 3944 HAPPY RD: \$450,000 on 2008-06-27
- 5556 RIDGE PARK DR: \$1,290,000 on 2008-06-19
- 4032 HUNTER OAKS LN: \$362,000 on 2008-06-18
- 3431 REYMAN LN: \$221,000 on 2008-06-18
- 5719 MONTE CLAIRE LN: \$2,400,000 on 2008-06-17

Loomis population notes



California Department of Housing and Community Development

Housing Element Policies and Programs Addressing Climate Change

The update of the housing element provides an important opportunity to evaluate and adopt programs and strategies benefiting both housing supply and affordability, and energy and climate objectives. Many local governments are setting out to become models of sustainable development, implementing policies that not only benefit the climate, but improve their communities in various ways.

The housing element update can provide an effective mechanism to adopt new efficient land-use strategies such as infill, mixed-use, or downtown revitalization. It can also provide a vehicle for local governments to adopt housing and land-use strategies to address climate change and the reduction of green house gas emissions. Most of the housing and land-use strategies adopted by local governments to meet their existing and projected housing needs also serve to effectively address climate change concerns. For example, promoting higher density, infill housing for low-income workers and housing along transit corridors also can significantly contribute to reductions in green house gas emissions.

Below are programs and policies being used by local government to not only meet housing requirements, but make significant contributions to reducing greenhouse gas emissions and promote energy conservation. The programs and strategies are listed by the most relevant section of housing element law and highlight the environmental co-benefits of various housing policies.

These examples are not meant to be exhaustive. Many other communities may have similar or additional policies and programs to those represented here. Examples have been paraphrased or edited.

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
Opportunities for Energy Conservation							
<i>Photovoltaic System Incentive.</i> Rebates provided to the utility's customers on a per-watt AC basis, consistent with the terms of the California Solar Initiative. (Alameda Power & Telecom)			X		X		

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>The Public Utility offers a rebate to its residential and business customers who install a solar photovoltaic (PV) system. The incentive for residential customers is \$4/watt AC. Residential customers who participate in the Home Investment Package (HIP) can receive a rebate of \$5/W up to \$14,000. (Anaheim)</i>			X		X		
<i>Greenprint Initiative. A regional and multi-decade program to expand urban forests and optimize the benefits of tree canopy cover. Trees help reduce urban heat-island effect and can slow structural deterioration. (Sacramento)</i>			X	X			
<i>Encourage resident support of renewable energy. The City Department of Water and Power offers interested residents the Bronze, Silver, or Gold program. The bronze requires 15% of renewable energy, the silver 37.5% and the gold 60%. Each green kilowatt-hour signed up for would be billed at two cents above the existing rate. For more information visit http://www.burbankwaterandpower.com/green-energy.html. (Burbank)</i>			X				
<i>The City Department of Water and Power offers an incentive for landlords and building owners of multifamily residential rental units to replace inefficient air conditioning units with new ENERGY STAR® qualified units. The rebate amount is determined by the level of efficiency and can equal up to 50% of the installed cost. Actual incentives will be based on Seasonal Energy Efficiency Ratio (SEER) for central ACs or Energy Efficiency Ratio (EER) for room ACs of the existing and proposed unit(s). (Glendale)</i>			X	X	X		
<i>SMUD's Solar Domestic Hot Water Program provides rebates and/or loan financing to customers who install solar water heating systems. Rebates of \$1,500 per solar water heating system are available for residential customers who replace their electric water heating system. In addition, SMUD offers 100% loan financing to cover the remaining costs with a ten-year repayment period. (Sacramento)</i>			X		X		

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<p><i>Work with the International Council of Local Environmental Initiatives (ICLEI) to implement the Urban Environmental Accords.</i> The program contains an element of competition to achieve as many of the 21 actions outlined in the accords as possible before World Environment Day 2012. Participating cities may earn up to a "4-Star City" designation. These implementable goals focus on urban sustainability, promote healthy economies, and advance social equity. For more information visit www.ci.pasadena.ca.us/permitcenter/GreenCity/Home_Green.asp. (Pasadena)</p>			X	X	X		
<p><i>Adopt Action Plan for Future Water Supply.</i> Implement conservation, reclamation, re-use, desalinization, surface runoff and groundwater development practices. Landscape and irrigation practices that encourage low water demand in both private and city-owned sectors shall be promoted. The City encourages efficient water softener usage, low water demand demonstration gardens and water conservation home design awards. (San Diego)</p>		X	X				
<p><i>Community Forest Initiative.</i> Plant 5,000 shade trees per year on public property for twenty years, for a total of 100,000 trees by the year 2020. Tree cover can slow structural deterioration and reduce the urban heat-island effect. (San Diego)</p>			X	X			
<p><i>Test new ways to pave streets, parking lots, sidewalks, and trails.</i> New pervious surfaces, which allow water to penetrate the surface, offer great promise for being better for the environment. (San Jose)</p>		X	X	X			
<p><i>Encourage the planting and restoration of native rather than non-native vegetation throughout the City and also in areas where plants or habitats are diseased or degraded.</i> (Santa Cruz)</p>		X		X			
<p><i>Community Energy Independence Initiative.</i> Establish a city-sponsored solar service to first reduce energy usage and then meet the goal of solar on every roof possible by 2020. For more information visit www.solarsantamonica.com. (Santa Monica)</p>			X	X			

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Water Efficient Landscape Program.</i> Ensure efficient water use by establishing standards for landscape design appropriate to the City's climate, soils, water resources, land use, and resource planning. (Sebastopol)		X					
<i>Promote photovoltaic system installations</i> by creating a network of vendors, improving ease and reducing cost of permitting, training and educating the community, along with other activities. For more information visit www.solarsebastopol.com . (Sebastopol)			X				
<i>Variable Can System.</i> Customers are billed on the number and/or size of cans subscribed in order to promote reduction/recycling. (Marin County)				X	X		
<i>Home Water Survey Program.</i> Free home inspection by trained staff that will make specific recommendations tailored to the household needs. (Santa Cruz)		X					
<i>Peak Corps Voluntary Program</i> through SMUD to reduce electric load and maintain a reliable electric system during electrical emergencies. Peak Corps members allow SMUD to install a cycling device that sends a radio signal to switch-off (or cycle) their central air conditioners. Cycling can occur periodically between June 1 and September 30. Similar programs can be established within different jurisdictions (in conjunction with their Municipal Utility District) to help ameliorate massive consumption of energy during peak hours. (Sacramento)			X				
<i>Clothes Washer Rebate Program.</i> \$100 rebate for the purchase of an Energy Star ® labeled clothes washer, which uses about half the total gas and electric energy of a standard machine. (Santa Cruz)			X		X		
<i>Rebate for purchasing ENERGY STAR Refrigerators.</i> \$40-75/unit through SMUD. (Sacramento)				X	X		

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Zero Interest Loans.</i> Provide qualifying homeowners zero interest loans (maximum amount should be determined by local governments) for a variety of energy saving projects, including solar water heaters, heat pump systems, duct sealing or replacement, replacement windows, and weatherization measures. (Ashland, Oregon)			X	X	X		
<i>High Efficiency Toilet Rebates.</i> SoCalWater\$mart Rebate Program: Provide rebates to residents who replace existing toilets with low flow toilets. Water savings from high efficiency toilets can save \$270 to \$1,400 on water bills depending on the type of toilet replaced. Rebates start at \$30 for upgrading standard toilets and \$165 for replacing older, inefficient models. (Metropolitan Water District of Southern California--check other water or utility districts for other examples and programs)			X		X		
<i>Adopt the California Integrated Waste Management Board's model construction and demolition (C&D) diversion ordinance.</i> The model is designed to be flexible enough to help jurisdictions meet their local needs. Visit www.ciwmb.ca.gov/ConDemo/SampleDocs/default for the model ordinance and a list of communities that have adopted ordinances.			X	X			
<i>Personal Tax Deduction.</i> Local governments can educate residents about and promote use of tax deduction. Taxpayers may deduct the interest paid on loans from a publicly-owned utility used to purchase energy efficient products or equipment for a residence in California. Items include: energy-efficient heating, ventilation, air-conditioning, lighting, solar, advanced metering of energy usage, windows, insulation, zone heating products, and weatherization systems. Customers of publicly-owned utility companies that do not offer customer financing may be able to deduct the interest from a home equity or home improvement loan used to purchase energy efficient products and equipment. This deduction may not be taken if a tax credit is taken for the purchase of the energy efficient equipment. (State of California Tax Code 17208.1)			X		X		
<i>Solar Access Regulation.</i> Requires that the site plan of new developments demonstrate that the orientation and location of buildings, structures, open spaces and other features preserve solar access of adjacent properties. (San Diego).			X				

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Peak Energy Program targets multifamily buildings, as well as residents of single-family homes who are elderly, disabled, or low-income. Focuses on replacing lighting and coin-operated washing machines with more efficient models, saving resident money and reducing demand. (San Francisco)</i>			X		X		
<i>Woodburning Stove Replace Rebate Program. Provides \$250 Rebate to encourage homeowners to remove or replace non-EPA certified wood-burning heaters (wood stoves and fireplace inserts) with cleaner burning stoves or gas insert replacements. It is also possible to receive a rebate for completely removing a fireplace from service. (Marin County)</i>			X		X		
<i>Solar Rebate Program. Rebate for solar energy system purchases to residents and businesses in the unincorporated areas of the County of Marin and County of Marin employees. Photovoltaic System \$500. Solar Domestic Hot Water Heater \$300. Solar Pool Heater \$200. (Marin County)</i>			X		X		
<i>Roseville Utility Exploration Center. Roseville's Utility Exploration Center is an interdepartmental project spearheaded by Roseville Electric and the Environmental Utilities Department with support from the Parks, Recreation and Libraries Department and City Manager's Office. The Center is a key component will be a one-of-a-kind center offering an exciting new take on preserving natural resources and protecting the environment through new technologies and conservation measures in energy efficiency, water conservation, recycling, and water quality and environmentally sustainable building materials making the Center an exhibit in itself. When completed, the Center will offer children and adults fun and interactive tools for learning. (Roseville)</i>		X	X	X	X		

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
Designate Adequate Sites and Provide for a Variety of Housing Types							
<i>Increase infill development opportunities</i> along commercial corridors by facilitating site assemblage to create larger more viable sites. (San Leandro)	X			X	X	X	X
<i>Promote infill and intensify land uses</i> consistent with existing neighborhood or commercial district patterns in developed areas currently served by municipal services. (Santa Cruz)	X			X	X	X	X
Based on the land-use strategy developed in the City's land-use and circulation element (LUCE) <i>identify areas of future residential development near existing and proposed transit connections</i> and adopt tools or policies to successfully develop housing that is served by nearby retail uses and services. (Santa Monica)	X			X	X	X	X
<i>Direct growth into compact patterns of development</i> , where living and working environments are within walkable distances. Apply the "Transit Oriented Development Design Guidelines" which are designed to reduce auto trips to work, roadway expansion and air pollution. These guidelines will maximize availability of open spaces, diversify housing and populations, as well as improve upon new and existing public transit, convenience and availability. (San Diego)	X		X	X	X	X	X
<i>Traditional Neighborhood Design (TND) Ordinance</i> . Provides for a 30% reduction in transportation fees charged to the developer in return for pedestrian-oriented design features, and another possible 30% cut for transit-friendly design. (Davidson, NC)	X				X	X	X
<i>Increase awareness of green building design practices</i> involving soil erosion prevention, soil permeability standards and drainage/runoff issues. Limiting development's impact can reduce the amount of water the City has to treat, saving money and resources. (Santa Barbara)		X	X	X			

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Require new buildings to maximize use of daylight and use energy efficient lighting, such as compact fluorescent lighting indoors and LED lighting outdoors.</i>			X	X			
<i>Promote design and development of inter-connected streets and traffic calming features.</i>			X	X		X	X
<i>Facilitate mixed-use development opportunities along commercial corridors served by high quality transit. Play a proactive role by offering fiscal and regulatory incentives and increasing by-right densities, conducting education and outreach to promote mixed-use development opportunities, monitoring new housing production, and committing to make regulatory changes should housing production not keep pace with projected objectives and demand. (Foster City and Saratoga)</i>	X		X		X	X	X
<i>Revitalize the Downtown by upzoning sites proximate to BART stations to allow high density infill and mixed-use development. (San Leandro)</i>	X			X	X	X	X
<i>Rezone sites for higher density use. The City is rezoning 59 acres of land to high density residential development, increasing maximum densities from 12 du/acre to 24/du/acre. The City considered sustainable development objectives and the reduction of greenhouse gasses in this section of sites, and therefore all sites are located adjacent to commercial districts that will accommodate pedestrian-oriented commercial developments. (Yucaipa)</i>	X		X		X	X	X

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Promote Infill Housing Development:</i> The County implements several programs to promote infill consistent with the County's sustainable community's strategy. The programs are linked to land-use strategies to reduce vehicle miles, increase energy efficiency, and reduce greenhouse gas emissions. Programs include: (a) funding of an infill coordinator position that develops and directs the infill program; (b) providing incentives for infill development including financial incentives; (c) amending the zoning code to provide for a new mixed-use zone; (d) adopting a new development code to facilitate medium and high density development along commercial corridors; (e) developing and utilizing "ready made" plans to promote infill projects; and developing community plans, specific and comprehensive plans, corridor plans, and design guidelines that incorporate energy efficient configuration and design as primary goals. (Sacramento County)	X		X		X	X	X
<i>Adopt "Transit-Oriented District" plans</i> to increase density, reduce parking requirements, and establish design and development standards to create inviting, mixed-use urban neighborhoods around transit. (City of Los Angeles)	X		X	X	X	X	X
<i>Adopt Infill House Plan Program</i> to streamline the process for development of high quality single-family homes in the City's older neighborhoods and redevelopment areas. The homes are designed to suit the character and style of the City's older neighborhoods. Under this program, users can purchase plans that are pre-approved through the City's design review and building plan check review process, saving time and money. The program may be expanded in the future to include additional plans or plans for different lot sizes or types of development. In addition, private developers may also request that their plans be pre-approved for repeated use. All plans are approved by the City's Design Commission and Preservation Commission. (City of Sacramento)	X		X	X	X	X	X

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
Assist In Development of Housing For Low and Moderate Income Households							
<i>LEED Incentives.</i> Builders who construct Leadership in Energy and Environmental Design (LEED) certified structures receive cash incentives. (Fremont)				X		X	
<i>Green Building Incentive Program.</i> Financial incentives for new construction and major rehabilitation projects that are LEED-certified are calculated using a simple cents/square foot measure on the number of points earned in the LEED energy category. The incentive rate increases for each additional point earned (e.g., \$0.30/square foot for 1 point, \$0.40/square foot for 2 points, etc.) as projects save more energy. There is no cap per project, so, for example, a 1 million square foot development that earned four points in the energy category could receive \$600,000. (City of Los Angeles)			X	X			
<i>Reduce fees</i> and provide priority processing for residential development to promote development within the Inner City area. (City of Fresno)	X					X	X
<i>Generation Solar.</i> Install at least 100 solar electric systems on residential and commercial rooftops, to help overcome the structural, institutional and market barriers that currently inhibit solar power. Ten municipal sites are included for their educational value, high visibility in the surrounding neighborhoods, and their value as demonstration sites. (San Francisco)			X	X			
<i>Environmental Justice Grant Program</i> funds community-based organizations and non-profit groups dedicated to providing energy and environmental services to specific disadvantaged neighborhoods. (San Francisco)			X		X		
<i>Establish system</i> for reuse or recycling of construction and demolition materials. (Marin County)				X			

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Coordinate and host general and technical green building educational opportunities for public and private building industry stakeholders including: residents, architects, engineers, contractors, permit applicants, developers, real estate professionals, and financial institutions. (San Francisco)</i>			X	X			
<i>City Sponsored Energy Resource Centers. Centers are conveniently located throughout the community offering educational workshops given by leading industry experts and a wide-variety of seminars and workshops to help incorporate the latest best practices. Features real-world interactive displays and exhibits on energy efficiency to aid design and technology choices. Provides expert assistance on energy design review, energy savings support and identification of financing opportunities for all members of the community. (San Diego)</i>			X	X	X		
<i>Green Building Incentive. Provide free technical assistance for buildings that exceed requirements by 20% or that can provide 75% of the site's annual energy use and offer fast-track permitting for these. (Marin County)</i>			X	X			
<i>Green Building Grant Program. Affordable housing, mixed-use and multifamily residential are eligible if registered for LEED certification. Grants range from \$20,000 to \$35,000 depending on level of certification. (Santa Monica)</i>			X	X	X		
<i>Innovative Technology Grants for energy efficient systems and urban runoff mitigation technologies. The City provides these grants for energy efficiency measures and hybrid systems, such as solar absorption chillers or solar-assisted heating systems. Grants cover 50% of the cost of eligible systems up to a maximum of \$5,000. (Santa Monica)</i>		X	X	X	X		

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
Provide low interest loans for residential solar energy systems in conjunction with the First Time Home Buyers Program. (Arcata)			X	X	X		
<i>Green Building Guidelines.</i> Promote use of the Multifamily Green Building Guidelines. The Guidelines are a technical resource for the multifamily residential building industry. Free copies of the guidelines are available to design and building industry professionals working on multifamily housing projects in the County. The Guidelines address planning and design; site; structure; systems; and finishes and furniture. There is also a section on how building green can reduce costs. (StopWaste.org, Alameda County)		X	X	X	X		
<i>Transit-Oriented Development Program (TOD):</i> The Department of Housing and Community Development (HCD) administers the TOD program funded by Proposition 1C to facilitate the development of higher density housing within close proximity to transit stations, to increase public transit ridership and to minimize automobile trips. Loans are provided for housing and grants for the provision of infrastructure in infill areas. Local governments can apply or assist in the application of funds from this program. (HCD)	X				X	X	X
<i>Green Communities Initiative</i> is a partnership of corporate, financial and philanthropic organizations with the goal of achieving 8,500 environmentally friendly affordable housing units across the country within 5 years. The partnership has committed \$550 million for financing, grants and technical assistance to developers to build affordable housing that promotes health, conserves energy and natural resources and provides easy access to jobs, schools and services. (ESIC, NRDC, APA, others)	X		X		X	X	X
<i>Assist developers of affordable housing projects to incorporate energy efficiency designs including:</i> <ul style="list-style-type: none"> • Use subsidies, expedited permit processing, density bonuses or other incentives to support implementation of photovoltaic and other renewable energy technologies to provide a portion of the City's energy needs. • Establish a technical assistance program to help developers in complying with the energy code and implementing energy efficient technologies. • Offer incentives to developers for projects that result in energy savings of at least 20% when compared to the energy consumption that would occur under similar projects built to meet the minimum standards of the energy code. (Davis)			X	X	X		

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Location Efficient Mortgages (LEM)</i> : Local governments can adopt policies or programs to promote use of LEMs to increase the amount of money homebuyers in urban areas are able to borrow by taking into account the money they save by living in neighborhoods where they can shop at nearby stores and use public transit, rather than driving to work and to the mall. (Fannie Mae, others)	X				X	X	X
<i>Energy Efficient Mortgages (EEM)</i> : Local governments can adopt policies or programs to promote use of EEMs which increase the purchasing power of buying an energy efficient home by allowing the lender to increase the borrower's income by a dollar amount equal to the estimated energy savings. (CalHFA, others)			X	X	X		
<i>The California Tax Credit Allocation Committee (TCAC)</i> requires minimum construction standards including low-water landscaping, energy star appliances and low VOC paints. TCAC also provides additional competitive advantage for further energy efficiencies such as locating development in designated infill areas. Local governments can support applications and projects requesting tax credits. (TCAC)			X	X	X		
<i>Require Redevelopment Agency-assisted residential and mixed-use developments include sustainable design features</i> including energy and water reduction strategies, building design that maximizes sunlight for heat and light, and maximizes air flow for natural cooling, re-use and recycling of materials, and selection of building materials made from renewable resources. Develop educational materials on green building and provide to homeowners and builders. (San Fernando)		X	X	X	x	x	

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
Conserve and Improve Existing Housing Stock							
<i>Require energy audits</i> to be performed when residential and commercial buildings are sold and that information regarding the opportunities for energy efficiency improvements is presented to the buyer. (Arcata)			x	x			
<i>Solar & Energy Efficiency Conversion Program.</i> Provide residents a streamlined, cost-effective opportunity to implement energy efficiency improvements and to install solar/renewable energy systems on their properties. Develop a funding mechanism to allow program participants to voluntarily choose to place the improvement costs on their property's tax rolls, thereby avoiding large upfront capital costs. (Chula Vista)			x	x	x		
<i>Turf Lawn Conversion Program.</i> Provide residents a streamlined, cost-effective opportunity to replace their turf lawns with water-saving landscaping and irrigation systems. Establish the model for water-wise landscaping for new development through an update of the Municipal Landscape Ordinance and Water Conservation Plan Guidelines. (Chula Vista)		x	x	x			
<i>Provide more efficient water heaters</i> to qualified affordable housing and social service organizations, and others (program only aims to provide up to 100 water heaters). (Fresno)		x	x		x		
<i>Residential Energy Conservation Ordinance (RECO).</i> Require all homes to undergo an energy audit at time-of-sale. (Sacramento)			x	x			
<i>Residential Water Survey Program.</i> Free of charge to single- and multi-family units who pay their water bills to the City. A Water Conservation Representative tours the property and points out leaks and water-saving opportunities and provides water-saving equipment and information. The program not only reduces the property's water usage, but also educates the tenants on water conservation. (San Diego)		x		x			

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Plumbing Fixture Retrofit Ordinance.</i> Require that at time of sale the seller update specified plumbing fixtures, or officially transfers the responsibility to the buyer, and have the property inspected and subsequently certified. (Santa Cruz)		X		X			
<i>The City delivers energy, insulation, and weatherproofing retrofit services to public housing and multi-family building owners and offer energy awareness services to their employees and tenants.</i> (San Francisco)			X	X	X		
<i>Work with public health representatives to reduce environmental risk factors in existing and new construction housing, with an emphasis on low-income residents. Promote "Healthy Home" guidelines.</i> (San Francisco)			X	X	X		
<i>Residential Rehabilitation Loan and Grant Program.</i> A rehabilitation counselor inspects the home and discusses improvements that fall under the loan program and energy-efficiency enhancements that are eligible for the grant from the City Public Utility. The grant is automatically available to all participants in the Rehabilitation Loan Program. Energy-efficiency enhancements include heating, ventilation and air conditioning repairs; high efficiency lighting retrofits; air conditioning compressor replacement; and home insulation. Income-qualified City Public Utilities residential customers may qualify for up to a \$5,000 grant or up to \$60,000 loan at 3% interest. (Anaheim)			X	X	X		
<i>Residential Weatherization Grant.</i> To participate, customers must complete and send in a Weatherization Cash Grant Application Form. Upon receipt of a completed application, the City Department of Power may or may not require a free energy audit before installation. All work must be completed by a pre-approved contractor, and the completed project must be inspected by the Department, which will then pay the contractor 80% of the cost. The contractor will then bill the customer or the landlord for the remaining 20%. (Alameda)			X	X	X		

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>The "Residential Garden Walks" program offers homeowners and renters a free, one-hour visit by two UC-certified master gardeners who will assess landscaping and make stops at the water meter, valve box and irrigation system timer. The assessment also includes testing all irrigation system components and preparing a list of recommendations to fix outstanding issues. A \$350 rebate applies to any irrigation system upgrades. (Marin County)</i>		X		X	X		
<i>Energy Audits. Roseville Electric offers energy audits to aid customers in reducing home energy costs. In addition to free mail-in and web-based customer assisted energy audits, at the customer's request, a trained energy auditor will inspect residences and advise the best way to achieve energy efficiency and save money. Roseville Electric also offers website or mail in energy audits. The audit includes a utility bill analysis to show the customer where the energy is being used. Also included are suggested low and no cost conservation practices and an analysis of recommended conservation measures. (Roseville)</i>			X	X	X		
<i>A Sustainable Energy Financing District: Create a City-run voluntary program that allows participating homeowners to pay for energy efficiency and renewable energy improvements to their buildings as a 20-year assessment on their property tax bills. This program eliminates much of the upfront cost that inhibits many homeowners from improving their properties. The tax assessment may be less than traditional financing and is transferable between owners if the property is sold before the 20-year repayment period. (Berkeley)</i>			X	X	X		
<i>Energy Action Program provides energy audits for affordable multifamily developments, engages contractors to participate and install energy efficiency improvements, and provided rebates to cover the majority of project costs, among other activities. (Bay Area Local Initiatives Support Corporation)</i>			X	X	X		

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
Address and Remove or Mitigate Constraints							
<i>Reduce on-site parking requirements and adjust parking pricing in specific areas.</i> Effective mixed-use, transit-oriented development reduces the need for residential parking because residents can meet mobility needs without a personal vehicle. In addition, as an incentive to increase the use of carpooling and vanpooling as an alternative to driving. (Berkeley)	X			X		X	X
<i>Energy Efficient Permit Fee Waiver Program (Residential).</i> This fee waiver program applies to plumbing, mechanical, electrical, and solar permits issued for systems that either produce energy or save natural resources. (Huntington Beach)		X	X	X	X		
<i>Encourage use of cool roofing systems</i> to reduce a building's energy usage. (Contra Costa County)			X	X			
<i>Waive building permit fees for solar and wind-generated energy systems, tankless water heaters and energy-efficient heating, ventilation and air-conditioning (HVAC) systems on existing buildings.</i> (San Bernardino County)			X	X			
<i>Develop streamlined permitting for solar water heating</i> and promote easier interconnection requirements for distributed generation. (San Francisco)			X	X			
<i>Ensure obstructions of solar access to a registered solar energy system be mitigated</i> to the maximum extent feasible during the review of any permit to construct a building, wall, fence or other structure, or part of structure on a property that could have an impact on the system. It also contains a provision to protect registered systems from shading by vegetation on neighboring property. (Santa Cruz County)			X	X			
<i>Waive building permit fees for green installations</i> and provide a rebate for the cost of green building certification, not to exceed the cost of the building permit. (Costa Mesa)			X	X	X		
<i>Adopt an ordinance to facilitate the conversion of old, abandoned downtown office buildings into housing.</i> The Adaptive Reuse ordinance has facilitated the reuse of historic building into apartments and condominiums in the downtown area by waiving modern zoning requirements that were difficult to apply to historic buildings. The ordinance assures that new units are safe, without sacrificing the extraordinary architecture of Los Angeles' historic buildings. (City of Los Angeles)			X	X		X	

Policy or Program Description	Potential Co-Benefits						
	Transit Supportive	Water Conservation	Energy Conservation	Conservation (other)	Economic Opportunity	Efficient Land Use	Minimize Commuting
<i>Building Code Flexibility.</i> The City's Height of Building or Structures Code provides an exemption for solar energy devices, or similar structures. They may be erected above the height limit specified in the district in which the property is located if, for each foot such structure exceeds the height limit, an equal setback from the roof perimeter is provided. (Los Angeles)			X	X			
<i>Fast-track building permit processing</i> and waiver of T-24 energy review fee for all projects (new construction, additions, remodels). (Marin County)			X	X			
<i>Permit Processing Incentives.</i> Homebuilders who build homes which meet the California Green Builder standard will receive expedited plan checks, guaranteed timelines, and priority field inspection service. Residents and businesses in existing buildings can also receive incentives for improving their building's energy use. Permit fees will be waived for the installation of solar energy systems, wind-generated electrical systems, tankless water heaters, and highly efficient heating, ventilation and air conditioning systems. (San Bernardino County)		X	X	X			
<i>Building Permit Fee Waiver.</i> To encourage green building the City waives permits fees for green installations and provides a rebate for the cost of green building certification, not to exceed the cost of the building permit. (Costa Mesa)			X	X			
<i>Development Standard Concession.</i> Promote installation of solar energy devices, or similar structures by permitting them to be erected above the height limit specified in the district in which the property is located if, for each foot such structure exceeds the height limit, an equal setback from the roof perimeter is provided. In addition, no additional permit or fee is needed for solar as part of other improvements of new construction. (City of Los Angeles)			X	X			

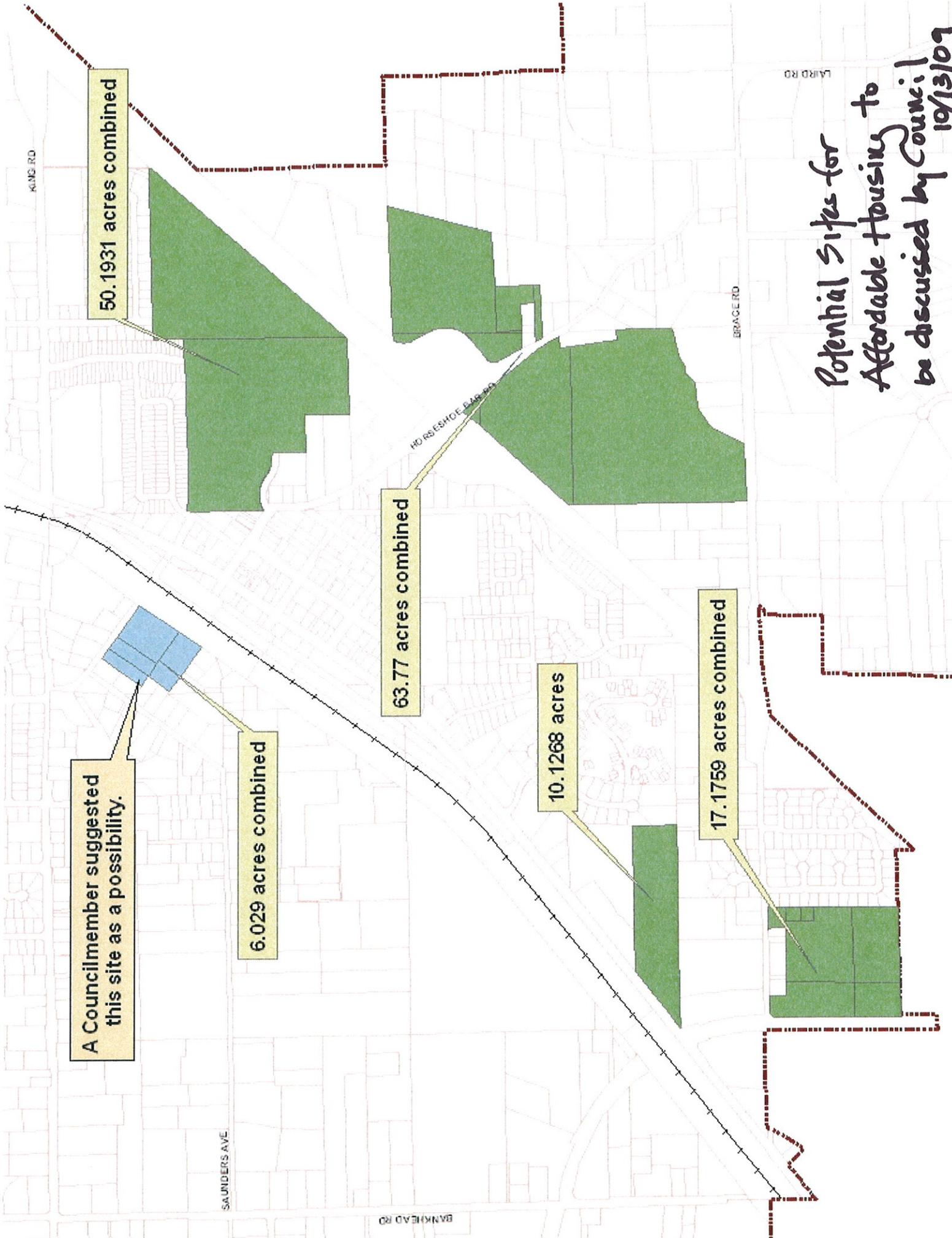
Economic Opportunity refers to programs or policies that potentially reduce costs, directly or indirectly, for either the producer, consumer or general public.

Sources: The examples have been compiled from a variety of sources including individual local government or program websites, and other resources such as the following:

"California Incentives for Renewable and Efficiency," Database for State Renewables and Efficiency (DSIRE), July 2008, <http://www.dsireusa.org/library/includes/map2.cfm?CurrentPageID=1&State=CA&RE=1&EE=1>

"Cities and Counties Addressing Climate Change," Compiled by Governor's Office of Planning and Research, 2007 http://opr.ca.gov/ceqa/pdfs/City_and_County_Plans_Addressing_Climate_Change.pdf

"Green Building & Sustainability Resources," State of California Department of Housing & Community Development, Housing Policy Division, August, 2007, http://www.hcd.ca.gov/hpd/green_build.pdf



A Councilmember suggested this site as a possibility.

50.1931 acres combined

6.029 acres combined

63.77 acres combined

10.1268 acres

17.1759 acres combined

Potential Sites for Affordable Housing to be discussed by Council 10/13/09



Land Use & Housing Committee

Item #09-10-5
Information

September 24, 2009

Housing Current Conditions Report

Issue: Staff are reviewing the changes to the region's housing stock since the adoption of the Blueprint. The attached report will help inform the Committee and our members' staff as we prepare for the next Metropolitan Transportation Plan (MTP) and Sustainable Community Strategy (SCS) required under SB 375.

Recommendation: None; this item is for information only.

Discussion: The California Department of Finance estimates that 60,000 units have been added to the SACOG region since the Preferred Scenario was adopted in December 2004. The attached report examines how the type of new housing constructed has changed between 2005 through 2008. For example, the construction on lots over 5,500 square feet made up over 53 percent of new single family units in 2005 but only 32 percent of new units in 2008. The share of each jurisdiction's growth during the combined years of 2005 and 2006 versus 2007 and 2008 is also examined in the report and the accompanying tables.

To look at the unprecedented changes the region has seen in the home resale market, zip code summaries of median price, annual sales and annual foreclosures were purchased from DataQuick. The summaries in the attached report show that median price has dropped in all areas since the height of our market in 2005 and 2006. Most areas have seen a drop of over 40 percent in the median resale price, while western El Dorado County, Folsom, Davis and the central area of the City of Sacramento have seen prices drop less than 30 percent. The attached report also looks at the impact foreclosures may be having on the resale market by comparing the number of foreclosures from January 2007 through July 2009 to the number of sales during that period.

More research is needed to get a clearer picture of how this information will be used in the forecasts for the next MTP and SCS. Two national studies are referenced at the end of the report, that suggest there may be a growing trend of new development near central employment and that the walking access to retail has an impact on increasing home values. These studies and a detailed review of housing permits and assessor tax roles will help inform meetings with our member Planning Departments as housing forecasts are developed for the next MTP.

Approved by:

Mike McKeever
Executive Director

MM:GG:JC:sb

Attachment

Key Staff: Gordon Garry, Director of Research & Analysis, (916) 340-6230
Joe Concannon, Data Services Manager, (916) 340-6234



Land Use & Housing Committee

September 24, 2009

Housing Current Conditions Report

Issue: Staff are reviewing the changes to the region's housing stock since the adoption of the Blueprint. The attached report will help inform the Committee and our members' staff as we prepare for the next Metropolitan Transportation Plan (MTP) and Sustainable Community Strategy (SCS) required under SB 375.

Recommendation: None; this item is for information only.

Discussion: The California Department of Finance estimates that 60,000 units have been added to the SACOG region since the Preferred Scenario was adopted in December 2004. The attached report examines how the type of new housing constructed has changed between 2005 through 2008. For example, the construction on lots over 5,500 square feet made up over 53 percent of new single family units in 2005 but only 32 percent of new units in 2008. The share of each jurisdiction's growth during the combined years of 2005 and 2006 versus 2007 and 2008 is also examined in the report and the accompanying tables.

To look at the unprecedented changes the region has seen in the home resale market, zip code summaries of median price, annual sales and annual foreclosures were purchased from DataQuick. The summaries in the attached report show that median price has dropped in all areas since the height of our market in 2005 and 2006. Most areas have seen a drop of over 40 percent in the median resale price, while western El Dorado County, Folsom, Davis and the central area of the City of Sacramento have seen prices drop less than 30 percent. The attached report also looks at the impact foreclosures may be having on the resale market by comparing the number of foreclosures from January 2007 through July 2009 to the number of sales during that period.

More research is needed to get a clearer picture of how this information will be used in the forecasts for the next MTP and SCS. Two national studies are referenced at the end of the report, that suggest there may be a growing trend of new development near central employment and that the walking access to retail has an impact on increasing home values. These studies and a detailed review of housing permits and assessor tax roles will help inform meetings with our member Planning Departments as housing forecasts are developed for the next MTP.

Approved by:

Mike McKeever
Executive Director

MM:GG:JC:sb

Attachment

Key Staff: Gordon Garry, Director of Research & Analysis, (916) 340-6230
Joe Concannon, Data Services Manager, (916) 340-6234

10/9/09 INFORMATION FOR
COUNCIL AGENDA #17



Item #09-10-5

Land Use & Housing Committee Information

September 24, 2009

Housing Current Conditions Report

Issue: Staff are reviewing the changes to the region's housing stock since the adoption of the Blueprint. The attached report will help inform the Committee and our members' staff as we prepare for the next Metropolitan Transportation Plan (MTP) and Sustainable Community Strategy (SCS) required under SB 375.

Recommendation: None; this item is for information only.

Discussion: The California Department of Finance estimates that 60,000 units have been added to the SACOG region since the Preferred Scenario was adopted in December 2004. The attached report examines how the type of new housing constructed has changed between 2005 through 2008. For example, the construction on lots over 5,500 square feet made up over 53 percent of new single family units in 2005 but only 32 percent of new units in 2008. The share of each jurisdiction's growth during the combined years of 2005 and 2006 versus 2007 and 2008 is also examined in the report and the accompanying tables.

To look at the unprecedented changes the region has seen in the home resale market, zip code summaries of median price, annual sales and annual foreclosures were purchased from DataQuick. The summaries in the attached report show that median price has dropped in all areas since the height of our market in 2005 and 2006. Most areas have seen a drop of over 40 percent in the median resale price, while western El Dorado County, Folsom, Davis and the central area of the City of Sacramento have seen prices drop less than 30 percent. The attached report also looks at the impact foreclosures may be having on the resale market by comparing the number of foreclosures from January 2007 through July 2009 to the number of sales during that period.

More research is needed to get a clearer picture of how this information will be used in the forecasts for the next MTP and SCS. Two national studies are referenced at the end of the report, that suggest there may be a growing trend of new development near central employment and that the walking access to retail has an impact on increasing home values. These studies and a detailed review of housing permits and assessor tax roles will help inform meetings with our member Planning Departments as housing forecasts are developed for the next MTP.

Approved by:

Mike McKeever
Executive Director

MM:GG:JC:sb

Attachment

Key Staff: Gordon Garry, Director of Research & Analysis, (916) 340-6230
Joe Concannon, Data Services Manager, (916) 340-6234

SACOG Region Housing Conditions Status Report – September 1, 2009

In preparation for SACOG's next Metropolitan Transportation Plan (MTP) forecast as well as the Blueprint five year anniversary, staff has begun to examine the changes in the region's housing stock between 2005 and 2008. This report examines the first three sources of information collected. Over the next three months additional information will be examined to gain a more complete picture of the current state of housing in the SACOG region. To set the stage for discussion, total housing change by housing type for the region was summarized from the California Department of Finance Current Estimates Program. New construction information was obtained from MetroStudy and home resale information as well as foreclosure data was collected from MDA DataQuick.

Housing Change by Type

To present a complete picture of housing change both the California Department of Finance (DOF) and MetroStudy data are presented. MetroStudy publishes information on new for-sale housing construction in developments of five units or more. Their totals do not include custom homes, small custom developments, unit splits, units built for rental or condo units that were converted to rentals. California DOF produces estimates of housing stock change by year. These estimates are derived from building permit surveys, industry surveys and demographic models. This data is the most commonly used population and housing information in the State and thus a logical source to review when looking for total housing change that includes rentals.

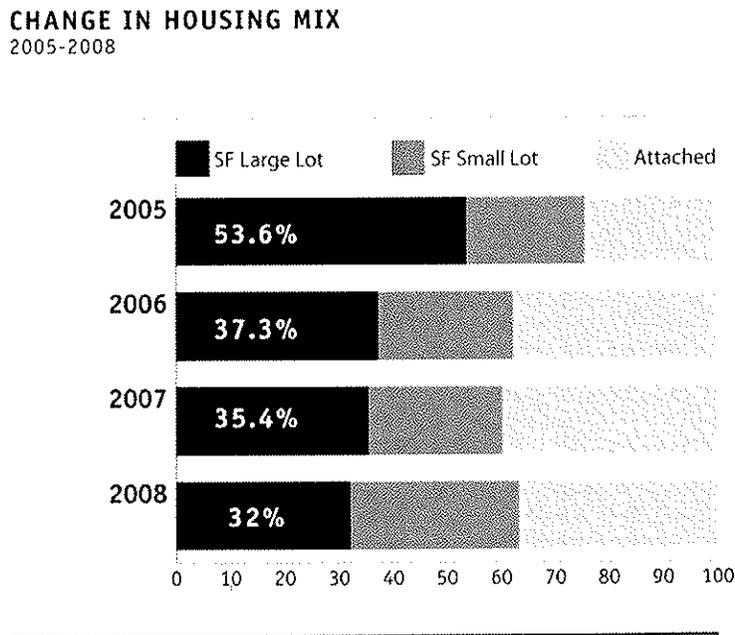
California DOF total housing change shows an addition of 60,004 units between 2005 and the end of 2008. Totals by housing type (single family v. multi-family) for the region for 2005-2008 are summarized in Table 1 at the end of this report. The table shows that the percentage of new multi-family housing units increased in our region from 19 percent of total housing in 2005 to more than 30 percent in 2007.

The MetroStudy data provides the most comprehensive source of information showing for-sale new construction by lot-size in the SACOG region. From 2005 to the end of 2008, new for-sale construction in developments of five units or more accounts for 40,563 units discussed in this report. Lots smaller than 5,500 square feet are considered small lots for the analysis. Attached units in the MetroStudy data include only for-sale condos, and town-homes. Table 2 of the report shows that new for sale condos and townhomes were more than 23 percent of the new construction in 2006 and over 37 percent in 2007. The percent of small single family lots under construction grew from 26 percent in 2005 to almost 44 percent in 2008.

Chart 1 below shows the estimates by lot size and unit type for the total housing growth for each of the years 2005, 2006, 2007 and 2008. To portray the growth of multi-family units California DOF estimates of total growth for multi-family are used to capture both for-rent and for-sale units. To portray single family units, the percentages derived from MetroStudy estimates of new single family large and small information are applied to the total single family growth numbers from California DOF. Further investigation will look at County Assessor tax parcel records and local government permit data to identify lot sizes for the entire number of single family units.

According to the estimates described above, the regional share of new large lot detached housing has contracted from 53 percent in 2005 to 32 percent in 2008. The small lot single family category increased from 22 percent of units in 2005, 25 percent in 2006 and 2007, to over 31 percent in 2008.

Chart 1



Sources: combined information from California DOF and MetroStudy

Distribution of New Construction by Jurisdiction

MetroStudy conducts their own primary research throughout the western states collecting approved subdivision maps and conducting windshield surveys to identify new occupied units. They publish their data in quarterly surveys of over 2,400 development projects across our region. New construction activity has slowed significantly over the last 18 months (January 2008-June 2009) in the SACOG Region. In 2008 only 3,850 units were started in the development process compared to a high of 15,130 in 2005.

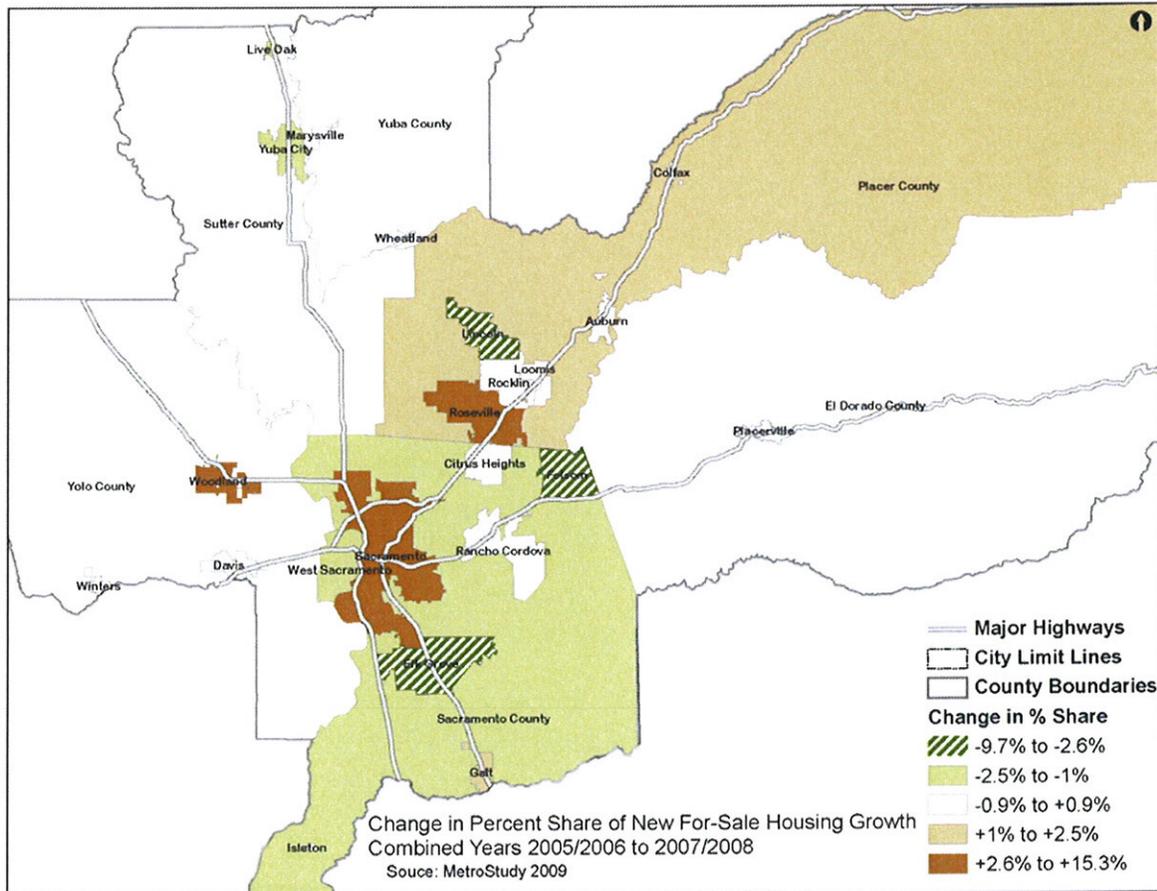
Maps 1 and 2 below show how the regional distribution of new housing growth changed between the combined years of 2005-2006 and 2007-2008. To compare numbers during the height of the housing market in 2005 and 2006, to “post boom” conditions in 2007 and 2008, a regional share of the total growth during this period was developed for each jurisdiction.

Map 1 shows the change in the regional share of **new for-sale construction** by jurisdiction according to MetroStudy data. The City of Sacramento saw the largest increase in the regional share of new construction from 13 percent to 28 percent between the two time periods. The City

of Roseville's share increased from 6 percent to 13 percent while the City of Woodland increased from 1 percent to 4 percent of the regional share. Jurisdictions that experienced rapid growth in new for-sale units in earlier years such as Lincoln, Elk Grove, Folsom and Unincorporated Sacramento County experienced the largest decrease in the share of regional new construction over the time period. Table 2 shows the breakdown of these shares by jurisdiction.

Map 1

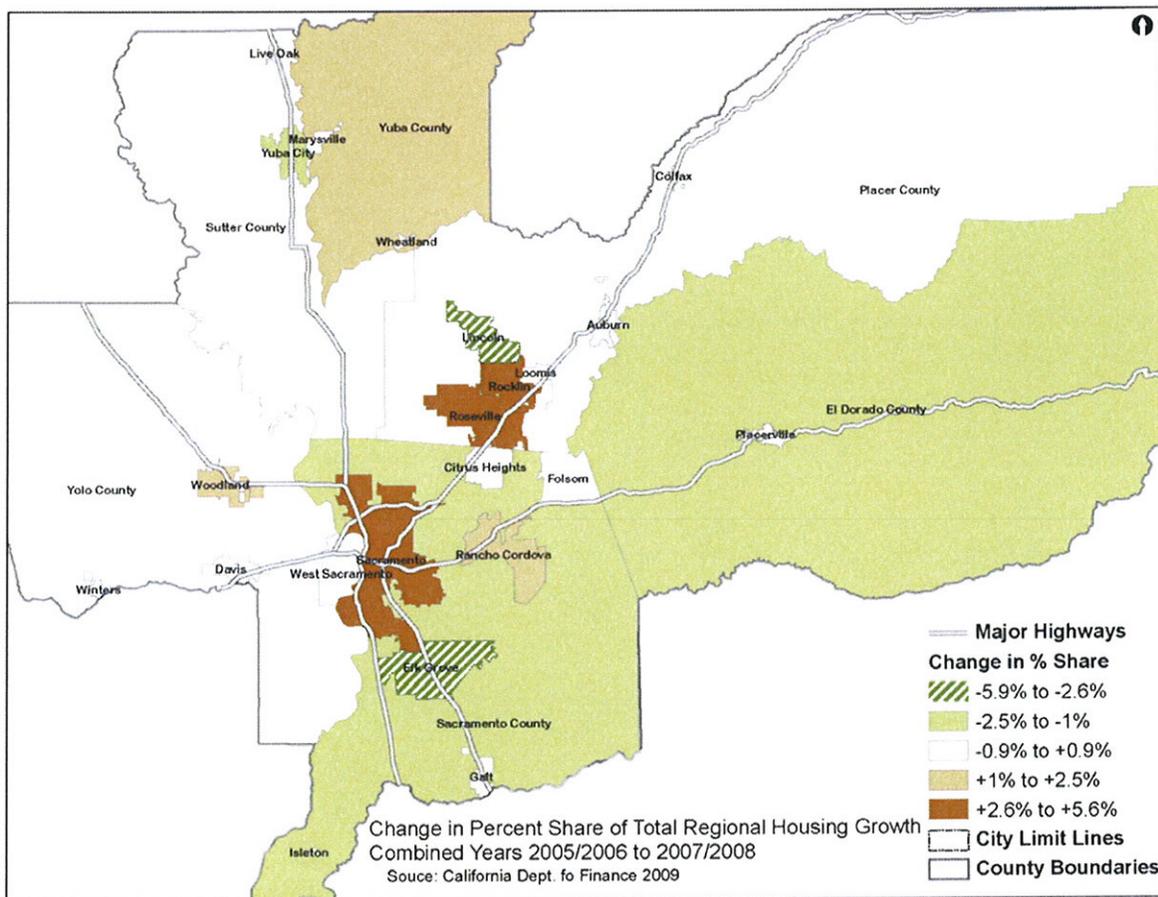
Change in Percent Share of New For-Sale Housing Growth



Map 2 uses the California DOF total housing growth estimates to illustrate total housing growth (for-sale, custom builders and rentals) in our region. The change in total unit estimates was compared once again for the combined years of 2005 and 2006 to the combined years 2007 and 2008. The City of Roseville's regional share of total housing grew from almost 5 percent to over 10 percent – a similar trend in new for-sale units shown in Map 1 above for Roseville. The City of Sacramento also experienced total housing growth, but at a much smaller scale compared to new for-sale units alone while Woodland held a similar change for both total units and new for-sale units

Map 2

Change in Percent Share of Total Regional Housing Growth

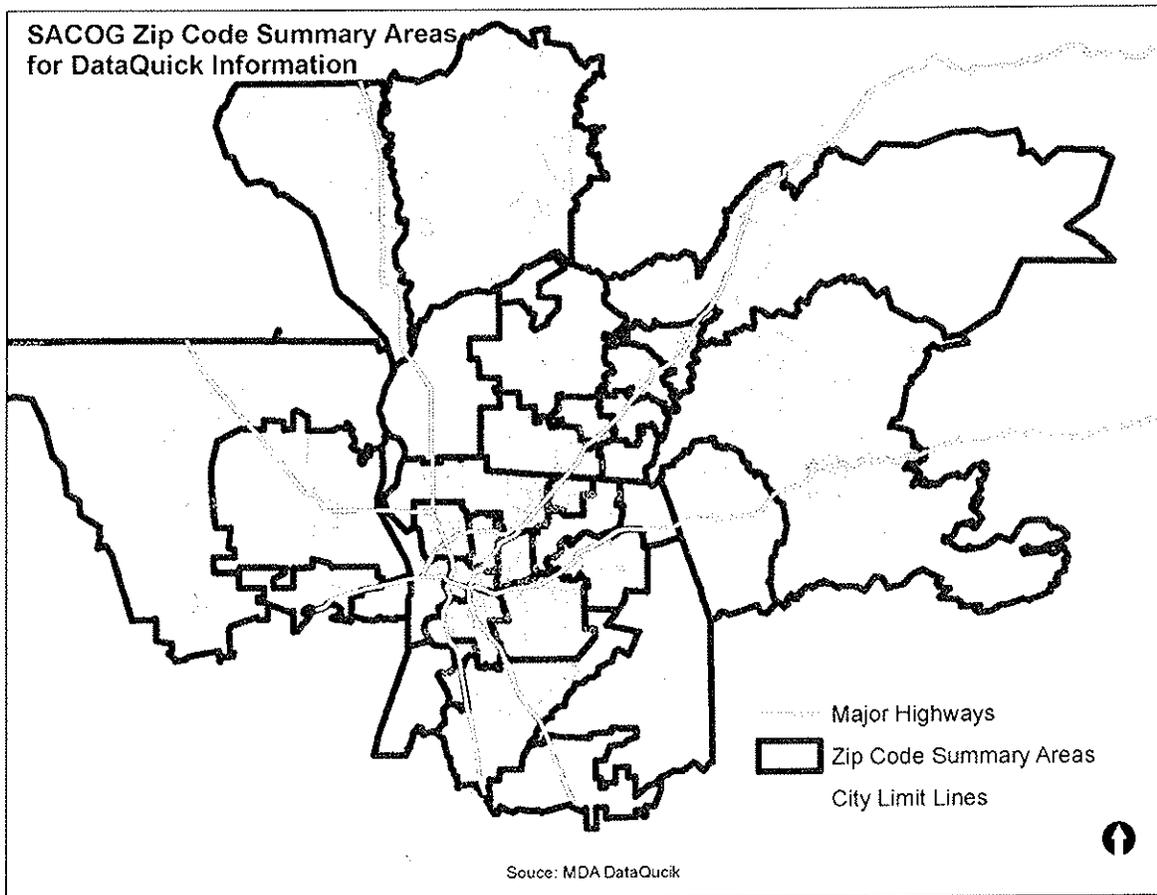


Resale Housing Market and Foreclosures

Home resale information was collected from MDA Data Quick, one of the largest real estate information providers in the country. The real estate information available is collected and summarized by Zip Code. Zip Codes that are primarily out of the SACOG Region or those that had very limited real estate transactions are not included in the data set, so the City of Isleton, portions south Sutter, El Dorado and Placer Counties are excluded. To better represent the data, SACOG staff aggregated Zip Codes into 29 sub-areas. Map 3 below shows the 29 sub-areas that are included in the resale and foreclosure information summaries. Some subareas, like the one created for the City of Woodland, include zip code areas that are much larger than the City boundaries.

Map 3

SACOG Zip Code Summary Areas for DataQuick Information

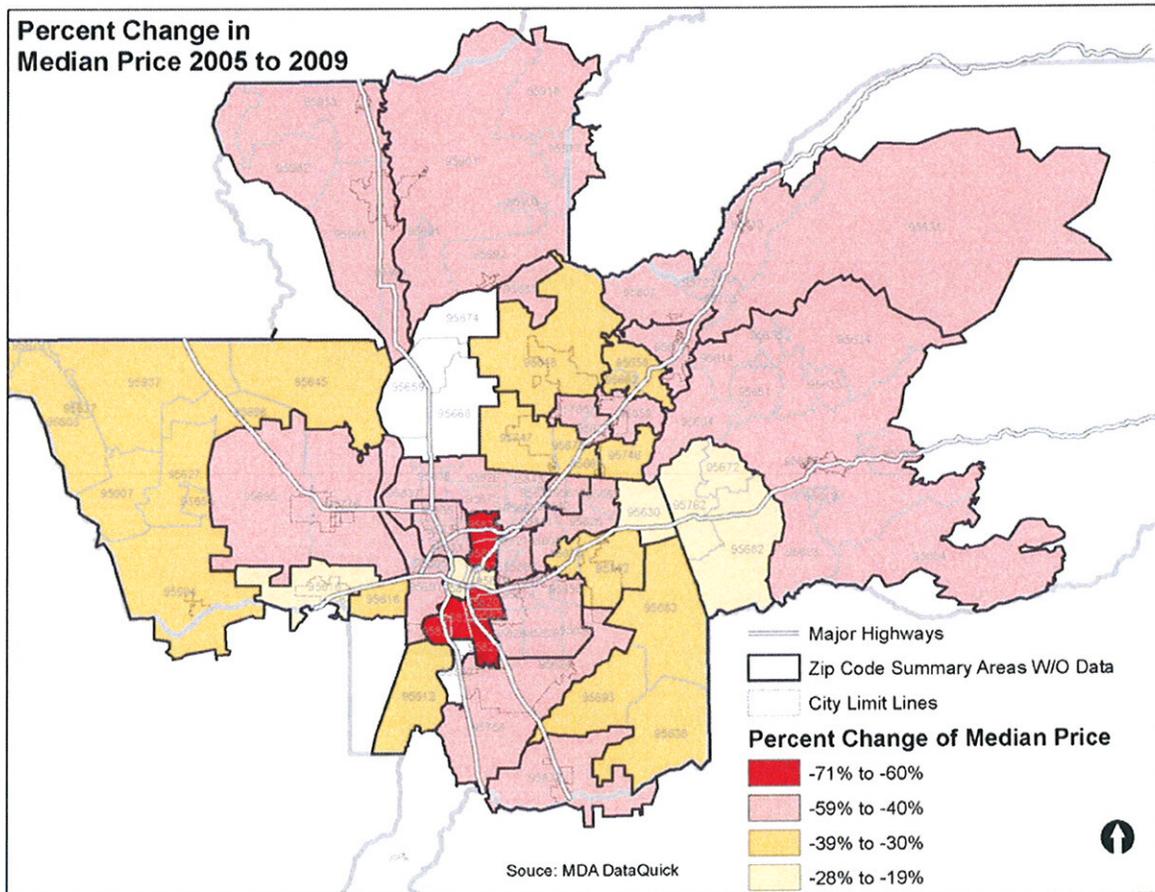


Home Resale Information

Residential resale transactions fell from almost 48,000 in 2005 to 34,000 in 2008. Table 3 at the end of this report shows that as of July 2009 there were 19,000 transactions. Median sale prices are compared for transactions during the first seven months of 2009 and entire year 2005. All sub-areas showed a drop in real estate prices during this period with seven sub-areas showing a drop of more than 50 percent. The City of Sacramento's North Sacramento and Del Paso Heights sub-areas had the largest drop in prices with the median price almost 74 percent below 2005 levels. Map 4 below shows that the City of Sacramento's Central City sub-area containing Downtown Sacramento, Midtown Sacramento, Land Park and East Sacramento had the lowest percentage drop in prices - only 19 percent below 2005 levels.

Map 4

Percent Change in Median Price 2005 to 2009



Foreclosures

There has been a steep rise in the number of foreclosures in the SACOG Region. Foreclosures rose from a low of 159 in reported sub-areas during 2005 to more than 22,000 in 2008. Map 5 displays a ratio of the number of foreclosures over the number of recorded home sales during the period from 2007 through the first seven months of 2009. The Yuba County sub-area showed the highest ratio of foreclosures during this period with a ration of almost 74 percent foreclosures to sales. The City of Davis sub-area had the lowest ratio with only 2.7 foreclosures compared to the number of sales. Foreclosure rations for all sub-areas are included in Table 4 of the report.

Map 5

Ratio of Annual Foreclosures to Annual Sales

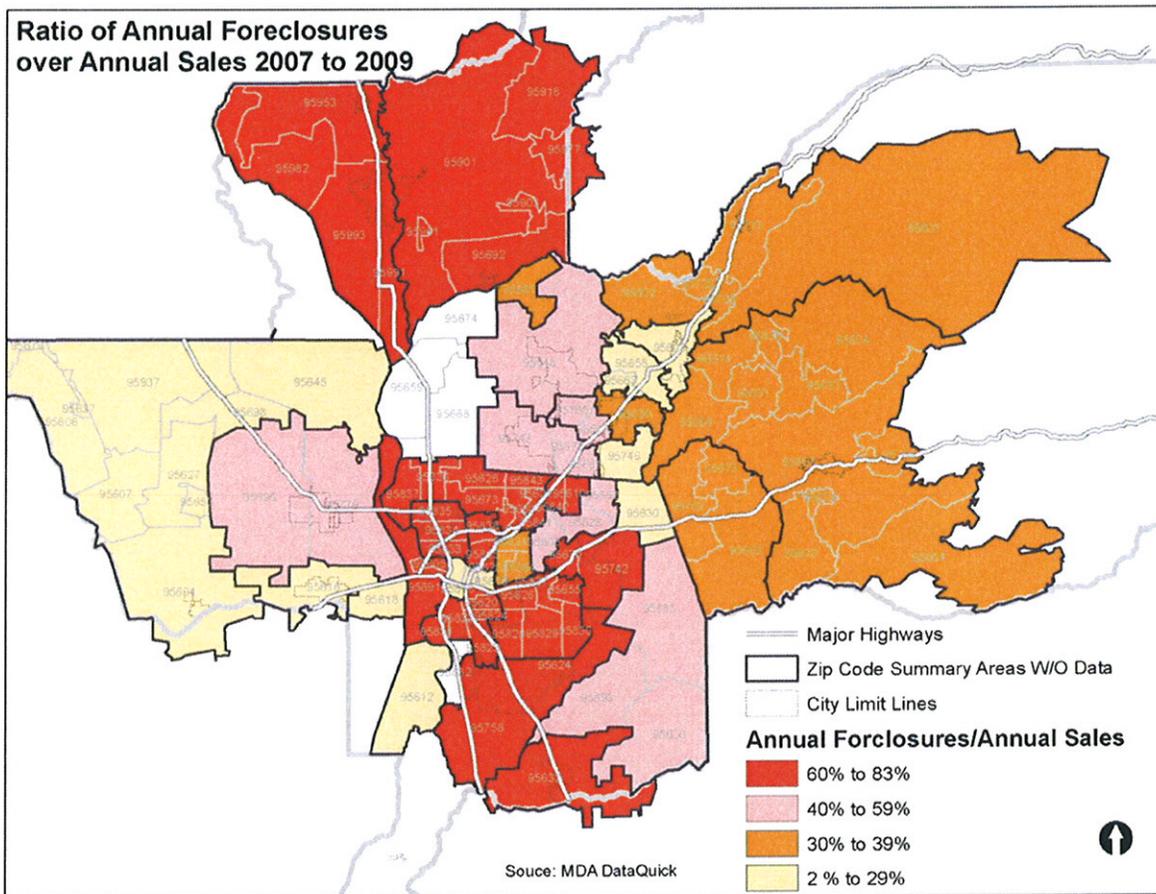


Table 4, at the end of this report also includes the number of notices of default by sub-area for 2005 through the second quarter of 2009. Notices of default are required by many lenders before adjustments can be made to a mortgage so there is not always a direct relationship between these notices and the number of foreclosures. While there were 3,600 notices of default in 2005 there were only 1,633 foreclosures in 2006. However a relationship might be present in the 23,011

notices of default in 2007 and the 22,431 foreclosures in 2008. These data warrant annual monitoring as planning for the next MTP continues.

National Studies on Housing Trends

A number of National studies have been recently released discussing some factors which may contribute to change in future housing growth following the current recession.

Declining home values lead to greater demand for center city housing

Following their recent study on the impact of gas prices, a recent New York Times article presented research by Moody's Economy.com and Coldwell Banker showing that homes beyond the urban core have been falling in value faster than those within, and that three-quarters of prospective home buyers are more inclined to live in an urban area because of fuel prices. In the SACOG Region all areas have experienced a drop in real estate prices, however the Sacramento City urban core retained the lowest percentage drop in value overall. This phenomenon may be due to many other factors, but the high number of foreclosures in the older suburbs of North Sacramento, Del Paso Heights and South Sacramento appear to be the largest factor for price declines in those areas.

With declining demand, suburban construction has fallen

A study by the U.S. Environmental Protection Agency in January 2009 found that in 15 regions across the country, central cities more than doubled their share of building permits. Sacramento is one of four medium-sized regions where the shift has been dramatic. In the four-county Sacramento Arden Arcade Roseville MSA, the City of Sacramento had 9 percent of the housing permits in the 1990 to 1995 period. This share increased to 23 percent in the 2002 to 2007 period and in 2007 the City of Sacramento made up 25 percent of the permits in the MSA.

Walkability raises home value in US Cities.

A recent study released for CEOs for Cities in August 2009 found that houses sold between 2006-2008 with above-average levels of walkability command a premium of approximately \$4,000 to \$34,000 over houses with just average levels of walkability in the typical metropolitan areas studied. Of the fifteen metropolitan regions in the study, four-county the Sacramento Arden Arcade Roseville MSA showed the potentially highest estimated housing price gain of \$34,345 for a home with walking access to retail and entertainment opportunities. Within the entire SACOG region we have seen dramatic housing value declines over the last 30 months. While most of our region has seen over a 50 percent drop in median values, the City of Davis dropped less than three percent and the City of Sacramento's walkable central city neighborhoods (Land Park, Curtis Park, Midtown and downtown) only saw a 19 percent decrease.

Cortright, Joe, Impresa Inc. "Walking the Walk: How Walkability Raises Home Values in US Cities." August 2009. CEOs for Cities

Thomas, John. "Residential Construction Trends in America's Metropolitan Regions." January 2009. www.epa.gov/smartgrowth

Further Research

In addition to monitoring national trends, further research topics will include a review of the U.S. Census Bureau's survey of residential construction permits to see if those data differ from what is derived from the California DOF information. The 2008 tax roll file from each County Assessor will also be examined through their Geographic Information Systems (GIS) parcel files to look at recent trends for new parcels. SACOG is also finishing our annual survey of electronic building permits.

Table 1
Estimated Annual Housing Growth by Jurisdiction by Type 2005-2008
 Source: California Department of Finance E-5 Tables

Jurisdiction	2008		2007		2006		2005		Percentage of Jurisdiction Level Housing Growth that was Multi-Family by Year				Percentage of Regional Growth for Total Housing by Spans			
	Single Family 2008	Multi Family 2008	Single Family 2007	Multi Family 2007	Single Family 2006	Multi Family 2006	Single Family 2005	Multi Family 2005	2008	2007	2006	2005	2007-2008	2005-2006	2007-2008	2005-2006
El Dorado County																
El Dorado	488	57	475	36	1,116	24	1,565	404	10.5%	7.0%	2.1%	20.5%	7.7%	4.1%	6.5%	8.5%
Unincorporated	22	2	33	-8	21	4	22	0	8.3%	-32.0%	16.0%	0.1%	0.3%	0.2%	0.1%	0.1%
Placerville	510	59	508	28	1,137	28	1,587	404	10.4%	5.2%	2.4%	20.3%	8.0%	3.0%	5.9%	4.3%
County Total																
Placer County																
Placer	390	3	496	64	744	23	911	10	0.8%	11.4%	3.0%	1.1%	5.4%	4.5%	4.4%	4.0%
Unincorporated	21	9	33	0	73	0	84	0	30.0%				0.4%	0.3%	0.4%	0.4%
Auburn	4	0	5	0	5	0	4	1					0.1%	0.0%	0.0%	0.0%
Colfax	203	55	724	158	1,728	97	2,816	111	21.3%	17.9%	5.3%	3.8%	3.6%	7.1%	10.5%	12.7%
Loomis	2	0	1	7	0	0	88	0					0.0%	0.1%	0.1%	0.4%
Rocklin	168	12	217	453	328	114	193	52	6.7%	67.6%	25.8%	21.2%	2.5%	5.4%	2.5%	1.1%
Roseville	958	44	949	94	641	113	827	387	4.4%	9.0%	15.0%	31.9%	14.1%	8.4%	4.3%	5.3%
County Total	1,734	123	2,425	776	3,519	358	4,923	561	6.6%	24.2%	9.2%	10.2%	26.2%	25.8%	22.3%	23.8%
Sacramento County																
Sacramento	205	96	582	15	767	36	1,177	916	31.9%	2.5%	4.5%	43.8%	4.2%	4.8%	4.6%	9.1%
Unincorporated	16	20	47	4	35	0	71	4	55.6%	7.8%	0.0%	5.3%	0.5%	0.4%	0.2%	0.3%
Citrus Heights	379	238	698	230	1,323	654	3,211	315	38.6%	24.8%	33.1%	8.8%	8.1%	7.5%	11.4%	15.5%
Elk Grove	144	30	175	478	367	274	649	152	17.2%	73.1%	42.7%	19.0%	2.8%	5.2%	3.7%	3.5%
Folsom	56	0	128	0	171	0	110	18					0.8%	1.0%	1.0%	0.6%
Galt	0	0	0	0	2	0	0	0					0.0%	0.0%	0.0%	0.0%
Isleton	0	0	0	0	0	0	0	0					0.0%	0.0%	0.0%	0.0%
Rancho	259	71	636	87	1,109	0	695	0	21.5%	12.0%	64.7%	35.1%	4.7%	5.8%	6.4%	3.0%
Sacramento	912	1,033	1,325	1,529	1,834	3,127	2,472	1,338	53.1%	53.6%	65.7%	43.1%	27.4%	23.0%	27.4%	16.5%
County Total	1,971	1,488	3,591	2,341	5,408	4,091	8,445	2,743	43.0%	39.5%	43.1%	24.5%	48.8%	47.7%	54.6%	48.5%
Sutter County																
Live Oak	21	-4	83	-3	173	7	230	4	-23.5%	-3.8%	3.9%	1.7%	0.2%	0.6%	1.0%	1.0%
Yuba City	177	28	251	46	384	12	1,023	41	13.7%	15.5%	3.0%	3.9%	2.9%	2.4%	2.3%	4.6%
Sutter	-24	-8	45	0	21	0	34	-35	25.0%				-0.5%	0.4%	0.1%	0.0%
County Total	174	16	379	43	578	19	1,287	10	8.4%	10.2%	3.2%	0.8%	2.7%	3.4%	3.4%	5.6%
Yolo County																
Yolo County	66	2	21	4	20	3	78	2	2.9%	16.0%	13.0%	2.5%	1.0%	0.2%	0.1%	0.3%
Unincorporated	14	85	22	125	22	111	65	283	85.9%	85.0%	83.5%	81.3%	1.4%	1.2%	0.8%	1.5%
Davis	172	124	430	258	484	190	1,110	327	41.9%	37.5%	28.2%	22.8%	4.2%	5.5%	3.9%	6.2%
West Sacramento	2	0	0	35	4	0	2	0	100.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
Winters	208	0	325	163	351	28	80	58	33.4%	7.4%	42.0%	42.0%	2.9%	3.9%	2.2%	0.6%
Woodland	462	211	798	585	881	332	1,335	670	31.4%	42.3%	27.4%	33.4%	9.5%	11.1%	7.0%	8.7%
County Total																
Yuba County																
Yuba	268	78	930	17	1,055	0	1,095	0	22.5%	1.8%			4.9%	7.6%	6.1%	4.7%
Unincorporated	-2	1	3	0	-1	0	3	-2	-100.0%	57.1%	-200.0%		0.0%	0.1%	0.0%	0.0%
Marysville	-1	0	0	0	0	0	16	0					0.0%	0.0%	0.0%	0.0%
Wheatland	265	79	933	21	1,056	0	1,114	-2	23.0%	2.2%	0.0%	-0.2%	4.9%	7.7%	6.1%	4.8%
County Total	5,116	1,976	8,634	3,794	12,579	4,828	18,691	4,386	27.9%	30.5%	27.7%	19.0%	100.0%	100.0%	100.0%	100.0%
Regional Total																
Regional Total	5,116	1,976	8,634	3,794	12,579	4,828	18,691	4,386	27.9%	30.5%	27.7%	19.0%	100.0%	100.0%	100.0%	100.0%

Table 4
Annual Notices of Default and Foreclosures by Zip Code Sub-Areas¹
 Source: MDA DataQuick Information Systems
 2009 is January through July

Jurisdiction	Notices of Default					Foreclosures					2007 -2009 # of Foreclosures/ # of Sales ²
	2005	2006	2007	2008	Jan-July 2009	2005	2006	2007	2008	Jan-July 2009	
E. El Dorado County	55	114	218	350	321	3	13	84	175	138	38.9%
El Dorado Hills/Cameron Park/Shingle Springs	73	144	464	681	665	4	24	180	348	204	32.5%
Placer County	45	110	248	381	366	4	9	99	190	111	34.9%
Auburn	26	56	117	156	182	3	12	31	100	53	27.3%
Granite Bay Newastle	42	83	150	244	211	7	14	46	115	65	25.6%
Lincoln	34	162	596	946	745	3	32	233	610	282	49.8%
Loomis	16	34	86	119	107	4	19	63	63	31	30.2%
Rocklin	69	195	472	617	542	5	35	191	419	175	43.0%
Roseville	126	395	1,162	1,557	1,309	2	68	463	959	374	42.1%
Arden Arcade	100	167	502	638	508	1	37	212	437	189	37.1%
Citrus Heights	189	294	974	1,282	933	5	85	411	867	415	60.3%
Elk Grove	247	509	1,928	2,464	1,824	7	118	834	1781	763	68.4%
Fair Oaks Carmichael	214	341	1,061	1,238	968	7	73	339	746	352	40.0%
Orangevale	61	112	376	561	497	1	30	126	284	146	25.7%
Folsom	71	98	463	582	387	1	18	174	434	161	74.3%
North Highlands Rio Linda	396	716	2,454	3,023	2,003	11	197	1135	2313	870	70.8%
Elverta	63	138	639	937	682	4	39	267	643	310	62.0%
Rancho Cordova	54	81	175	190	165	4	14	64	94	60	13.0%
Sacramento City Central	156	309	1,655	2,351	1,574	8	101	666	1739	671	71.4%
Sacramento City Natomas	209	329	1,168	1,583	958	15	114	565	1385	468	83.2%
SacDel Paso	642	1,031	3,258	4,443	2,741	41	280	1,464	3,626	1,355	72.8%
Sacramento City South	335	611	2,067	2,794	1,841	11	154	911	2,161	836	70.9%
Vineyard South Sacramento	22	31	151	194	168	1	11	47	125	55	45.5%
Willon/Rancho Murietta	106	229	755	1,133	785	3	53	326	811	329	59.6%
Sutter	22	32	119	214	153		4	30	133	60	23.8%
Yolo County	10	10	11	24	20			5	6	6	2.7%
Davis	73	137	517	782	576	2	21	214	501	223	60.4%
West Sacramento	58	134	423	688	510	1	17	150	473	199	55.6%
Woodland	93	241	802	1,216	863	6	56	370	893	438	73.8%
Yuba County	3,607	6,843	23,011	31,368	22,603	159	1,633	9,661	22,431	9,339	

Notes:

1 - See Map 3 for Sub-Area Boundaries

2 - Ratio displaying the number of foreclosures during calendar years 2007, 2008 and Jan-July 2009 over the number of total recorded home sales during the same period.