

Chapter 6

Housing

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Chapter 6 Housing



A. Introduction

A housing element is a plan that describes how a city will address the housing needs of its community. Specifically, the housing element describes how a city plans to preserve, improve, and develop housing for households of all income levels within its borders. The plan includes information on the City's housing goals, policies, and objectives. The plan also outlines the City's housing needs and programs, as well as the financial resources for housing.

The City of Rio Vista is an incorporated city in Solano County, California, with an estimated January 1999 population of 4,350 persons. Rio Vista is located just on the west side of the Sacramento River, about 22 miles east of Suisun City and Fairfield, the county seat. In the past decade, Rio Vista has annexed large land areas and has become a desirable place of residence for persons of retirement age and those who commute to the Sacramento and San Francisco metropolitan areas. The following factors affect the extent to which housing is capable of being developed to satisfy needs in Rio Vista:

1. Rio Vista's location within the Bay Area (defined by the nine counties that border on San Francisco Bay), its proximity to the Sacramento metropolitan area, the relatively low cost of residential development and land in Solano County (as opposed to the Bay Area), its proximity to Highway 12, and the existing "small-town" feel of the community are primary reasons for a growing demand for housing within Rio Vista.

The urban areas to the west and east of Rio Vista are major employment centers with many amenities that attract people to them. Associated with these same areas are higher housing costs, higher crime rates and other undesirable aspects of urban life, such as traffic congestion and reduced open space. By contrast, Rio Vista generally has lower housing costs, lower levels of crime, and less congestion than neighboring larger cities.

2. The recent demand for homes in Rio Vista, combined with the costs of providing necessary expansions in infrastructure and services, has caused the price of homes in Rio Vista to rise. Nevertheless, housing affordable to lower and moderate income households has been built since 1999, the last year for which the Association of Bay Area Governments (ABAG) produced housing needs projections.
3. Both long-time and more recent Rio Vista residents are anxious to retain the small-town qualities that attracted them to the community. New housing development often has affected the character of larger communities by straining infrastructure and services and by constructing subdivisions with uniform houses that are indistinguishable from subdivisions in many other communities. Rio Vista's concerns about the negative impacts of extensive, rapid growth on the community's character and quality of life are the same as those faced by communities statewide. In an effort to balance these concerns with the need to provide for adequate, affordable housing, Rio Vista residents have expressed a strong preference for other General Plan elements to protect the local environment and establish standards for new neighborhoods that are appropriate to Rio Vista.

COMPONENTS OF THE HOUSING ELEMENT

The Rio Vista Housing element consists of several main sections, each of which addresses a major subject area, as summarized below.

SETTING

The "Setting" section describes existing conditions and addresses the following topics:

- *Population and income characteristics* include demographic and economic information about Rio Vista's households.
- *Housing characteristics* includes historical and existing physical, economic, and affordability issues and characteristics.
- *Housing production needs* discusses the ABAG Regional Housing Needs Determination (RHND) process and the quantified future housing needs for Rio Vista that were adopted by ABAG for 1999–2006.
- *Special housing needs* discusses the special needs of the elderly, disabled, large families, female heads of household, farmworkers, and the homeless and others in need of emergency shelter.
- *Existing housing assistance programs* summarizes the state, federal, and local programs available to Rio Vista to help meet its housing needs.

OUTLOOK

The "Outlook" section addresses future conditions for the following topics:

- *Constraints to housing production* address the governmental and non-governmental constraints to the development of affordable housing. Potential means for reducing constraints are identified.
- *Future housing assistance opportunities* such as local, state, and federal financial programs are identified and assessed for their applicability in Rio Vista.
- *Residential land inventory* assesses the City's residential land uses and their ability to supply housing for all income-level households in the community.

GOALS, OBJECTIVES, POLICIES, PROGRAMS, AND IMPLEMENTING ACTIONS

This section describes the City's commitment to the actions that are necessary to address the housing needs of current and future residents, including special needs groups; energy conservation and equal housing opportunity also are addressed. While goal and policy statements are general, the housing programs spell out the specific actions necessary to achieve the goal and policy statements adopted in principle. Specific actions and programs are aimed at meeting the City's affordable housing needs over the planning period. The discussion quantifies the attainment of the City's projected needs from 1988 to 1998 (identified by the previous Housing element), the progress toward meeting the 1999-2006 RHND through mid-2001, and the need remaining to be met from 2001 through 2006. Specific implementing actions are identified.

A *monitoring program* indicates the measures the City will implement in updating the needs and gauging the success of its housing programs.

B. Purpose and Authority

Housing has been and will continue to be one of the basic needs that must be provided within the community of Rio Vista. The purpose of the Housing element is to ensure that the long-term housing needs of all economic segments of the community are adequately met. The Rio Vista Housing element has been designed to address the above purpose and has been prepared to conform to the requirements of State law (Article 10.6 of the Government Code, Sections 65580 through 65589.8).

State law requires a housing element to identify and analyze existing and projected housing needs, and to include a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. State law also requires that a housing element be reviewed and revised at least every 5 years. As discussed below, the time frames for revisions and the projections for future housing production needs have been extended several times over the past decade, such that a strict 5-year planning and analysis period is not feasible.

This Housing element addresses Rio Vista's quantitative housing development and program goals for the period from 1999 to 2006, the time period of the ABAG *Regional Housing Needs Projections*, as specified for Housing elements by State law. Specific objectives are identified for 1999-2006, which will identify the City's efforts and ability to meet the regional housing needs defined by ABAG. It should be noted that the 2006 needs projections were made retroactive to 1999 for jurisdictions in the Bay Area. For the purpose of calculating progress toward previous housing needs, 1999 is the base year. Goals and policies also are directed at the entire planning period of 1999-2020 covered by this General Plan.

State law requires a city's housing element to be consistent with the remainder of its general plan. The goals and policies of the Housing element have been reviewed and were found to be generally consistent with other elements of the Rio Vista General Plan.

In accordance with Government Code Section 65583, the Rio Vista Housing element includes updated technical data (e.g., population, housing, growth rates, and income levels), an evaluation of existing policies and implementing actions, and descriptions of new programs that were designed to effectively implement the element.

C. The Rio Vista Principles: Implementing the Community Vision

Housing has profound effects on the community's economic and social well-being. The community vision and principles that most directly relate to the Housing element are listed below.

PRESERVE RIO VISTA'S SENSE OF COMMUNITY AND SMALL-TOWN CHARACTER

- ❑ *Rio Vista should still be recognizable to today's residents 30 years from now. New development should reinforce the characteristics that make Rio Vista unique. Existing neighborhoods should be examined and strengthened.*
- ❑ *New development should create complete neighborhoods rather than a series of subdivisions that are indistinguishable from those in other communities.*

CREATE AND MAINTAIN ECONOMIC VITALITY; PROVIDE NEW OPPORTUNITIES TO LIVE, WORK, AND SHOP IN RIO VISTA

- ❑ *The Rio Vista community should be planned for a balance of jobs and housing. Rio Vista should not become another bedroom suburb like so many neighboring communities.*
- ❑ *A broad range of housing should be available throughout the community to match job opportunities and community needs. No one style or price range of housing should take precedence over any other, so long as an adequate supply is available for each.*

PROVIDE ADEQUATE AND ACCESSIBLE PUBLIC SERVICES AND FACILITIES TO ALL RIO VISTANS IN A FISCALLY HEALTHY AND RESPONSIBLE MANNER

- ❑ *Growth should pay for itself. New development should ensure that sufficient public services are provided without additional burden to existing residents or over-extending current capacity.*
- ❑ *Rio Vista should continue its tradition of cooperation with private nonprofit agencies and other public agencies, to provide essential services for youth, seniors, the economically disadvantaged, and those in crisis.*
- ❑ *Adequate public facilities – sewer, water, transportation, public safety, parks, recreation, education, and others – should be in place or assured in a timely fashion before new development projects proceed.*

The goals, policies, and housing programs outlined in this plan represent a good faith effort by the City of Rio Vista to provide for housing needs within the community, given the limited resources and powers at its disposal. The attainment of many of the following goals requires funding that is uncertain at this time. The City must recognize this fact in adopting and implementing its housing programs and should modify portions of this element when changes in available program funding occur.

D. Setting

POPULATION, INCOME, AND HOUSING

Since World War II, Solano County's population has expanded considerably. In 1940, only 49,100 people lived in the county. Between 1960 and 1980, the number of residents increased 75 percent—from 134,600 to 235,200. By 1990, the county population was 339,500 people, an increase of almost 45 percent in only 10 years. (Association of Bay Area Governments 1999.)

Table 6-1 shows the existing demographics for Solano County and the City of Rio Vista, within its SOI.

Table 6-1 EXISTING DEMOGRAPHICS (2000)	
Solano County	
•	Total population - 401,300
•	Household population - 387,000
•	Persons per household - 2.97
•	Households - 130,320
•	Mean household income - 60,400
Rio Vista in City Sphere of Influence	
•	Total population - 5,100
•	Household population - 4,850
•	Persons per household - 2.43
•	Households - 1,881
<hr/>	
Source: Association of Bay Area Governments, 1999; U. S. Census, 2000.	

Table 6-2 contains a summary of Rio Vista's population and housing characteristics.

TABLE 6-2

Summary of Population and Housing Characteristics (2000 and 2020)

Description	Value
2000 Population.....	5,100
2000 Number of Households.....	1,881
2000 Persons per Household.....	2.43
2020 Projected Persons per Household.....	2.39
2020 Projected Population.....	22,100
Projected Households.....	10,040
1999 Employed Residents.....	2,200
2020 Projected Employed Residents.....	10,800
1999 Total Jobs.....	1,980
2020 Projected Jobs.....	3,790
Projected Housing Need	
Regional Fair Share	The Regional Housing Needs Determination adopted by the Association of Bay Area Governments (ABAG) specifies that the fair-share distribution of new housing through 2006 should be allocated to each income group ^a as follows:
	Very low income 357 units
	Low income 190 units
	Moderate income 342 units
	Above-moderate income <u>502 units</u>
	Total units 1,391 units
2000 Residential Units.....	1,974
2000 Owner-Occupied Units (%).....	1,350 (71.8%)
2000 Renter-Occupied Units (%).....	531 (4.7%)
2000 Total Occupied Units.....	1,881
2000 Vacancy Rate (%).....	4.7%
1999-2001 Purchase Price Range	\$100,000 – \$400,000
2001 Multi-Family Rental Range	\$600 – \$850 / Mo

^a The U.S. Department of Housing and Urban Development has established household income categories based on a proportion of the area's median family income, as summarized below:

- Very-low income = 50 percent of median income or below.
- Low income = 50–80 percent of median income.
- Moderate income = 80–120 percent of median income.
- Above-moderate income = above 120 percent of median income.

Sources: Association of Bay Area Governments. *Projections 2000*. 1999; U. S. Census, 2000; City of Rio Vista, 2000

DEMOGRAPHIC CHARACTERISTICS AND TRENDS

The 1990 and 2000 Census data show a median age in Rio Vista of 36.9 in 1990 and 40.7 in 2000. Rio Vista residents already were generally older than the County as a whole in 1990, as the County median age was 31.0. This trend was accelerated by the development of the Trilogy project, a housing development that is restricted to persons age 55 and older. Since the Trilogy project likely will comprise over 50 percent of the remaining residential development anticipated by 2020, this trend is expected to continue over the long term. For the planning period of this Housing element (1999–2006), the trend would be reversed only if Trilogy were to slow its rate of building compared to other new unrestricted (family) development projects. Because the Trilogy market is seen as somewhat less subject to housing market downturns than family housing, the trend is not expected to abate in the near term.

In 1990, 50.2 percent of Rio Vista residents were female and 49.8 percent were male, compared to 51.2 percent females and 48.8 percent males in 2000. This trend may reflect the development of the Trilogy project, as older households tend to have a higher proportion of females, following life expectancy trends nationwide in which females live longer than males. Again, should the rate of development of Trilogy slow in proportion to unrestricted projects, this trend could slow or reverse itself in the short term.

HOUSING CHARACTERISTICS

HOUSEHOLD TYPE AND SIZE

The 2000 Census data show a total of 1,881 households in Rio Vista. Of these, 1,286 (or 68.4 percent) are families, 546 (or 29.0 percent) have children under 18 living at home, and 1,051 (or 55.9 percent) are headed by married couples. Of the married couples, 402 have children living at home. Of all households, 164 (or 8.7 percent) are single female-headed households—99 (or 5.3 percent) with children living at home. The 262 residents age 65 years or older living alone represent 13.9 percent of all households. As stated above, this trend is expected to continue over time.

The average household size is 2.43 persons, also significantly lower than the countywide average (2.97). Rio Vista's average family size is 2.92. This statistic reflects the Trilogy development's adding persons over 55 to the community with no children at home. The trend is further confirmed by household size by housing tenure, with the average household size of owner-occupied housing at 2.37, while the average size of a renter-occupied dwelling is 2.59 persons. This statistic also reflects the growing number of new homes in the Trilogy development.

HOUSING OCCUPANCY AND VACANCY RATE

Vacancy rates constitute one measure of the health of the housing market in a community. The vacancy rate is the percentage of the total housing stock available for sale or rent at any one time. The U.S. Department of Housing and Urban Development (HUD) has determined that 5 percent is a "healthy" vacancy rate for rental units and considers 2 percent for ownership units an appropriate rate. Anything substantially less than this indicates a "tight" housing

market, which can result in inflated housing values, as competition for the limited supply bids up the price of housing.

According to the Census, there are a total of 1,974 dwelling units and 1,881 households, leaving 93 units vacant, or a 4.7 percent vacancy rate. However, this rate may be partially due to new homes completed but not yet sold. Rental vacancy rates are not available from the Census, but local realtors indicate that few rentals are available—particularly single-family homes and larger apartments.

HOUSING TENURE

Of the 1,881 occupied dwelling units in 2000, 1,350 (or 71.8 percent) were occupied by owners, while 531 (or 28.2 percent) were occupied by renters.

HOUSING TYPE

Year 2000 Census data are not yet available for housing type; the latest U.S. Department of Finance (DOF) estimate was in 1999. At that time, of the total of 1,791 dwelling units in Rio Vista, 1,353 (or 75.6 percent) were single-family homes, 309 (or 17.2 percent) were multiple family units, and 129 (or 7.2 percent) were mobile homes or manufactured housing.

HOUSING VALUES

Rio Vista is the most affordable community in Solano County, which is in turn the most affordable county in the Bay Area. Rental values are also comparably affordable. *Table 6-3* shows the range of current rents for apartments and homes. The range of sale prices for homes in the Trilogy and Homecoming developments also are shown. Currently, these are the only new home subdivisions under construction.

Market Rents for Apartments and Dwellings in Rio Vista			
1- and 2-Bedroom Apartments	3-Bedroom Apartment	Single-Family Dwelling	Single-Family "Move-Up" Dwelling
\$600–\$800	\$700–\$850	\$850–\$1,200	\$1,200–\$1,500
New For-Sale Housing in Rio Vista			
Development	Housing Type	Price/Rental Range	Affordability Range
Homecoming	Single family	\$140,000–\$210,000	Above moderate, moderate, some lower
Trilogy (over 65)	Single family	\$169,000–\$319,000	Above moderate, moderate
Vineyard Bluffs	Single family	\$325,000–\$400,000's	Above moderate

Source: Rentals – Century 21 Real Estate and Rio Vista Real Estate (telephone conversations, 2001). For-sale housing – Schuler Homes (Homecoming), Hoffman Co. (Vineyard Bluffs) and Shea Communities (Trilogy) – Sales offices, 2001.

As in most communities in California, the costs of owning or renting housing have increased dramatically in Rio Vista in recent years. According to 1989 Census data, the median value of an owner-occupied housing unit within the City was \$108,100. As of 2001, the price of new homes ranges from about \$160,000 to about \$320,000. A survey of new home tracts and prices constructed since 1999 indicates that a large number of new homes have sold for under \$200,000.

OVERPAYMENT

According to the 1990 census, 78 (or 10.8 percent of all households who owned their own homes) were paying more than 35 percent of their incomes for housing costs. Some 212 households (or 44.1 percent of all households who rented) were paying more than 30 percent of their incomes for housing. This is a total of 290 households (or 22.1 percent of all households) who were overpaying for housing. The 2000 Census data on housing value and rents are not yet available. However, if the 1990 percentage of households overpaying was extrapolated to the 2000 population and total housing units by tenure, 146 households who own their own homes and 234 renter households (for a total of 380 households) are overpaying.

PHYSICAL CHARACTERISTICS AND BLIGHT

In 1990, the Rural California Housing Corporation conducted a “windshield” housing survey. At that time, approximately 28 percent (about 380 units) of Rio Vista’s existing housing stock was judged suitable for rehabilitation (the need for repairs ranged from minor maintenance to substantial rehabilitation). The City carried out a Community Development Block Grant (CDBG) rehabilitation program in the late 1980s and early 1990s that resulted in approximately 20 rehabilitation loans to low- and moderate-income households. Assuming that the earlier efforts did not address all rehabilitation needs, additional rehabilitation needs are evident from the 1990 survey, as time has elapsed and the housing stock has grown older.

Rio Vista’s housing stock was older than most of the County in 1990. According to the 1990 Census, about 24 percent of occupied housing units were constructed prior to 1940 (over 50 years old). The remaining 76 percent was constructed between 1940 and 1990. The overall age of the housing stock most likely has declined in the intervening decade, as over 20 percent of the current stock was built in the new subdivisions that started in 1996.

ECONOMIC TRENDS

Census data indicate that in 1990 a total of 1,500 (or 58.8 percent) of Rio Vista residents over the age of 16 were employed, 62 (or 2.4 percent) were unemployed, and 987 (or 38.7 percent) were not in the labor force.

The following summary is from the Economic Development element, which contains a more detailed discussion of employment trends and jobs/housing proportions in the community.

Historically, much of the employment in and around Rio Vista has revolved around the natural gas industry and gas exploration. For many decades, natural gas wells were abundant and so were the supporting businesses that fed the industry. Merchants in equipment repair, sales, and service; well drilling and some manufacturing contributed significantly to the City’s economy.

Recently, however, with an upturn in the economy and resurgence in the energy industry, Rio Vista is beginning to experience dramatic changes in its economic growth. There is now a strong jobs/housing balance as employment opportunities have increased and stabilized over the years. In fact, presently there are more jobs than working residents.

It is important to note that, although the City currently maintains a healthy jobs/housing balance, with 0.9 job/employed resident and about 1.1 jobs/household, the ABAG projections indicate that the community will fall far short of an acceptable balance as growth occurs. Rio Vista is expected to decline from a position that is actually healthier than the County's and about on par with the region, to a much less balanced position than either the County or the region. The Economic Development element has established a policy of providing sufficient industrial land to maintain the current jobs/housing balance at buildout and strives to provide for a 1:1 ratio of jobs to employed residents.

PROJECTED HOUSING NEED—THE REGIONAL FAIR SHARE

The RHND process is mandated by the State and is devised to address the need for and planning of housing across a range of affordability and in all communities throughout the State. Each jurisdiction within the Bay Area (101 cities, 9 counties) is given a share of the anticipated regional housing need. The Bay Area's regional housing need is specified by the California Department of Housing and Community Development (HCD) and finalized through negotiations with ABAG. The time frame for this RHND process is January 1, 1999, through June 30, 2006 (a 7.5-year planning period). RHND projections are available for the 1999-2006 planning period.

Since the determination of housing need often is discussed in terms of household income categories, it is important to define the categories used in this Housing element at the outset. HUD has established household income categories—very low, low, moderate, and above moderate—based on a household's earnings relative to the County's median household income, as defined below:

- Very-low income 50 percent of median County income or below
- Low income 50-80 percent of median County income
- Moderate income 80-120 percent of median County income
- Above-moderate income Above 120 percent of median County income

Table 6-4 shows the estimated 4-person household income for each income category, based on Solano County's median income for the same-size household as determined by the U.S. Department of Housing and Urban Development (HUD).

**Table 6-4
ESTIMATED HOUSEHOLD INCOME**

SOLANO COUNTY (2001)

**Median Household Income for Solano County,
For a four-person household in 2001 = \$55,700**

- Very-low income (less than 50% of median) - \$27,850
- Low income (50-80% of median) - \$44,560
- Moderate income (80-120% of median) - \$66,840
- Above-moderate income (greater than 120% of median) - \$66,841

**Source: U.S. Department of Housing and Urban Development. HUD
Income Guidelines, 2001.**

Table 6-5 compares the ABAG RHND income distribution for the San Francisco region, Solano County, and Rio Vista, respectively. The Rio Vista distribution for the previous RHND period and the 1990 Census income distribution in Rio Vista also are shown. The table demonstrates that Rio Vista historically has provided a disproportionate share of the affordable housing in Solano County and the Bay Area. The current methodology used by ABAG for income distribution does not adopt a goal of moving the distribution of all jurisdictions to the regional distributions; rather, ABAG attempts only to move jurisdictions 50 percent closer to the regional distribution, or “half way” there. ABAG’s methodology therefore penalizes jurisdictions such as Rio Vista for doing a good job in the past.

The methodology for distributing the total housing need among the four state-mandated income levels has the additional effect of perpetuating an overconcentration of very low income households, in contrast to both the region and the County. Table 6-5 illustrates this disparity.

**TABLE 6-5
ABAG RHND Household Income Distribution Percentage Comparisons for
San Francisco Region, Solano County, and City Of Rio Vista**

	Very Low Income (%)	Low Income (%)	Moderate Income (%)	Above-Moderate Income (%)	Total
SF Region ^a	21	12	26	42	
Solano County ^a	20	14	26	40	
Rio Vista ^a	26	14	24	36	
1988-1995 Association of Bay Area Governments (ABAG) Regional Housing Needs Determination (RHND) for Rio Vista	25	16	23	36	
1990 Census Rio Vista household income distribution	32.9	16.4	21.3	29.4	100.0%

^a Based on the 1999–2006 ABAG RHND.

QUANTIFIED OBJECTIVES

State housing law recognizes that “the total housing needs identified may exceed available resources and the community’s ability to satisfy the need” (Section 65503[b]). In such cases, the above law requires that local quantified objectives “should establish the maximum number of housing units that can be constructed, rehabilitated and conserved over a five-year time frame.” In the case of Rio Vista, the ABAG needs estimate calls for over one-fourth of all newly built units to be affordable to very-low-income households and for an additional 14 percent of all units to be affordable to low-income residents. Rio Vista has a minimal fiscal base and limited prospects for attracting state and federal housing funds, which are cyclical and cannot be reliably projected.

Further, it is inherently unwise to perpetuate an over-concentration of lower income households in a particular community or neighborhood. As discussed above, the recently adopted ABAG RHND methodology does just that by not seeking to bring all Bay Area communities to the regional average income distribution. A more equitable distribution, if not the regional average, would be the County average, since the median income on which the categories are defined is a countywide measure.

To achieve a more equitable distribution that recognizes both limited resources and the need to avoid further over-concentration of lower income households, the City’s local quantified objectives will be adjusted as shown in *Table 6-6*. A further breakdown of Quantified Housing Production Objectives by production method is presented in *Table 6-7*.

Income Category	1999-2006 Site Capacity Objectives ^a		1999-2006 Production Objectives ^b	
	Number of Units	Percent	Number	Percent
Very-low income	357	26	278	20
Low income	190	14	195	14
Moderate income	342	24	362	26
Above-moderate income	502	36	556	40
Total	1,391	100.0	1,391	100.0

^a The City will use Site Capacity Objectives to continue to ensure that adequate sites exist to satisfy the entire regional housing need distribution and quantity of housing needs by income category as projected by the Association of Bay Area Governments.

^b The City’s Quantified Production Objectives reflect the more equitable distribution of the total housing need according to the countywide income distributions for Solano County.

TABLE 6-7

Quantified Housing Production Objectives for Rio Vista 1999 - 2006

Production Method	Household Income Affordability Levels			
	Very Low	Low	Moderate	Above Moderate
Construction	248	175	362	556
Rehabilitation	10	10	0	0
Conservation	20	10	0	0
Total Objectives	278	195	362	556

During the 10-year period between 1990 and 2000, the City experienced an increase in total housing units of approximately 40.6 percent, for an average annual growth rate in new housing units over the period of about 5 percent. The rate of growth was more rapid during the last half of the decade, as virtually all of the new housing was constructed since 1996. The 5-year period of 1996–2000 saw an increase of about 8 percent annually. The rate increased to over 12 percent in 1999–2000, according to DOF data.

The previous RHND (1988–1995) projected a total need of 770 housing units of all incomes for that period. During that time, only 134 units were produced. According to DOF figures, occupied housing production for 1996–1998 totaled 261 units, after the initiation of construction of Trilogy and Homecoming—the first and, to date, only projects to be constructed in the lands annexed in 1991–1993. During that same period, 357 building permits were issued. Achieving the Production Objectives set out in *Table 6-6* for 1999–2006 would amount to twice the projections for the previous RHND period and would require twice the current rate of housing production on a sustained basis. This objective would result in the same proportion of newly available affordable units in Rio Vista as in the County as a whole.

The housing policies and programs set forth in this document are intended to meet the above local housing Production Objectives and ensure that adequate sites are available to accommodate the RHND projected by ABAG in the 1999–2006 planning period.

SPECIAL HOUSING NEEDS

ELDERLY

According to the 2000 Census, in 262 households in Rio Vista at least one member is over the age of 65. Assuming that the proportion of elderly homeowners is the same as the proportion of homeowners in the City as a whole, approximately 72 percent of these households are owner-occupied; however, the Trilogy development is probably increasing that proportion, as these units are exclusively new for-sale homes for seniors. As these elderly residents age, their needs will be related to decreased mobility and smaller living space requirements. Current homeowners may in time seek multi-family, congregate, or assisted living facilities. Such housing should be located near medical, commercial, and recreational facilities.

The 2000 Census data for tenure is not yet available. The 1990 Census data is therefore the most recent data on tenure breakdown; in 1990, there were 427 householders 65 years old or older, with 332, or 78% owners and 95, or 22% renters. This exhibits a higher proportion of owners to renters than the general population in 1990, which was 66% owners and 34% renters. Because the Trilogy senior housing development makes up some two-thirds of the new dwellings constructed and occupied between 1990 and 2,000 (**350 in Trilogy, 545 total**), and Trilogy has so far been almost 100% owner occupied, this proportion is expected to actually be higher when the 2000 Census data for this category is available.

PHYSICALLY AND DEVELOPMENTALLY DISABLED

The 1990 Census showed that 144 (or 4.3 percent) of Rio Vista residents between 16 and 64 years of age had disabilities that prevented or may prevent them from working. Of these individuals, 66 were employed, and 22 (or 0.7 percent) had transportation disabilities. If these proportions remained the same, based on the 2000 Census population of 4,852, 208 residents would have work disabilities and 33, transportation disabilities. Although not all persons with work disabilities require special housing, many need specially designed units that are located near transportation, shopping, and services. Such facilities may be even more crucial for persons with transportation disabilities.

LARGE FAMILIES

Large families are defined as households with five or more persons. The 1990 Census showed that 8.8 percent of Rio Vista households had five or more members. This proportion has probably declined, consistent with the City's declining average household size, although the extent of the decline must be confirmed by the 2000 Census. Large households often have difficulties finding suitable housing that is also affordable.

The 2000 Census data for family size and tenure is not yet available. The 1990 Census data is therefore the most recent data on tenure breakdown; in 1990, there were 118 households with 5 or more persons, of which 85 or 72% were owners and 33, or 28% were renters. As is the case with elderly households, large families exhibit a higher proportion of owners to renters than the general population in 1990, which was 66% owners and 34% renters.

FEMALE HEADS OF HOUSEHOLDS

The 2000 Census showed the number of female-headed households in Rio Vista to be 164 (or 8.7 percent). The special housing needs of this group include low-cost and low-maintenance housing, suitable for children and located near schools and child care facilities. Innovative shared living arrangements, which may include congregate cooking and child care, also would be suitable. To accommodate this type of household in Rio Vista, new forms of housing may need to be explored, such as the innovative Muir Commons development in Davis, referred to as co-housing or shared living housing.

HOMELESS AND OTHER PERSONS IN NEED OF EMERGENCY SHELTER

Shelters and homeless assistance programs are the main resources available to homeless residents of Solano County. In 2000, 3 transitional housing shelters were operating in Solano County to serve homeless families with children. In these shelters, a total of 86 beds are available. Several more specialized shelters are located in Solano County for persons with substance abuse problems and mental illnesses, victims of domestic violence, and veterans. Up to 24 additional beds are available at these facilities. Finally, the Salvation Army provides cash assistance to homeless persons. Local assistance to the homeless is limited largely to counseling and information and referral services provided by groups such as the Rio Vista Community Action Center (CAC) and Rio Vista Care. Churches are another source of food and temporary assistance. Recently, several cities and the County have explored a joint effort to address the problem. However, no specific facility has been provided.

The homeless population in Solano County has been estimated at between 500 and 2,000 persons; it is not known how many are in Rio Vista. Factors that contribute to homelessness include lack of affordable housing, unemployment, reductions in government subsidies, deinstitutionalization of the mentally ill, domestic violence, illegal drug use and addiction, dysfunctional families, lifestyle choices, and other causes. Due to the lack of available services and distance from urban centers and its small population the actual numbers of homeless in Rio Vista are probably quite low. Rio Vista's population of 4,571 is about 1.16% of the total Solano County population. If population is used as a guide and the higher estimate of 2,000 homeless persons in the County is correct, this would mean only about 2 homeless persons would be in Rio Vista on a regular basis. The social service providers mentioned above (CAC, CARE) report occasional contact with homeless persons or families but such contact appears to be irregular.

Overall, programs and shelters in Rio Vista and Solano County are probably inadequate to meet the needs identified below. Although service providers throughout the County agree that locating a shelter in Rio Vista would be inefficient, there is clearly a need for more locally based assistance. Local programs providing assistance to the homeless include counseling, information, and referral by agencies such as Rio Vista Care, and food and cash assistance provided by churches on a case-by-case basis. Comprehensive data on the number of homeless people in the City of Rio Vista are not available and are not provided in currently available Census data reports.

Based on interviews with local service providers, at-risk individuals and families pose a greater potential need for the City than persons who are actually homeless. Of particular concern are chronically mentally ill residents, who are subject to termination of their public assistance payments. Many such persons presently occupy single-room occupancy hotel rooms in the downtown area. These residents comprise the largest proportion of at-risk households in Rio Vista, according to the impressions of local service providers. There is also some evidence of occasional camping by homeless families along the Sacramento River in the vicinity of Rio Vista. This appears to be a seasonal phenomenon, most commonly observed during the warmer months of the year. These reports have not been verified; there have not been any such reports or sightings in recent months.

The above analysis suggests that while many of the City's at-risk residents probably receive some form of assistance, the assistance may be inadequate to fully alleviate their risk of

homelessness. Rather than a shortage of existing programs, the City and County are confronted by declining financial resources in the face of relatively constant housing affordability problems. Programmatically, therefore, Rio Vista should focus on preventing future homelessness on behalf of the at-risk population rather than establishing shelters and programs for the small number of existing homeless residents. For this reason, Rio Vista has chosen to provide additional assistance to existing programs and to augment existing resources as opposed to identifying and developing additional shelter sites. Although homeless shelters and emergency shelters, as group homes, would be permitted as conditional uses in commercial and multi-family residential zoning districts, the consensus of social services professionals is that such facilities should be located near support services and employment centers. The professionals contacted for this report indicated that Rio Vista would be an inappropriate location in view of its distance from such centers.

Homeless shelters and transitional housing are allowed in all commercial zoning districts except C-3 (Commercial Service) and in R-3 and R-4 multifamily districts. Such housing would be considered as hotel or motel uses in the commercial districts and as rooming houses or boardinghouses in R-3 and R-4 districts. The latter are allowed as a conditional use; the former are allowed as permitted uses by right. There are currently two residential hotels in the downtown and two motels in the HC (Highway Commercial) district on Highway 12. The County Department of Health and Social Services currently provides temporary housing for families in these facilities as needed. A dedicated shelter facility could be developed in these districts, or a number of rooms in an existing hotel or motel facility could also be used for this purpose under the definitions of the Zoning Ordinance.

FARMWORKERS

The U.S. Census indicates that 25 (or 1.7 percent) of employed Rio Vista residents 16 years or older were employed in agriculture, forestry, and fisheries in 1990. But the Census does not provide more detailed information on the number of migrant, seasonal (non-migrant), and permanent farm workers in Rio Vista in order to identify the extent of their special housing needs. The 1990 Census showed that about 1,900 farm laborers resided in Solano County. It is reasonable to expect, given the agricultural base of the local economy that a number of farm workers live in the Rio Vista area.

According to the State Office of Migrant Education, there are approximately 95 families participating in the Migrant Education Program on an annual basis from 1998 to the current school year. At an average of 4.2 persons per household, this would equate to about 400 persons in the Rio Vista area. According to the Sacramento Valley Organizing Committee, a farmworker advocacy organization, the number of **both** migrant and permanent farmworker families is approximately 150. This would mean about 630 persons in farmworker households in the Rio Vista vicinity. There is no reliable data on how many of those reside in the City limits.

The housing needs of full-time farmworkers are no different from those of other employment groups and consist of housing that is affordable in relation to income, meets acceptable housing standards, and is reasonably accessible to employment. Seasonal or part-time farmworkers who do not leave the area and have or seek year-round residency in the area have similar needs;

but their income is likely to be considerably less than year-round employees, and these individuals may require subsidized housing or employer-based housing. Seasonal migrant workers typically have even less income available for housing because of their need to minimize expenses to meet off-season needs. As a result, migrant farmworkers may seek housing in a labor camp or may rent any available and inexpensive rental unit (which may be shared among several workers). If such housing is not available, migrant farmworkers may resort to substandard shelters—ranging from vehicles to tents or other forms of temporary shelter. Because migrant farmworkers need to reside near work sites, most farmworker housing needs to be provided in the unincorporated county areas, outside the City of Rio Vista.

The Solano County Migrant Farm Labor Camp, administered by the Vallejo Housing Authority, is the only publicly supported farm labor camp in Solano County. The camp was relocated in 1984 to a 27-acre site outside the Dixon city limits, is leased from the U.S. Navy on Radio Station Road, and can accommodate a projected maximum population of 500. The camp is funded through the Migrant Services Section of the State Health and Welfare Agency and through rental charges. In addition to the Solano County camp, 1 private camp in Solano County provides 82 family units, with no dormitories. The Solano County Division of Environmental Health Services monitors conditions at the camps to ensure that minimum health and safety standards are met.

OVERCROWDED HOUSING

Overcrowded housing is defined as housing units with more than 1.01 persons per room. According to the 1990 Census, a total of 104 occupied housing units were overcrowded, representing 8.2 percent of the total occupied units in Rio Vista. The incidence of overcrowding was more apparent in renter-occupied units, which accounted for 64 overcrowded units (or 62 percent of all overcrowded units in Rio Vista). Of all rental units, 14 percent were overcrowded, compared with only 4 percent of owner-occupied units, demonstrating a need for more rental units with a higher number of bedrooms. However, overcrowding also may occur when two or more households share a single dwelling unit, usually as a way of reducing their housing costs. The extent of such sharing is not indicated in Census data. If present, this factor would indicate a need for lower-priced housing in general, rather than a need specifically for larger units (renter or owner occupancy).

ASSISTED HOUSING AT RISK OF CONVERSION TO MARKET RATE

The City of Vallejo Housing Authority administers the Section 8 rental assistance program. Currently, this program subsidizes 76 units in Rio Vista.

State law requires that each jurisdiction completing a housing element consider subsidized housing projects that may convert to market rate rentals during the planning period covered by the element. This allows both HCD and the local community to anticipate the total number of below-market-rate rental units that may be converted or displaced.

Currently, there is no project in Rio Vista that may convert to market-rate rents during the next ten years. Only one assisted project has been identified, the Las Casitas del Rio apartments located on St. Joseph's Street. This project was constructed under the Farmers' Home Administration (FmHA) program in the mid-1980s; the project also contains a total of 40

assisted units under the County's Section 8 program (administered by the Vallejo Housing Authority). Neither the FmHA mortgage nor any of the Section 8 units are due to terminate during the next 10 years.

Sources used to verify that no other "at-risk" affordable developments exist in Rio Vista are as follows:

- HUD Section 8, Section 10, Section 213, Section 221(d)(e), Section 236, and Section 202 and HCD information do not indicate any projects other than Las Casitas del Rio.
- The CDBG program has no assisted multi-family developments.
- To date, no projects have been undertaken or assisted with local Redevelopment funds.
- No multi-family revenue bond programs exist.

CONSERVATION OF EXISTING UNITS

Rio Vista has a valuable resource in its existing housing stock. Significant numbers of low- and moderate-income persons currently reside in Rio Vista, and these existing units fill a need for many of these households. It is therefore necessary to protect these units and encourage their continued use in the housing stock.

As construction labor and material costs continue to rise, it is increasingly difficult for low- and moderate-income homeowners to maintain their homes and keep them in a decent and safe condition. Consequently, by deferring the maintenance of these units, the condition and livability of the units decline and their viability is threatened. It is important that programs be encouraged and developed to preserve the existence of units in the current housing stock.

HOUSING PRODUCTION

AFFORDABILITY AND TENANCY

Affordability, for the purpose of Housing element analysis, is a function of two primary factors: (1) the proportion of total income a household is able to reasonably be expected to expend on housing costs and still meet other essential needs (e. g., the "overpayment" threshold); and (2) the cost of housing available, in the form of mortgage payments and taxes for owner occupants or monthly rent. For over a decade, HUD has used the 30 percent of income figure to determine the affordable rent or housing cost for Section 8 and other direct assistance programs for very-low-income households. The 30 percent figure also is thought to be the most reasonable figure for the low-income group (up to 80 percent of median income) that rents, rather than owns, their homes. In recent years, the Legislature has indicated some recognition that a higher percentage is realistic for at least the moderate-income group, as well as those households in the low-income group that can manage to qualify for home ownership. The definition of affordability specified in Section 50052.5 of the State Health and Safety Code allows a higher than 30 percent level for owner-occupied housing, in recognition of the willingness of many

people to sacrifice other disposable income for the benefits of owning a home. This criterion applies only to the upper third of the low-income households that earn 70 percent or more of the median income and only to owner occupants.

This analysis considers the affordability level for all very-low-income households and low-income households that rent to be 30 percent of gross income. For low-income households that are owner occupants, the affordability level was considered to be 35 percent. For moderate-income households, many of whom can be expected to afford monthly payments on entry-level for-sale housing at current interest rates, the affordability level also was set at 35 percent. As discussed below, current housing costs place home ownership out of reach of all of the very-low-income group and most of the low-income range. For this reason, when analyzing housing needs met and those needs remaining, all very-low-income households were assumed to be renters, with a maximum affordable rent at 30 percent of gross income. The low-income group was considered to include both renters and owners. For renters, affordable rent was set at 30 percent of income, while affordable mortgage payments (including taxes and insurance) was set at 35 percent of income. All moderate- and above-moderate income households were assumed to be owners, at the 35 percent of income affordability level (no income limit was assumed for the above-moderate-income households).

NEW CONSTRUCTION—MARKET-RATE AFFORDABILITY

HOMES FOR SALE

As discussed previously, new homes for sale in Rio Vista during the planning period have been sold at affordable prices to many moderate-income households. Three new subdivisions have been constructed since 1988. The Alexander tract near White School was completed in 1991 and consists of about 150 single-family homes. Trilogy (ongoing) has about 550 occupied homes, with over 3,500 units projected at buildout. Homecoming, with 290 homes, is just being completed.

Tables 6-8 and 6-9 show income and affordability levels of Rio Vista households based on the Solano County median and housing production by affordability according to the criteria discussed above for each of the four income groupings recognized by State law. *Table 6-8* contains Solano County household incomes. *Table 6-9* shows the results of a quantitative analysis of affordability conducted by the City of Rio Vista based on HUD's household income guidelines for Solano County, as cited in the tables above. *Table 6-9* describes the number of units built and their prices when sold, the affordability limits of moderate-income households in each of those years, and the resulting number of homes sold at prices affordable to the moderate-income group in each year.

TABLE 6-8

Solano County Household Incomes, 1988 – 2001

Income Information	Year					
	1988 (\$)	1990 (\$)	1995 (\$)	1999 (\$)	2000 (\$)	2001 (\$)
Solano County median income	36,700	40,400	47,800	51,800	52,300	55,700
Above-moderate income						
>120% of median – Annual	44,041	48,481	57,361	62,161	62,761	66,841
Monthly	3,671	4,041	4,781	5,181	5,231	5,571
Moderate income						
81–120% of median – Annual	44,040	48,480	57,360	62,160	62,760	66,840
Monthly	3,670	4,040	4,780	5,180	5,230	5,570
Low income						
51–80% of median – Annual	29,360	32,320	38,240	41,440	41,840	44,560
Monthly	2,447	2,693	3,187	3,453	3,487	3,713
Very-low (low) income						
50% of median or less – Annual	18,350	20,200	23,900	25,900	26,150	27,850
Monthly	1,529	1,683	1,992	2,158	2,179	2,321

Note: Based on household income for a family of four.

Source: U.S. Department of Housing and Urban Development. HUD Income Guidelines for Solano County. 1988, 1990, 1995, 1999, 2000 and 2001.

TABLE 6-9
Housing Production by Affordability Level, 1988–2001

Income Levels and Costs	Year						1999 - 2001 Affordable Units Constructed
	1988 (\$)	1990 (\$)	1995 (\$)	1999 (\$)	2000 (\$)	2001 (\$)	
Moderate Income							
Ownership – maximum annual income	44,040	48,480	57,360	62,160	62,760	66,840	
PITI – up to 35% gross income less \$100 utilities	1,285	1,414	1,573	1,713	1,731	1,850	
Maximum affordable sale price with 8% 30-yr mortgage 10% down, \$3,000 closing	154,956	173,666	197,101	219,536	226,848	241,971	
Number of affordable units constructed	N/A	N/A	N/A	77	131	68	276
Low Income							
Ownership – PITI – up to 35% gross income less \$100 utilities	856	943	1,015	1,109	1,120	1,200	
Maximum sale price with 8% 30-yr mortgage w/10% down, \$3,000 closing	(81,749)	(106,362)	(120,985)	(128,797)	(136,609)	(149,188)	
Rental – Up to 30% of gross income less \$75 utilities	659	733	881	961	971	1,039	
Number of affordable units constructed	N/A	N/A	N/A	-	-	-	-
Very-Low Income – Rental							
Up to 30% of gross income less \$75 utilities	384	430	523	573	579	621	
Number of affordable units constructed	0	0	0	0	0	0	0
Total affordable units constructed							276
Total All Units Constructed							418

PITI = Principal, interest, taxes, and insurance.

Notes: Based on household income for a family of four; PITI for home ownership, contract rent for rentals.

No limit was assumed for above-moderate income households.

MULTI-FAMILY CONSTRUCTION

Almost no multi-family construction has taken place since 1988. This follows the general trend of multi-family construction, which declined dramatically in Solano County after the mid-1980s until recently.

1988–1998

The City of Rio Vista has provided information on the sale prices of new homes at the time of their permit issuance or final inspections for the subdivisions active during the 1988–1998 period. This information can be matched with the affordability ranges for the four income groups, using the above income limits in the year the homes were sold. Current rents for both single-family homes and apartment complexes also can be compared against current income and affordability limitations. This comparison allows a determination of the number of

households whose affordability requirements have been met by housing produced in Rio Vista since 1988 and also the housing needs remaining to be met. Further, the next section considers the impact of the Solano County Housing Authority's (SCHA's) direct assistance programs (Section 8 and vouchers). Of the 395 units for which building permits were issued during the years 1988-1998, 18 units were constructed in multi-family structures, and 48 mobile homes were annexed; the remaining 377 units were single-family detached dwelling units.

1999-2001

Rio Vista's housing supply has increased since 1998, particularly in more recent years. According to estimates by the Demographic Research Unit of the DOF), at the beginning of 1998 Rio Vista had a total of 1,628 dwelling units (1988). In January, 2001, the DOF estimated the presence of 2,046 dwelling units in Rio Vista. Compared with 1998 DOF data, this number indicates an increase of 418 dwelling units (or 26 percent) since January 1, 1998.

REMAINING HOUSING NEED 2001-2006

Table 6-10 identifies the remaining housing production needs remain for the 2001-2006 period, if the City is to meet the quantified Site Capacity and Production Objectives set forth in Table 6-6.

Income Category	1999-2006 Site Capacity Objectives (Number of Units)			1999-2006 Production Objectives (Number of Units)		
	1999-2006 Objective	1999-2001 Production	2001-2006 Remainder	1999-2006 Objective	1999-2001 Production	2001-2006 Remainder
Very-low income	357	0	357	278	0	278
Low income	190	0	190	195	0	195
Moderate income	342	276	66	362	276	86
Above-moderate income	502	142	360	556	142	414
Total	1,391	418	973	1,391	418	973

Table 6-9 shows affordable housing cost levels in Solano County for very low, low and moderate income households in selected years from 1988 to 2001. The table indicates the assumptions used in calculating the affordable sales prices for income levels above 70% of median, and rents for low and very low income households. For each income category, the table shows the number of units constructed at a rent or sales price that was affordable at that affordability level or below. From 1999 to 2001, a total of 254 units affordable to moderate income households and 22 units affordable to low income-affordable units were constructed in the years indicated. Since no multifamily units were constructed in this period, the only affordable units were single family homes sold at prices within the affordability limits indicated.

There were two development projects (subdivisions) and one new house under construction during 1999 to 2001. The Trilogly development (Shea Communities) sold homes in a price range

of about \$130,000 to \$220,000 in 1999; the prices rose to a range of \$160,000 to \$250,000 in 2001 (base prices). During this period, 58 of the approximately 250 homes sold were in the moderate-income affordability range for the year in which they were sold.

The homecoming subdivision (Schuler homes) was constructed between 1999 and 2001. In 1999, the prices in this subdivision ranged from the low \$120,000's to about \$180,000 and rose to about \$170,000 to \$230,000 in 2001, the last year of sales. In 1999, there were 21 homes in this subdivision that were sold at prices affordable to low income households in the 70% to 80% of median level (less than \$128,797). The rising market priced out the low income households at 70 - 80% of median in 2000 and 2001. The remainder of the 217 homes constructed during 1999 - 2001 were sold at prices affordable to moderate income households (217 - 21 = 196). In 2001, one modular home, valued at less than \$120,000, was constructed.

Due to the rapid changes in the local housing market during 1999 -2001 and the difficulty of pinpointing new home sales prices to exact dates in the Homecoming subdivision, the 22 homes that were most likely sold at prices affordable to lower income households will not be reflected in the calculation of remaining housing production needs (Table 6-10). These will be moved to the moderate income category. Because no multifamily units were constructed in 1999 - 2001, no units affordable to very low and low income households below 70 % of median were produced.

NON-CONSTRUCTION PROGRAMS—REGULATORY FLEXIBILITY, FINANCIAL ASSISTANCE, COST REDUCTION, AND DIRECT SUBSIDIES

REDUCED LOT SIZES AND INFILL DEVELOPMENT

On several occasions, the City has permitted the construction of homes on lots less than the "standard" 6,000 sq. ft., either through rezoning or the Planned Development process. In areas in the older sections of the community, the Zoning Ordinance should be changed both to reflect the historic character of the area and to maintain the existing density mix, which is inconsistent with single-family zoning. The Land Use element discusses this need and contains policies and implementing actions (specific plans and zoning ordinance amendments) to accomplish these objectives.

STATE AND FEDERAL PROGRAMS

STATE PROGRAMS

California Housing Finance Agency. The California Housing Finance Agency (CHFA) issues tax-exempt bonds, through its Home Ownership Home Improvement Program, to provide low-interest financing for home purchase or rehabilitation by households in areas with a shortage of reasonably priced mortgage money, and in areas where revitalization is necessary. Private for-profit and non-profit sponsors of new construction are eligible to receive loan commitments through this program. In addition, CHFA issues Redevelopment Agency Senate Bill 99 bonds to provide long-term, low-interest loans to finance rehabilitation or new construction in specified areas.

California Homeownership Assistance Program. The California Homeownership Assistance Program issues funds through HCD to pay for up to 49 percent of a home in return for equity participation. Commitments for the funds can be made to non-profit and for-profit developers of new construction.

Rental Housing Construction Program. The Rental Housing Construction Program is administered through HCD and provides funds to develop rental housing, primarily for low-income groups, through local agencies or the CHFA.

Predevelopment Loan Program. The Predevelopment Loan Program provides loans through HCD to local governments, housing authorities, or non-profit corporations for site acquisition and preparation, fees, and bonding expenses. A separate fund is also available to the same entities for land purchase in urban and rural areas.

State Homeownership Program. The State Homeownership Program will provide a \$15,000 second deed of trust at a 3 percent interest rate to help middle-income home buyers purchase a home.

FEDERAL FINANCIAL ASSISTANCE PROGRAMS

The City has pursued in the past, and is willing to pursue in the future, funding through available state and federal programs to reduce the cost of both for-sale and rental housing, through special development financing, tax credits, or direct subsidy of rents.

Mortgage Credit Certificate Program. The Mortgage Credit Certificate (MCC) Program was authorized by Congress in the Tax Reform Act of 1984. The program issues federal income tax credits for qualifying first-time homebuyers and thereby increases their ability to make payments on a home. The MCC tax credit is equal to 20 percent of the annual interest paid on a new first mortgage loan, thus enabling a higher maximum purchase price for new homes. Because the credit is applied to 20 percent of the mortgage payment, the credit generally increases the payment that is affordable to a particular household income, by 20 percent. In 1992, the State of California authorized issuance of up to \$20,000,000 in certificates (MCCs) for the local program (sponsored by the Solano Affordable Housing Foundation [SAHF]; the City of Rio Vista, City of Fairfield, and Suisun City; and Solano County) for purchase of homes in these cities and in the unincorporated areas of the county. In recent years, the amount of funded MCCs available to Solano County has dropped dramatically. Based on the dollar amount authorized, SAHF (the program administrators) could have issued only approximately 8 MCCs throughout the entire County over the past 3 years. SAHF has issued only 2 MCCs for both new and existing homes in Rio Vista since the program began.

The program essentially works with existing home finance lenders and does not subsidize down payments or mortgage payments; therefore, a minimum qualifying income is also necessary. For example, if the MCC program provided a homebuyer with an additional \$172 per month for principal, interest, taxes, and insurance payments, the buyer could afford an extra \$16,500 in mortgage than otherwise could be afforded. The MCC program may be considered suited for moderate-income and the upper third of low-income households. However, additional programs and subsidies are needed to make housing affordable to the remainder of

the low-income and all of the very-low-income households in Rio Vista and elsewhere in Solano County.

Solano County Housing Authority Section 8 and Voucher Programs. The federal Section 8 and Voucher programs provide a direct subsidy for qualified very-low-income families to ensure that these households do not pay more than 30 percent of their gross income for housing. The City of Rio Vista is a part of the SCHA, which contracts with the Vallejo Housing Authority to administer these programs in Rio Vista and other locations in the county. According to Vallejo Housing Authority staff, the number of new Section 8 certificates received by HUD and used in Rio Vista since 1998 is about 30. To the knowledge of the Vallejo staff, no certificates were used in conjunction with any new apartments built during this time. Rather, all 30 certificates were used to make market-rate, otherwise non-affordable housing, affordable to these very-low-income households.

Section 202. The Section 202 program provides long-term direct loans to private, non-profit sponsors in order to finance new rental housing construction for elderly and handicapped targeted income group members. It allows for reduction in the cost of new apartment construction (and thereby the necessary rents). It may be used in conjunction with Section 8 and/or other programs.

Community Development Block Grant. The CDBG program is a major federal program available to assist local government in the development of affordable housing. Funds are used to encourage the construction of low-income housing, including funding non-profit corporations in their housing construction projects to acquire or write-down the cost of land for residential units of low- and moderate-income households and infrastructure improvements to assist in the construction of affordable housing. In the past (late 1980s), the City has used this funding source to obtain housing rehabilitation loans for owner-occupied lower income households.

The HOME Program. The Home Program, administered through HCD, provides a matching grant of up to \$1 million for projects that are at least 20 percent affordable to lower income households.

Rental Housing Tax Credits. Rental housing tax credits are available to developers of rental housing that are affordable to households earning no more than 60 percent of median income (the “lower third” of the low-income group and all of the very-low-income group). Tax credits represent the federal government’s largest effort to assist in the development of housing affordable to low-income households. The tax credits enable the owner of a rental complex that is affordable to low-income households to take an annual tax credit equal to 9 percent of the depreciable basis of the complex against the owner’s federal tax obligation for up to 10 years.

Community Reinvestment Act. The Community Reinvestment Act is a federal program that directs local financial institutions to develop specific financing programs for low- and moderate-income housing.

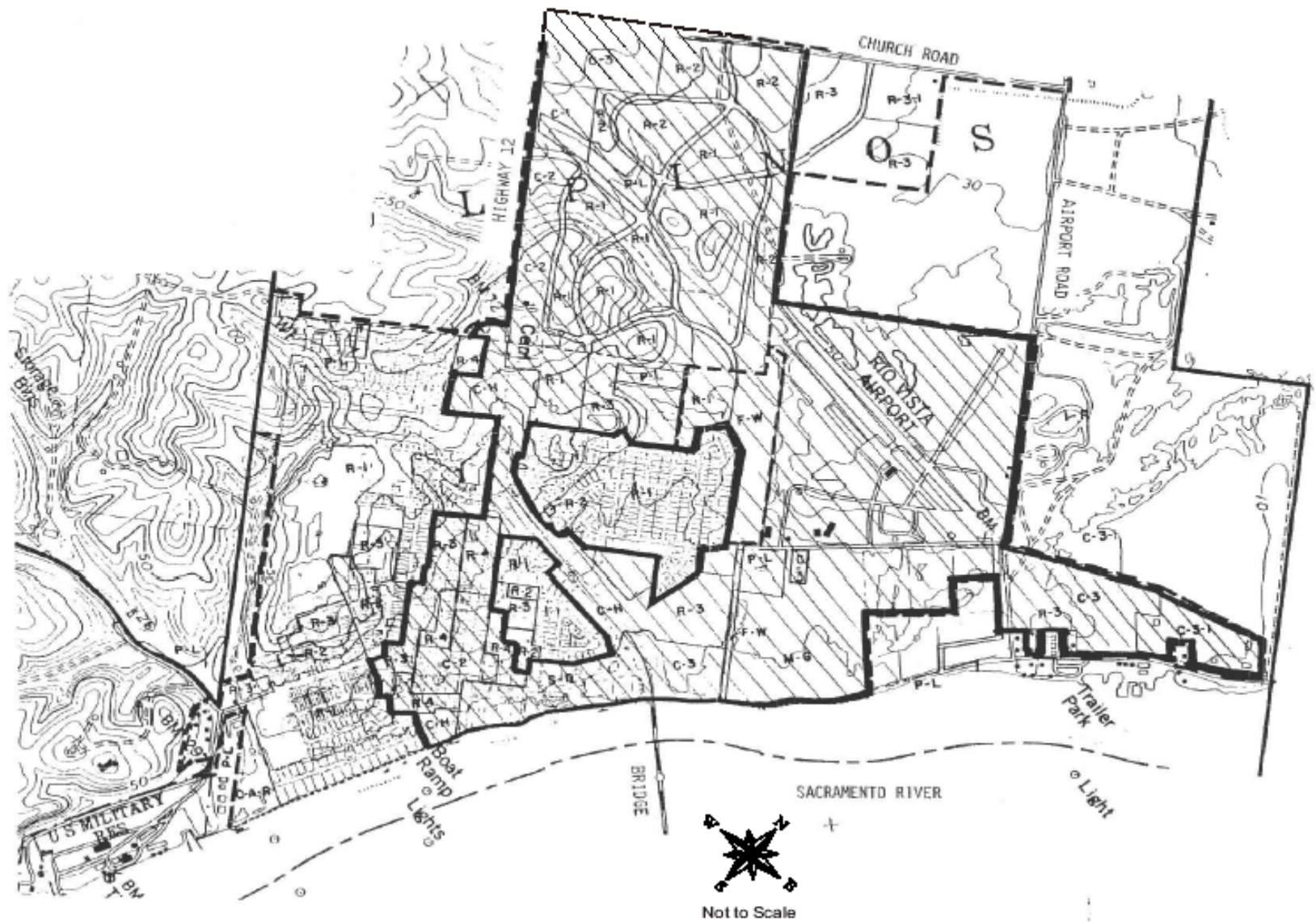
REDEVELOPMENT AGENCY

The City created a Redevelopment Agency in 1988. The Redevelopment boundaries **are** shown in *Figure 6-1*. Redevelopment is widely used in California as a tool for implementing economic development and constructing affordable housing. The primary benefits of a Redevelopment Agency are the ability to raise funds and finance infrastructure and other projects through tax increment financing; and the ability to assemble sites for conveyance to private developers of commercial, industrial, and housing projects that benefit the community. Typical redevelopment projects are downtown revitalization, industrial park development, infrastructure, and amenities that facilitate development and affordable housing.

LOW/MOD HOUSING SETASIDE FUND

The Community Redevelopment Law requires that not less than 20 percent of tax increment revenue allocated to the Redevelopment Agency from the Project Area shall be used to increase or improve the community's supply of very-low-, low-, and moderate-income housing (referred to as the "Low/Mod Housing Setaside Fund"). The law also requires that at least 15 percent of all new or rehabilitated dwelling units developed within the Project Area by public or private entities other than the Agency be affordable to low- and moderate-income households. Of the low- and moderate-income units, 40 percent (6 percent of the total) must be affordable to households in the lowest income group.

**Figure 6-1
REDEVELOPMENT AREA**



Rio Vista General Plan 2001

IMPLEMENTATION PLAN AND 10-YEAR HOUSING PROGRAM

In September 2000, as required by Redevelopment law, the Redevelopment Agency updated and adopted an Implementation Plan that indicates how housing will be provided over the next 10 years. To date, only administrative funds have been spent on housing, and there is a fund balance of about \$200,000 for program activities. The Implementation Plan also projects that about \$500,000 will be spent on affordable housing over the next 5 years, including a substantial portion of the fund balance and future increment revenues. The Agency established a Deferred Payment Assistance Loan program for lower income households in 1997; to date, however, no loans have been made.

The primary purpose of the Agency's housing programs is the preservation and development of affordable housing for low- and moderate-income households. In addition, the Agency's housing programs will assist in the elimination of blight by offering residential property owners incentives to repair or improve their property; by creating new, well-designed residential housing projects in the community; and by ensuring, through covenants and restrictions, that housing developments assisted by the Agency will be well maintained for their useful life.

PRIVATE PROGRAMS

California Community Reinvestment Corporation. The Community Reinvestment Act, enacted by Congress in 1977, encourages local financial institutions to actively identify and help meet the credit needs of their communities. The California Community Reinvestment Corporation (CCRC) was established by a consortium of federally chartered banks in California and provides below-market-rate financing for the development of affordable housing.

Federal Home Loan Bank Board. The Federal Home Loan Bank Board established the Affordable Housing Plan (AHP), which provides grants for the development of affordable rental housing.

Non-Profit Housing Corporations. The establishment of a strong, locally-based non-profit housing development corporation committed to working with the City, business, and development communities could play a significant role in successfully implementing the affordable housing program through the development and long-term management of affordable housing. This type of non-profit firm could perform functions that the City, business, and development communities are either unable or unwilling to undertake on their own.

Reverse Annuity Mortgage. The creation of a home equity conversion program (reverse annuity mortgage) would work in conjunction with local financial institutions to allow elderly homeowners a method of extracting equity out of their homes for repairs and as supplemental income.

REVIEW OF THE 1992 HOUSING ELEMENT

Between January 1988 and December 1998, Rio Vista added a total of 448 residential dwelling units, based on building permits issued for new construction. This included 412 single-family homes and 36 multifamily units. It should be noted that the original timeframe of the Housing Element was 1988 through 1995, however, State law extended the timeframe through 1998. The

total units produced from during that time was less than half the City's total projected need of 770 as determined by ABAG in 1988. About half of these units were in the above moderate price range, although in the Homecoming subdivision, there were models with small floor plans that were affordable to the highest 10% of the low income household range and all models were affordable to moderate income households (the rapid appreciation of recent years began in 1999 in Rio Vista). The Trilogy development also sold a number of smaller floor plans affordable to moderate income households. A third subdivision, River Country Estates, sold from 1988 - 1991 but these were not affordable to moderate income households. The recession in the housing market experienced from the early to mid-1990's is considered to be the primary reason that the total number of projected new units was not reached.

Although the goals for new construction for Very Low and Low Income households were not met, 36 apartment units were constructed during a period which was not favorable for new construction of rental units for any price range. All of these were affordable to low income households; it is not known whether any were affordable to very low income households. For the purpose of this review, it is assumed that they were not. It is anticipated that there may be more interest in developing rental housing in the near future, as evidenced by apartment construction during the past two years in other Solano County cities. Rents have been on the rise since 1999, coinciding with the higher appreciation rates in single family houses.

As shown on the following tables, during the reporting period, 26 units were rehabilitated, 10 of which were affordable to very low income households and 16 affordable to low income households. These rehabilitated units were funded through two CDBG grants; all are subject to rental agreements that keep the units affordable. Although the rehabilitated units did not add to the overall inventory of units, they did have a significant impact on the inventory of units with long-term affordability restrictions for low and very-low income households.

A total of 75 very low income households attained affordable housing through Federal rental assistance (Section 8 Certificates and Vouchers) administered for Solano County by the Vallejo Housing Authority.

The following tables provide summaries of the number of units achieved and the performance of the previous Element's goals and programs during the period January 1, 1988 through December 31, 1998. It should be noted again that per State legislation, the timeframe for the previous Housing Element was extended from 1995 to 1998. Therefore, units constructed from 1995 through 1998 go towards meeting the goals of the previous Housing Element. Units produced in 1999, 2000 and 2001 are considered to be in the current period for which this Element is concerned and will be counted as such.

PROGRESS MADE IN MEETING REGIONAL HOUSING NEED AND LOCAL QUANTIFIED OBJECTIVES FOR PREVIOUS HOUSING ELEMENT 1988 - 1998

	Very Low Income (Less than 50% of Median)	Low Income (50 to 80% of Median)	Moderate Income (80 to 120% of Median)	Above Moderate Income (Over 120% of Median)	Total
Regional Housing Need	193	123	177	277	770
Quantified Objectives	116	111	242	301	770
New construction	3	36	164	212	448
Rehabilitated units	10	16	0	0	26
Assisted Units	75	0	0	0	75

	Very Low Income		Low Income		Moderate Income		Above Mod. Income	
	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
Goal 1: New Construction								
Private new construction	96	0	81	36	242	212	301	212
INCENTIVES	20	0	30	0				
Second Dwelling Units	27	3						
Support Non-Profit Agencies	43	0	66	0				
Redevelopment	16	0	18	0				
Mortgage Revenue Bonds and Tax Credits			5	0	10	6		
Goal 2: Rehabilitation and Conservation								
Below-Market-Rate Rehabilitation Loans	10	10	15	16				
Housing Assistance (Not a Specific Goal)								
Section 8 Certificates and Vouchers	0	75						
Mortgage Subsidies			12	0				
PROVIDE EMERGENCY SHELTER	50	Unknown						
TOTALS	262	88	227	52	252	218	301	212

E. Outlook

POPULATION, INCOME, AND HOUSING

Despite the California recession of the early 1990s, Solano County's population growth remains strong. ABAG estimates that the county will add over 61,800 new residents between 1990 and 2000, making it the fastest growing county in the region. Although other counties will experience higher absolute population increases, Solano County will experience the highest percentage increase in population between 2000 and 2020. The County's population will increase by about 36 percent, or 146,100 residents in the 20-year period. (Association of Bay Area Governments, 1999.)

Solano County, along with Santa Clara County, has the highest average number of persons per household in the region. As in other counties, this average has increased significantly since the mid-80s. In 1990, Solano County had an average of 2.88 persons per household. For 1995, ABAG estimates this number at 2.94 and, as shown in *Table 6-11*, the estimate for 2000 is 2.97. ABAG expects the average household size to peak at 3.03 in 2005 and then to decline to 2.96 in 2020. (Association of Bay Area Governments, 1999.)

	2000	2005	2010	2015	2020
Total population	401,300	450,300	481,700	514,800	547,400
Household population	387,000	434,100	465,400	498,300	530,800
Persons per household	2.97	3.03	3.02	2.98	2.96
Households	130,320	143,060	154,220	167,330	179,210
Mean household income (in constant 1995 dollars)	\$60,400	\$64,800	\$67,900	\$71,700	\$75,000

Source: Association of Bay Area Governments, 1999.

Throughout the forecast period (2000-2020), household growth is projected to be clustered in three major growth centers: Fairfield, Vacaville, and Vallejo. These three communities will account for over 70 percent of the county's 48,890 new households. Fairfield will undergo the most growth, with 14,800 new households. Vacaville will add 11,050 households, and Vallejo (an older community) expects to add 8,700 households. (Association of Bay Area Governments, 1999.)

Rio Vista will see the most dramatic change of the cities in Solano County. In fact, Rio Vista will experience the largest percentage increase in population and households in the region. (Association of Bay Area Governments, 1999.)

In July 1994, the Solano County Board of Supervisors adopted the Orderly Growth Initiative that restricts development on agricultural land outside cities. This action extended policies initiated in Measure A, which were due to expire in 1995. Cities are allowed to annex agricultural land only if it is contiguous to that city's municipal limits. In addition, the formation of a new town would require a vote of the electorate. Consequently, ABAG does not project that significant development will occur outside Solano County's existing cities. (Association of Bay Area Governments, 1999.)

COMPARISON OF UNIT POTENTIAL AND PROJECTED HOUSEHOLD GROWTH

Table 6-12 contains a summary of Rio Vista's projected population and housing characteristics. Table 6-13 contains a summary and comparison of Solano County's projected population, housing, and job characteristics by city and county.

Description	Projection Year				
	2000	2005	2010	2015	2020
Population	4,400	8,700	13,400	17,500	24,400
Number of households	1,590	3,180	4,960	6,560	10,120
Persons per household	2.65	2.7	2.64	2.62	2.39
Mean household income (in constant 1995 dollars)	\$53,400	\$57,800	\$60,100	\$64,400	\$67,100
Employed residents	2,200	4,100	6,200	8,600	10,800
Total jobs	1,780	2,250	2,630	2,940	3,190

Source: Association of Bay Area Governments, 1999.

HOUSING CONSTRAINTS

The provision of adequate, safe, comfortable and affordable housing to all economic and social segments of the City of Rio Vista is constrained by a combination of economic, social, and institutional factors. Homebuilders, including for-profit developers, non-profit housing organizations, and governmental agencies, require both the resources and a working environment that is conducive to building homes according to the needs identified by each type of homebuilder. In any community, the construction of homes is constrained by a combination of housing standards (the regulatory requirements for housing conditions) and market demand (the ability of households to expend resources on housing according to the supply and cost of housing). Providing a variety of housing standards or a variety of market choices (choices other than housing type, such as purchasing power or location) will greatly minimize these

constraints. Through this Housing element, the General Plan as a whole, and other means, the City of Rio Vista seeks to provide this essential variety.

Governmental and non-governmental constraints to the housing supply are discussed below.

TABLE 6-13
Summary of Projected Population, Households, and Jobs
for Solano County (1990-2020)

	2000	2005	2010	2015	2020
Population					
Benicia	27,500	28,500	29,000	29,400	30,100
Dixon	15,200	17,900	20,500	23,800	26,900
Fairfield	93,500	106,400	112,200	120,700	128,200
Rio Vista	4,400	8,700	13,400	17,500	24,400
Suisun City	26,900	29,400	30,300	30,900	31,400
Vacaville	89,400	98,100	102,000	106,700	111,100
Vallejo	114,600	123,200	129,200	133,800	138,300
Unincorporated	29,800	36,100	45,100	52,000	60,000
Solano County	401,300	450,300	481,700	514,800	547,400
Households					
Benicia	10,080	10,310	10,490	10,670	10,720
Dixon	4,860	5,760	6,580	7,460	8,250
Fairfield	29,920	32,620	34,710	37,770	39,990
Rio Vista	1,590	3,180	4,960	6,560	10,120
Suisun City	7,630	8,340	8,670	8,960	9,100
Vacaville	28,030	30,040	31,720	33,730	36,360
Vallejo	38,310	40,370	42,500	45,160	46,900
Unincorporated	9,880	12,440	14,590	17,010	19,770
Solano County	130,320	143,060	154,220	167,330	179,210
Jobs					
Benicia	12,470	13,340	14,450	15,140	15,600
Dixon	4,930	7,050	7,580	7,750	7,920
Fairfield	33,950	37,430	43,980	54,730	63,070
Rio Vista	1,780	2,250	2,630	2,940	3,190
Suisun City	4,910	6,230	9,010	10,000	10,530
Vacaville	26,350	31,920	35,910	38,570	41,460
Vallejo	33,010	37,550	42,810	45,300	47,260
Unincorporated	12,110	13,100	15,590	18,640	21,750
Solano County	129,510	148,870	171,960	193,070	210,780

Source: Association of Bay Area Governments, 1999.

GOVERNMENTAL CONSTRAINTS

Governmental policies and regulations can constrain future residential development to varying degrees by imposing requirements and limitations on such development. These actions in turn can affect the cost of housing. Generally, governmental constraints include land development controls, development processing procedures and fees, the amount of vacant land designated or zoned for residential use in the various density categories, and requirements for the provision of services and facilities. In addition, compliance with the regulatory requirements associated with Air Quality Management Plans, Congestion Management Plans, the Endangered Species Act and the Clean Water Act, contributes to increased costs of housing construction in the local area.

In the absence of governmental controls, theoretically the free market would provide *some* type of housing for everyone in need of shelter; however, community standards for health, safety and development patterns require that housing meet certain objectives for construction. These community standards, expressed in governmental regulations, are “popular” in that they represent the community at large, and no substantial portion of the community desires housing that is below these standards. Furthermore, the majority of the community “demands” that no housing below these standards be constructed even for those whose resources are insufficient to pay the costs of meeting these standards. In addition, the City of Rio Vista’s building code, zoning, and other land use controls provide for a range of housing types and densities to ensure that housing affordability and choice is maximized.

APPROVAL PROCESS

Minor residential subdivisions are generally processed in 9-12 weeks. Larger development applications may take between 6 and 12 months to process, depending on the nature of environmental review required. The City’s Zoning Ordinance requires that all commercial, multi-family (over two units), and new subdivisions be reviewed for compliance with general community design standards for site planning concerns such as circulation, orientation of buildings, location and visibility of common areas, and landscaping. Building architecture is also reviewed for general principles. Individual single-family homes are reviewed at the staff level; the City’s Planning Commission reviews other developments. Rio Vista’s process is similar to that in other nearby communities. The process may be slightly less cumbersome than typical in Solano County, in that there is no discretionary review body other than the Planning Commission to increase the procedural requirements of this process. Further, the Development Agreement and planned unit development (PUD) process has been used to establish administrative review within these projects where more specific design criteria have been established. This one-stop review minimizes procedural requirements and processing time. The processing times and procedures in Rio Vista are typical of those in most Bay Area communities and do not pose undue constraints to residential development.

The residential architectural standards described in the Community Character and Design Element for both single and multifamily developments are for the most part, typical of Solano County cities. Review criteria include such items as building articulation, façade elements and details that create interest, shade and shadow, a strong sense of entry and orientation to public streets and rights of way. Elements such as bays, porches, eaves and similar features are encouraged.

Where the Rio Vista standards are somewhat unique is their requirement for single family front-facing garages to be set back to at least 30 feet. At the same time, front walls are allowed a reduced setback of 15 feet and porches and design features may be placed as close as 10 feet to the front property line. This accomplishes three objectives: a more pedestrian - friendly streetscape is created by reducing the impact of the garage and auto domination; makes narrower lots allowable by right, so long as overall density requirements are met; allows more parking on the lot, thereby reducing the need for on-street parking; and thereby allows for a narrower street right of way and less paving. The overall effect of this requirement probably reduces cost by allowing the narrower roadway widths, which should more than offset the additional driveway length required for the greater garage setback. The reduced roadway widths are allowed for public as well as private streets, as long as the garage standards are met. Overall, the standards are designed to allow higher than "typical" densities through better design, while reducing infrastructure costs. Processing time is reduced by avoiding the need to use private streets to take advantage of the reduced widths.

FARMWORKER HOUSING NEEDS

While the permanent farmworker population has the same needs as other lower income households, the migrant population is somewhat different. In particular, temporary housing is needed for families that travel together, as well as the opportunity for workers without families present to be housed during their seasonal employment. Boarding houses have traditionally provided shelter for seasonal or temporary workers, as have dormitories or simple rooms for rent in single family homes. The Rio Vista Zoning Ordinance currently allows boarding houses in multi-family zoning districts. 'Carriage houses" or rooms for rent without kitchen facilities are allowed in single family districts as well. The review of the zoning and subdivision ordinances (IM H-2) and the residential land use inventory will provide an opportunity for assessment of appropriate locations for these types of facilities. Boarding houses or rooms for rent may be considered in a similar fashion as group homes, with such arrangements for up to 6 (or some other number) individuals allowed in single family, as well as multifamily districts.

ARTICLE 34 REFERENDUM

The City would request authority from City voters by means of an Article 34 Referendum if the City's involvement in an affordable project through liens, ownership, or management is deemed necessary. The referendum requires that voter approval must be obtained before any public entity undertakes programs to own, manage, or finance housing where more than 49 percent of the units are reserved for low-income affordable housing. If, during the implementation of the City's affordable housing programs, it became apparent that direct City involvement would be required to successfully complete a project, the City would place an Article 34 Referendum on the next scheduled ballot for voter approval.

PERMITS AND FEES

Building permits must be secured before commencement of any construction, reconstruction, conversion, alteration, or addition. Approval of permit applications is based on conformity with the Zoning Ordinance, although the City has the power to grant variances from the terms of the ordinance within the limitations provided in the ordinance.

Development processing and permit fees and exactions add to housing construction costs. Planning, building, and growth impact fees assessed by Solano County jurisdictions are among the highest in the region according to a study of the Bay Area Council. In general, however, permit fees are typically high in rapidly growing communities, as supporting infrastructure is not in place and must be provided by new development. The City of Rio Vista fees for construction of a typical single-family home within development agreement projects are approximately \$26,000 for transportation improvements, municipal facilities, water, drainage and wastewater facilities, and other public facilities and services. The City of Rio Vista's fees for new residential development are generally lower than fees charged in other cities in Solano County, and in most cities in growth corridors of the San Francisco Bay Area. (The average fee for City services in central Solano and eastern Contra Costa County, not counting school fees, is about \$30,000.)

In addition to the City's fees, Solano County charges a public facilities fee of \$2,395 for public facilities and services needed in response to rapid growth in Solano County. In addition to City and County fees, a school impact fee is required for each residential unit, currently set by the River Delta Unified School District at about \$3.00 per square foot of habitable floor space

The total fee for new construction of a 1,500-sq. ft., three-bedroom home in Rio Vista is about \$32,000. In the neighboring communities, the equivalent fees are in the upper \$30,000s and low \$40,000s. A typical two-bedroom, multi-family unit of 800 sq. ft. would be expected to require about \$30,000 in fees. Therefore, Rio Vista continues to be a bargain compared to fee structures in nearby communities. *Table 6-14* compares residential fees and taxes in Rio Vista to those in nearby communities.

TABLE 6-14
Residential Fee/Tax Comparison by City and County
for Unrestricted (Family Housing)

City – Last Adjusted	City					Other	County	Totals (\$)
	Roads (\$)	Sewer (\$)	Water (\$)	Capital Facilities (\$)	Parks (\$)	Development Fee (\$)	Capital Facilities (\$)	
Rio Vista – 1991	6,357	5,283	3,767	3,160	1,057	2,164	2,395	24,183
Brentwood – 1996	6,922	2,329	2,889	1,441	4,011	2,988	N/A	20,580
Fairfield – 1997	4,121	6,879	5,389	3,427	2,994	N/A	2,395	25,205
Suisun City – 1993	5,762	7,132	2,952	2,700	2,228	N/A	2,395	25,168
Vacaville – 2000	6,130	5,467	5,358	1,168	2,950	N/A	2,395	23,468

Note: Development impact fees have been adjusted to 2001 dollars, based on construction cost inflation since their adoption.

SUBDIVISION STANDARDS

General standards for off-site improvements, such as streets, sidewalks, bikeways, and street lighting, re established in the City's Standard Plans and Specifications, established under the

Subdivision Ordinance and updated periodically. The minimum width for streets in a residential development is 36 feet from curb to curb. Exceptions are made only for existing public alleys, which must be a minimum of 20 feet wide. This street width is a standard requirement in Solano County and is typical of most neighboring communities (Fairfield, Vacaville, and Suisun City).

With the advent of newer development approaches, such as “smart growth,” “performance regulations,” and “New Urbanism,” a number of California communities are re-thinking the conventional wisdom of these standards. Streets of the typical standard tend to accommodate higher automobile speeds, are devoid of public landscaping or street trees, do not relate to the density of the neighborhood or the amount of auto traffic anticipated, and place an additional burden on low-income residents by eliminating alternatives and increasing reliance on more expensive automobile transportation. The performance street standards proposed by the policies of the Circulation & Mobility and the Community Character & Design elements call for narrow streets where density and traffic considerations allow, multiple connections to destinations, and shorter blocks to foster easier walking and transit access. The Standard Plans and Specifications will need to be amended to provide for these alternative street standards (*see the Land Use, Community Character & Design, and Circulation & Mobility elements*). In the meantime, larger projects will be encouraged to use the performance standards through the Development Agreement and PUD procedure.

As in most Bay Area communities, developers are expected to pay the cost of water and sewer connections and a share of the costs of any expansion of water or sewage treatment facilities necessitated by development. These required improvements do not exceed the standards typically found in the Bay Area and do not constitute undue development constraints.

LAND USE CONTROLS

Land development controls include policies and regulations contained in the City’s General Plan, Subdivision and Zoning Ordinances, and building codes.

In 1991, the City of Rio Vista approved significant amendments to its General Plan, which created the capacity for some 8,000 dwelling units on over 2,300 acres of newly annexed land. The Trilogy, Homecoming, Brann and Gibbs Ranches and the Esperson property all were part of those amendments and annexations. The River Walk property (Seeno) was annexed in 1981. The comprehensive amendments now being undertaken do not remove or “downzone” any of these properties from their previous land use designations or capacities for residential development (see the Development Constraints & Boundaries and the Land Use elements). Constraints to housing development imposed by the General Plan have been largely eliminated as a result. To the contrary, the Plan recognizes and incorporates in the Land Use Element, conceptual plans prepared for some of these projects.

The City of Rio Vista Zoning Ordinance designates land uses, height, bulk, density and parking standards throughout the City. The Zoning Ordinance was designed for consistency with the General Plan. The Zoning Ordinance provides a variety of residential use designations with densities ranging from 0.1 to 28 dwelling units per acre. The ordinance has not been comprehensively updated since its adoption; although a number of amendments have occurred as required by circumstances over the years, its basic format still dates from 1966.

In terms of specific requirements, Rio Vista has a minimum site area per unit of 6,000 sq. ft. in single-family residential districts, 3,000 sq. ft. on sites zoned for duplexes and triplexes and 1,500 sq. ft. for multi-family residences. Lot coverage is limited to 40 percent in single-family areas, 50 percent for duplexes and triplexes, and 60 percent on sites zoned for multi-family residential use. Parcels zoned for single-family homes and duplexes require a 5-foot side yard setback, 15 feet in the rear yard and 20 feet in the front. Triplexes and multi-family residences require setbacks of 15 feet in the front, 10 feet in the rear yard, and 5 feet on the side. Minimum parking requirements are one covered parking space for each single-family dwelling and one and one-half spaces for each duplex or multi-family dwelling unit.

California Government Code Section 65915 requires cities to grant a density bonus of up to 25 percent, or provide other incentives of equivalent financial value, if the developer agrees to construct at least 25 percent of the total units of a housing development for low- and moderate-income families. For example, the R-1 Single-family lot size can be reduced to 4,800 sq. ft. through the use of the 25 percent density bonus. To date, however, the City has not received an application involving a density bonus under Section 65915. Therefore, the State density bonus program has not provided a sufficient incentive for the construction of affordable housing. This is at least partly due to the fact that, because of lower land costs in Solano County and particularly in the Rio Vista area, higher densities do not increase the affordability of housing as much as higher densities would in more central locations in the Bay Area.

The Land Use and Community Character & Design elements of this General Plan provide for constructing second dwelling units or carriage units in single-family developments. The Zoning Ordinance allows for such units to be constructed either as part of a PUD or with a conditional use permit.

A number of provisions of the Zoning Ordinance need to be amended to allow more efficiency and flexibility, particularly in the historic pre-World War II neighborhoods. Two examples are unintended restrictions on infill projects because of the 6,000 sq. ft. minimum lot sizes and 60-foot widths required by all of the multi-family zones; many existing lots in the pre-World War II neighborhoods are less than 6,000 sq. ft. The ordinance also prohibits rehabilitation and other measures to bring existing second dwelling units and a number of multi-family structures into conformity because these are located in predominantly single-family blocks zoned R-1. These problems mainly result from applying well intended but inappropriate conventional zoning ordinance standards in historic neighborhoods. A new zoning category and approach to infill development and the historic neighborhoods is needed.

The solution to almost all of the above constraints on affordable housing is a comprehensive amendment to the Zoning Ordinance that will address administrative, formatting, organization, and substantive issues as one effort.

Table 6-15 shows the minimum lot sizes for the City's single- and multi-family residential zone classifications under the current Zoning Ordinance, with and without density bonuses.

TABLE 6-15
Minimum Lot Sizes in Rio Vista under the Current Zoning Ordinance

Zone	Base Minimum Lot Size (sq. ft.)	Minimum Lot Area Per Dwelling Unit (sq. ft.)	Base Units Per Net Acre	Maximum Density with 25 % Bonus ^a
R-1 Single-family	6,000	6,000	7.26	9.08
RM-2 Duplex	6,000	3,000	14.52	18.25
RM-3 Multi-family	6,000	1,500	29.04	36.3
RM-4 Multi-family ^b	6,000	1,500	29.04	36.3

^a State-required low-income density bonus
^b RM-4 differs from RM-3 only by allowing limited, small commercial/office uses as conditional uses (use permit required) Multiple family housing is a permitted use in both districts.

Source: *Rio Vista Zoning Ordinance*, revised 1997.

BUILDING CODES

The latest edition of the Uniform Building Code (UBC) is enforced in Rio Vista. The City’s Building Department ensures that new residences, additions, and auxiliary structures meet all of the latest construction and safety standards. Building permits are required for any construction work. Rio Vista has no local building or construction code restrictions beyond those prescribed by the UBC.

CONSTRAINTS ON HOUSING FOR PERSONS WITH DISABILITIES

The City has adopted the Uniform Building Code, 1997 version. There are no additional local codes which place additional requirements on permitting facilities for accommodating disabled persons. At the same time, the City has not instituted programs aimed specifically at processing or responding to requests for accommodations. Such requests are typically made through permit inquiries for construction purposes or to various departments if other access issues are involved (handicapped ramps on sidewalks, parking, etc.) While there is no program or policy in place to proactively remove constraints on development or conversion of residential facilities for disabled persons, there has not been any such constraints specifically demonstrated or called to the City’s attention. Generally, the building permitting process treats the construction or conversion of residential facilities to accommodate the disabled in the same manner as any other construction - no special permits or processes are required for such construction. Ramps or other exterior improvements simply need to meet building and fire codes. Typically, such “architectural features or appurtenances” are allowed to encroach into a required setback by up to 3 feet.

The City has not specifically reviewed the Zoning Ordinance or other land use policies with respect to ADA. No apparent conflicts between local ordinances or practices and ADA have been identified. The zoning ordinance does not have a process in place to identify reduced parking demand for disabled or any other facilities; this is one of the issues that will be addressed in the comprehensive ordinance review that is called out in Implementation Measure H-2. With respect to occupancy, the zoning ordinance does not differentiate between unrelated

individuals and related individuals in a household for the purpose of determining compliance with “single family” zoning districts. Special needs housing such as group homes do not have specific siting requirements called out, such as distance separators, etc. Proximity or number of other use-permitted facilities could be a consideration for group homes for over 6 persons, which require a conditional use permit. There is no such requirement for permitted uses such as group homes with 6 or fewer individuals.

The City did adopt a policy and process for considering requests for designating handicapped parking spaces in residential neighborhoods, particularly for those older neighborhoods where houses typically do not have a driveway off the fronting street and the garage may be detached from the house. These requests are considered on a case-by-case basis, with the Police and Public Works Departments having authority to grant the request without special permit, provided the applicant demonstrates the need and is willing to pay to have the signage installed and removed when the space is no longer needed.

The Zoning Ordinance currently allows group homes and related facilities accommodating up to 6 persons as a permitted use in all residential and most commercial zones. Such uses are not allowed in the C-3 (heavy/service commercial), C-2A (Airport Commercial), or industrial zones. Such facilities are permitted in the C-1 (Neighborhood) and C-2 (General) commercial zones, which include downtown. Group homes for more than 6 persons are allowed with a conditional use permit in the same zoning districts as the smaller facilities. No special notices are distributed for the permitted (less than 6 persons) facilities. For homes accommodating more than 6 persons, the standard use permit legal notice is published in a newspaper of general circulation and mailed to property owners located within a 300-foot radius of the subject property, as required by State law. Accessory services such as vehicles, counseling services or commercial kitchens are not required to receive a special permit except for routine State or County Health Department requirements. Larger facilities that serve a larger home (more than 6 persons) would be taken into consideration at the same time as the conditional use permit.

PUBLIC FACILITIES

To date, water supply has not been a significant concern. The environmental impact reports for the major annexations in 1991 identified a large capacity in the aquifer used for Rio Vista’s wells; these data were not updated. The Public Works Department is conducting an aquifer study that will be completed by the end of 2001 (*see the Public Facilities & Services element*). Water is not anticipated to be a significant constraint.

Wastewater treatment capacity is currently limited. Both the 1991 and this General Plan call for a new Northwest Wastewater Treatment Plant to be constructed north of Airport Road adjacent to the municipal airport. The plant will serve the majority of the Esperson and River Walk properties; portions of the industrial/employment areas east of Church Road; and all of the Brann, Gibbs, and Trilogy projects. Currently, Trilogy is served by a temporary plant with an approximate capacity of 0.2 million gallons per day, or enough for about 1,200 senior-restricted homes. At current rates, the plant will accommodate Trilogy for about 3 more years.

The City recently has completed a programming phase for the new plant. California Environmental Quality Act clearance is underway, and design is expected to begin by the end

of 2001. The plant is expected to be operational by late 2003 or early 2004. Municipal bond financing will be used, backed by an assessment on the properties that will be served. The participating developers will be provided credits against future sewer hookup fees.

The old Rio Vista wastewater plant is located on Beach Drive, south of the former Army Reserve base. The plant currently is being upgraded and will provide enough capacity for the existing community and Homecoming, Rio Vista Business Park, Vineyard Bluffs, and parts of the Esperson property. Construction will be complete in November 2001.

NON-GOVERNMENTAL CONSTRAINTS

FINANCING AVAILABILITY AND INTEREST RATES

The availability of money or capital is a significant factor that can control both the cost and the supply of housing. Two types of capital are involved in the housing market: (1) capital used by developers for initial site preparation and construction, and (2) capital for financing the purchase of units by homeowners and investors. For many prospective homeowners, high interest rates can make home ownership infeasible because incomes are not adequate to meet required mortgage payments. For builders, high interest rates translate to higher development costs, which must in turn be passed on to the home buyer so that the builder can make a profit from the development. Thus, while financing considerations may not constrict Rio Vista's housing supply at the present time, they could directly affect the affordability of the City's housing.

In general, financing for new residential development in Rio Vista currently is readily available to established borrowers at reasonable interest rates. During the 1990s, interest rates for conventional mortgages and construction loans ranged from 8 to 9 percent. Recently, however, interest rates remain fairly low, at around 6–8 percent, and home ownership has become more feasible for those households unable to qualify during the 1980s. Current permanent financing rates are around 7.0 percent for 30-year, fixed-rate mortgages.

LAND COSTS

Prices for residential land in the Rio Vista area are slightly less than those in other urbanized areas of eastern Solano County and Yolo County, due to Rio Vista's greater distance from other urbanized areas and the interstate highway. Improved single-family lots in the city are typically sold for about \$40,000 to \$65,000, depending on their size and location. Prices for single-family or multi-family residential land that is unimproved (i.e., not currently served by water, sewer, and other public services) are approximately \$50,000–\$75,000 per acre, when the land is sold in parcels of 20 acres or more.

Land costs typically comprise about one-quarter of the total costs of residential development. Because of the better efficiency of land utilization typically realized with multi-family development, land costs for apartments are proportionately somewhat lower than costs for single-family development.

CONSTRUCTION COSTS

Construction material and labor costs have risen substantially in recent years. In Rio Vista, residential construction costs (not including the costs of permits and fees) currently range from \$70 to \$85 per square foot for single-family development and from \$55 to \$75 per square foot for multi-family units. These figures are roughly comparable to construction costs in the San Francisco Bay Area.

MARKET RENTS AND THE PROJECTED COST OF NEW MULTI-FAMILY HOUSING

As noted in *Table 6-16*, low-income households that are renting are considered to be able to afford up to \$1,114 in monthly rent (including an allowance for utilities of \$75 for a typical two-bedroom unit). Typical rents for single-family homes range from around \$1,000 to \$1,300 for standard homes and up to \$1,600 for a “move-up” home. Clearly, most market-rate rental housing is affordable to at least the upper third of the low-income group of households, even considering the projected rent for new apartments (*Table 6-16*). *Table 6-16* shows that the projected new apartment rent is affordable to a household earning 50.4 percent of median income. Almost all existing two-bedroom apartments (\$800/month + \$75 utilities) are affordable to households earning 55 percent of median income.

Rio Vista existing multi-family rental rates and affordability are shown in *Table 6-16*. *Table 6-17* shows the cost of development and required rent for a typical two-bedroom, 700-sq.-ft. new unit. Allowing an additional \$75 per month for utilities, the rental amount of \$910 is affordable to a low-income household earning approximately 71 percent of median income ($\$985 / 30\% \times 12 = \$39,400 / \$55,700 = 71\%$).

Apartment Size	Maximum Household Size	Market Rents with Utilities	Affordable Rents (Includes Utilities)		
			Very-Low Income	Low Income ^a	Moderate Income ^a
One bedroom	Two persons	\$650	\$558	\$891	\$1,338
Two bedrooms	Four persons	\$875	\$696	\$1,114	\$1,671
Three bedrooms	Six persons	\$925	\$808	\$1,293	\$1,939

^a Based on an affordability factor of 30 percent of gross income for rental units; the owner-occupancy affordability factor is 35 percent for households with incomes at 70 percent or higher of median income.
Source: Rio Vista Community Development Department

REHABILITATION

Rehabilitation of deteriorated housing can achieve several objectives:

- Conserve affordable housing stock when the program is targeted to low- and moderate-income households.

- Preserve and strengthen neighborhoods; often, only a few or even one deteriorated house or apartment building dramatically affects the economic viability of a neighborhood. Allowing the problem to remain leads to further deterioration, while correcting the problem initiates revitalization.
- Preserve historically significant properties that are owned or occupied by low- and moderate-income households.
- Foster homeownership by low- and moderate-income households when rehabilitation programs allow participation by owner occupants.

TABLE 6-17

**Development Cost and Rent Required for
a Typical Two-Bedroom Apartment**

Land cost	\$ 8,000
Construction cost @ \$55.00/sq. ft.	44,000
City and other fees	30,000
Overhead, contractor profit, design, and other "soft" costs @ 20 percent of hard costs	5,200
Developer overhead/profit	<u>8,720</u>
Total development costs	95,920
Permanent financing @ 70 percent	67,144
Debt service on financing @ 7.0 percent, 30 years	447
Operating cost @ 50 percent debt service	<u>223</u>
Total monthly cost	670
Investors' profit @ 10 percent	<u>240</u>
Total monthly contract rent needed to develop/build	\$ 910

Source: Rio Vista Community Development Department

Rio Vista received two CDBG grants and operated a rehabilitation program in the mid-1980s through 1991. A goal in the Redevelopment Agency's Implementation Plan is to pursue rehabilitation efforts again, funding the program through local housing set-aside funds.

UNIT CONSERVATION

Conservation is achieved when affordable units that would otherwise be lost to the housing stock are retained through rehabilitation of structures that have begun to deteriorate; replacement of demolished structures; prevention of rental units converting to owner occupancy; and subsidy or other assistance to affordable units that are due to be sold or refinanced, or which simply become unaffordable due to market pressures on rents. Rio Vista used CDBG funds to rehabilitate about 20 single-family homes in the late 1980s and early 1990s. Rehabilitation is a viable program for use of the Redevelopment Agency's mandated housing set-aside fund and possibly future CDBG grants. To date, there have been no requests for conversion from rental properties to condominiums for the purpose of sale. The Subdivision

Ordinance contains requirements for such conversions; this ordinance should be reviewed and revised, as needed.

Conservation of housing stock also can be achieved by removing regulatory barriers and other constraints that threaten the viability of existing affordable housing. Rio Vista's older and historic neighborhoods, as well as downtown, contain a number of currently non-conforming second dwelling units, multi-family structures, and mixed-use housing that is not allowed under the current Zoning Ordinance. Some of these units were constructed prior to current codes and ordinances; others were "bootlegged" or constructed illegally and do not meet current building or safety codes, as well as zoning. Not only are these units threatened by prevention of rebuilding in the future, but also the owners of the units constructed illegally do not even have the option of making them legal by repairing or upgrading to correct safety violations. The Zoning Ordinance will be revised to be consistent with the General Plan in a number of areas. These existing units should be allowed by right and encouraged to be brought into compliance with health and safety codes.

RESIDENTIAL LAND INVENTORY

Table 6- 18 shows the potential capacity of vacant infill sites and undeveloped lands that are currently zoned or entitled, and are expected to continue or begin development within the period covered by this Housing Element. *Table 6-19* shows the capacity for multi-family units in the Town Center District (Trilogy, Esperson, and River Walk) and in the Gibbs Ranch.

OTHER HOUSING SITES/CAPACITY

Affordable housing needs may also be met by other means, such as second units, manufactured housing or mobile homes, or single-family homes on smaller lots (including duplex lots and attached units and especially where these are for rent). The same number of rehabilitated single-family homes and second dwelling units in the downtown and historic area are expected to be completed in the remainder of the planning period as has occurred over the past several years (around 20 total).

RESIDENTIAL ENERGY CONSERVATION

Energy conservation can be encouraged by a variety of measures, including simply continuing to enforce State energy efficiency measures currently required by the State of California (Title 24). Other measures include using CDBG or other grant funds and local Redevelopment funds for weatherization for low-income households, and encouraging solar orientation and passive solar measures during subdivision and architectural review.

EQUAL HOUSING OPPORTUNITY

Although the City discourages discrimination of any kind, a formal policy statement prohibiting discriminatory and unfair housing practices within the City should be adopted. A procedure should be developed to provide for a mechanism through which aggrieved parties can notify the City of unfair housing practices and through which the City can in turn contact the appropriate local, state, or federal agencies.

TABLE 6-18

**Undeveloped Sites Suitable for Residential Development within Existing City Limits
for All Affordability Categories**

Site Number	Location	Parcel Size (acres)	Existing Zoning	Maximum Number of Units	Alternative Zoning	Maximum Feasible Units	Constraints Rating^a
1	Drouin N. of Hwy. 12	2.8	R-1	20	R-3	81	B
2	St. Joseph at Tavaras Ct. (two lots)	0.4	R-2	5	R-3	11	B
3	7 th Street between California Street and High School	2.14	R-1	15	R-3	60	B
4	St. Joseph at Center	1.67	R-3	20		20	A
5	End of 2 nd Street	1.04	R-3	29		29	A
6	Main at 5 th Street	0.22	R-4	6		6	A
7 ^b	4 th Street between Sacramento and Main	0.16	R-3	3		3	A
8	St. Francis at Rolling Green	6.0	R-3	175		175	A
	Subtotal Infill Sites			273		385	
	Subtotal Multifamily			238		385	
10	S. of Hwy. 12, west of Drouin (Esperson)	500+/-	R-1/PUD ^d	1,500 (180 MF) ^d		1,500 (270 MF) ^d	A
11	N. of Hwy. 12, east of Church Rd (River Walk)	200+/-	R-1/PUD ^d	800 (180 MF) ^d		1,000 (270 MF) ^d	A
12	N. of Hwy. 12, north/west of Liberty Island Rd. (Gibbs Ranch) ^b	320+/-	R-1/PUD ^d DA.	850 (100 MF) ^d		1,000 (100 MF) ^d	A
13	N. of Hwy. 12, west of Liberty Island Rd. (Brann Ranch) ^b	320+/-	R-1/PUD DA.	860	DA Amendment underway	1,000 (100 MF)	A
14	N. of Hwy. 12, west of Church Rd., east of Liberty Island Rd. (Trilogy) ^c	800+/-	R-1/PUD ^d DA	3,600 (100 MF @ 25% R-3)		3,600 (270 MF @ 40% R-3)	A
	Totals (All Housing)	1,050+/-		7,883		8,485	
	Total Multifamily Housing Capacity			778		1,295	

NOTES:

PUD = Planned unit development.

DA = Development agreement.

a A – No zoning change required, land use conflicts unlikely.

B – Zoning change required; however land use conflicts unlikely. Rezoning would be consistent with Land Use and other General Plan Elements.

b Development plans in progress.

c. Development underway

d. Sites containing NC/NS Districts – See Table 6-19 for calculation of multifamily capacity

Infill sites with constraints rating “A” (no zoning change necessary, land use conflicts unlikely), will have priority for targeting housing assistance programs to facilitate development, as these have the most immediate potential for development. Infill sites rated “B” will have priority for rezoning as land use conflicts unlikely and these sites would be consistent with other General Plan elements with the proposed rezoning. Larger development parcels are all rated “A” and development is expected to be initiated during the planning period. Sites 10, 11 and 14, Esperson, Riverwalk and Trilogy, are the sites within which the NC, Neighborhood Core District is located. The NS, Neighborhood Service, district is located in Site 13, the Brann Ranch. (Refer to Policies 6.1.B, D. and E., 6.3.C., D. and F., 6.5.A. and B., 6.6.A., and 6.7.E. and Implementation Measures H-2 and H-11.)

All of the infill sites together have the potential to accommodate up to 385 multiple family units when necessary rezonings are accomplished. The new development sites (10 - 14) are able to accommodate between 787 and 1,125 multiple family units. The multifamily sites are most likely to accommodate the City’s regional share of low and very low income households, as multiple family housing is expected to be necessary to reach these affordability levels.

Zoning categories most likely to accommodate multifamily development on infill sites are the R-3 and R-4 zoning districts. Although R-2 accommodates duplexes and other “medium density” housing, the maximum density allowed in this zone is 14/acre, typically less than can be achieved with 2- or 3-story apartment development. R-3 and R-4 are identical in residential requirements (density, setbacks, etc.) The difference is that R-4 is used in limited locations in the downtown area where mixed uses (small office, etc.) can be accommodated with a conditional use permit. Multifamily development at up to 29.1 DU/acre is allowed by right in both R-3 and R-4 zoning districts.

In the new development areas (sites 10 - 14), large tracts have been approved through the PUD (planned unit development) process. These sites have been given a base zoning designation that reflects this, along with the density of the total site, regardless of the types of housing allowed. For example, the Marks Ranch PUD and Development Agreement (Trilogy) allow for several lot sizes, detached and attached housing (including multifamily), recreation, nonresidential and open space uses, all within the single R1/PUD designation. The “R1” part of the abbreviation only indicates that the total units developed on the 800+ acre site will not exceed the maximum allowed in R-1 (7 DU/acre or up to 5,600+) for the **entire** project. The development agreement specifically calls for at least 10 acres to be developed for multifamily uses (up to 291 multifamily apartments). The R-1/PUD designation therefore allows for more multifamily to be constructed without the need for a zoning change. The other sites that have this designation are similar; all can develop multifamily without a zone change. The Gibbs Ranch development agreement also requires at least 10% of the total units to be multifamily.

TABLE 6-19

Total Capacity For Multi-Family Housing in Neighborhood Core District, Gibbs Ranch, and Trilogy

Requirement	Sites (Acres)			Total Acres	Density	Site Capacities			Total Capacity
	River Walk	Esperson	Trilogy		(du/ac)	River Walk	Esperson	Trilogy	
NC 25% MF	10	10	10	30	18	180	180	180	540
NC 40% MF	15	15	15	45	18	270	270	270	810
Gibbs DA(NS)				5	18				100
Total									640–910

Notes:

- NC = Neighborhood Core.
- MF = Multi-family.
- DA = Development agreement.

For conservative estimates, the projected net densities shown in Table 6-19 represent the potential for several housing types and a combination of both R-2 and R-3 zoning densities. Actual densities and zoning will be determined as development proposals come forward. Under the requirements of the Land Use Element, at least 25% of the land area within the NC, Neighborhood Core District must be developed as multifamily housing, with a minimum gross density of 12 DU/acre for the entire residential portion of the NC district.

MONITORING PROGRAM

ANNUAL AFFORDABLE HOUSING PERFORMANCE ANALYSIS

Housing element policies and implementation programs will be effective only if their progress is routinely reviewed and analyzed. OPR now requires an annual evaluation of the General Plan. It would be a small additional step to include a review of the progress toward achieving Housing element objectives. Such an analysis should include a review of progress of responsible agencies and departments toward meeting timing and funding commitments for implementing actions, as well as the number of housing units provided or other measurable indicators achieved for each measure that has been put into place. For example, if the objective for rehabilitation is completing 5 homes by year 2 and only 2 have been completed, the analysis should attempt to evaluate the reasons for the lack of performance and the potential for achieving its goals in future years.

MONITORING OF AFFORDABLE HOUSING DEVELOPMENT AGREEMENTS

It is anticipated that development agreements will be a key tool to foster affordable housing in future projects, particularly for the undeveloped lands in large property holdings. Monitoring will be critical to ensure that the requirements of the agreements are being met as these developments proceed. The monitoring should take place as a part of the development process; for example, final maps should reflect phasing schedules spelled out in the agreements for a variety of housing types and lot sizes.

F. Goals, Policies, and Implementing Actions

The implementing actions associated with each policy are fully described at the end of this chapter.

CITY-WIDE HOUSING GOALS

GOAL 6.1 TO PROVIDE A CONTINUING SUPPLY OF AFFORDABLE HOUSING TO MEET THE NEEDS OF EXISTING AND FUTURE RIO VISTA RESIDENTS IN ALL INCOME CATEGORIES.

Policy		Implementing Action	
6.1.A	The City shall continue to enforce its land use policies that allow residential growth to continue.	H-1	<i>General Plan Review and Update</i>
		H-2	<i>Zoning Ordinance Review and Update</i>
		H-3	<i>Subdivision Ordinance Review and Update</i>
6.1.B	The size and placement of land use districts shall be used to achieve quantified objectives for housing units within each income category.	H-1	<i>General Plan Review and Update</i>
		H-2	<i>Zoning Ordinance Review and Update</i>
		H-3	<i>Subdivision Ordinance Review and Update</i>
6.1.C	The City shall ensure that adequate infrastructure and public services are available to support pre-approved, ongoing developments and future projects within the City.	H-4	<i>State and Federal Programs</i>
		H-5	<i>Local Finance Programs</i>
		H-6	<i>Capital Improvement Program</i>
6.1.D	Development plans for future large projects shall include multi-family or attached single-family housing in the initial phases, provided that infrastructure can be made available to the particular sites.	H-7	<i>Development Agreements</i>
		H-8	<i>Development Review</i>
		H-9	<i>Specific Plans</i>
		H-10	<i>Density Bonus Program</i>
6.1.E	The City shall provide for future (long-term) regional housing needs by maintaining an adequate supply of developable land for all housing types and affordability levels.	H-1 H-11	<i>General Plan Review and Update</i> <i>Residential Land Use Inventory Update</i>

Policy	Implementing Action
6.1.F The City shall encourage the production of for-sale and rental housing units that will provide a variety of housing type, tenure, and density – at all levels of affordability.	H-1 <i>General Plan Review and Update</i> H-4 <i>State and Federal Programs</i> H-5 <i>Local Finance Programs</i>

GOAL 6.2 TO PROTECT AND CONSERVE THE EXISTING HOUSING STOCK WHILE ENSURING THAT NECESSARY HEALTH AND SAFETY REQUIREMENTS ARE MET.

Policy	Implementing Action
6.2.A The City shall discourage conversions of existing rental units when such conversions will adversely affect the supply of affordable rental units.	H-4 <i>State and Federal Programs</i> H-5 <i>Local Finance Programs</i> H-12 <i>Redevelopment Agency</i> H-13 <i>Unit Conversion Ordinance</i>
6.2.B The City shall facilitate conservation and rehabilitation of some deteriorating housing units each year.	H-4 <i>State and Federal Programs</i> H-5 <i>Local Finance Programs</i> H-12 <i>Redevelopment Agency</i>

AFFORDABLE HOUSING

GOAL 6.3 TO ENCOURAGE THE PRODUCTION OF HOUSING AFFORDABLE TO LOW- AND MODERATE-INCOME HOUSEHOLDS.

Policy	Implementing Action
6.3.A The City shall encourage mixed uses as a means of increasing the production of affordable housing.	H-1 <i>General Plan Review and Update</i> H-2 <i>Zoning Ordinance Review and Update</i> H-3 <i>Subdivision Ordinance Review and Update</i> H-15 <i>Downtown Marketing and Design Plan</i> H-16 <i>Waterfront Plan</i>
6.3.B Affordable housing objectives shall be consistent with expected growth rates in Rio Vista.	H-17 <i>Housing Needs Assessment</i> H-18 <i>Monitoring Program</i>

Policy		Implementing Action	
6.3.C	Future large-scale (≥ 400 units) discretionary project approvals (entitlements) shall be required to provide at least 20 percent of the units as multi-family housing or adopt mechanisms to ensure affordability of at least 20 percent of the units to low-income households.	H-4 H-5 H-7 H-8	<i>State and Federal Programs</i> <i>Local Finance Programs</i> <i>Development Agreements</i> <i>Development Review</i>
6.3.D	Large property holdings shall be required to prepare specific plans, planned development permits, or master site plans to avoid breaking properties into smaller entitlements in order to avoid the affordable housing requirement of Policy 6.3.C.	H-1 H-2 H-7 H-8	<i>General Plan Review and Update</i> <i>Zoning Ordinance Review and Update</i> <i>Development Agreements</i> <i>Development Review</i>
6.3.E	Assisted housing developments shall be developed and managed so that assisted units are not distinguishable from non-assisted units in the development. In the case of 100 percent affordable developments, the project architecture, site amenities, and construction materials and methods shall be similar or superior in quality to that of the surrounding neighborhood. To avoid over-concentration of lower income households, no single neighborhood or planning sub-area (<i>see the Land Use element</i>) shall contain a disproportionate share of assisted (non-market-rate) units.	H-4 H-5 H-7 H-9 H-19	<i>State and Federal Programs</i> <i>Local Finance Programs</i> <i>Development Agreements</i> <i>Specific Plans</i> <i>Public Awareness/Education Program</i>
6.3.F	The City shall ensure that adequate sites are available for affordable housing development in the Redevelopment Project Area and on appropriate infill sites.	H-11 H-12 H-15 H-16	<i>Residential Land Use Inventory Update</i> <i>Redevelopment Agency</i> <i>Downtown Marketing and Design Plan</i> <i>Waterfront Plan</i>

Policy		Implementing Action	
6.3.G	The City shall use regulatory incentives for the production of affordable housing.	H-2	<i>Zoning Ordinance Review and Update</i>
		H-7	<i>Development Agreements</i>
		H-9	<i>Specific Plans</i>
		H-12	<i>Redevelopment Agency</i>
6.3.H	The City shall provide appropriate financial incentives to ensure the construction of low-income housing.	H-4	<i>State and Federal Programs</i>
		H-5	<i>Local Finance Programs</i>
		H-19	<i>Public Awareness/Education Program</i>
		H-12	<i>Redevelopment Agency</i>

SPECIAL HOUSING NEEDS

GOAL 6.4 TO ENSURE THE AVAILABILITY OF ADEQUATE HOUSING FOR SPECIAL POPULATION GROUPS, INCLUDING FARMWORKERS, THE ELDERLY, PHYSICALLY DISABLED, DEVELOPMENTALLY DISABLED, LARGE FAMILIES, AND FEMALE HEADS OF HOUSEHOLD.

Policy		Implementing Action	
6.4.A	The City shall continue existing programs and develop new programs that facilitate the construction of senior housing, including facilities that provide a continuum of care (independent, assisted, and skilled nursing facilities) in one location.	H-4	<i>State and Federal Programs</i>
		H-5	<i>Local Finance Programs</i>
		H-12	<i>Redevelopment Agency</i>
		H-20	<i>Public/Private Partnerships</i>
6.4.B	The City shall facilitate construction of rental units that include day care facilities and are affordable to low- and very-low-income single female heads of household.	H-4	<i>State and Federal Programs</i>
		H-5	<i>Local Finance Programs</i>
		H-12	<i>Redevelopment Agency</i>
		H-20	<i>Public/Private Partnerships</i>
		H-21	<i>Interagency Coordination</i>

Policy		Implementing Action	
6.4.C	The City shall encourage construction of three+-bedroom units in multi-family rental complexes to help meet the housing needs of low-income large families.	H-4 H-10 H-12 H-22 H-23 H-24	<i>State and Federal Programs</i> <i>Density Bonus Program</i> <i>Redevelopment Agency</i> <i>Design Review</i> <i>Special Housing Needs Guidelines</i> <i>Fee Structure</i>
6.4.D	Accommodations for Disabled Persons: At least 5 percent of multi-family rental units in projects that include 20 or more units shall be accessible and adaptable to the handicapped. The City will review its land use policies, zoning ordinance and building code administrative procedures to ensure that accessible housing and retrofits or conversions are not discouraged and will provide information to the public regarding such measures as reduced parking requirements, process for requesting accommodation, and rights of the disabled under ADA and State codes.	H-1 H-2 H-3 H-19 H-22 H-23 H-25 H-26	<i>General Plan Review and Update</i> <i>Zoning Ordinance Review and Update</i> <i>Subdivision Ordinance Review and Update</i> <i>Public Awareness/Education Program</i> <i>Design Review</i> <i>Special Housing Needs Guidelines</i> <i>Americans with Disabilities Act</i> <i>Uniform Building Code</i>
6.4.E	The City shall, in conjunction with other Solano County jurisdictions, participate in local and regional efforts toward programs that will provide shelter for local residents without housing.	H-5 H-21 H-27	<i>Local Finance Programs</i> <i>Interagency Coordination</i> <i>Regional Homeless Program</i>

Policy	Implementing Action
6.4.F The City shall encourage the production of housing suitable for both seasonal and permanent farmworkers in multifamily districts and agricultural districts both within and outside the City Limits. This includes areas previously annexed but still undeveloped, as well as infill and new development sites within City limits. The City will review the Zoning Ordinance for opportunities to allow farmworker housing and remove constraints; for example allowing boardinghouses in multifamily districts and single room occupancy hotels in commercial districts. Specific standards will be added for permitting multiple short term tenants in a dormitory, "room for rent" or boarding house facility. These facilities may be considered in a similar fashion as group homes.	<p>H-1 General Plan Review and Update</p> <p>H-2 Zoning Ordinance Review and Update</p> <p>H-3 Subdivision Ordinance Review and Update</p> <p>H-4 State and Federal Programs</p> <p>H-5 Local Finance Programs</p> <p>H-10 Density Bonus Program</p> <p>H-12 Redevelopment Agency</p> <p>H-20 Public/Private Partnerships</p> <p>H-23 Special Housing Needs Guidelines</p> <p>H-24 Fee Structure</p>

RESIDENTIAL LAND INVENTORY

GOAL 6.5: TO ENSURE THAT ADEQUATE LAND INVENTORY EXISTS TO ALLOW FOR PRODUCTION OF THE ABAG REGIONAL HOUSING NEEDS DETERMINATION FOR RIO VISTA DURING THIS PLANNING PERIOD (1999 - MID-2006).

Policy	Implementing Action
6.5.A The City shall maintain sufficient capacity in the appropriate land use districts to allow for the Regional Housing Needs as determined by the Association of Bay Area Governments (Site Capacity Objectives, as shown in Tables 6-6, 6-18 and 6-19.)	<p>H-1 General Plan Review and Update</p> <p>H-7 Development Agreements</p> <p>H-8 Development Review</p> <p>H-11 Residential Land Use Inventory Update</p> <p>H-21 Interagency Coordination</p>

6.5.B	<p>The City shall maintain sufficient multi-family designated land use and zoning districts to provide sufficient capacity for the low and very low income housing needs determined by the Association of Bay Area Governments</p>	<p>H-1 H-2 H-7 H-8 H-11</p>	<p><i>General Plan Review and Update</i> <i>Zoning Ordinance Review and Update</i> <i>Development Agreements</i> <i>Development Review</i> <i>Residential Land Use Inventory Update</i></p>
	<p>Consistency rezoning will be made in the Neighborhood Core and Neighborhood Service Districts such that at least 25% of the land area in these districts to R-3 (multifamily residential, up to 29.2 DU/acre by right). The balance of the residential property in these districts will be rezoned to R-2 (up to 14 DU/acre). These districts are located mainly around the Highway 12/Church Road intersection on the Esperson and Riverwalk properties and at Canright Road on the Brann and Gibbs Ranches. This will provide at least 30 acres of multifamily-zoned land on these properties. The Trilogy development agreement already requires at least 10 acres of land to be designated for multifamily residential development. When the zoning ordinance revisions are completed, the properties will be redesignated to their permanent zoning districts, consistent with R-3 densities.</p> <p><i>(Site Capacity Objectives shown in Table 6-6, 6-18 and 6-19).</i></p>	<p>H-21</p>	<p><i>Interagency Coordination</i></p>

CONSERVATION OF AFFORDABLE HOUSING UNITS

GOAL 6.6: TO CONSERVE EXISTING AFFORDABLE HOUSING STOCK.

Policy	Implementing Action
6.6.A The City shall recognize and conserve the existing, historical mix of single- and multi-family housing within stable historic neighborhoods by revising the zoning ordinance to allow a variety of housing types by right, within one zoning district.	<p>H-2 Zoning Ordinance Review and Update</p> <p>H-12 Redevelopment Agency</p> <p>H-22 Design Review</p>
6.6.B The City shall revise the zoning and building codes to establish a local historic listing and use the State Historic Building Code wherever feasible.	<p>H-2 Zoning Ordinance Review and Update</p> <p>H-21 Interagency Coordination</p> <p>H-22 Design Review</p> <p>H-26 Uniform Building Code</p>
6.6.C The City shall encourage owners of properties with pre-existing and nonconforming second dwelling units to improve or bring these units up to code by revising the Zoning Ordinance to allow pre-existing second dwelling units by right within the historic district. The City shall consider allowing new second units by right in the district(s) that are revised.	<p>H-2 Zoning Ordinance Review and Update</p> <p>H-12 Redevelopment Agency</p> <p>H-21 Interagency Coordination</p> <p>H-22 Design Review</p> <p>H-26 Uniform Building Code</p>
6.6.D The City shall prevent the conversion of identified "at-risk" federally assisted, lower income affordable housing units to market-rate rents.	<p>H-3 Subdivision Ordinance Review and Update</p> <p>H-11 Residential Land Use Inventory Update</p> <p>H-12 Redevelopment Agency</p> <p>H-13 Unit Conversion Ordinance</p> <p>H-17 Housing Needs Assessment</p> <p>H-29 Assisting "At-Risk" Units</p>

CONSTRAINTS TO HOUSING PRODUCTION

GOAL 6.7: TO REDUCE PUBLIC AND PRIVATE CONSTRAINTS TO HOUSING PRODUCTION WHILE PROVIDING AN APPROPRIATE LEVEL OF ENVIRONMENTAL REVIEW, AS WELL AS MAINTAINING DESIGN AND CONSTRUCTION QUALITY AND FISCAL RESPONSIBILITY.

Policy	Implementing Action
6.7.A The City shall continue to allow factory-built housing with permanent foundations that also meet design review requirements on any parcel designated for residential uses.	H-2 Zoning Ordinance Review and Update
	H-22 Design Review
	H-28 Government Code Section 65853
6.7.B The City shall encourage existing multi-family housing and second dwelling units to remain viable within the downtown and historic residential districts.	H-1 General Plan Review and Update
	H-2 Zoning Ordinance Review and Update
	H-8 Development Review
	H-11 Residential Land Use Inventory Update
	H-12 Redevelopment Agency
6.7.C The City shall consider a variety of efforts to reduce the cost of units that are legally committed to long-term affordability to lower income households.	H-21 Interagency Coordination
	H-12 Redevelopment Agency
6.7.D The City shall revise existing zoning to encourage upstairs or "back of the store" living units in downtown commercial areas, where vacant or unutilized space exists.	H-22 Design Review
	H-1 General Plan Review and Update
	H-2 Zoning Ordinance Review and Update
	H-21 Interagency Coordination

Policy		Implementing Action	
6.7.E	<p>In addition to the above policies, the City shall revise the Zoning and Subdivision Ordinances consistent with the General Plan to provide for the following measures, which particularly affect constraints on housing:</p> <ul style="list-style-type: none"> <li data-bbox="323 541 857 898">▪ Land Use Element: At least 25% and as much as 50% of housing units in the Neighborhood Core and Neighborhood Service Districts and up to 20% of the Neighborhood Residential District may be attached or multi-family housing by right (Neighborhood Residential is the largest residential land use district, with some 2,100 acres. <li data-bbox="323 940 857 1192">▪ Consistency Rezoning: At least 25% of the land area in the Neighborhood Core and at least 20% of the land in the Neighborhood Service districts shall be zoned R-3, with the balance of the residential land in these districts zoned R-2. <li data-bbox="323 1234 857 1325">▪ Circulation Element: Performance street standards that reduce street widths. 	H-1	<i>General Plan Review and Update</i>
		H-2	<i>Zoning Ordinance Review and Update</i>
		H-3	<i>Subdivision Ordinance Review and Update</i>
		H-21	<i>Interagency Coordination</i>
6.7.F	<p>The City shall continue to use regulatory incentives and the development review process to encourage innovative housing types, site planning, and mixed-use developments.</p>	H-8	<i>Development Review</i>
		H-22	<i>Design Review</i>
		H-30	<i>Regulatory Incentives</i>

RESIDENTIAL ENERGY CONSERVATION

GOAL 6.8: TO CONSERVE ENERGY AND WATER IN THE DEVELOPMENT OF NEW HOUSING.

Policy		Implementing Action	
6.8.A	The City shall promote energy and water conservation designs and features in residential developments.	<i>H-4</i>	<i>State and Federal Programs</i>
		<i>H-5</i>	<i>Local Finance Programs</i>
		<i>H-19</i>	<i>Public Awareness/Education Program</i>
		<i>H-22</i>	<i>Design Review</i>
		<i>H-31</i>	<i>Title 24 of the Building Code</i>

EQUAL HOUSING OPPORTUNITY

GOAL 6.9: TO ENSURE THAT ALL CITY RESIDENTS ARE AFFORDED EQUAL HOUSING OPPORTUNITIES.

Policy		Implementing Action	
6.9.A	The City shall encourage fair housing practices throughout the City.	<i>H-4</i>	<i>State and Federal Programs</i>
		<i>H-19</i>	<i>Public Awareness Education/Program</i>
		<i>H-32</i>	<i>Unfair Housing Practices Grievance Procedure</i>
6.9.B	The City shall support state and federal provisions for enforcing anti-discrimination laws.	<i>H-21</i>	<i>Interagency Coordination</i>

QUANTIFIED OBJECTIVES

GOAL 6.10: TO ACHIEVE THE CITY'S QUANTIFIED PRODUCTION OBJECTIVES AND OTHER IDENTIFIED HOUSING NEEDS.

Policy	Implementing Action
6.10.A The City shall strive to meet the Quantified Production Objectives stated in <i>Table 6-6</i> through a combination of construction of new affordable housing, rehabilitation of deteriorating units, and conservation of affordable housing as specified in <i>Table 6-19</i> .	<i>All Implementing Actions apply to this Policy</i>

G. Implementing Actions for Housing (H)

Each of the following actions will be used, wherever appropriate, to implement the goals and policies of the Housing element. As a requirement of State Housing Law, each of the implementing actions is assigned “Responsibility, Time Frame, and Funding Source(s)” within the Housing Element. Also included are the City’s Quantified Objectives for each implementing action, as appropriate. The responsibility, time frame and funding source(s) assigned to implementing actions in all other elements are identified in the Summary Matrix of this General Plan.

H-1 GENERAL PLAN REVIEW AND UPDATE *(Proposed)*

The City will ensure that residential development projects are consistent with the goals and policies of its General Plan. The availability of residential land can be ensured by periodically reviewing the City’s urban growth boundary and sphere of influence as designated in the General Plan. (Note: The current city limits affords sufficient land for complete buildout of the Association of Bay Area Governments’ 20-year growth projections to the end of this General Plan horizon [2020]. It is not anticipated that additional annexations will be needed within this Housing element’s planning horizon [2006].)

Responsible Agency: Community Development Department (Planning Division)
Time Frame: July 2002, July 2006 (Revision)
Funding Source(s): General Fund, Developer Fees

H-2 ZONING ORDINANCE REVIEW AND UPDATE *(Proposed)*

To ensure that the Zoning Ordinance works in conjunction with General Plan policies to achieve housing and other City objectives, the City will review and modify its Zoning Ordinance on an ongoing basis. The review and revisions will be completed by mid- 2003.

The Zoning Ordinance update will include such modifications as revisions to the conventional zoning ordinance districts within the historic neighborhoods; recognition of second dwelling units and multi-family structures, and revisions to setbacks and design standards for historic structures. These criteria would provide for adequate living conditions and “fit” with neighborhood character. Modifications also would remove the “non-conforming” status of existing second dwelling units, multi-family buildings on corner lots, or infill sites that otherwise could accommodate affordable housing units that are appropriate to these neighborhoods. Specific accommodations will be made for farmworker housing (boardinghouses, dormitories, “rooms for rent” and incentives for such housing in multifamily districts). These facilities may be considered in a similar fashion as group homes. The Ordinance will be reviewed for consistency with California Health and Safety Code Section 17021.6.

Upon completion of the Residential Land Use Inventory Update (*H-11*), the City will rezone any single-family-zoned vacant infill lots for potential redevelopment or additional development of affordable “cottage single-family” or multi-family units. The infill sites identified in Table 6-18

as having the potential for accommodating multifamily residential with rezoning (“B” constraints rating) will be assigned first priority for review and rezoning.

The ordinance will be reviewed for compliance with SB 520, to ensure that potential impediments or constraints on disabled-accessible housing or facilities are revised or removed.

Other revisions to the Zoning Ordinance will be made, as appropriate, to promote flexibility in densities and uses.

Consistency rezoning will be initiated in the NC and NS districts immediately upon completion of the General Plan. At least 25% of the land area in these districts (approximately 35 acres total) will be rezoned to R-3. The balance of the residential land in these districts will be rezoned to R-2.

The City will rezone or revise existing C-2 zoning to encourage upstairs or “back of the store” living units in downtown commercial areas, where vacant or underutilized space exists, consistent with the Land Use element.

The Zoning Ordinance will be amended to define those conditions under which the conversion of rental units to condominiums would be permitted. The City will prohibit the conversion of rental units to condominiums unless the City’s vacancy rate is greater than 5 percent.

Responsible Agency:	Community Development Department (Planning Division)
Time Frame:	July 2003
Funding Source(s):	General Fund, Developer Fees
Quantified Objective:	20 Very Low, 10 Low, 50 Moderate Income units

H-3 **SUBDIVISION ORDINANCE REVIEW AND UPDATE** *(Proposed)*

By mid-2003, the City will complete its review and update of the Subdivision Ordinance. With properly developed and updated subdivision standards, the ordinance can help reduce the costs of development while balancing basic environmental, health, and safety needs. Since the high cost of land is a major factor in the overall cost of housing development, reducing allowable lot sizes can contribute substantially to a reduction in total housing costs (i.e., lower per-unit land and infrastructure improvement costs due to higher densities).

The City will include requirements and criteria in the Subdivision Ordinance for converting rental apartments into condominiums or cooperative projects (e.g., maintaining a minimum percentage or number of rental units and a minimum vacancy rate before conversions can occur).

Responsible Agency:	Community Development & Public Works Departments, City Engineer
Time Frame:	July 2003
Funding Source(s):	Redevelopment Fund, General Fund, Developer Fees
Quantified Objective:	10 Very Low, 10 Low Income Units (Conservation)

H-4 STATE AND FEDERAL PROGRAMS (Existing)

The City will pursue and continue to participate in the state and federal programs listed below. (See the discussion under "State and Federal Programs" in the "Setting" section for a description of these programs.) The City will consider additional programs, depending on the availability of funding, Rio Vista's eligibility for such funding, and the identification of eligible projects. State and federal programs include:

- Community Development Block Grant (federal): The City will apply for additional funding for multifamily new construction and single and multifamily rehabilitation funds, on an annual basis, as funding availability is announced. The applications will be submitted under the Small Cities program administered by the Department of Housing and Community Development (HCD). The City will also pursue, with Solano County and other cities in the county, the potential for combining to reach entitlement funding status, so that an ongoing, reliable CDBG funding can be achieved.
- Section 8 (federal) : The City will continue to work with Solano County and the Vallejo Housing Authority to expand the number of Section 8 certificates and vouchers available to Rio Vista residents. The Community Development Department will coordinate with the Solano County Department of Environmental Management, the disseminating of information about the availability and procedure for accessing Section 8. The City will establish an information clearinghouse and referral service for Section 8 and other County housing assistance programs.
- State Home Ownership Program (state) : The Community Development Department will identify potential project(s) eligible for this program and apply for funding when and if a project is identified. This funding source will be combined with others if possible. The Community development Department will encourage both for-profit and non-profit developers to structure projects that are eligible for funding under this program, as development review proceeds. Likely projects for participation are Riverwalk (Seeno), Esprerson property, Brann and Gibbs Ranch. Applications will be developed within one year of tentative map approvals.
- Residential Energy Conservation (state): The Community development Department will identify opportunities for participation in this program by 2003. Projects and applications to be developed by 2004.
- Residential Energy Conservation (state)
- Community Reinvestment Act (CRA) (federal) : The City will encourage local banks (Bank of Rio Vista and Bank of Stockton) to participate with the City in providing the private financing in conjunction with public funds, for affordable housing in all City neighborhoods. For example, CDBG and/or Redevelopment housing setaside funds may be used to write down interest rates, provide down payments, or otherwise assist affordable housing. In order for such programs to work, the resources of local banks are needed to fund and administer the private portions of the loans or mortgages that will allow construction to proceed. By participating with such programs, the local banks will be taking steps to meet their CRA lending obligations.

Responsible Agency: Community Development Department, City of Vallejo Housing Authority (contracts with Solano County for Rio Vista)

Time Frame: CDBG, Residential Energy Conservation - Annual applications for rehabilitation funding, or as eligible projects are identified; State Home Ownership Program - Identify opportunities by 2003, apply for funding by 2004; CRA - As public assistance projects and programs are developed; Section 8 - Ongoing

Funding Source(s): Redevelopment Fund, General Fund, Program Administration Funds (Housing Authority)

Quantified Objective: 40 Very Low, 40 Low, 50 Moderate Income units (this includes 20 Very Low, 30 Low and 50 Moderate through the CRA).

H-5 LOCAL FINANCE PROGRAMS *(Existing)*

Private and Redevelopment set-aside housing subsidies will be made available to sites in neighborhoods throughout the City to avoid over-concentration of low-income housing. The City will pursue and continue to participate in the following local programs (*for a description of these programs, see discussions in the "Setting" section under "State and Federal Programs, "Redevelopment Agency," and "Private Programs"*):

- Mortgage Credit Certificate
- Redevelopment 20 percent set-aside funds for low and moderate income housing
- Non-Profit Housing Development Corporation

Responsible Agency: Community Development Department

Time Frame: Ongoing

Funding Source(s): Redevelopment Funds, CDBG funds

Quantified Objective: 40 Very Low, 10 Low, 20 Moderate Income units

H-6 CAPITAL IMPROVEMENT PROGRAM *(Proposed)*

The City will develop a 5-year Capital Improvement Program (CIP) for all City public capital projects. The CIP will identify priorities, funding sources, and timing for design, construction, and operations. The City will use the CIP to ensure that adequate public facilities are provided in order to accommodate the projected housing production anticipated in all elements of the General Plan. One of the first priorities of the CIP will be to provide for construction of the Northwest Wastewater Treatment Plant, projected to be operational by the 2003-04 fiscal year. The CIP will be developed in conjunction with the City and Redevelopment Agency budget, and will cover a period of 5 years from its inception. The CIP will be reviewed, amended, and adopted with the budget on an annual or biannual basis, as applicable. The CIP will include Redevelopment and grant-funded projects, as well as projects funded from local revenue sources.

Responsible Agency: Community Development, Public Works and Finance Departments

Time Frame: 2003-2004 Budget adoption (July 2003)
Funding Source(s): Redevelopment Fund, General Fund, Developer Fees

H-7 DEVELOPMENT AGREEMENTS
(Existing)

The City will use development agreements for all housing projects that are subject to affordability requirements. These agreements will identify (1) the number of affordable units to be constructed, (2) the unit sales or rental price, (3) the income group to whom the units will be affordable, and (4) the length of time the units will remain affordable.

<u>Unit size</u>	<u>Household size</u>
Efficiency	1.5 persons per household
One bedroom	2.0 persons per household
Two bedrooms	4.0 persons per household
Three bedrooms	6.0 persons per household
Four bedrooms	8.0 persons per household

If adequate subsidies are not available to assist in achieving the 20 percent affordable housing requirement at the time of project construction, additional time may be given for the City and the developer to assemble the necessary financing.

In all cases where in-lieu fees are used as an alternative to producing affordable units, the Community Development Department will review the projects based on (1) good faith effort by the owner to use all available subsidies, and (2) the type of project and its ability to absorb the affordable units.

The City will annually review all development agreements for compliance with affordability provisions. Any property owner who fails to comply with the requirements of a development agreement may be found by the City Council to be in default of the agreement.

Financial incentives for developers to enter into affordable housing agreements include Redevelopment housing funds (H-12), other local programs (H-5), State and Local programs (H-4). Regulatory incentives include the vesting of land use rights and development standards accorded to the development for a long period of time (usually 10+ years) and the application of those rights to all parts of the project, both assisted and market rate.

Responsible Agency: Community Development Department
Time Frame: As submitted by project developers and land owners
Funding Source(s): Redevelopment Fund, General Fund, Developer Fees
Quantified Objective: 40 Very Low, 50 Low, 100 Moderate Income units

H-8 DEVELOPMENT REVIEW
(Existing)

The City will use the development entitlement review process to ensure that development projects comply with affordable housing policies and are consistent with proposed development agreements, ordinance revisions, and other applicable regulations.

Responsible Agency: Community Development Department
Time Frame: As submitted by project developers and land owners
Funding Source(s): Redevelopment Fund, General Fund, Developer Fees

H-9 **SPECIFIC PLANS**
(Proposed)

The City will ensure that specific plans and planned unit developments (PUDs) are consistent with the goals and policies of the General Plan. Specific plans and PUDs, along with development agreements (*see H-7 above*) will identify programs that will be implemented to meet the 20 percent affordable housing requirement goals (for projects with ≥ 400 dwellings). Development agreements will provide for mixed-use development, wherever applicable, to help achieve the City's affordable housing objectives. The agreements will specify the type of units, income ranges, and parcel-by-parcel obligations. The agreements will describe strategies, including landowner obligations, funding, and subsidies. A provision for payment of in-lieu fees may be included, if appropriate.

Responsible Agency: Community Development Department
Time Frame: As submitted by project developers and land owners
Funding Source(s): Redevelopment Fund, General Fund, Developer Fees

H-10 **DENSITY BONUS PROGRAM**
(Proposed)

The City will develop and implement a density bonus program to help create affordable housing units without a direct cash outlay by the local government. This program will provide a property owner with the ability to increase the income and, therefore, the value of a property by allowing the developer to build more income-producing units than allowed under the base zoning. This increased income then can be used to help subsidize below-market rental rates for very low- and low-income households and to purchase housing for middle-income households. The City will also allow additional or equivalent incentives as allowed by State law when it is demonstrated that such incentives are necessary to make the project financially feasible and/or the project's physical or social characteristics warrant such incentives. Such incentives include but are not limited to the following:

- Reductions or modifications in setbacks, lot dimensions or area, coverage, height, parking, street standards, etc.;
- Density bonus of more than 25%;
- Reductions, deferral or modifications of City and County impact fees or assistance in payment of such fees;
- Direct financial assistance through public funds such as redevelopment housing setaside funds, CDBG funds, Section 8 or other sources.

Responsible Agency: Community Development Department
Time Frame: July 2003
Funding Source(s): Redevelopment Fund, General Fund, Developer Fees
Quantified Objective: 20 Very Low, 10 Low Income units

H-11 RESIDENTIAL LAND USE INVENTORY UPDATE
(Proposed)

The City will update its land use inventory, with a focus on the examination of single-family-zoned vacant infill lots for potential redevelopment or additional development of affordable “cottage single-family” or multi-family units.

Responsible Agency: Community Development Department
Time Frame: July 2002
Funding Source(s): Redevelopment Fund, General Fund, Developer Fees
Quantified Objective: 10 Very Low, 10 Low Income units

H-12 REDEVELOPMENT AGENCY
(Existing)

The City’s Redevelopment Agency will continue to implement its Redevelopment Plan to rehabilitate and revitalize the commercial and residential structures in Rio Vista’s older areas, such as downtown and the historic residential neighborhoods between Highway 12 and Bruning Avenue. The City will use all potential sources of public and private housing funding for repairs and upgrades. Twenty percent of the tax increment generated by the Redevelopment Agency’s program will go into the Redevelopment Low- and Moderate-Income Housing Fund. The fund will be utilized to assist the production of 15% of all units produced in the boundaries of the Agency as affordable to lower income households. This ratio (at least 15% affordable to lower income households and 6% affordable to very low income households) will be provided in each major development site, particularly the Riverwalk project and other large infill sites subject to Agency authority.

Responsible Agency: Community Development Department, Redevelopment Agency
Time Frame: 2001-2010
Funding Source(s): Redevelopment Housing Setaside Funds, State and federal grants
Quantified Objective: 20 Very Low, 50 Low Income Units

H-13 UNIT CONVERSION ORDINANCE
(Proposed)

The City will adopt a Unit Conversion Ordinance to ensure that adequate requirements and criteria are in place for converting rental apartments to condominiums or cooperative projects (e.g., maintaining a minimum percentage or number of rental units and a minimum vacancy rate before conversions can occur).

Responsible Agency: Community Development Department, City Council

Time Frame: July 2002
Funding Source(s): Redevelopment Fund, General Fund

H-14 **DESIGN GUIDELINES**
(Proposed)

The City will prepare and adopt Design Guidelines for new developments to provide for duplexes and small-scale multi-family units on corner lots in addition to other flexible housing designs. All other design standards must be met, and the proportion of multi-family to single-family units may not exceed 20 percent in the Neighborhood Residential land use district and 50 percent in the Downtown/Waterfront, Neighborhood Core, and Neighborhood Service/Mixed-Use land use districts. (Also see *Land Use and Community Character & Design elements*.)

Responsible Agency: Community Development Department, Planning Commission
Time Frame: Adoption mid-2003 (with zoning and subdivision ordinances)
Funding Source(s): Redevelopment Fund, General Fund

H-15 **DOWNTOWN MARKETING AND DESIGN PLAN**
(Existing)

The City will implement its Downtown Marketing and Design Plan, which was adopted in 1999 as an initial step toward downtown revitalization. Among other things, the City will encourage use of Plan's guidelines for historic building rehabilitation, mixed-use development and conversions of upper stories in commercial buildings.

Responsible Agency: Community Development Department
Time Frame: Ongoing
Funding Source(s): Redevelopment Funds, State and federal grants
Quantified Objective: 10 Very Low, 20 Low, 20 Moderate, 50 Above Moderate Income units

H-16 **WATERFRONT PLAN**
(Proposed)

The *Rio Vista Waterfront Plan* (David Evans & Associates, 2001) explored a number of mixed-use scenarios for development in the waterfront area on both sides of Front Street. The plan includes a land use component that provides for housing in this area. The plan area will be established as a development priority as more specific development plans are prepared. This measure is to be used in conjunction with H-15; the quantified objectives are the same for the combined program.

Responsible Agency: Community Development Department
Time Frame: Ongoing
Funding Source(s): Redevelopment Funds, State and federal grants
Quantified Objective: Included in H-15

H-17 HOUSING NEEDS ASSESSMENT
(Proposed)

The City will prepare and periodically update its Housing Needs Assessment as a means of reviewing its progress toward meeting the Quantified Objectives listed in *Table 6-6*. Based on the findings of the assessment, the City will revise its programs and policies to facilitate in meeting its Quantified Objectives. . .

Responsible Agency: Community Development Department
Time Frame: January 2003, reviewed every three years thereafter.
Funding Source(s): Redevelopment funds, Grant funds

H-18 MONITORING PROGRAM
(To be adopted as part of this General Plan)

The City of Rio Vista will implement its monitoring program, as described in greater detail in the “Monitoring Program” section. The Monitoring Program provides mechanisms by which the City can periodically assess housing needs. The Annual Housing Supply Report, which is a part of this program, will annually evaluate the City’s residential vacancy rate to determine whether the rate is contributing to decreased housing affordability. The Monitoring Program also includes an annual Redevelopment Housing Set-Aside Fund review (part of the annual City audit); annual housing price/rental rates survey; annual affordable housing performance analysis (part of the annual General Plan progress report required by Govt. Code Section 65400); and biannual specific plan area, planned unit development, and development agreement monitoring reports.

Responsible Agency: Community Development Department
Time Frame: Initiate in 2002; ongoing annually thereafter
Funding Source(s): Redevelopment Fund, General Fund

H-19 PUBLIC AWARENESS/EDUCATION PROGRAM
(Proposed)

The City will educate its citizens regarding the necessity of providing the affordable housing needed to support the job growth occurring in Rio Vista. Specifically, this information will focus on the need to provide affordable housing close to jobs – in an effort to reduce the traffic and air quality impacts that result from long commutes.

In addition, programs will target community opposition to affordable housing projects – in an effort to remove negative perceptions. Education will occur through public hearings; presentations to various service organizations and other community groups; and articles published in the local newspaper, the City’s newsletter, and the Chamber of Commerce newsletter.

The City will promote and publicize the availability of funding for housing rehabilitation loans and grants through the local media, mailings to property owners within targeted areas, and mailings to local contractors and developers.

The City will publicize information on fair housing laws and refer all complaints to the U.S. Department of Housing and Urban Development and the California Department of Fair Employment and Housing. Information on state and federal fair housing laws will be made available at City Hall and will be mailed to rental property owners, lenders, and real estate agents in the community.

Responsible Agency: Community Development Department, Redevelopment Agency
Time Frame: Initiate in 2002
Funding Source(s): Redevelopment Fund, State and federal grants

H-20 PUBLIC/PRIVATE PARTNERSHIPS
(Existing)

The City will work closely with the business and development communities toward achieving the City's affordable housing goals, including housing for special needs groups. The City has identified the following specific roles in this partnership to provide affordable housing:

City of Rio Vista - The City will maximize potential funds available through existing state, federal, and local programs for its affordable housing program.

Development Community - The City will encourage private developers and property owners to cooperate in financing sewer plant construction as a means of facilitating development. The City will also allow additional or equivalent incentives as allowed by State law when it is demonstrated that such incentives are necessary to make the project financially feasible and/or the project's physical or social characteristics warrant such incentives. Such incentives include but are not limited to the following:

- Reductions or modifications in setbacks, lot dimensions or area, coverage, height, parking, street standards, etc.;
- Density bonus of more than 25%;
- Reductions, deferral or modifications of City and County impact fees or assistance in payment of such fees;
- Direct financial assistance through public funds such as redevelopment housing setaside funds, CDBG funds, Section 8 or other sources.

Business Community - The City will assist local non-profit housing corporations or other such entities, as appropriate, to acquire and maintain privately owned, government subsidized housing that could convert to market rate under existing loan agreements.

Housing Development Corporations - The City will work with non-profit and for-profit housing development corporations specializing in housing for various special needs groups, including adults 55 years of age and above, to accommodate housing that meets the needs of these groups. Emphasis will be on development of multi-family rental housing for older adults and the disabled with varying services and amenities, as identified in the City's housing needs assessment. Examples include apartments with common areas designed specifically for social events of interest to older adults, independent living with common dining facilities, assisted care facilities, and skilled nursing facilities that will provide a continuum of care for senior residents of Rio Vista.

The City will utilize many of the implementation measures discussed above to assist the development of both disabled-accessible and senior housing, including but not limited to, applying for state and federal funding and encouraging local banks to make private financing available (H-4), local funding, including Redevelopment housing setaside funds (H-5 and H-12), development agreements (H-7), and applying density bonuses and equivalent incentives to proposed projects (H-10).

The City will contact local advocates, the California Housing Development Corporation, the Solano County Agricultural Commissioner and the Farm Bureau to identify sites and revise ordinances to facilitate construction of farmworker housing. Farmworker housing will be specifically designated as an allowed use in the Agricultural zoning district (Implementation Measure H-2).

Responsible Agency: Community Development Department
Time Frame: Initiate in 2002; ongoing thereafter
Funding Source(s): Redevelopment Funds, State and federal grants
Quantified Objective: 50 Very Low, 30 Low, 150 Moderate Income units

H-21 INTERAGENCY COORDINATION
(Existing)

The City will continue to work with Solano County and other agencies to ensure that water, sewer, and utilities are available.

The City will work with other jurisdictions to identify the need for homeless shelters (see H-27)
The City will work with a non-profit community organization to apply for state/ federal funding for the development of a homeless facility, if the need is established for Rio Vista.

The City will cooperate with Travis Air Force Base officials to identify any unmet needs among military personnel for affordable housing in Rio Vista.

Responsible Agency: Community Development Department
Time Frame: Ongoing
Funding Source(s): Redevelopment Fund, General Fund
Quantified Objective: 10 Very Low Income Units

H-22 **DESIGN REVIEW**
(Existing)

The City will consider building orientation, ceiling height, street layout, lot design, landscaping, and street tree configuration in subdivision review for the purposes of solar access and energy/water conservation. The Design Review process also will be used to encourage innovative housing types and design, and to allow mobile homes and factory-built housing with permanent foundations that also meet all design review requirements to be placed on residentially zoned parcels, pursuant to zoning and design review requirements. Finally, design reviews will be used to ensure that historic structures are retained. The Planning Commission will create a historic buildings and sites listing so that the design review process can be applied to the identified structures and to allow for the application of the State's Historic Building Code.

Responsible Agency: Community Development Department
Time Frame: As submitted by project developers and land owners
Funding Source(s): Redevelopment Fund, General Fund, Developer Fees

H-23 **SPECIAL HOUSING NEEDS GUIDELINES**
(Proposed)

The City will develop guidelines to ensure that rental housing developments contain an appropriate percentage of three- and four-bedroom dwelling units, as well as units which meet the needs of farmworkers and other special needs groups identified in this Element. The citywide goal for special needs groups will be based on the percentage of farmworkers, female heads of households, persons with disabilities and large families as reported by the 1990 and 2000 Census (2000 will be used when the applicable data becomes available). To make the development of such units financially feasible, the City will assist developers in applying for available state and federal programs and redevelopment housing set-aside funds, if available, to provide development subsidies (low-cost financing, land write-downs, or other incentives.). The City also may provide density bonuses and consider fee reductions for developers who include large-family units in rental housing developments. Any large-family and farmworker requirements will be tied to the availability of these subsidies. The City's large-family and farmworker goals will not be applied as an absolute percentage requirement for each individual development.

Responsible Agency: Community Development Department, Planning Commission,
City Council
Time Frame: 2002
Funding Source(s): Redevelopment Fund, General Fund
Quantified Objective: 20 Very Low, 40 Low Income Units

Responsible Agency: Community Development Department, Redevelopment Agency
Time Frame: 2003
Funding Source(s): Redevelopment Fund

H-28 **GOVERNMENT CODE SECTION 65853**
(Enacted by Statute)

As provided for in Government Code Section 65853, the City will allow the installation of manufactured homes certified under the National Manufactured Housing Construction and Safety Standards Act of 1974 on a foundation system, pursuant to Section 18551 of the Health and Safety Code, on lots zoned for conventional single-family residential dwellings. While the project will be subject to architectural review, the manufactured home and the lot on which it is placed will be held to the same development standards as those for a conventional single-family residential dwelling on the same lot.

Responsible Agency: Community Development Department
Time Frame: Ongoing
Funding Source(s): Redevelopment Fund, Developer Fees, Permit Fees
Quantified Objective: 5 Low Income units

H-29 **ASSISTING "AT-RISK" UNITS**
(Proposed)

In an effort to preserve the assisted "at risk" units, the City will contact all state and federal agencies that might provide affordable housing funds to determine whether any funding is available for the preservation of assisted housing developments. The City will apply for affordable housing subsidies that may be available for this use, if necessary.

Responsible Agency: Community Development Department, Redevelopment Agency
Time Frame: As needed
Funding Source(s): Redevelopment Fund, State and federal grants

H-30 **REGULATORY INCENTIVES**
(Existing)

The City will negotiate specific development standards or development fee reductions with affordable housing sponsors that may contribute to a reduction in the cost of housing for low- and moderate-income households. In setting such standards, no reduction in the design quality of affordable housing development will be allowed. Examples of such incentives and variation in design standards are found in the Summerset/Trilogy senior housing development.

Responsible Agency: Community Development Department
Time Frame: Ongoing
Funding Source(s): None Required

H-31 **TITLE 24 OF THE BUILDING CODE**
(Existing)

Through the Building Division, the City will continue to enforce Title 24 energy requirements. Title 24 energy requirements define construction standards that promote energy conservation.

Responsible Agency: Community Development Department
Time Frame: Ongoing
Funding Source(s): None Required

H-32 **UNFAIR HOUSING PRACTICES GRIEVANCE PROCEDURE**
(Proposed)

The City will adopt a formal policy statement prohibiting discriminatory and unfair housing practices within the City. The City will establish a procedure by which aggrieved parties can notify the City of unfair housing practices and the City can follow through by contacting the appropriate local, state, or federal agencies.

Responsible Agency: Community Development Department, Redevelopment Agency,
City Council
Time Frame: 2002
Funding Source(s): None Required

**Table 6-20
 QUANTITATIVE OBJECTIVES BY IMPLEMENTATION MEASURE**

Implementation Measure		Very Low	Low	Moderate
H-2	Zoning Ord	20	10	50
H-3	Sub Ord	10	10	
H-4	St/Fed Prog	40	40	50
H-5	Local Finance	20	10	20
H-7	Dev Agmts	40	50	100
H-10	Den Bonus	20	10	
H-11	Res LU Invty	10	10	
H-13	GC 65853	5		
H-14	RDA	20	50	
H-16	Dntn Mktg	10	20	20
H-24	Interag Coord	10		
H-27	Pub/Priv	50	30	150
H-28	Sp Hsng Gdln	20	40	
TOTALS		275	280	390

H. Public Participation

State housing law requires that the Housing Element be specifically noticed and attempts made to provide notice to lower income households. The following steps have been taken to comply:

- Upon publication, the Draft Housing Element was transmitted to interested housing advocacy groups: Mercy Housing (nonprofit developer), Sacramento Valley Organizing Committee and Solano County Legal Aid
- A portion of this two hearing dates were set aside specifically for discussion of the Housing Element
- A notice specifically pertaining to the Housing Element and this hearing date, separate from the other General Plan hearing dates previously noticed, has been published and posted in both English and Spanish language versions; the publication was in two local newspapers, one of which is direct mailed to every Rio Vista household