

## 4.2 POPULATION AND HOUSING

This section of the draft environmental impact report (EIR) describes changes in population (and housing) associated with implementation of The Village at Loomis (proposed project) and evaluates whether those changes would result in significant environmental effects. Changes in population, employment, and housing in and of themselves are generally characterized as social and economic effects and are not considered physical effects on the environment. The California Environmental Quality Act (CEQA) provides that economic or social effects are not considered significant effects on the environment unless the social and/or economic changes are connected to physical environmental effects. A social or economic change related to a physical change may be considered in determining whether the physical change is significant (14 CCR 15382). The guidance for assessing economic and social effects is set forth in Section 15131(a) of the CEQA Guidelines:

Economic or social effects of a project shall not be treated as significant effects on the environment. An EIR may trace a chain of cause and effect from a proposed decision on a project through anticipated economic or social changes resulting from the project to physical changes caused in turn by the economic or social changes. The intermediate economic or social changes need not be analyzed in any detail greater than necessary to trace the chain of cause and effect. The focus of the analysis shall be on the physical changes.

An increase in population resulting from new development does not necessarily cause direct adverse physical environmental effects, but indirect physical environmental effects such as increased vehicle trips and associated increases in air pollutant emissions and noise could occur. The information in this section is used as a basis for the analysis of project impacts in the technical sections contained in this Draft EIR. No comments were received in response to the Notice of Preparation that addressed population, employment, and housing. The Notice of Preparation and comments received in response to it are provided in Appendix A.

### 4.2.1 Environmental Setting

The Town of Loomis (Town) is a small, semirural community located in western Placer County within a fast-growing metropolitan region approximately 25 miles northeast of the City of Sacramento, along Interstate 80 (I-80). The Town was incorporated in 1984 and encompasses approximately 7.27 square miles.

Retail, office, and industrial developments, as well as higher-density residential, are located north of I-80, and rural uses and lower-density residential are located south of I-80. Industrial land uses are located in the triangular area between Taylor Road and Swetzer Road in the northeast section of the Town. A shopping center is located at the northeast corner of the Horseshoe Bar Road/I-80 interchange. However, most of the Town's land area is occupied by

large-lot residential/agricultural and single-family residential development. Many local landowners maintain small-scale, “hobby” agricultural activities on small ranches, including the raising of farm animals (Town of Loomis 2001a).

### **Population**

According to the U.S. Census Bureau, the population in Loomis in 2010 was 6,430 people. By 2012, this increased to 6,617, and the estimate for 2013 is 6,688; a 0.1% increase (U.S. Census Bureau 2014). According to the Town’s Housing Element, the population increased by approximately 2.7% between 2000 and 2010, with an average annual growth rate of 0.3% (Town of Loomis 2014).

### **Household Size**

The number of households between 2009 and 2013 in the Town was 2,246, with an average persons per household of 2.89 (U.S. Census Bureau 2014). In addition, the Sacramento Area Council of Governments estimated that the Town’s population in 2012 was 6,500 people in 2,366 households, yielding an average persons-per-household of 2.75 (SACOG 2012).

### **Household Income**

The median household income in the Town between 2009 and 2013 was \$76,635 (U.S. Census Bureau 2014).

### **Housing Stock**

According to data compiled by the Sacramento Area Council of Governments for 2012, the Town’s housing stock includes 2,475 total housing units. Of the total units, 2,116 are listed as single-family detached units, 142 are single-family attached units, and 97 are multi-family units (SACOG 2012). According to the Town’s Housing Element, the condition of most housing is generally good to excellent (Town of Loomis 2014).

### **Residential Vacancy Rate**

According to the Town’s Housing Element, there were 109 vacant housing units in the Town in 2010, or 4.4% of the total housing units (Town of Loomis 2014).

### **Housing Affordability**

State Housing Element law (California Government Code, Section 65580 et seq.) requires regional councils of government to identify for each city and county its “fair share allocation” of the Regional Housing Needs Determination provided by the California Department of Housing

and Community Development (Town of Loomis 2014). The Regional Housing Needs Allocation (RHNA) presents statistics on housing affordability in a region so that each city or county can plan appropriately to accommodate its fair share of the region's affordable housing.

The Housing Element law requires each housing element to include an inventory and analysis of sites within the jurisdiction that would be suitable for housing and would provide sufficient space to meet the jurisdiction's RHNA. When more area is necessary, a housing element must include a program of actions to make sufficient sites available, usually through rezoning, to accommodate the jurisdiction's RHNA.

The U.S. Department of Housing and Urban Development recommends that a household should not spend more than 30% of household income on housing and housing-related expenses. Households that pay more than 30% of income for housing costs are considered cost-burdened, and households that pay 50% or more are considered extremely cost-burdened.

The 2010 American Communities Survey reported that 8.3% of Loomis residents living in a housing unit they owned spent between 30–34.9% of their household income on housing costs, and 45.6% spent more than 35%. In rented units, 11.8% of Loomis residents spent between 30% and 34.9% of their household income on housing costs, and 31.6% spent more than 35% (Town of Loomis 2014). The U.S. Department of Housing and Urban Development would consider 53.9% of homeowners in Loomis cost-burdened and 43.4% of renters in Loomis cost-burdened.

Income levels are also taken into consideration when determining a region's housing affordability. Extremely low-income households are considered those households earning 30% or less of area median family income. According to the Town's Housing Element, the median income in Loomis was \$74,722 in 2010, and the median extremely low-income of \$22,416 or less (Town of Loomis 2014). With a revised median income of \$76,635 between 2009 and 2013 (U.S. Census Bureau 2014), the median extremely low-income was \$22,991 or less. Of the 2,450 occupied units in Loomis, 8% of occupied Loomis households are considered extremely low-income. Of these households, 90 were renters and 120 were owners. Because extremely low-income households in Loomis are most likely to be cost-burdened or extremely cost-burdened, the Town estimates 50% of its very-low-income housing allocation is to accommodate extremely low-income households.

Table 18 of the Town's 2013–2021 Housing Element shows the estimated affordable home prices for very low-income, low-income, and moderate-income households. The maximum affordable price is determined in part based on the number of people in the household. The maximum affordable price for very low-income households is between \$75,848 and \$103,071 (own) or \$591 and \$801 (rent). The maximum affordable price for low-income households is between \$126,850 and \$175,917 (own) or \$991 and \$1,373 (rent). The maximum affordable

price for moderate-income households is between \$194,607 and \$272,842 (own) or \$1,523 and \$2,133 (rent).

As discussed in the Town’s Housing Element, the Town needs to provide adequate sites for a minimum of 243 units, 83 for very low-income households, 46 for low-income households, 55 for moderate-income households, and 59 for above moderate-income households to satisfy the housing needs from 2006–2021 (Town of Loomis 2014).

### **Employment**

Employment opportunities in the Town include office, retail, service, construction, education, and medical. Between 2000 and 2010, the fastest growing employment industries in the Town were construction, arts, entertainment, recreation, accommodation, and food services (Town of Loomis 2014). The Sacramento Area Council of Governments job forecasts for the Town estimate there would be 4,527 jobs in 2020 and 5,183 jobs in 2035 (Town of Loomis 2014). As of November 2014, the unemployment rate in the Town was 5.9% (Homefacts 2015).

### **Commute Time to Work**

According to the U.S. Census, the average commute time for residents living in Loomis between 2009 and 2012 was 25.9 minutes. The City’s 2013–2021 Housing Element indicates the mean travel time to work in 2010 was 26.7 minutes (Town of Loomis 2014). The U.S. Census reports that Placer and Sacramento Counties have similar average commute times.

## **4.2.2 Regulatory Setting**

### **Federal and State Regulations**

No federal or state requirements related to population, employment, or housing are applicable to the proposed project.

### **Local Regulations**

The project site is located within the land use planning area of the Town of Loomis General Plan. This document sets forth goals, policies, and implementation measures to guide land use and development within its planning area. California planning law dictates that all land use decisions must be consistent with the implementing jurisdiction’s adopted General Plan. Therefore, the proposed project must be consistent with the Town of Loomis General Plan and the Town of Loomis Zoning Ordinance.

Many of the Loomis General Plan policies applicable to the proposed project were adopted with the intent to reduce the environmental impacts of ongoing development, and land use

designations were adopted to provide the long-range planning necessary to minimize conflicts between adjacent land uses and provide adequate infrastructure.

***Town of Loomis General Plan***

The Town of Loomis General Plan includes goals and policies that seek to promote sustainable growth and development practices, including focusing growth on infill sites to reduce dependency on automobiles. Other goals and policies focus on the creation of affordable housing options (Town of Loomis 2001a).

Community Development Element

The following policy from the Residential Land Use Policies section of the Land Use and Community Development Element of the Town’s General Plan is applicable to the project (Town of Loomis 2001a):

- 10.** Loomis shall encourage the provision of adequate housing opportunities for people on fixed or limited incomes, with emphasis on senior citizen housing.

The following goal and policies from the Housing Element 2013–2021 of the Town’s General Plan (Town of Loomis 2014) are applicable to the proposed project:

**Goal A:** To provide a continuing supply of affordable housing to meet the needs of existing and future residents of the Town of Loomis in all income categories.

**Policy A.5:** The Town shall promote the mixed use policies of the General Plan and encourage “mixed-use” projects where housing is provided in conjunction with compatible non-residential uses.

**Policy A.8:** The Town should continue to collect the Low Income Fee on all developments over five units in size and shall disperse funds collected towards furthering Housing Element goals.

**Policy A.12:** The Town will encourage the development of multi-family dwellings in locations where adequate facilities are available, such as the Town Center, and where such development would be consistent with neighborhood character.

**Policy A.14:** The Town will continue to encourage the appropriate development of second residential units to expand the housing supply and unit mix.

### 4.2.3 Impacts

#### Methods of Analysis

As discussed previously, population growth is generally characterized as a social and economic effect and is not considered a physical effect on the environment. CEQA provides that economic or social effects are not considered significant effects on the environment unless the social and/or economic changes are connected to physical environmental effects.

Because the project's potential to cause population growth is analyzed in terms of the impacts of growth on the physical environment, this analysis focuses on whether the population growth attributed to the proposed project would result in environmental effects not otherwise evaluated in this EIR. For example, a significant impact could occur if a project would cause growth beyond what is anticipated for the area where the project would be located, resulting in inadequate infrastructure to serve the area. Population growth associated with a project could also have a significant impact on the environment if that growth would occur in an undeveloped area that requires extensive infrastructure development and could promote future growth in that previously undeveloped area.

To analyze housing affordability, the analysis relies on the Town's 2013–2021 Housing Element, which was adopted by the Town in February 2014 and presents the RHNA for the Town. The RHNA provides specific guidelines for the development of affordable housing in the Town, indicates how many units the Town must provide to meet the RHNA, and presents possible locations for the development of affordable housing. The analysis compares the number and types of units intended by the proposed project to the Town's RHNA to evaluate the ways in which the proposed project could potentially help meet affordable housing requirements.

#### Significance Criteria

Potentially significant impacts associated with population and housing have been evaluated using the following criteria. Would the project cause a significant adverse change in the physical environment by:

- Inducing substantial population growth in an area, either directly (for example, by proposing new homes and businesses) or indirectly (for example, through extension of roads or other infrastructure)?
- Displacing substantial numbers of existing housing, necessitating the construction of replacement housing elsewhere?
- Displacing substantial numbers of people, necessitating the construction of replacement housing elsewhere?

- Reducing the affordable housing supply, impairing the Town’s ability to meet its RHNA obligations, or creating a substantial increase in demand for affordable housing?

**Impact Discussion**

**IMPACT 4.2-1:** Induce substantial population growth in an area.

**SIGNIFICANCE:** Less Than Significant

**MITIGATION:** None required

**RESIDUAL SIGNIFICANCE:** Less Than Significant

The project proposes to construct 426 residential units (301 single-family units and 125 multi-family units) on approximately 53 acres of the 66-acre site. The Town has an average population per household of 2.89 (U.S. Census Bureau 2014). Thus, the proposed project would support the addition of approximately 1,231 residents to the Town. However, due to the smaller unit sizes associated with the proposed project, the actual household sizes may be slightly less than the Town average, in which case the project would result in less than 1,231 total residents.

In addition to residential units, the project would involve construction of 81,000 square feet of commercial and/or office space. Assuming one employee for every 250 square feet of office space, one employee for every 300 square feet of commercial space in the mixed-use district, and one employee for every 750 feet of commercial space in the office district, the project would result in approximately 100 office jobs, 40 jobs within the mixed-use district, and 59 jobs in the commercial space within the office district, for a total of 199 jobs.

Infrastructure improvements associated with the proposed project are discussed elsewhere in this Draft EIR, including Section 4.6, Transportation, and Section 4.12, Public Services and Utilities. The improvements primarily represent the project’s infrastructure demands, which would be sized to accommodate the project and therefore would not support additional growth. As discussed in Chapter 3, Project Description, the project would be required to construct a portion of the Loomis Diversion Line, which is part of South Placer Municipal Utility District’s (SPMUD) adopted master plan. The Loomis Diversion Line is necessary to provide sufficient capacity for SPMUD to provide sewer service to the proposed project and to other locations in the Town and surrounding vicinity. However, the Loomis Diversion Line is a separate project being undertaken by SPMUD and it would be needed regardless of whether the proposed project proceeds. The project’s construction of a portion of the line would represent the project’s fair share contribution toward this regional improvement, and would not support development that exceeds the projections of the Town of Loomis General Plan or the Placer County General Plan and local community plans.

According to the Town's Housing Element, the population of Loomis increased by approximately 2.7% between 2000 and 2010, with an average annual growth rate of 0.3% (Town of Loomis 2014). In 2013, the population of Loomis was approximately 6,688 (U.S. Census Bureau 2014).

Using the average annual growth rate of 0.3%, the Town's population in 2014 (baseline population) would be approximately 6,708 without the proposed project. Implementation of the project would result in a total population of 7,968, an 18.8% increase in population over baseline (2014) levels. This estimate assumes that all of the proposed dwelling units would be occupied at once and that the Town's population would not exceed the average growth rate during the period between the release of the Notice of Preparation (baseline 2014 levels) and full occupancy of the project. Therefore, 18.8% is a conservative estimate for population growth caused by the project because it is not likely that all of the proposed dwelling units would be occupied at the same time. Based on the average annual growth rate, the population in 2019 (the projected year for project buildout) would be 6,808 without the proposed project and 8,068 with implementation of the project. Accordingly, the project would be expected to result in an 18.5% increase in population over the 2019 levels. This is a substantial increase in the Town's population, but would not result in significant impacts other than the environmental effects identified throughout this EIR (such as increasing traffic, generating air pollutants, and increasing public service/utility demands). This increase in population would result in an impact that is **less than significant** because the population growth expected from the proposed project is consistent with the growth anticipated by and accommodated in the General Plan. Specifically, the General Plan envisioned population growth from 6,100 residents in 2000 to 9,700 residents by 2015. The proposed project would be expected to bring the Town's total population to 8,068 in the year 2019. Additionally, the proposed project would be located adjacent to existing commercial, residential, and public service land uses and is generally consistent with the development anticipated for the project site under the Town's General Plan, as discussed in Section 4.1, Land Use. The project would support the Town's economic development goals by generating new employment opportunities and extending the downtown core into the project site.

The Town represented 2% of the population of Placer County in 2010. In 2013, the population of Placer County was approximately 367,339 people (U.S. Census Bureau 2014). The Baseline (2014) Plus Project estimate for the Town's population, 7,968, is 2.2% of Placer County's 2013 population. Although the Town's and Placer County's populations are expected to grow before the project is fully occupied, the ratio of the Town's population to Placer County's overall population should not change substantially, even with addition of the proposed project. Therefore, although the project would increase the population of the Town, the project would not contribute to substantial growth in the region.

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<b>IMPACT 4.2-2:</b>	Displace substantial numbers of existing housing and/or people, necessitating the construction of replacement housing elsewhere.
<b>SIGNIFICANCE:</b>	Less Than Significant
<b>MITIGATION:</b>	None
<b>RESIDUAL SIGNIFICANCE:</b>	Less Than Significant

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The project would result in the demolition of six residences currently existing on the proposed project site. However, the project would increase the total number and diversity of housing units by constructing 426 dwelling units with varied affordability. Therefore, the proposed project’s impacts related to housing displacement would be **less than significant**.

<b>IMPACT 4.2-3:</b>	Reduce the affordable housing supply, impair the Town’s ability to meet its RHNA obligations, or create a substantial increase in demand for affordable housing.
<b>SIGNIFICANCE:</b>	Less Than Significant
<b>MITIGATION:</b>	None
<b>RESIDUAL SIGNIFICANCE:</b>	Less Than Significant

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As discussed in Section 4.2.1, Environmental Setting, the Town is required to allocate sufficient sites to accommodate 243 housing units to satisfy the housing needs from 2006 to 2021. Of these 243 units, 83 must meet the needs of very-low-income households, 46 must meet the needs of low-income households, 55 must meet the needs of moderate-income households, and 59 must meet the needs of above-moderate-income households.

For the Town to feasibly meet the need for very-low-income and low-income households, development must occur on adequately sized sites with higher-density zoning. The Town’s Housing Element identifies the proposed project as appropriate for the provision of high-density housing to meet the Town’s RHNA. The Housing Element identifies the following attributes of the proposed project that make it appropriate for higher-density housing:

- Proximity to transit
- Pedestrian, bicycle, electric vehicle friendly
- Proximity to services (grocery, medical, etc.)

- Opportunity for energy conservation
- Support services
- Compatible with neighborhood character
- Ability to accommodate several units
- Availability of sites greater than 1 acre
- Interested owner
- Availability of infrastructure, including sewer and water
- Located within master plan area
- Limited trees and wetland issues

The project proposes to provide 426 dwelling units, the majority of which would be market-rate, single-family residences. Lot sizes would range from 2,000 to 6,000 square feet; with these smaller lot sizes, some of the single-family residences could contribute to the Town’s above-moderate-income housing supply. As discussed in the Town’s Housing Element, to satisfy the housing needs from 2006 to 2021, the Town needs to allocate sufficient space to accommodate a total of 129 units for very-low and low-income households. As discussed in Chapter 3, Project Description, the project would include a high-density multiple-family residential component, which would provide up to 117 units. No designs for the multi-family units are proposed at this time. Depending on the size and design of the units, some of them could help meet the Town’s RHNA’s obligations for any or all income levels. Because the project would contribute to the regional affordable housing supply, the project’s impact related to housing affordability and implementation of the Housing Element would be **less than significant**.

**IMPACT 4.2-4:**                   Contribute to cumulative impacts associated with population and housing.

**SIGNIFICANCE:**               No Impact

**MITIGATION:**               None

**RESIDUAL SIGNIFICANCE:**   No Impact

The geographic range for assessing cumulative impacts associated with population and housing is the Town of Loomis. Other past, present, and reasonably foreseeable projects within the Town that could add to the Town’s population are described in Section 4.1, Land Use. In addition to the 426 dwelling units proposed as part of The Village at Loomis project, the projects in the cumulative scenario could generate 149 dwelling units. The Town’s General Plan provides

overarching guidance for development within the Town, including planning for new residential and commercial land uses. The General Plan provides for development of a balanced land use pattern that meets the housing and economic development needs of the Town’s residents, including provision of a variety of housing types and prices. The General Plan EIR (Town of Loomis 2001b), available for review at the Town of Loomis Planning Department and hereby incorporated by reference, found that the General Plan would accommodate up to 1,631 new residences, development would occur within the existing Town limits, and development “would not require extension of roadways or infrastructure into areas that are not currently served” (refer to page 110 of the General Plan Final EIR). The General Plan EIR also found that the General Plan policies would “generally mitigate impacts associated with development that would be accommodated under the Draft Land Use Element. As envisioned in the plan, the community would retain its small town character while accommodating limited population growth and encouraging viable economic development” (refer to page 110 of the General Plan Final EIR). As implementation of the General Plan would ensure that housing needs are met and that environmental impacts associated with increased population are mitigated, impacts associated with population and housing in the cumulative condition would be **less than significant**. Therefore, there is no cumulative impact to which the project could contribute.

#### **4.2.4 Mitigation Measures**

All impacts related to population and housing would remain less than significant, and no mitigation measures are required.

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