



CITY OF
ROSEVILLE
CALIFORNIA

**Draft 2025–29 Consolidated
Plan & 2025–26 Annual Action
Plan**

**Community Development Block Grant
Housing Division**



EQUAL HOUSING
OPPORTUNITY

Demo

City of Roseville

Draft

**2025-2029 Consolidated Plan
(July 1, 2025 - June 30, 2030)**

**2025-2026 Annual Action Plan
(July 1, 2025 - June 30, 2026)**

**and Update to the
Analysis of Impediments to Fair Housing Choice**

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Roseville (City) receives an annual allocation of Community Development Block Grant (CDBG) Entitlement funds from the U.S. Department of Housing and Urban Development (HUD) to promote affordable housing and community development programs for lower-income residents. As a recipient of CDBG funding, the City is obligated to develop a five-year Consolidated Plan that analyzes the needs of lower-income residents and neighborhoods; identifies available resources; outlines strategies to address identified concerns; and sets goals for the plan period. This Consolidated Plan will guide the use of CDBG and other funding sources during program years 2025 - 2029 (July 1, 2025 through June 30, 2030).

The City's Housing Division is the lead agency for the development and implementation of the 2025 - 2029 Consolidated Plan (Plan). The Plan was prepared using the HUD Integrated Disbursement and Information System (IDIS) web-based system and the HUD prescribed format. Most data tables are populated with default data from the U.S. Census Bureau, mainly from HUD's Comprehensive Housing Affordability Strategy (CHAS) and the 2016-2020 American Community Survey (ACS). Other sources are noted throughout the Plan.

In 2020, the City of Roseville participated in a regional effort to improve fair housing practices known as the Sacramento Regional Analysis of Impediments to Fair Housing. The 2025-2029 consolidated planning process includes an update to the 2020 Analysis of Impediments.

Federal regulations require that at least 70% of CDBG funds be used for projects that primarily benefit persons under the HUD Low- and Moderate-Income limit defined as persons from households at or below 80% of Area Median Income (AMI). For most jurisdictions, projects serving a residential area with 51% or more low- and moderate-income residents may be eligible for CDBG funding on a Low- and Moderate-Income Area Benefit basis using census data. An exception is allowed for communities with few or no qualifying areas. The City of Roseville was determined to be an Exception Grantee for program year 2024 (July 1, 2024 through June 30 2025). Projects serving census tracts and block groups with 40.10% or more low-income residents may qualify for Area Benefit.

Exception Grantee status may change each year, depending on HUD income estimate calculations. In program year 2024-2025, the following were eligible for Low- and Moderate-Income Area Benefit:

Eligible Census Tracts:

Census Tract	Low/Mod %
207.12	56.24%
208.05	40.39%
209.01	40.55%
210.03	40.93%
210.46	43.47%

Eligible Census Block Groups:

Census Tract	Block Group	Low/Mod %			
			226	3	51.00%
			207.13	1	50.20%
209.01	2	72.90%	211.29	2	50.00%
209.08	3	66.10%	210.03	1	49.80%
210.45	1	65.90%	211.08	2	45.80%
207.12	1	64.90%	208.06	1	45.40%
210.03	6	61.30%	210.38	3	44.20%
209.01	1	59.60%	207.13	2	43.90%
213.28	5	59.00%	207.11	2	43.10%
208.05	3	57.20%	207.12	2	42.90%
207.12	3	55.00%	209.08	4	40.10%
210.46	2	54.50%			
209.08	2	51.20%			
Census Tract	Block Group	Low/Mod %			

As a recipient of HUD funding, the City of Roseville will affirmatively further fair housing for residents. An update to the City’s Analysis of Impediments to Fair Housing Choice is included as Appendix C.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City conducted a thorough citizen participation process during the development of the Consolidated Plan. Two areas of need were heard repeatedly from the community and local service providers, and from respondents of the Community Needs Survey. Highest priority needs for low- and moderate-income persons and special populations in Roseville are affordable housing; and more services and shelter/housing options for persons experiencing or at risk of homelessness. Residents and stakeholders participating in the community meetings noted needs for services for youth, persons with developmental and other disabilities, seniors, nutrition and fair housing. In addition, respondents to the Community Needs Survey noted a need for infrastructure improvements and public facilities.

In response to the Needs Assessment and Housing Market Analysis contained in the Plan, CDBG funding will target the following Priority Needs during the 2025-2029 consolidated planning period:

Highest Priority Needs

- Emergency shelter, housing, and services to address homelessness
- Acquisition, rehabilitation and/or development of affordable rental housing

Priority Needs

- Services for seniors and persons with disabilities
- Services for low- and moderate-income youth
- Fair housing services
- Maintenance of existing homeownership housing stock through housing rehabilitation

- Services for survivors of sexual assault, domestic violence, dating violence or stalking
- Appropriate housing for persons with disabilities
- Development or rehabilitation of infrastructure and/or public facilities serving low- and moderate-income neighborhoods or persons

3. Evaluation of past performance

The City of Roseville 2020-2024 Consolidated Plan sets the following goals for the use of CDBG and other housing funds in Roseville, based on citizen participation comments and analysis of data in the Plan:

1. Addressing Homelessness
2. Development of affordable rental housing
3. Rehabilitation of affordable rental housing
4. Provision of services for low-income persons
5. Provide fair housing services
6. Rehabilitation of owner-occupied housing
7. Prevent, prepare for, and respond to the COVID-19 virus
8. Food and nutrition services for low- and moderate-income persons

The City completed the fourth year of the five-year 2020-2024 Consolidated Plan on June 30, 2024. The following is a summary of key accomplishments achieved during the first four years of the 2020–2024 Consolidated Plan period.

Entitlement CDBG and Program Income Funded Activities

As a CDBG Entitlement grantee, the City receives annual allocations of CDBG funding and program income from previous CDBG activities. Total funds available for the first four years of the 2020 Consolidated Plan period was \$4,005,775. The City started with \$741,059 in unallocated previous years funds available. During the first four years of the plan (2020, 2021, 2022 and 2023), annual allocations totaled \$2,862,987 and the City received \$402,729 in program income. For the final year of the five-year plan (2024), which is currently underway, the City received an allocation of \$707,089 and estimates receipt of another \$50,000 in program income for a total available funding amount for the 2020 Consolidated Plan period of \$4,762,864.

Public Service Activities – HUD limits the City’s expenditure of CDBG funds to no more than 15% each annual allocation. During fiscal years 2020 – 2023, the City expended \$445,481 to fund public services including senior programs, youth programs, food distribution, veterans services, services for persons experiencing homelessness and fair housing services.

Rehabilitation of Public Facilities – The City expended \$503,598 for improvements and rehabilitation of three housing facilities serving persons experiencing homelessness and/or persons with mental illness. A total of \$208,420 was allocated to the rehabilitation of the Johnson Pool. This project is in development and these funds have not yet been expended.

Housing Rehabilitation – The City’s Owner-Occupied Housing Rehabilitation program provided \$666,750 in low-interest deferred loans to low- and moderate-income homeowners to rehabilitate their homes. A loan of \$179,424 was provided for the rehabilitation of permanent supportive housing for persons with mental illness.

Acquisition – CDBG funds in the amount of \$586,433 allocated to the acquisition of vacant land for the development of affordable multifamily housing. Acquisition is pending and this funding has not yet been expended.

CARES Act CDBG-CV Funded Activities

In addition to annual allocations of Entitlement CDBG funds, the City received \$1,213,133 in CDBG-Cand CDBG-CV3 funding authorized by the Coronavirus Aid, Relief and Economic Security Act (CARES Act) to prevent, prepare for and respond to the effects of COVID-19 on individuals, families and businesses. To determine the best use of funds, the City consulted with the Placer County Department of Health and Human Services regarding unmet needs due to COVID-19. Funded activities included:

- Provided non-congregant shelter to persons experiencing homelessness in Roseville during the pandemic.
- Emergency Rental Assistance Program paid rent, back rent and mortgage assistance to stave off evictions for households impacted by COVID.
- Provided safe, free, and consistent childcare following COVID prevention precautions to children in fostercare and children in families experiencing homelessness. The program also provided support to families impacted by COVID as with navigation of social services and assistance with accessing permanent housing.
- Paid for motel rooms for persons experiencing homelessness to provide a safe and isolated environment to reduce the spread of the virus.
- Provided fair housing services to reduce and prevent evictions.
- Provided loans to locally owned businesses impacted by COVID related closures and virus prevention costs to create and/or retain jobs for employees from low- and moderate-income households.

The City of Roseville draws on other Federal, State and local resources to address the needs of lower-income residents and neighborhoods as identified in the Consolidated Plan. The Roseville Housing Authority operates the Housing Choice Voucher Program providing rental assistance to well over 700 households each year. Vouchers include regular, Non-Elderly Disabled (NED), Veterans Affairs Supportive Housing (VASH), Mainstream Vouchers for non-elderly persons with disabilities, Emergency Housing and Project-Based vouchers. When available, the City uses it’s Low and Moderate Income Housing Asset Fund; and accesses State-administered HOME funds, State Permanent Local Housing Allocation (PLHA), and local developer contributions to support the development of affordable housing, provide homeless prevention services and rapid re-housing for persons experiencing recent homelessness.

4. Summary of citizen participation process and consultation process

Documentation of Citizen Participation efforts and comments are included as Appendix A. The City initiated outreach for the Consolidated Plan process by conducting a Community Needs Survey seeking public comment on housing and services needs of low-income Roseville residents. The needs survey was advertised in the Roseville *Press Tribune* in both English and Spanish. A link to the survey website was emailed to over 250 interested parties including recent CDBG recipient agencies and organizations

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representing youth, homeless persons, seniors, the Hispanic community, persons with mental illness, public health, persons with disabilities, veterans and victims of child abuse. The survey was available on the City's Housing webpage in both English and Spanish. The City received 429 responses. Over 90% of respondents stated they lived in Roseville. Seven were affordable housing providers and 32 were social service providers. Results of the Community Needs Survey are noted in the following section.

The City held two Community Needs Workshops on November 19, 2024 at 3:00 p.m. and 6:00 p.m. to accommodate the schedules of residents, service providers and other stakeholders. The workshops were available in person and remotely. A presentation was provided outlining the CDBG program, the consolidated planning process and how the City has utilized funding in the past. Participants provided comments on local priority needs that informed preparation of the Plan. Comments received from participants are noted in the following section.

Service provider questionnaires requesting information regarding special needs populations were sent to agencies and organizations serving these individuals. Responses were received from the Roseville Housing Authority; The Gathering Inn, a provider of homeless services and emergency shelter; Volunteers of America-Northern California/Northern Nevada, a provider of affordable housing and emergency shelter for families in need in Placer County; Stand Up Placer, an organization working with survivors and providing community education to stand up to domestic violence, sexual assault, and human trafficking; and KidsFirst, dedicated to preventing and treating child abuse and neglect through education, advocacy, and counseling.

A public notice was published in the *Press Tribune* in English and Spanish on _____, 2025 notifying residents of the availability of the draft Consolidated Plan for public review for 30 days from April, 2025 to April __, 2025 and the date and time of a public hearing conducted on May ____, 2025 prior to adoption of the Consolidated Plan. XXX

5. Summary of public comments

A total of 18 residents and stakeholders attended the two Community Meetings. A poll held during the meetings found that attendees considered the most significant needs for low- and moderate-income residents to be:

- Affordable housing for families with children
- Programs and housing for persons experiencing homelessness
- Food and nutrition programs
- Affordable housing for seniors

During the meetings, parents of adult individuals with Intellectual and Developmental Disabilities (IDD) expressed concern regarding the lack of housing options for IDD adults. As the population ages, parents may no longer be able to care for their adult IDD children at home, but cannot find or afford appropriate housing outside the home.

The City received 429 responses to the Community Needs Survey. Over 90% of respondents stated they lived in Roseville. Seven were affordable housing providers and 32 were social service providers. The top four main categories of needs noted were:

- Infrastructure Projects

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- Housing Services (including affordable housing and homeless services)
- Business and Job assistance
- Community Services (food and nutrition services were rated as highest priority services, followed closely by childcare services).

Accessibility improvements for seniors and persons with disabilities was also noted by a significant number of respondents. A summary of the Community Needs Survey is included as Appendix B.

Consultations with providers of services targeted to low- and moderate-income individuals and families, and those with special needs noted one of the largest barriers to housing stability is the discrepancy between income and housing costs. They identified the following as significant needs for vulnerable Roseville residents: homeless prevention services, emergency shelter, housing navigation services, more affordable permanent housing or rental assistance, case management, more Permanent Supportive Housing, social services and mental health services to maintain housing stability.

Comments received during the 30 day public comment period. XXX

6. Summary of comments or views not accepted and the reasons for not accepting them

The City accepted all public comments and views expressed during the planning process.

7. Summary

The 2025-2029 Consolidated Plan is the outcome of an extensive public outreach and participation process, consultations with local service providers serving vulnerable and special needs populations, local planning documents and available demographic data. Data analysis and community comments both emphasize a strong need for more affordable housing, more services targeted to persons experiencing homelessness or at risk of homelessness and more housing targeted to seniors and persons with disabilities.

The planning process has resulted in the development of a Strategic Plan that focuses on the highest priority community needs, affordable housing and addressing homelessness, while also providing direction for supporting public service and facility needs for low- and moderate-income persons and special populations.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	Roseville, CA	

CDBG Administrator	ROSEVILLE, CA	Economic Development Department - Housing Division
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Table 1 – Responsible Agencies

Narrative

The City of Roseville’s Housing Division is the lead agency responsible for the development of the Consolidated Plan. The Housing Division is responsible for administration of the Community Development Block Grant (CDBG) program, HOME funding, the Roseville Housing Authority and City housing programs such as the Owner-Occupied Housing Rehabilitation Program; in addition to programs and projects supporting affordable homeownership, housing stability and maintenance of affordable housing stock.

The mission of the Roseville Housing Division is to serve the citizens of Roseville by:

- Providing affordable housing opportunities in a safe environment;
- Revitalizing and maintaining neighborhoods; and
- Forming effective partnerships to maximize social and economic opportunities.

Roseville is located in Northern California, north of Sacramento, in southwestern Placer County. The City’s geography is primarily rolling hills and grasslands. The City was originally a “railroad town” and in the early 1900’s was a major railroad service center. The railroad played a role in the development of early Roseville. Other factors that have impacted the City’s development have been the construction of Folsom Dam and completion of Interstate 80 in the 1950’s. These projects impacted Roseville’s growth by shifting the development of business, commercial, and residential development to “East Roseville”. The City has continued to grow outward in all directions. In addition to the city’s core, Roseville currently has ten specific plan areas and growth has provided a wide variety of residential, business, commercial and industrial development.

The majority of the City’s older, low-income housing stock and business/commercial areas are located in the City’s core, near the rail lines. Based on the 2016-2020 American Community Survey, HUD estimates that 16,384 Roseville households (35.2%) are at or below 80% of the Family Area Median Income (AMI) for Placer County. The Consolidated Plan refers to persons at or below 80% AMI as “low-income”. This Plan focuses on developing strategies to address the needs of low-income Roseville residents.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The consolidated planning process requires jurisdictions to contact and consult with other public and private agencies when developing the five year Consolidated Plan. The plan itself must include a summary of the consultation process and identify agencies that participated in the process. The City of Roseville planning process focuses on enhancing coordination between public and private agencies and included a Community Needs Survey, service provider questionnaires, public meetings and individual consultations with service provider agencies

In addition to the community organizations noted below, City of Roseville staff members representing a number of disciplines contributed to the development of the Consolidated Plan, including employees from the Housing Division, Public Works Department, Economic Development Department, and the Development Services Department.

City Council of the City of Roseville conducts public hearings to receive public comment on the draft Consolidated Plan and Annual Action Plan. The City Council is responsible for approval of the Consolidated Plan and Annual Action Plan, and authorizes submission to HUD.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City coordinates with the following organizations serving the needs of low-income persons. All of the following organizations were provided information regarding the consolidated planning process, dates and times of community meetings and access to the Community Needs Survey.

City of Roseville:

- Economic Development Department. Provides assistance to residents and the business community with information and support for business needs such as starting or expanding a business, finding a site or connecting with other City services.
- Economic Development Department - Housing Division. Responsible for administration of the CDBG program, HOME funding from the State of California, the City's homebuyer assistance and owner-occupied housing rehabilitation programs, and the rapid re-housing program. The division administers the Roseville Housing Authority and participates in the Continuum of Care and the Placer Collaborative Network.
- Development Services Department - Planning Division. Reviews CDBG and HOME funded development projects to determine whether proposed development activities comply with the General Plan and Zoning Code; is responsible for drafting the Roseville General Plan 2035, adopted August 5, 2020. The General Plan includes the Housing Element, which outlines the City's goals encouraging the maintenance and development of housing for all income levels and family types. The 2021-2029 Housing Element was adopted August 18, 2021.

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- Parks and Recreation Department. Oversees the development and administration of City parks recreational activities and libraries.
- Public Works Department. Responsible for transportation improvements for vehicles, bicycles and pedestrians; infrastructure; and floodplain management.
- Roseville Housing Authority. Addresses the housing needs of extremely low- and low-income residents in the City through a variety of programs including the Housing Choice Voucher Program and the Family Self Sufficiency Program.
- Homeless Resource Council of the Sierras (HRCS). HRCS is a nonprofit organization serving as the "collaborative applicant" and "administrative entity" for two Continuums of Care (CoCs), the Roseville/Rocklin/Placer County CoC (CA-515) and the Nevada County CoC (CA-531). HRCS is governed by a seven member board with representation from each of the continuums of care.
- Placer County Department of Health and Human Services (HHS). The City participates in the Continuum of Care alongside County staff, and also participate in various working groups.:
- Behavioral Health Division. Provides information regarding the needs of Placer County residents with mental disabilities.
- Adult System of Care. Provides adults with disabilities and seniors with mental health services, substance abuse treatment, in-home supportive services, advocacy, case management, and the conservatorship process as necessary.
- Public Health Division. Provides information to the City and other organizations regarding the potential of lead-based paint hazards in the county.
- Placer Collaborative Network (PCN). The City participates in this network of 40 social service agencies working in Roseville striving to improve the lives of children, adults and families through leadership development, collaboration, and building resources to address the most pressing community issues.
- Roseville/Rocklin/Placer County Continuum of Care (CoC) CA 515. The CoC oversees homeless funding received from HUD. The Roseville/Rocklin/Placer County CoC is a standing advisory committee to the Homeless Resource Council of the Sierras (HRCS). The City coordinates with the Continuum of Care and provides CDBG funding to a number of CoC member agencies.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The consolidated planning process included consultations with member organizations of the Roseville/Rocklin/Placer County CoC, the Homeless Resource Council of the Sierras and the Placer Collaborative Network. The City is an active member of the Roseville/Rocklin/Placer County CoC, providing support to participating organizations serving homeless individuals and families.

The Roseville Housing Authority administers 100 HUD Veterans Affairs Supportive Housing (VASH) vouchers. VASH vouchers provide housing assistance to homeless veterans and veteran families, coupled with supportive services provided by the Veterans Administration. Volunteers of American also assists veterans and veteran families through the Veterans Families Program and Homeless Reintegration Program. In addition. The housing authority administers 20 Foster Youth Initiative (FYI) vouchers are for youth ages 18-24 who have exited or are exiting foster care and are homeless or at risk of homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Continuum of Care (CoC) Program is designed to promote community wide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families. The City of Roseville does not receive Emergency Solutions Grant (ESG) or CoC funding from HUD. The Roseville/Rocklin/Placer County CoC (CA-515) receives HUD ESG funds from the State of California Department of Housing and Community Development.

The City is a member agency of the Homeless Resource Council of the Sierras (HRCS). The HRCS acts as the "collaborative applicant" and "administrative entity" for the Roseville/Rocklin/Placer County CoC and the Nevada County CoC. HRCS also administers the Homeless Management Information System (HMIS) for the to CoCs. The City of Roseville is one of 31 agencies participating in the HRCS HMIS. The ultimate goal of HRCS is to prevent and eradicate homelessness in Nevada and Placer counties. Efforts are aimed at permanent solutions, and the range of services is designed to meet the unique and complex needs of individuals who are currently experiencing homelessness or are at risk of becoming homeless. HRCS responds to and implements HUD's Policy and Program Priorities, oversees all planning processes, the regional planning groups, the CoC Program and ESG application processes.

The Roseville/Rocklin/Placer County CoC has developed a Local Government Advisory Committee to support ongoing cross-jurisdictional conversation around homelessness, and to better connect local leadership to funding discussions. The committee provides senior staff and law enforcement from local jurisdictions with a dedicated space to discuss and propose regional responses to homelessness and to offer input on CoC planning.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Feeding the Foothills
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Feeding the Foothills is the local partner agency of Feeding America. Feeding the Foothills provides emergency food responses and food distribution in Placer, El Dorado and Nevada Counties. Feeding the Foothills participated in the community meetings.
2	Agency/Group/Organization	Unity Care
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Unity Care works with young people in and emerging from foster care by providing stable housing, caring connections, and life skills that build a foundation to achieve their potential. Unity Care participated in the community meeting and provided information regarding the needs of their clients.
3	Agency/Group/Organization	Advocates for Mentally Ill Housing (AMIH)
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AMI Housing participated in Community Meetings and provided data regarding the needs of persons with mental illness and persons experiencing or at risk of homelessness.
4	Agency/Group/Organization	SENIORS FIRST
	Agency/Group/Organization Type	Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with Seniors First provided data on the needs of lower-income seniors throughout Placer County.
5	Agency/Group/Organization	Roseville Public Housing Authority

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	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Roseville Housing Authority provided data regarding the waiting list for housing voucher assistance, demographics of households receiving rental housing assistance and information regarding the needs of their clients.
6	Agency/Group/Organization	Latino Leadership Council
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Members of the Latino Leadership Council participated in community meetings.
7	Agency/Group/Organization	THE GATHERING INN
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Gathering Inn attended community meetings and provided an overview and data regarding the needs of persons experiencing or at risk of homelessness in Roseville.
8	Agency/Group/Organization	Homeless Resource Council of the Sierras
	Agency/Group/Organization Type	Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Resource Council of the Sierras (HRCS) is a nonprofit organization serving as the "collaborative applicant" and administrative entity for the Roseville/Rocklin/Placer County Continuum of Care (CoC) (CA-515). HRCS is responsible for conducting the homeless Point-in-Time (PIT) Count and Homeless Inventory Count (HIC). HRCS provided PIT and HIC data, and also participated in public meetings providing information on the needs of persons experiencing homelessness in the City of Roseville.
9	Agency/Group/Organization	Agency on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency on Aging Area 4 (AAA4) serves aging adults (60+), adults with disabilities, and the people who care for them in seven counties, including Placer County. AAA4 participated in community meetings and completed the Community Survey to provide information on the needs of seniors in the City of Roseville.
10	Agency/Group/Organization	ST VINCENT DE PAUL SOCIETY, ROSEVILLE AREA CONFERENCE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	St Vincent de Paul participated in Community Meetings and provided comments regarding the lower-income clients they serve.
1 1	Agency/Group/Organization	STAND UP PLACER INC
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stand Up Placer participated in Community Meetings and provided data regarding the needs of victims of domestic violence and sexual assault.
1 2	Agency/Group/Organization	THE SALVATION ARMY ROSEVILLE CORPS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army provided data regarding the needs of individuals and families they are assisting. They work with all family types. Most are very low- to extremely low-income and many of their clients are at risk or experiencing homelessness
1 3	Agency/Group/Organization	City of Roseville

	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Roseville staff provided information an data for inclusion in the Needs Assesment and Market Analysis, including City contributions towards affordable housing and homeless programs, public infrastructure needs in low-income neighborhoods and public facilities needs in low-income neighborhoods.
1	Agency/Group/Organization	SACRAMENTO AREA COUNCIL OF GOVERNMENTS
4	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Sacramento Area Council of Governments (SACOG) provided information on the need for housing affordable to differing income levels in the City of Roseville.
1	Agency/Group/Organization	Volunteers of America Northern California and Northern Nevada
5	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Volunteers of America provided information regarding the needs of individuals and families at risk or experiencing homelessness, elderly, disabled and veterans
1 6	Agency/Group/Organization	KidsFirst
	Agency/Group/Organization Type	Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	KidsFirst provided information regarding the needs of lower-income families with children, and families with children at risk or experiencing homelessness.
1 7	Agency/Group/Organization	PLACER COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Placer County Department of Health and Human Services provided information on the needs of low-income adults, seniors, persons with disabilities and families with children.

Table 2 – Agencies, groups, organizations who participated

Demo

All organizations serving low-income residents and special populations in Roseville were provided with an opportunity to provide input through the Community Needs Survey, Community Meetings, individual consultations, the Public Hearing and/or the 30 day public review period. Service providers serving special populations also participated in a service provider questionnaire.

A total of 429 persons responded to the Community Needs Survey including 390 Roseville residents, 7 affordable housing providers and 32 social services providers.

Identify any Agency Types not consulted and provide rationale for not consulting

All agencies and serving low-and moderate-income residents and special populations in Roseville were provided with an opportunity to provide input through the Community Survey, Community Meetings and/or individual consultations. Agencies were contacted by email, public notices, notices posted on the City website, notices on social media and distribution email lists. Questionnaires were sent to providers of services for special populations.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Placer Regional Homelessness Response Emerging Strategies	Placer County	The report includes research of homeless issues and stakeholder engagement activities to help identify gaps, issues and opportunities within the homeless services arena and to create a set of potential strategies to address these issues.
Roseville General Plan - Housing Element	City of Roseville, Development Services Department	The Housing Element of the City's General Plan outlines the City's efforts to maintain existing affordable housing stock and to create new housing opportunities for all segments of the community.
Envision Roseville: Advancing our Economy	City of Roseville	The plan identifies key strengths, challenges and opportunities facing the City's business community and sets forth the City's economic development goals and initiatives.
Envision Roseville: Entrepreneurship Strategy	City of Roseville	The plan provides a roadmap for growing Roseville's entrepreneurial ecosystem, small business community and venture backable sectors with targeted programs, community partnerships and events.
2025 Blueprint	Sacramento Area Council of Governments (SACOG)	SACOG members' plan to build a connected region that includes transportation options for residents, affordable housing for the region's growing population, and equitable investments that give all community members access to a safe and healthy region.
City of Roseville Multi-Hazard Mitigation Plan: 2023 Update	City of Roseville Public Works Department	Roseville's hazard mitigation plan to reduce risks from disasters to the people, property, economy, and environment within the city.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Demo

The City provided notice to all adjacent jurisdictions of the consolidated planning process and offered an opportunity to make comments.

The planning process included consultations with the Roseville/Rocklin/Placer County Continuum of Care (CoC) and its administrative organization, the Homeless Resource Council of the Sierras. These agencies are comprised of public and private nonprofit and for-profit entities, including Placer County and the adjacent cities of Rocklin and Lincoln. Homeless persons and interested citizens also participate in the CoC.

Narrative (optional):

The City initiated outreach for the Consolidated Plan process by conducting a survey of the housing and services needs of low-income Roseville residents. The Community Needs Survey was advertised in the Roseville *Press Tribune* in both English and Spanish. A link to the survey website was emailed to a wide variety of interested parties including recent CDBG recipient agencies and organizations representing youth, homeless persons, seniors, the Hispanic community, persons with mental illness, public health, persons with disabilities, veterans and victims of child abuse. The survey was available on the City's Housing webpage in both English and Spanish. A summary of the Community Needs Survey results is included in Appendix B. In addition, local service providers serving special populations were asked to complete a questionnaire.

The City hosted two public meetings on November 19, 2024 to provide information on the consolidated planning process, as well as to receive community and stakeholder input regarding the needs of low-income residents and neighborhoods. The public meetings included a discussion of the Consolidated Plan and an overview of the CDBG Program including National Objectives and eligible activities. City staff requested attendees to continue to provide any additional comments in writing during the development process. Information regarding how to apply for CDBG funds for the 2025-2026 Program Year was provided. Persons attended from organizations serving the homeless, families at risk of homelessness, youth, seniors and victims of domestic violence and sexual assault. Highest priority needs were noted to be: services for persons experiencing homelessness; affordable housing for vulnerable and special needs populations. The cost of increasing rental rates were noted as significant concerns. Following the meetings, individual service providers were contacted and requested specific information relative to the needs of various special populations.

A third public meeting was held on December 4, 2024 to announce the availability of 2025-2026 CDBG funding, describe the application process and provide technical assistance to potential funding applicants.

The draft Consolidated Plan was made available for public review and comment during a 30-day period, April __, 2025 through May __, 2025. A public hearing was conducted before the Roseville City Council on May __, 2025 prior to adoption of the 2025-2029 Consolidated Plan and the 2025 Annual Action Plan. XXX

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Roseville is recognized nationally for excellence in its community engagement and public information programs. The City's 2025-2028 Strategic Plan focuses on ensuring that those in positions of influence to determine public policy have the necessary context to make informed, collaborative decisions. The strategy includes the City's commitment to:

- Remain focused on community engagement and education about City services, planning and the budget.
- Explore opportunities to engage all community members in relevant ways.
- Inform county, state and federal policymakers on key City issues and the importance of local decision-making.

The consolidated planning process included an extensive network of affordable housing, homeless services and community development organizations serving the City of Roseville were involved in the development of the Consolidated Plan. Nonprofit service providers to the City's low-income and special needs populations also contributed to the plan.

The City's outreach efforts began with a Community Needs Survey in October-November 2024 with 429 responses received from residents and service providers. A summary of the survey results is included in Appendix B.

The City held two Community Needs Workshops on November 19, 2024 at 3:00 p.m. and 6:00 p.m. to solicit public comments on local priority needs that informed preparation of the plan. A presentation was provided outlining the CDBG program, the consolidated planning process and how the City has utilized funding in the past. Service providers serving special populations were asked to complete a questionnaire providing additional information on the needs of vulnerable populations.

Additional outreach and follow up consultations with governmental agencies and service providers were conducted as noted in the Consultation section above. The valuable insight provided by community engagement was used to develop the goals of the five year Strategic Plan and the 2025 Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Notice published in the Press Tribune on 10/18/24 announcing the consolidated planning process, dates of community meetings and information regarding how to access the community needs survey.	Public comments are noted in ES-05 sections 4 and 5 above.	All comments were accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Notice posted on City webpage announcing the consolidated planning process, dates of community meetings and information regarding how to access the community needs survey.</p>	<p>Public comments are noted in ES-05 sections 4 and 5 above..</p>	<p>All comments were accepted.</p>	<p>https://www.roseville.ca.us/cms/One.aspx?portalId=7964922&pageId=8921509</p>
3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Public meeting held 11/19/24 at 3:00 pm. Meeting was held in person and was accessible remotely. 5 people attended in person and 14 online.</p>	<p>Public comments are noted in ES-05 sections 4 and 5 above.</p>	<p>All comments were accepted.</p>	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Public meeting held 11/19/24 at 6:00 pm. Meeting was held in person and was accessible remotely. 4 people attended in person and 6 online.	Public comments are noted in ES-05 sections 4 and 5 above.	All comments were accepted.	
5	Email	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Email sent 10/21/24 to list of interested persons and stakeholders announcing the consolidated planning process, dates of community meetings and information regarding how to access the community needs survey.	Public comments are noted in ES-05 sections 4 and 5 above..	All comments were accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Email	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Persons experiencing homelessness	Email sent 10/23/24 to the Homeless Resource Council of the Sierras (HRCS) announcing the consolidated planning process, dates of community meetings and information regarding how to access the community needs survey.	Public comments are noted in ES-05 sections 4 and 5 above..	All comments were accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Email	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Persons experiencing homelessness	Email sent 10/17/24 to members of the Placer Collaborative Network announcing the consolidated planning process, dates of community meetings and information regarding how to access the community needs survey.	Public comments are noted in ES-05 sections 4 and 5 above.	All comments were accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Notice posted to the We Are Roseville website announcing the consolidated planning process, dates of community meetings and information regarding how to access the community needs survey.	Public comments are noted in ES-05 sections 4 and 5 above.	All comments were accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Persons experiencing homelessness	Public meeting held on 12/4/24 announcing the availability of CDBG funding for 2025-2026, the application process and providing technical assistance to potential applicants.	Public comments are noted in ES-05 sections 4 and 5 above.	All comments were accepted.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Email	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Persons experiencing homelessness	The online community needs survey generated 429 responses, of which over 90% were Roseville residents. A summary of the responses to the survey is included in Appendix B.	Public comments are noted in ES-05 sections 4 and 5 above..	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Plan provides a summary of the needs of low- and moderate-income residents related to services, affordable housing, special needs housing, community development and homelessness. Affordable housing and persons experiencing homelessness in Roseville were noted as primary concerns of most persons participating in the Community Meetings, service providers that completed questionnaires and those that provided consultation, and persons responding to the Community Needs Survey.

The Needs Assessment identifies provides data to inform development of the Strategic Plan and Projects to be administered. Most of the data tables in this section are populated with default data received from HUD, known as the Comprehensive Housing Affordability Strategy (CHAS) data. The HUD CHAS data set is a special tabulation of 2016-2020 American Community Survey (ACS) from the U.S. Census Bureau. This special tabulation data provides counts of the numbers of households with housing problems that fit certain combinations of HUD-specified criteria based on HUD-defined income limits. Since the CHAS requires the Census Bureau to calculate estimated housing problems at a micro level, CHAS data often lags behind more recent ACS data. Responses to the questions below will focus on Low- and Moderate-Income households, which HUD defines as households that are at or below 80% of the HUD Area Median Family Income (HAMFI).

When available, the City has supplemented the CHAS data through the use of more current data to gain a better understanding of recent housing and economic hardships experienced by City residents. The 2021-2029 City of Roseville Housing Element also provides data for the Needs Assessment. Qualitative data was gained from a consultation process that involved an online Community Needs Survey, public workshops, individual stakeholder conversations and a service provider questionnaire. Other data sources are noted throughout the plan.

The Placer County Point-In-Time Homeless Count (PIT Count) provides a “point-in-time snapshot” of the number of persons experiencing homelessness on one night in January using a HUD-required process. The 2024 PIT Count reports that there were 273 individuals experiencing homelessness in Roseville on the night of January 23, 2024. Many people move in and out of homelessness over time and the total number of persons experiencing homelessness in Roseville over the course of a year is much higher than the number identified in a one night PIT Count.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Roseville 2021-2029 Housing Element to the General Plan includes goals to provide decent, safe, inclusive and affordable housing in sufficient quantities for all economic segments of the community; and to preserve affordability, maintain and improve Roseville's supply of affordable housing stock.

Tables 5 through 21 below reflect HUD Comprehensive Housing Affordability Strategy (CHAS) data. The CHAS estimates the number of low-income households with housing problems. The CHAS is based on custom tabulations from the U.S. Census American Community Survey (ACS), combined with the HUD Area Median Family Income (HAMFI). Due to the additional calculations the Census Bureau must conduct, CHAS data often lags behind more recent ACS data.

The CHAS data strongly indicates that Housing Cost Burden is the most significant housing need for low-income Roseville residents of all household types. Paying more than an affordable percentage of a family's income toward housing costs significantly affects housing stability. Concerns regarding affordability were reflected in all citizen participation efforts including the Community Needs Survey, Community Meetings, consultations with service providers and service provider questionnaires.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	126,325	138,860	10%
Households	46,550	51,800	11%
Median Income	\$75,867.00	\$95,519.00	26%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,950	4,645	6,780	4,925	30,495
Small Family Households	1,410	1,355	2,305	1,850	16,985
Large Family Households	150	245	540	360	3,015
Household contains at least one person 62-74 years of age	1,280	1,285	1,540	1,340	6,545
Household contains at least one person age 75 or older	1,300	1,225	1,320	815	2,455
Households with one or more children 6 years old or younger	619	459	825	703	4,754

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	150	70	75	105	400	0	0	4	15	19
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	59	50	80	55	244	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	70	110	50	300	4	0	50	40	94
Housing cost burden greater than 50% of income (and none of the above problems)	1,880	1,260	365	20	3,525	1,275	805	1,014	80	3,174
Housing cost burden greater than 30% of income (and none of the above problems)	105	645	1,870	810	3,430	295	590	1,095	1,115	3,095

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	470	0	0	0	470	295	0	0	0	295

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,160	1,455	630	230	4,475	1,280	805	1,069	135	3,289
Having none of four housing problems	785	815	2,585	1,790	5,975	725	1,570	2,495	2,770	7,560
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	750	765	715	2,230	430	320	944	1,694
Large Related	140	110	235	485	4	80	215	299
Elderly	690	755	420	1,865	1,050	884	770	2,704
Other	570	450	1,005	2,025	95	100	215	410
Total need by income	2,150	2,080	2,375	6,605	1,579	1,384	2,144	5,107

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50 % AMI	>50-80 % AMI	Total	0-30% AMI	>30-50 % AMI	>50-80 % AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	495	495	365	265	0	630
Large Related	0	0	35	35	4	70	35	109
Elderly	640	385	80	1,105	820	359	275	1,454
Other	0	530	370	900	95	0	0	95
Total need by income	640	915	980	2,535	1,284	694	310	2,288

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	>80-1 00% AMI	Total	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	>80-1 00% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	175	120	185	105	585	4	0	50	40	94
Multiple, unrelated family households	0	0	10	0	10	0	0	0	0	0
Other, non-family households	4	0	0	0	4	0	0	0	0	0
Total need by income	179	120	195	105	599	4	0	50	40	94

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	Total	0-30 % AMI	>30-5 0% AMI	>50-8 0% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

The U.S. Census 2023 ACS estimates that there are a total of 61,142 households in the City of Roseville, of which 14,382 (24%) are single-person households (householder living alone). The majority of

single-person householders are female (63%) and 53% are age 65 or older. Single person households are evenly distributed at 50% living in owner-occupied units and 50% in rental units.

Using the data in Tables 7 and 8 above, it is estimated that a minimum of 3,611 single-person households are living with a Housing Problem and 5,112 have a Severe Housing Problem. The data in Table 7 demonstrates that the most significant housing problem for LMI households (at or below 80% AMI) is Housing Cost Burden. Renters are more likely to be affected than homeowners. Cost burden is the most significant housing problem affecting lower-income homeowners as well. Table 6 indicates that households with at least one elderly member comprise over half of households living at or below the Very Low-Income (VLI) limit (at or below 50% AMI).

There are 72 single person households on the Roseville Housing Authority voucher waiting list (41% of households on the list). The Roseville Housing Authority reports that the majority of voucher holders are single member households or households that qualify for a 1 bedroom voucher. They note that while more affordable housing is needed for all types of households, there is a significant need for small affordable units.

The data indicates that there is a significant need for additional affordable housing and/or rental assistance for single-person renter households and that elderly single-person households are at highest risk of housing instability due to Housing Cost Burden. The City of Roseville 2021-2029 Housing Element indicates a need for more one-bedroom housing options as a means of providing more housing for seniors and people with extremely low income. The Housing Element notes that the Regional Housing Needs Assessment for the City of Roseville indicates a need to develop 6,178 units for households at the Low- and Very Low-Income limits (at or below 80% AMI and 50% AMI). Using the 24% ratio of single-person householders noted above, this would equate to a need for 1,483 one-bedroom or efficiency units affordable to low- and moderate-income households. As most single person households are elderly, units that are accessible and adaptable for persons with disabilities are needed.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Households

The 2023 ACS identifies 6.7% of Roseville residents under age 65 to be living with a disability, which is approximately 10,662 individuals. Not all require assistance, but HUD presumes that at least 51% or more of disabled adults to be under the Low- and Moderate-Income level (at or below 80% of AMI) which means that most will struggle afford suitable housing without some form of housing assistance.

Placer Independent Resource Services (PIRS) is a primary resource for disabled persons in Placer County, including in the City of Roseville. PIRS advocates for the rights of people with disabilities, educates the community about disability issues, and provides services to persons with disabilities to live independent, productive lives. PIRS identified a need for programs that provide assistance with accessibility improvements that create more accessible and safer home living environments for the disabled and senior populations. Persons with mental health disabilities range from those that can live and work within the community to those with severe mental illness that require special housing accommodations, constant medical attention, and supportive services.

Placer County Adult System of Care (ASOC) provides a variety of services to the mentally ill. ASOC identifies housing as a constant struggle for the severely mentally ill. Mental health clients are typically low income; in addition, their illnesses have resulted in rental histories or credit histories that do not meet typical rent requirements and limit their housing options.

The Salvation Army estimates 15-20% of clients have a physical or mental disability, prohibiting them from living independently or securing housing on their own. AMI Housing is an affordable housing provider working primarily with persons with a mental health diagnosis. However, they also work with low-income families with children, persons with disabilities; elderly households; victims/survivors of domestic violence, dating violence, sexual assault and/or stalking; and youth transitioning out of foster care. AMI Housing estimates 1,936 households in Placer County include a person with a disability and are in need of assistance to remain stably housed. Assistance may be case management, resource brokerage, locating appropriate housing, application fees, holding deposits, security deposits, rental assistance, utility deposits, household furnishings, or services to maintain housing long term. The Salvation Army estimates 15-20% of clients have a physical or mental disability, prohibiting them from living independently or securing housing on their own.

Survivors of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Domestic violence is a primary cause of homelessness for women and families. Financial stress and a lack of affordable housing can make it more difficult for victims to leave violent situations. The shortage of affordable housing in Roseville and across the Sacramento region creates a difficult barrier for persons who are trying to leave a violent home. Persons fleeing domestic violence, dating violence or stalking and persons that have been sexually assaulted typically need assistance with emergency shelter, locating appropriate permanent housing, application fees and security deposits. To establish and restart their lives in a safe environment, families may also need ongoing rental assistance, household furnishings, case management, and social services to maintain housing long term.

Stand Up Placer is a non-profit community-based organization dedicated to empowering Placer County survivors of domestic violence, sexual assault, and human trafficking to heal from the trauma and create new lives of strength and self-sufficiency. The organization serves nearly 4,000 victims of domestic violence, dating violence, sexual assault, stalking and sex trafficking and their children annually, with a household estimate of approximately 2,000. Families range from individuals, including transition-aged youth and seniors, to families with one or many children, and a few with both children and dependent adults, including disabled adult children and grandparents. While every family does not need housing, approximately 75% of families fleeing are either already homeless or have been made so by their choice to flee the violence. Stand Up Placer estimates that there are 600 families of survivors in Roseville, of which approximately 450 are in need of housing assistance.

Placer County housing providers working with persons who identify as victims of domestic and/or dating violence, sexual assault, human trafficking, and/or stalking estimate approximately 1,355 Placer County households in need of services countywide. This number is a rough approximation as many do not self-report victim status. Roseville comprises 38% of the Placer County population so we can extrapolate that approximately 515 Roseville households are victims in need assistance. According to the 2023 ACS, 24% of Roseville households are one-person households, we estimate that as many as 124 single person households are victims of domestic violence, dating violence, sexual assault and/or stalking and may be in need of housing assistance.

Persons of Hispanic Ethnicity

The Latino Leadership Council served 252 new clients living in Roseville and Rocklin last year. An estimated 30 families per year need housing who are also victims of violence or are a person with a disability.

What are the most common housing problems?

Housing cost burden is the most prevalent concern, especially for households in the lower-income categories and renter households. However, housing cost burden also affects some homeowners and upper income households. HUD defines an affordable housing cost to be no more than 30% of household income. According to the ACS data above, there are 11,717 Roseville low- and moderate-income households paying more than 30 % of income towards housing costs. There are 4,823 Roseville households paying more than 50% of their income towards housing costs. HUD considers households paying more than 50% of income towards housing costs to be unsustainable and at risk of losing their housing. Renters face housing instability due to housing cost burden at nearly twice the rate of homeowners. Households at the extremely low- and very low-income levels make up 18% of total households in Roseville, yet they account for 78% of households paying more than 50% of income towards housing costs.

Housing cost burden significantly affects a family's housing stability and can lead to an increased risk of homelessness. The impact of housing cost burden in Roseville is corroborated by responses to the Community Needs Survey and anecdotal information received during community meetings and stakeholder outreach, and service provider questionnaires.

Service providers indicate that insufficient income to qualify with property managers, coupled with poor credit/rental history makes it very difficult to move from homelessness or shelter into a more permanent housing situation.

Volunteers of America (VOA), one of the nation's oldest and largest developers of affordable housing, provides safe shelter for nearly 20,000 seniors, veterans, and families in need each year. VOA of Northern California and Northern Nevada is dedicated to helping those in need rebuild their lives and reach their full potential. They are very active in Placer County offering emergency shelter, transitional housing, affordable housing, senior services, veterans services and employment services. They often work with persons exiting homelessness, persons with disabilities, veterans, the elderly and survivors of domestic violence. VOA staff note that the disparity between income and rent, along with rental credit requirements, severely impacts clients' ability to secure housing.

The Salvation Army reports that Roseville clients are struggling with increasing costs of living, such as rent and utility bills. Some households continue to struggle with the aftermath of the COVID-19 pandemic, trying to keep up with their bills. Many families lost their employment during the pandemic and have yet to return to work. They are surviving off government assistance programs such as CalFresh and cash aid. These fixed-income families applying for affordable housing encounter waitlists that surpass a one year wait. The high costs of living coupled with lack of affordable options leave low-income families struggling to provide for their children while also keeping up with their bills.

KidsFirst is an organization devoted to the prevention and treatment of child abuse and neglect. They note that housing costs often are a significant source of stress for families with children.

The Latino Leadership Council emphasizes that In the last few years, they have seen a greater need for basic needs due to the rising costs of housing, food, and transportation which have greatly impacted so many. Families are to the point where they are focused on doing all they can to stay housed. They understand the need to be involved in higher education programs, but are doing all they can just to stay afloat. The Latino Leadership Council states that their undocumented clients have the most difficulty locating housing. Many of these clients are unable to find landlords willing to lease or rent housing to them. Many of these families find short-term housing by doubling up with other familial or community members. These families often find themselves in unsanitary or unsafe environments by renting out a living room or bedroom for the whole family.

Stand Up Placer also identifies the high cost of rent and lack of affordable housing as impacting survivors of domestic violence, sexual assault, and human trafficking. They note that the limited number of housing vouchers and the extremely long waiting list is a problem. Some clients do not have sufficient income to afford market rate housing, but have an income that is too high for assistance programs. Common barriers are evictions and poor credit resulting from their abuse, income less than three times the rent, and sometimes soft discrimination due to racial or ethnic status.

Are any populations/household types more affected than others by these problems?

Very low-income and extremely low-income households (those between 31%-50% of AMI and those below 30% of AMI) experience a cost burden greater than 50% of income to a significantly greater degree than households in the low- or moderate-income categories (51% of AMI or greater). Very low- and extremely low-income households have little, if any, disposable income available to handle unexpected expenses or income disruption which places them at an increased risk of becoming homeless. A loss of income due to illness or job loss; or expenses such as car repairs or medical bills may leave them unable to make rent or mortgage payments.

Tables 9 and 10 above demonstrate the housing challenges facing low- and moderate-income households. Housing cost burden is a significant problem for renter households at all income levels. Extremely low-income elderly homeowners are disproportionately affected by cost burden. Most elderly households are also reflected in the data as small household owners, which also are significantly affected by cost burden. Renters are more likely to be living in substandard housing or to experience overcrowding than homeowners.

Service providers note that single parent households are particularly impacted by housing cost burden.

The Latino Leadership Council notes that 100% of their clients are low-income. They find that the Black, Indigenous and People of Color (BIPOC) populations, larger households, and undocumented families have a higher chance of having a more difficult time finding affordable, accessible, and safe housing within Sacramento and Placer County. LLC works mainly with families at risk of homelessness, food insecure, and often needing monetary help to pay for basic needs such as clothing, shoes, utilities, rent, and food. Families and individuals who struggle to find stable housing will commonly live in garages or other like structures, creating more safety concerns.

Stand Up Placer notes that single person households, especially individuals whose children or grown but are too young to qualify for elderly housing assistance tend to fall into gaps in services or are

de-prioritized. Large families with five or six children often cannot find apartments or homes large enough for their families that are affordable. Large apartments (3-4 bedrooms) are scarce.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Service providers indicate that insufficient income to qualify with property managers, coupled with poor credit/rental history makes it very difficult to move from homelessness or shelter into a more permanent housing situation. Formerly homeless families and individuals often need continued long term case management support, rental assistance and other homeless prevention services to remain successfully housed as rapid-re-housing or other temporary measures are terminated.

The Latino Leadership Council notes that many BIPOC families struggle to maintain stable housing and are living in homes with over 5-10 people at one time, creating an increase in unsafe conditions, where youth are more likely to be in some form of abusive environment, whether it be mental or physical. Formerly homeless families that are currently or have been recently unhoused have a more challenging time finding stable employment. Without stable employment, many landlords refuse to lease to these clients as they see them at higher risk, and many of these clients lose their homes or have their utilities cut off. They note that clients often have to choose between one basic need or another; a roof over their heads, food on their plates, clean clothes or a safe environment to sleep.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

HUD considers households paying more than 50% of income towards housing costs to be unsustainable and at risk of losing their housing. Also, information received from service providers working with persons experiencing homelessness and other vulnerable populations is noted in the section above.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Service providers working with persons experiencing homelessness and other vulnerable populations have noted the following issues affecting housing stability for their clients.

- Lack of consistent income source that is adequate to cover housing costs and other necessities.
- Generational homelessness (experienced homelessness with parents) results in a higher risk of homelessness.
- Untreated mental health, substance use disorders, and developmental disabilities may cause individuals to struggle with employment, self-care, navigating services, and getting along with neighbors/roommates.
- Chronic health conditions and disabilities.
- Victims of domestic violence may be financially abused and often do not have access to household funds/assets to help them secure housing, may not have recent work experience.

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- Sex trafficking victims may have criminal histories.
- Victims of domestic violence, sexual assault and sex trafficking frequently have serious mental health or substance use disorders, often direct results of victimization.

Discussion

Housing cost burden is the most prevalent housing concern in the City of Roseville. This is especially true for households in the extremely low- and very low-income categories and renter households. Special populations including persons that have previously experienced homelessness; persons with mental health, substance use, development or physical disabilities; and survivors of domestic violence, sexual assault and sex trafficking are at a significantly higher risk of becoming homeless. Housing stability for lower-income households and special populations often requires an affordable housing situation, long-term rental assistance. For some individuals, case management and supportive services also are key to a sustainable housing situation.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a disproportionately higher rate than the general population at that same income level. In general, HUD considers a 10% or more disparity to indicate disproportionate need.

HUD looks at four factors as indicators of “Housing Problems”: lacking a complete kitchen lacking complete plumbing facilities; more than one person per room living in a unit (Overcrowding); or a “Housing Cost Burden” greater than 30% of household income. The HUD Housing Cost Burden calculation includes utilities, rent, mortgage payments and other housing needs.

The 2023 U.S. Census ACS data indicates that Roseville householders identify their Race as:

- 69.8% White
- 1.8% Black/African American
- 1.0% American Indian/Alaskan Native,
- 10.5% Asian
- 0.3% Native Hawaiian/Other Pacific Islander
- 2.5% “Some other race”
- 14.2% are of two or more races.

According to the 2023 ACS, 14.9% of Roseville householders indicate they are of Hispanic Ethnicity.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,710	355	530
White	2,365	220	455
Black / African American	150	0	20
Asian	170	100	30
American Indian, Alaska Native	55	4	0
Pacific Islander	0	0	0
Hispanic	910	4	20

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,170	805	0
White	2,410	650	0
Black / African American	50	0	0
Asian	180	35	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	495	115	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,280	1,730	0
White	3,035	1,305	0
Black / African American	60	0	0
Asian	215	115	0
American Indian, Alaska Native	0	0	0
Pacific Islander	50	0	0
Hispanic	755	275	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,040	2,505	0
White	1,635	2,015	0
Black / African American	10	30	0
Asian	165	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	180	335	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The data above indicates that all races in Roseville experience one or more Housing Problems at roughly the same rate as the general population within their income levels. However, the data shows a disparate impact for lower-income households of Hispanic Ethnicity. Extremely Low-income (0%-30% AMI) Hispanic households report a higher rate of Housing Problems. The ACS identifies 14.9% of the population as being of Hispanic Ethnicity yet 24.5% of Extremely Low-income persons reporting one or more Housing Problems were Hispanic and 22.3% reported a severe housing cost burden. Hispanic households above the 30% AMI levels report Housing Problems at approximately the same rate as non-Hispanics within their income range.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD identifies a disproportionately greater need when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate than the general population at that same income level. In general, HUD considers a 10% or more disparity to indicate disproportionate need.

HUD looks at four factors as indicators of “Housing Problems”. HUD considers four conditions to indicate “Severe Housing Problems”: lack of complete kitchen facilities, lack of complete plumbing facilities, more than 1.5 persons per room living in a unit (Severe Overcrowding), or a Severe Housing Cost Burden of greater than 50% of household income. Severe Housing Cost Burden calculation includes utilities, rent, mortgage payments and other housing needs.

The 2023 ACS data indicates that Roseville householders identify their Race as:

- 69.8% White
- 1.8% Black/African American
- 1.0% American Indian/Alaskan Native,
- 10.5% Asian
- 0.3% Native Hawaiian/Other Pacific Islander
- 2.5% “Some other race”
- 14.2% are of two or more races.

According to the 2023 ACS, 14.9% of Roseville householders indicate they are of Hispanic Ethnicity.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,410	650	530
White	2,110	475	455
Black / African American	140	10	20
Asian	150	125	30
American Indian, Alaska Native	55	4	0
Pacific Islander	0	0	0
Hispanic	905	10	20

Table 17 – Severe Housing Problems 0 - 30% AMI

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Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,050	1,930	0
White	1,580	1,480	0
Black / African American	40	10	0
Asian	120	95	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	275	335	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,520	4,475	0
White	1,055	3,285	0
Black / African American	14	45	0
Asian	95	230	0
American Indian, Alaska Native	0	0	0
Pacific Islander	50	0	0
Hispanic	240	790	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	4,245	0
White	200	3,460	0
Black / African American	0	40	0
Asian	50	185	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	45	475	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Similar to the data reported in the section above regarding Housing Problems, there is a disparate impact of Severe Housing Problems for lower-income households of Hispanic ethnicity. The ACS identifies 14.9% of the population as being of Hispanic Ethnicity yet 26.5% of Extremely Low-Income households reporting Severe Housing Problems were of Hispanic Ethnicity. Hispanic households above the 30% AMI levels report Severe Housing Problems at approximately the same rate as non-Hispanics within their income range.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The table below displays Housing Cost Burden information by Race and Ethnic group. HUD Housing Cost Burden determination includes the cost of utilities, rent, mortgage payments and other housing needs, compared to household income level. Housing Cost Burden is the most significant housing issue affecting Roseville residents, based on ACS data, the Community Needs Survey, comments received during public meetings and comments received from consultation with local service providers.

Table 21 includes households reporting “No significant Housing Cost Burden” (paying less than 30% of income towards housing costs), those with a “Housing Cost Burden” (paying 30-50% of income towards housing), and households experiencing “Severe Housing Cost Burden” (paying more than 50% of income towards housing).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	31,350	9,090	6,780	630
White	24,195	6,964	4,790	550
Black / African American	430	105	220	25
Asian	2,785	620	360	30
American Indian, Alaska Native	90	4	55	0
Pacific Islander	30	54	0	0
Hispanic	2,980	1,145	1,190	20

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The cost burden data above reveals that 66% of Roseville households report paying less than 30% of their incomes toward housing costs which HUD considers an affordable housing cost. There are 19% of households that report paying 30-50% of income towards housing costs, which is considered a Housing Cost Burden; and 14% have a Severe Housing Cost Burden as they are paying 50% or more of household income towards housing costs.

Housing Cost Burden by Race is mixed. The categories with more than a 10% disparity are:

White, Asian and American Indian/Alaska Native residents are more likely to be living in affordable housing situations than other Races (66%, 73% and 60% of households, respectively) and are less likely

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to be affected by Housing Cost Burden (19%, 16% and 3% respectively). However, some American Indian/Alaskan Native also more likely to be living with a Severe Housing Cost Burden (37% of households).

Pacific Islanders are less likely to have affordable housing (36%) and more likely to be Housing Cost Burdened at 30-50% of income towards housing (64%). No Pacific Islander households reported a Severe Housing Cost Burden.

Hispanic households reported having an affordable housing cost at less than the overall population (56%), however Housing Cost Burden (21%) and Severe Housing Cost Burden (22%) were within the expected range for the jurisdiction.

The Severely Cost Burdened across all Race and Ethnicity categories ranged between 0% and 37% of families, compared to 14% jurisdiction wide. The category with the highest percentage of Severely Cost Burdened families are Black/African American (28%) and American Indian/Alaskan Native (37%).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There are racial and ethnic groups that encounter Housing Problems at a higher rate than the Roseville population as a whole. Although all groups are affected by Housing Cost Burden, Black/African American and American Indian/Alaskan Natives experience a Severe Housing Cost Burden at a significantly higher rate than other groups. Extremely Low-Income Households of Hispanic ethnicity report a much higher incidence of Housing Problems and Severe Housing Cost Burden than non-Hispanic households.

If they have needs not identified above, what are those needs?

The greatest housing problem across racial and ethnic groups in the City of Roseville has been and continues to be Housing Cost Burden. Both for-sale housing costs and rental rates continue to climb throughout the Sacramento region and were exacerbated during the COVID-19 pandemic due to a reduction in construction and income loss for many households. The stock of affordable housing in Roseville is not sufficient to meet the needs of lower-income households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Per the HUD CPD Mapping Tool, American Indian/Alaskan Native residents are evenly dispersed throughout the City of Roseville. Black/African American residents reside at a higher rate in Census Tract 210.45. Persons of Hispanic ethnicity are most highly concentrated in the following Census Tracts: 209.01, 209.08, 210.03 and 210.46.

NA-35 Public Housing – 91.205(b)

Introduction

The mission of the Roseville Housing Authority (RHA) is to ensure adequate, decent, safe, and sanitary housing for qualified people in Roseville consistent with federal, state, and local law. The RHA administers the Housing Choice Voucher Program which provides rental assistance for both the City of Roseville and the City of Rocklin. The RHA administers 845 Roseville Housing Choice Vouchers, 100 Veterans Affairs Supportive Housing (VASH) Vouchers, 43 Mainstream Vouchers, 75 Non-Elderly Disabled (NED) Vouchers, 37 Emergency Housing Vouchers (EHV) and 20 Foster Youth Initiative (FYI) vouchers. The RHA is contracted to administer housing choice vouchers for the City of Rocklin. RHA currently administers 132 Rocklin vouchers.

VASH Vouchers provide housing assistance to homeless veterans coupled with services provided by the Veterans Administration. Mainstream Vouchers are reserved for households with a disabled family member between the ages of 18 and 62. NED Vouchers are limited to families with a disabled head of household or spouse that is under age 63. Emergency Housing Vouchers are for households who were homeless or at risk of homelessness during the COVID pandemic. Foster Youth Initiative Vouchers are for youths ages 18-24 who have exited or are exiting foster care and are homeless or at risk of homelessness.

The need for affordable housing in Roseville is demonstrated by the length of time families must wait to obtain assistance. The Housing Choice Voucher waiting list was last opened in June 2020 and there are still 175 households on the list that are waiting for rental assistance. This indicates a significant need for additional sources of rental assistance for Roseville residents.

The data regarding housing vouchers and voucher holder households in the tables below is supplied by the Roseville Housing Authority. The Roseville Housing Authority does not own or operate public housing units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	0	693	29	572	49	0	43

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Roseville Housing Authority

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	14,111	0	14,037	0	0	
Average length of stay	0	0	0	6	0	6	0	0	
Average Household size	0	0	0	1	0	1	0	0	
# Homeless at admission	0	0	0	1	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	0	252	0	251	0	0	
# of Disabled Families	0	0	0	214	0	205	0	0	
# of Families requesting accessibility features	0	0	0	606	0	596	0	0	

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: Roseville Housing Authority

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	0	514	0	505	0	0	9
Black/African American	0	0	0	67	0	66	0	0	1
Asian	0	0	0	13	0	13	0	0	0
American Indian/Alaska Native	0	0	0	10	0	10	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Race of Public Housing Residents by Program Type

Data Source: Roseville Housing Authority

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	59	0	59	0	0	0
Not Hispanic	0	0	0	547	0	537	0	0	10

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: Roseville Housing Authority

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The RHA does not own or operate any public housing units and therefore does not keep a waiting list for accessible units. In the Housing Choice Voucher (HCV) program, the housing authority acts in accordance with federal regulations as they relate to persons with disabilities, up to and including a fair, thorough, and accessible reasonable accommodations request process. Private owners participating in the voucher program are expected to understand and comply with all federal, state, and local laws as they relate to nondiscrimination and accessibility for persons with disabilities

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

To qualify for the Housing Choice Voucher program, applicants must be under the HUD very low-income limit (at or below 50% of AMI). However, the majority of new admissions are under the extremely low-income limit (at or below 30% of AMI). Families at this income level have difficulty meeting basic needs even with the assistance of the voucher program. The RHA staff are well versed in available resources and frequently refer voucher holders to community organizations and service providers for assistance. In addition, the RHA offers the Family Self-Sufficiency (FSS) program to help voucher holders augment their education, find employment, build assets and achieve economic independence.

The RHA serves the housing needs of a particularly disadvantaged segment of the population. This is clearly identified in the PIC data above which indicates that 35% of voucher holder families have a disabled head of household or spouse and 42% are elderly households, compared to the ACS data that identifies 7% of the adult population in Roseville to be persons with disabilities.

The data in the tables above indicates that 32% of Roseville households are classified as low-income (at or below 80% of AMI). In the population at large, 9% are extremely low-income (at or below 30% AMI). In comparison, the average income of all RHA voucher holders is less than 30% of AMI.

How do these needs compare to the housing needs of the population at large

The RHA serves the housing needs of a particularly disadvantaged segment of the population. Over 53% of voucher holder families have a disabled head of household or spouse and 59% are elderly households. The 2016-2020 CHAS data indicates that 32% of Roseville households are classified as low-and moderate-income (at or below 80% of AMI) and 10% are extremely low-income (at or below 30% AMI). In comparison, the average income of all RHA voucher holders is \$14,037 which is 13% of AMI for the City of Roseville.

The 2016-2020 ACS racial data indicates that RHA voucher holder families generally reflect the racial and ethnic segments of the total population with less than a 10% disparity across demographics. However, over all, persons of color are voucher holders at a higher rate than white households. The ACS reports that 78% of all City residents are White, compared to 85% of voucher holders. Black/African Americans compose 2% of the population compared to 11% of voucher holders. American Indian/Alaskan Native

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are 1% compared to 2% of voucher holders. Asian are 10% compared to 2% of voucher holders. Native

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Hawaiian/Other Pacific Islander are 0.4% compared to 0.3% of voucher holders. The ACS identifies 15% of the population as being of Hispanic ethnicity compared to 10% of voucher holders.

Discussion

More housing vouchers are needed to address the Housing Problems experienced by vulnerable populations and Extremely Low-Income Roseville residents. The RHA issues Housing Choice Vouchers to new households from the waiting list as soon as vouchers become available. However, a voucher only becomes available when another household moves away or loses their voucher for some reason. Most households on the waiting list will continue to pay an unaffordable portion of their income towards housing costs (Housing Cost Burden) or “double up” with other households (Overcrowding) for years while waiting for voucher assistance.

A comparison of 2023 ACS racial data and data from the Roseville Housing Authority indicates that voucher holder families generally reflect the racial and ethnic segments of the total population with no more than a 10% disparity across demographics. The exception is voucher households that consider themselves as being of two or more races (mixed race). Households of two or more races make up 14.2% of the population but only 3.5% of voucher holders. The percentage of White and Black voucher households is slightly higher than the Roseville population but does not meet the 10% disparity threshold. The ACS reports that 69.8% of residents are White, compared to 75.4% of voucher holders. Black/African Americans compose 1.8% of the population compared to 9.7% of voucher holders.

American Indian/Alaskan Native are 1.0% of the population compared to 1.5% of voucher holders. Asian are 10.5% compared to 8.0% of voucher holders. Native Hawaiian/Other Pacific Islander are 0.3% compared to 1.1% of voucher holders. The ACS identifies 14.9% of the population as being of Hispanic ethnicity compared to 12.2% of voucher holders.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The data in the table below comes from the Homeless Management Information System (HMIS) maintained by the Homeless Resource Council of the Sierras (HRCS). HRCS is a nonprofit organization serving as the "collaborative applicant" and "administrative entity" for the Roseville/Rocklin/Placer County Continuum of Care (CoC) and the Nevada County CoC. As a recipient of federal homeless funding, agencies serving persons in need in Roseville are required to collect client-level data in HMIS. The agencies must report on the provision of housing and services to individuals and families at risk of and experiencing homelessness; and the outcomes of those programs.

In addition to information collected throughout the year by various agencies, HUD requires that the CoC conduct a Homeless Point-In-Time (PIT) Count at least every two years. The most recent Placer County PIT Count was a community wide effort conducted on January 24, 2024 to determine where people stayed the night before and continued by street outreach through February 1, 2024. A survey was administered to 702 unsheltered and sheltered individuals experiencing homelessness to profile their experiences and characteristics. It should be noted that many people move in and out of homelessness and the total number of persons experiencing homelessness in Roseville over the course of a year is much higher than the number reflected in the one-night PIT Count. There were 273 persons identified as experiencing homelessness in Roseville during the 2024 PIT Count and 42% were Chronically Homeless.

HUD defines "Chronically Homeless" as:

A homeless individual with a disability who:

- Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and
- Has been homeless and living as described for at least 12 months or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months.

Or

- An individual who has been residing in an institutional care facility for less, including jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria of this definition before entering that facility.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	209	125	69	29	37	254
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	150	84	224	94	121	263
Chronically Homeless Individuals	35	47	132	55	71	263
Chronically Homeless Families	23	2	74	31	40	254
Veterans	6	17	25	11	14	262
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	2	3	3	1	2	262

Table 27 - Homeless Needs Assessment

Alternate Data Source Name:
Roseville/Rocklin/Placer County HMIS

Indicate if the homeless population is:

City of Roseville has no Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	99	73
Black/African American	14	8
Asian	1	5
American Indian/Alaska Native	1	5
Pacific Islander	1	4
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	12	17
Non-Hispanic	123	121

Alternate Data Source Name:
Roseville/Rocklin/Placer County CoC 2024 PIT Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

2023 ACS data indicates that there are 18,988 households with children under age 18 living in Roseville. Based on the percentage of Extremely low- and Very- low-income households in Roseville, we estimate that at least 3,550 households with children experience a cost burden in excess of 30% of household income, and most with a cost burden greater than 50% of income. These households are in need of housing assistance to maintain housing stability and reduce the risk of experiencing homelessness.

According to the 2023 ACS, there are 123,744 Veterans living in the City of Roseville. Of these, 6,607 are living below the federal poverty level which places them at highest risk of homelessness. The 2023 federal poverty level was \$14,580 for an individual; \$19,720 for a family of two; \$24,860 for a family of three; and \$30,000 for a family of four. Individuals and families at these income levels require a significant amount of assistance to secure affordable housing. There are 15,420 Veterans with a disability in Roseville and it can be estimated that at least one-half are under the Low- and Moderate-Income level, which places them in need of housing assistance to maintain affordability.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The race and ethnicity data in the chart above includes information collected from homeless persons during the 2024 PIT Count. The PIT Count questionnaire allows individuals to indicate more than one

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race (multiracial) or “Other”. The racial demographic information above does not reflect the 21 homeless individuals that identified as more than one race, the three that indicated Other or the 31 that chose not to identify race. Of those that did not identify a race, 23 indicated Hispanic ethnicity. As the sample size of some races is quite small, it can be difficult to draw strong conclusions from this data. However, it appears that in Roseville, Black/African American residents experience both Sheltered and Unsheltered Homelessness at a significantly higher rate than persons of other races and persons of Asian race at a lower rate than the population. Hispanic individuals experience homelessness at roughly the same rate as non-Hispanic persons.

Race	Percent of Roseville Population	Percent of Persons Experiencing Homelessness
White	69.8%	72.6%
Black/African American	1.8%	9.3%
American Indian/Alaskan Native	1.0%	2.5%
Asian	10.5%	2.5%
Native Hawaiian/Other Pacific Islander	0.3%	2.1%
Some other race	2.5%	2.1%
Two or more races	14.2%	8.9%
Ethnicity		
Hispanic	14.9%	10.6%
Non-Hispanic	85.1%	89.4%
Source: 2023 ACS and the 2024 Roseville/Rocklin/Placer County PIT Count		

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Data in the Homeless Needs Assessment chart is from the 2024 PIT Count and the Roseville/Rocklin/Placer CoC Homeless Management Information System (HMIS) and Stella system for the period of 10/1/2023 to 9/30/2024. The 2024 PIT Count identified 273 homeless persons in Roseville on a single night. Of those identified, 43% had lived in Placer County for at least 5 years prior to their first experience of homelessness.

In Roseville, the PIT notes that 139 were sheltered (51%) and 135 were unsheltered (49%). Households with children were more likely to reside in shelter than households with adults only. The PIT notes that 64% of persons experiencing homelessness were male, 33% were female, .01% were binary and .01%

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were transgender. There were no households with children only (unaccompanied children) noted during the night of the PIT Count. Of those counted, 50% reported a mental health disorder, 39% a substance use disorder, 36% a physical disability, 21% were currently fleeing a domestic violence situation, 10% were Veterans, 13% had lived in foster care at one time, and 42% met the HUD definition of Chronically Homeless.

According to HMIS data, 47% of persons experiencing homelessness in Placer County meet the HUD definition of Chronically Homeless. Persons reported their last living situation as 33% homeless on the street, 18% in emergency shelter, 4% in temporary shelter, 25% came from institutional situations (usually incarceration or hospitalization), and 19% from a permanent housing situation. In Placer County 39% of adults experiencing homelessness report that they are survivors of domestic violence.

HMIS data reports that 29% of adult only households and 72% of households with both adults and children exited homelessness to either a temporary or permanent housing solution. Five unaccompanied children were identified as experiencing homelessness in Placer County, none of whom exited homelessness during the reporting period.

Discussion:

Homelessness has been a concern in the City of Roseville for many years. Despite the efforts of the City, Placer County and a number of dedicated service providers, the numbers continue to climb. The last PIT Count prior to the COVID-19 pandemic was held in January 2019 and found 258 persons experiencing homelessness in Roseville. The most recent Count in January 2024 found 273 homeless individuals.

The COVID-19 pandemic changed the way services are provided to persons experiencing homelessness. HUD has been moving away from the congregate homeless shelter for years, but during the pandemic, this became a priority. Many agencies initiated development of non-congregate shelter models such as placing individuals in motels to reduce contact with transferable diseases.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

HUD generally defines special needs populations as: seniors; frail elderly; persons with mental, physical and/or developmental disabilities; persons with substance abuse addictions; and victims of domestic violence, dating violence, sexual assault and stalking. Special needs populations may find it more difficult to locate suitable and sustainable housing within the community. The following is a brief analysis of the needs of these subpopulations. The facilities and services available to these subpopulations are discussed in greater detail in the Housing Market Analysis section of this Plan.

Information regarding the housing and service needs of the following special populations was collected through analysis of U.S. Census data, studies and reports, consultations with services providers, Community Meetings and the Community Needs Survey.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly. The 2023 ACS identifies 29,596 persons over the age of 65 living in Roseville (18% of the population) and of these, 13,758 were age 75 or older (8.7% of the population).

The City of Roseville 2021-2029 Housing Element explains that approximately 28% of homeowners are seniors while approximately 16% of renters are seniors. Seniors are more likely to have lower incomes than the general population and many seniors face financial challenges due to limited incomes and need affordable housing. Seniors face housing challenges related to physical disabilities. Many of the disabilities are age related, including declining mobility and self-care issues that interfere with their ability to remain independent.

Persons with Disabilities

The 2023 ACS estimates that 16,866 Roseville residents (10.7% of the population) are living with a disability. In the 18-64 age group, there are 6,553 disabled individuals (4.1%). Not all require assistance, but HUD presumes that at least 51% or more of disabled adults to be under the Low- and Moderate-Income level (at or below 80% of AMI) which means that most will struggle to afford suitable housing without some form of housing assistance. Placer County Department of Health and Human Services estimates that 14.6% of adults with a disability are living at or below the federal poverty level which places them at extreme risk of food insecurity and housing instability.

Mental Illness. Persons with mental health disabilities range from those that can live and work within the community to those with severe mental illness that require special housing accommodations, constant medical attention, and supportive services.

Youth. The U.S. Department of Agriculture (USDA) defines food insecurity as limited or uncertain availability of nutritionally adequate foods or uncertain ability to acquire these foods in socially acceptable ways. Placer County Department of Health and Human Services estimates that 10.2% of children in the county are food insecure and 54% of those children are from households that do not qualify for food assistance such as CalFresh (food stamps).

Survivors of Domestic Violence, Sexual Assault or Trafficking. Stand Up Placer reports that they serve nearly 4,000 victims of domestic violence, dating violence, sexual assault, stalking and sex trafficking and their children annually, with a household estimate of approximately 2,000. Families range from individuals, including transition-aged youth and seniors, to families with one or many children, and a few with both

children and dependent adults, including disabled adult children and grandparents. Approximately 75% of families fleeing are either already homeless or have been made so by their choice to flee the violence.

Farmworkers. The residency of agricultural workers can be difficult to ascertain, as most move throughout the season to follow crop harvests. The U.S. Department of Agriculture (USDA) estimates that there are 2,180 farmworkers residing in Placer County.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly. Many elderly persons affected by housing cost burden in the City of Roseville. The 2016-2000 ACS reports that there are 1,865 low- and moderate-income elderly households paying in excess of 30% of household income towards housing costs and 1,105 paying in excess of 50% of income. As they age, seniors may have special needs related to accessibility and self-care. The 2023 ACS finds 21,146 Roseville residents age 62-74 and 14,091 aged 75 and older.

Persons with Disabilities

Individuals with a disability may need assistance to live independently or remain stably housed. Assistance may be case management, resource brokerage, locating appropriate housing, application fees, holding deposits, security deposits, rental assistance, utility deposits, household furnishings, or services to maintain housing long term.

Placer Independent Resource Services identifies a need for programs that provide assistance with accessibility improvements that create more accessible and safer home living environments for the disabled and senior populations.

The Roseville Housing Authority administers 100 Veterans Affairs Supportive Housing (VASH) Vouchers, 42 Mainstream Vouchers and 75 Non-Elderly Disabled (NED) Vouchers that are targeted to persons with disabilities. The housing authority reports that there are 46 disabled households currently on the waiting list for housing assistance. Due to the number of applications received when the waiting list was last opened, the housing authority has not taken any new applications since June 2020. This means that persons still on the waiting list have been waiting for assistance for over four years, indicating a dire need for additional sources of rental assistance.

Mental Illness. Placer County Adult System of Care (ASOC) provides a variety of services to the mentally ill. ASOC identifies housing as a constant struggle for the severely mentally ill. Mental health clients are typically low income; in addition, their illnesses have resulted in rental histories or credit histories that do not meet typical rent requirements and limit their housing options.

Youth. Food insecurity can have long ranging effects on a child's health and development. Children who are food insecure are more likely to be hospitalized and may be at higher risk for developing chronic diseases such as obesity as a result in lower quality diet, anemia and asthma. In addition, food-insecure children may also be at higher risk for behavioral and social issues including fighting, hyperactivity, anxiety and bullying.

Children placed in foster care or group homes are at increased risk for emotional, physical, behavioral, and academic problems. Among older youth exiting foster care, more than half (51% nationwide and 65% in

California) age out of the system without being reunited with their families or connected with another family. Youth exiting foster care often lack strong and supportive relationships. While extending foster care until age 21 and health coverage until age 26 (through the Affordable Care Act), studies show that many still foster care youth exit care without the support and guidance needed to successfully transition to independence. In California, the statewide average high school graduation rate by youth is 83% but for students in foster care, only 53% will graduate on time. Aging out of the system creates challenges for many youth—a high percentage experience inadequate housing, low educational and career attainment, early parenthood, substance abuse, physical and mental health problems, and involvement with the criminal justice system.

Survivors of Domestic Violence, Sexual Assault or Trafficking. Domestic violence is emotionally, physically, and financially devastating for victims and their families. Placer County’s shortage of affordable housing and the increase in the cost of basic needs create a problematic barrier for persons trying to leave a violent home. Stand Up Placer is a non-profit community-based organization dedicated to empowering Placer County survivors of domestic violence, sexual assault, and human trafficking to heal from the trauma and create new lives of strength and self-sufficiency. . Stand Up Placer estimates that there are 600 families of survivors in Roseville, of which approximately 450 are in need of housing assistance.

Farmworkers. Many farm workers are not able to secure full time employment throughout the year, which limits earning potential. A March 2024 study by California University, Merced finds that the average earnings of a farmworker in California is \$24,871. This is well below the 2024 Placer County extremely low-income limit for a family of 4 of \$35,350. Farmworkers seeking housing in Roseville need highly subsidized units affordable to extremely low-income households.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons living with HIV/AIDS often are at risk of losing their housing due to increased medical costs, possible loss of income or reduced ability to keep working due to illness. Stable housing allows persons living with HIV/AIDS treatment to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies.

According to the California Department of Health Office of AIDS, there were 429 persons living with AIDS in Placer County in 2022, of whom 333 were currently in care and 297 were considered to be virally suppressed. There were 9 new cases of HIV infection diagnosed in Placer. Throughout California, both the annual number and rate of new HIV diagnoses remained relatively the same from 2018 to 2022. The number of new diagnoses increased by 0.4% from 4,863 in 2018 to 4,882 in 2022, while the rate of new diagnoses per 100,000 population declined by 0.8%, from 12.3 to 12.2 during the same time period.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Roseville is not a HOME Participating Jurisdiction (PJ).

Discussion:

There are many Roseville residents in need of supportive housing, accessibility improvements or services

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to enable them to live in dependently and avoid homelessness or institutionalization. These include elderly; persons with physical, mental, or developmental disabilities; persons with HIV/AIDS; victims of domestic violence; children leaving group homes or aging out of foster care; farmworkers; and persons under the influence of substance abuse.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City of Roseville 2035 General Plan, adopted August 5, 2020, provides an outline of the City’s public facility needs. The City owns and operates civic facilities comprised of buildings and properties for community-based activities.

CDBG regulations allow funding for community facility projects serving an area with 51% or more low- and moderate-income residents, based on census data. An exception is allowed for communities with few or no qualifying areas. The City of Roseville was determined to be an Exception Grantee for program year 2024. Projects serving census tracts and block groups with 40.10% or more low-income residents may qualify for Area Benefit. Exception Grantee status may change each year, depending on HUD income estimate calculations. A list of Census Tracts and Census Block Groups eligible that meet the Exception status is contained in the Executive Summary at the beginning of this document.

How were these needs determined?

Information regarding the need for Public Facilities serving low- and moderate-income Roseville residents was collected through a review of the City’s General Plan, consultations with services providers, Community Meetings and the Community Needs Survey.

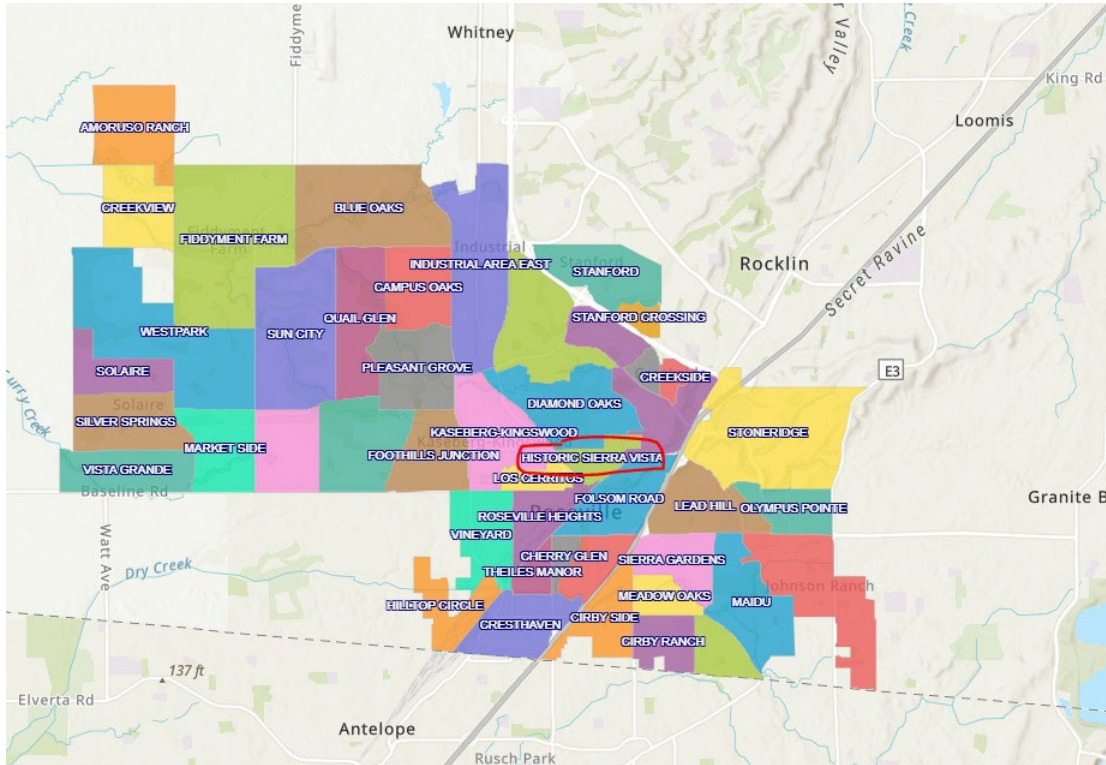
Describe the jurisdiction’s need for Public Improvements:

The City of Roseville Public Works Department has identified a need for sidewalk “curb ramps” in lower-income neighborhoods to provide accessibility for persons with mobility impairments. Improvements would bring the sidewalks into compliance with current Americans with Disabilities Act (ADA) standards.

How were these needs determined?

Information regarding the need for Public Improvements in low- and moderate-income areas of the City was collected through consultation with City of Roseville Public Work staff, Community Meetings and the Community Needs Survey.

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Describe the jurisdiction's need for Public Services:

Need

Information regarding the service needs of low- and moderate-income persons was collected through analysis of U.S. Census data, studies and reports, consultations with services providers, Community Meetings and the Community Needs Survey.

How were these needs determined?

Information regarding the service needs of low- and moderate-income persons was collected through analysis of U.S. Census data, studies and reports, consultations with services providers, Community Meetings and the Community Needs Survey.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section of the CitMA-05y's Consolidated Plan is crafted to deliver a comprehensive understanding of the housing and community development environment that will inform the administration of the Community Development Block Grant (CDBG) program over the term of the Plan. This analysis is vital in shaping the Strategic Plan and guiding the programs and projects to be undertaken.

The analysis provides an in-depth examination of key elements, beginning with a detailed inventory of the existing housing units, which includes assessing both the cost and condition of the available housing stock. These insights are crucial for identifying gaps and potential areas for development or improvement in order to meet the housing needs of the community effectively. Moreover, the analysis delves into the state of homeless facilities and services, ensuring that the needs of one of the most vulnerable groups are adequately addressed. It also evaluates facilities and services available for special needs populations, recognizing the diverse requirements of these groups and the necessity for tailored solutions.

Recognizing that housing affordability is a critical issue, the Market Analysis identifies barriers to affordable housing, scrutinizing factors such as zoning regulations, land use policies, and economic challenges that may hinder access to affordable options.

Beyond housing, the Market Analysis expands to evaluate community resources available to low-income residents, emphasizing workforce development and access to essential services like broadband internet. This holistic approach acknowledges the importance of integrating economic opportunities and technological connectivity to enhance the overall quality of life for these residents.

Furthermore, in preparing for future challenges, the analysis considers the potential hazards posed by climate change. It highlights the need to develop strategies that not only address current housing needs but also ensure long-term sustainability and resilience in the face of environmental changes over the five-year period of the Consolidated Plan.

The Market Analysis is supported by data tables predominantly populated with default data from the U.S. Census Bureau for the Department of Housing and Urban Development (HUD), derived from the 2016-2020 American Community Survey (ACS). Additional sources are referenced throughout the section, providing a comprehensive foundation of data to support the findings and recommendations.

In conjunction with the Needs Assessment, the insights gained from the Housing Market Analysis are instrumental in forming a robust framework for strategic planning, ensuring that the City's initiatives are data-driven and aligned with the community's needs and aspirations.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

In Roseville, housing dynamics reveal a complex landscape characterized by a significant shortfall in available residential units relative to the number of households. With 61,142 households but only 54,115 residential units, the city faces an existing deficit of 7,027 units. This gap is anticipated to widen to 11,742 units within three years, given the area's average annual population growth rate of 2.51% over the past five years.

Roseville's housing stock predominantly consists of 1-unit detached structures, making up 75% of all housing types, while smaller proportions of attached and multi-unit dwellings exist. This distribution, coupled with 31.87% of households being low-to-moderate income, underscores a critical demand for more affordable and higher-density living options, such as multifamily apartments. Addressing these needs, the city is actively pursuing strategies to enhance the supply of both affordable and diverse housing types.

Through a proactive combination of federal, state, and local programs, Roseville has facilitated the creation of over 3,000 affordable units. Moreover, preservation efforts focus on at-risk affordable housing through ownership transfers and rent subsidies, optimizing resources to maintain the current housing supply. As Roseville embarks on planning for future demands, expanding both the quantity and diversity of housing solutions remains essential to adequately support its growing population while ensuring economic inclusivity and sustainability.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	40,420	75%
1-unit, attached structure	1,625	3%
2-4 units	2,330	4%
5-19 units	4,680	9%
20 or more units	4,350	8%
Mobile Home, boat, RV, van, etc	710	1%
Total	54,115	100%

Table 1 – Residential Properties by Unit Number

Data 2016-2020 ACS
Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	40	0%	920	5%
1 bedroom	390	1%	4,335	26%
2 bedrooms	4,140	12%	5,810	35%
3 or more bedrooms	30,420	87%	5,740	34%
Total	34,990	100%	16,805	100%

Table 2 – Unit Size by Tenure

Data 2016-2020 ACS
Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Roseville has a proactive strategy for developing affordable housing through a combination of federal, state, and local programs, effectively targeting various income levels and household types. Based upon the information contained within the City's 2021-2029 Housing Element, the following strategies are being implemented to meet the City's needs for affordable housing:

Financial Support and Development Initiatives

Roseville has facilitated the creation of over 34,0800 affordable housing units since 1989, currently supporting 2831 communities with 2,30837 affordable rental units. This indicates a significant and ongoing commitment to expanding the availability of affordable housing.

Income Level Targeting:

The city's affordable housing efforts aim to meet the needs across several income brackets. Based on the RHNA allocation for 2021–2029, Roseville's housing targets include:

- Extremely Low Income: 1,927 units (16% of total units)
- Very Low Income: 1,928 units (16% of total units)
- Low Income: 2,323 units (19.2% of total units)
- Moderate Income: 1,746 units (14.5% of total units)
- Above Moderate: 4,142 units (34.3% of total units)

Collectively, units for extremely low, very low, and low-income households make up more than half (51.2%) of the RHNA-mandated total, emphasizing a strong focus on providing for the lower income spectrum.

Geographical Distribution:

Affordable housing units are distributed throughout Roseville, with 1,386,387 existing and 2,853,771 planned deed-restricted units spread across the city. This widespread distribution reflects a deliberate strategy to integrate affordable housing into various neighborhoods, thereby promoting economic diversity and reducing concentrations of poverty.

10% Affordable Housing Goal:

Roseville's goal requires that 10% new housing be affordable, divided into 4% very low-income, 4% low-income, and 2% moderate-income. This goal sets a minimum standard yet encourages the development of additional affordable units wherever feasible.

Funding and Developer Contributions:

The city utilizes Affordable Rental Housing Agreements to maintain long-term affordability of rental units, securing approximately 2,700 units over the planning period. Developer contributions, including

silent second mortgages and land write-downs, play a crucial role in bridging affordability gaps between market rates and affordable prices.

Federal and State Leverage:

Roseville successfully leverages federal and state funds such as HOME funds, Section 202, Low Income Housing Tax Credits, and Tax-Exempt Housing Bonds. These programs primarily support the development of affordable rental housing for extremely low- and very low-income households and are often directed to high-opportunity areas.

Special Focus on Vulnerable Populations:

By prioritizing projects in high-opportunity areas and those at risk of displacement, Roseville aims to address both the needs of economically disadvantaged households and prevent loss of affordable housing stock in vulnerable communities.

The City of Roseville's comprehensive approach to fulfilling its housing needs underlines a balanced focus on various income levels, geographic distribution, and strategic utilization of available funding mechanisms. This ensures that the housing landscape accommodates a diverse population while promoting equitable access to housing across the city.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

34 non-elderly units at Preserve at Creekside at Risk.

Preserving affordable housing, especially units at high or low risk of conversion to market rates, is vital to maintaining community affordability. Several strategies can accomplish preservation:

1. Transfer of Ownership:

Long-term affordability can be secured by transferring ownership of at-risk properties to non-profit housing organizations. This transfer allows these properties to qualify for more government assistance. However, non-profit organizations typically need mortgage assistance since rental income alone from lower-income tenants is often insufficient to cover mortgage payments; rental subsidies would be necessary.

2. Purchase of Affordability Covenants:

Another strategy to maintain affordability involves providing financial assistance to the property's owner, encouraging them to keep the project as affordable housing. This assistance might include reducing interest rates on loans, offering lump-sum payments, or supplementing rents to reach market levels, thereby preserving affordability without changing ownership.

3. Rent Subsidy:

Rent subsidies, both project-based and tenant-based, are viable options to retain affordability. Beyond

Housing Choice Vouchers, the City could use various funding sources to offer vouchers to low-income households. The required subsidy typically equals the difference between Fair Market Rent and what is affordable for a low-income household.

4. Construction of Replacement Units:

If at-risk units shift to market rates, constructing new affordable units becomes necessary. Development costs vary depending on several factors such as density, unit size, location, land costs, and construction type. The replacement of 90 units is estimated to cost over \$49,355,000, indicating the high expense relative to other preservation strategies.

The comparative cost analysis reveals that building new housing is significantly more expensive than acquiring or transferring ownership of existing units. The estimated cost for new construction (\$49,355,000) starkly exceeds the \$31,875,000 needed for ownership transfer, highlighting the financial wisdom of preserving existing housing through strategic financial interventions over new construction whenever possible. This approach optimizes resources while maintaining a critical supply of affordable housing in the community.

The City plans to undertake all preservation programs outlined above which include continuing to monitor annually and support preservation of existing regulated affordable homes at risk of converting to market rates. The City currently monitors such developments and has enhanced its program by naming a Preservation Coordinator.

Does the availability of housing units meet the needs of the population?

No, it does not. According to the 2023 ACS, there are currently 61,142 households but only 54,115 residential units, leading to a shortfall of 7,027 units. With an average population growth rate of 2.51% annually, the number of households is expected to rise similarly. Over three years, the number of households is projected to grow to approximately 65,857, exacerbating the housing deficit to 11,742 units by that time. This highlights the need for a substantial increase in residential units to address both the current shortage and future demand due to ongoing population growth.

Describe the need for specific types of housing:

This analysis projects Roseville's future housing needs by examining current housing distribution and anticipated growth. The current distribution includes mostly 1-unit detached structures (75%), with smaller percentages of attached and multi-unit structures. Given a current housing shortfall of 7,027 units and expected household growth leading to a future shortfall of 11,742 units, Roseville faces a significant housing gap. This is compounded by the fact that 31.87% of households are low-to-moderate income, driving demand for affordable, higher-density housing options, like multifamily apartments. The city will need to distribute housing needs proportionately across types, focusing especially on smaller and rental units to address affordability challenges. An emphasis on expanding both existing housing types and developing new ones will be crucial to meet the diverse needs stemming from population growth and economic factors.

Discussion

In summary, Roseville faces a housing shortfall, with 61,142 households but only 54,115 residential units, leading to a deficit of 7,027 units. This deficit is projected to grow to 11,742 units in three years due to an annual population growth rate of approximately 2.51%.

The city has a varied housing stock, predominantly consisting of 1-unit detached structures (75%), with lesser proportions of attached and multi-unit residences. Given that 31.87% of households have low-to-moderate income, there's a pressing demand for affordable, higher-density housing solutions like multifamily apartments to accommodate economic diversity.

To address the housing needs, Roseville's strategy includes leveraging federal, state, and local programs to develop affordable housing. The city's efforts have already produced over 4,800 affordable units, with plans to continue expanding through financial support and development initiatives targeting various income levels.

Preservation of at-risk affordable units is also a priority, employing strategies like ownership transfers to non-profit entities and offering rent subsidies to maintain affordability. While new construction is costly, acquiring or preserving existing units offers a more financially efficient solution.

Overall, Roseville must focus on increasing both the quantity and variety of housing, especially affordable units for low-to-moderate income families, to address the existing and growing housing demand effectively.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

The escalating cost of housing in Roseville over recent years has become a pressing concern, leading the public to theorize that current housing expenses are prohibitively high for many residents. Between 2009 and 2020, median home values surged by 42%, while median contract rents climbed by 28%, signaling significant financial strain on households. With more than half of renters paying between \$1,000 and \$1,999 monthly—and a notable percentage facing rents of \$2,000 or more—the burden on renters appears substantial. This situation is compounded by a shortfall in affordable housing options for lower-income groups, as evidenced by limited rental units available to those making 30% of the Area Median Family Income (HAMFI). As Fair Market Rents and High HOME Rents continue to rise beyond the reach of median incomes, the affordability crisis in Roseville underscores the urgent need for strategic interventions to curb housing costs and expand access to affordable living spaces.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	332,600	473,300	42%
Median Contract Rent	1,175	1,504	28%

Table 3 - Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	765	4.6%
\$500-999	2,495	14.9%
\$1,000-1,499	5,260	31.3%
\$1,500-1,999	5,465	32.5%
\$2,000 or more	2,814	16.7%
Total	16,799	99.9%

Table 4 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	385	No Data
50% HAMFI	1,455	335
80% HAMFI	5,890	1,155
100% HAMFI	No Data	2,775
Total	7,730	4,265

Table 5 - Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,543	1,666	2,072	2,884	3,321
High HOME Rent	1,323	1,418	1,703	1,959	2,166
Low HOME Rent	1,032	1,105	1,326	1,532	1,710

Table 6 – Monthly Rent

Data Source Comments: Sacramento-Roseville, Arden Arcade FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The analysis of the housing data highlights several key issues regarding affordability for households across different income levels. Housing costs have risen significantly, with median home values increasing by 42% and median rent by 28% from 2009 to 2020. This trend suggests potential affordability challenges, especially for lower-income households as growth has not kept pace. Rent distribution data shows that over half of renters pay between \$1,000 and \$1,999 monthly, with a notable 16.7% paying \$2,000 or more, indicating high rental burdens for many.

Housing affordability data reveals a shortfall in affordable units for low-income earners, particularly those making 30% of the HAMFI, with only 385 available rental units. A greater number of units are available at the 50% and 80% HAMFI levels, but ownership opportunities for low-income groups are very limited.

Rental market conditions, as shown by fair market and HOME rent figures, imply that lower-income households face difficulties securing housing without financial strain, given that fair market rents are significantly higher than low HOME rents across various bedroom sizes.

In conclusion, there is a clear lack of affordable housing for lower-income households, particularly renters, and potential homeowners in this category may also struggle to find viable housing options. To address these gaps, policy interventions may be necessary, such as developing more affordable units or offering financial assistance to support low-income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

There are several influences and trends that could affect housing affordability in Roseville.

Market Trends and Home Values:

Demo

- Roseville, part of the greater Sacramento area, has seen fluctuating housing prices due to demand and broader economic factors such as low mortgage rates in recent years.
- If trends from major cities in California are any indication, housing prices can be expected to stay high or increase, driven by demand, limited supply, and broader state trends toward higher housing costs.
- Rents:
- Inflationary pressures and an ongoing demand for rental units can contribute to rising rents. The scarcity of rental units further exacerbates this issue.
- The COVID-19 pandemic led to a temporary dip in urban apartments' demand, but as recovery progresses, demand in suburban areas like Roseville could increase, leading to higher rents.

Interest Rates and Economic Policies:

- If interest rates rise significantly, this could slow the increase in home values by making mortgages more expensive, thereby reducing purchasing power and potentially cooling the market.
- Federal and state housing policies or economic stimulus efforts can also impact affordability through subsidies or incentives for the construction of new housing units.

Supply and Demand Dynamics:

- If Roseville sees an increase in housing development, especially affordable housing projects, this could ease price increases. Conversely, if development lags behind demand, prices are likely to rise.
- Population growth in the Sacramento area, including Roseville, could continue to push prices up due to increased demand unless matched by a proportional increase in housing supply.

Economic Conditions:

- General economic health, employment rates, and wage growth in Roseville will also play crucial roles in affordability. If wage growth is strong, it might help mitigate the impact of rising housing costs.

In summary, given these factors, unless there are significant new developments in the supply of affordable housing or changes in economic policies aimed at controlling housing costs, affordability in Roseville is likely to continue to be a challenge, particularly for lower-income households. High demand from an influx of residents in suburban areas, combined with a tight housing supply and potential increasing costs due to inflation or interest rate changes, could result in rising home values and rents in the near term.

For residents and policymakers, monitoring these trends and advocating for policies that increase housing supply and maintain affordability will be crucial in managing the cost of living in the area.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In analyzing the HOME rents and Fair Market Rents relative to the AMR of \$2,650 , we find:

- Fair Market Rent (\$2,072) is below the AMR, which may offer some affordability relief compared to higher market rates.
- High HOME Rent (\$1,703) is also below the AMR, offering a more affordable option while still being less expensive than Fair Market Rent.
- Low HOME Rent (\$1,326) is well below the AMR, making it a potentially more viable option for low-income households seeking affordable housing.

To address these disparities, strategic considerations for affordable housing include:

- Increasing units that charge Low HOME Rent Options: Focus on developing or preserving housing at Low HOME Rent levels to aid low-income households.
- Subsidy and Support Programs: Implement vouchers and financial assistance to bridge the gap between high market rates and affordable rents.
- Developer Incentives: Encourage construction of affordable units through tax incentives and relaxed zoning laws.
- Preservation of Existing Units: Protect current affordable housing from being converted into higher-cost units.
- Mixed Development Projects: Combine market-rate and affordable units to cross-subsidize costs and maintain housing balance.

Discussion:

The analysis of housing data in Roseville highlights significant affordability challenges. From 2009 to 2020, median home values rose by 42% and median rents by 28%, suggesting strain on household budgets, especially for lower-income groups. Rent distribution data indicate that over half of renters pay between \$1,000 and \$1,999 monthly, with a notable portion facing high rental burdens at \$2,000 or more. There is a clear shortfall in affordable units, particularly for low-income earners making 30% of the HAMFI, with limited affordable rental and ownership options at this level.

Factors such as low mortgage rates, ongoing demand, and limited supply are likely to keep home values high. Rising inflation and demand in suburban areas like Roseville could further increase rents. Should interest rates rise, this might slow home value increases, while federal and state policies could impact affordability through housing incentives.

Supply and demand dynamics reveal that if housing development lags behind increasing demand, prices will likely rise. Conversely, boosting affordable housing supply could stabilize costs. Economic conditions, including employment and wage growth, will also play essential roles in influencing affordability.

Comparison of rent levels shows that both Fair Market Rent and High HOME Rent are below the Area Median Rent (AMR) of \$2,650, potentially relieving some affordability pressure. However, Low HOME Rent remains well below the AMR, offering a more viable and affordable option for low-income families.

To address these issues, strategies should focus on increasing the supply of housing units that charge

Demo

Low HOME Rent units, offering subsidies and support programs, incentivizing developers to build affordable housing, preserving existing affordable units, and encouraging mixed development projects. Monitoring and advocating for housing policies that enhance affordable supply and manage cost pressures will be crucial in maintaining a balanced housing market in Roseville.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The housing stock in Roseville reflects a diverse range of conditions that are integral to understanding the community's residential landscape. This section delves into the current state of housing within the city, highlighting both the strengths and areas in need of improvement. Utilizing municipal code 16.35.110, aligned with California Health and Safety standards, Roseville categorizes properties based on their safety and habitability.

The analysis of the data below reveals that while a significant portion of housing units are well-maintained and meet standard living conditions, there is a notable subset of properties classified as substandard but suitable for rehabilitation. These properties often manifest minor to moderate issues, which, if addressed, can significantly enhance living quality and safety for residents. Moreover, the city's housing stock age distribution indicates a susceptibility to certain issues like lead-based paint hazards, especially in older units, thereby underscoring the need for targeted interventions.

This comprehensive overview aims to provide insights into the existing housing conditions, highlighting areas for strategic improvements to ensure safe, sustainable living environments across Roseville.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City uses municipal code 16.35.110 to assess habitability, aligning with California Health and Safety Code Section 19920.3. This code characterizes a "dangerous building" as any structure exhibiting certain conditions or defects that pose a threat to life, health, property, or safety of the public or its occupants. Thus meaning, any building that does not conform to current building codes or safety standards but can be economically and feasibility repaired would be considered substandard but suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,490	24%	8,050	48%
With two selected Conditions	75	0%	570	3%
With three selected Conditions	0	0%	45	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	26,420	76%	8,150	48%
Total	34,985	100%	16,815	99%

Table 7 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	14,615	42%	5,450	32%
1980-1999	14,784	42%	7,535	45%
1950-1979	4,435	13%	2,870	17%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	1,155	3%	965	6%
Total	34,989	100%	16,820	100%

Table 8 – Year Unit Built

Data 2016-2020 CHAS

Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,590	16%	3,835	23%
Housing Units build before 1980 with children present	6,415	18%	4,335	26%

Table 9 – Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 10 - Vacant Units

Data 2005-2009 CHAS

Source:

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]

PLAN_SECTION_ID=[1313801000]>

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

This analysis aims to estimate the number of housing units in Roseville occupied by low or moderate-income families that might be at risk of lead-based paint hazards. Housing units built before 1980, which are more likely to contain lead paint, include 5,590 owner-occupied and 3,835 renter-occupied units. Among these, there are households with children present, heightening potential risks.

Given that older housing stock is generally more accessible to low- or moderate-income families, the study assumes an overrepresentation of these income groups in such units. It's estimated that 31.87% of households are low- to moderate-income. Applying this proportion to pre-1980 units suggests that approximately 1,781 owner-occupied and 1,222 renter-occupied units involve low or moderate-income

families at potential lead risk, totaling around 3,003 units. These findings highlight a need for targeted efforts to address and mitigate lead-related health risks associated with older housing.

Discussion

The condition of Roseville's housing stock is assessed through various means, including surveys and expert estimates, particularly focusing on the age of structures. Homes older than 30 years often begin to show deterioration, with those over 50 years requiring significant renovations if not properly maintained. Poor maintenance can lead to deteriorating neighborhoods by discouraging reinvestment and impacting surrounding property values.

In mid-2020, the city conducted a windshield survey of homes built before 1980, evaluating their exterior conditions using HUD and HCD guidelines. The survey classified the housing condition based on foundation, roofing, siding, windows, and electrical criteria. Results indicated that a significant majority, 72.01% of homes, were in sound condition, while 21.14% needed minor repairs, 6.42% required moderate repairs, and only 0.43% were substantially dilapidated. Based on the 2014–2018 ACS data and survey findings, it is estimated that around 25% of the housing stock requires some form of rehabilitation.

To address these needs, the Roseville Housing Rehabilitation Program offers financial assistance to support low-income, owner-occupied households. This program provides deferred loans up to \$100,000 for essential repairs and improvements and grants of \$5,000 to elderly and disabled homeowners for health and safety upgrades. On average, six rehabilitation projects are completed annually, with an estimated 50 households expected to receive assistance over the 2021–2029 period. The program maintains a waiting list to manage demand and ensure continuous support for necessary housing improvements, thereby upholding the quality and affordability of housing in the community.

Additionally, given that a significant percentage of both owner-occupied and renter-occupied units were built before 1980 and considering the high proportion of these units with children, there is a pressing demand for lead-based paint remediation programs. Such initiatives should prioritize low-income families and homes with children to mitigate health risks and ensure safe and livable conditions. Efforts should focus not only on identifying affected housing but also on providing the necessary financial and logistical support to facilitate efficient lead hazard control.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Although the City of Roseville does not operate any public housing, The City actively participates in the Roseville, Rocklin, Placer Continuum of Care CA-515 (CoC) and the Homeless Resource Council of the Sierras (HRCS). HRCS is a regional planning group acting as the collaborative applicant for the Placer and Nevada County CoCs and documents the demographics of persons experiencing homelessness through the Homeless Management Information System (HMIS). Member agencies of the Placer CoC include Placer County Adult System of Care, Placer County CalWORKs, The Gathering Inn, The Lazarus Project, Volunteers of America, Whole Person Care, Whole Person Learning, Advocates for Mentally Ill Housing, Stand Up Placer, Placer Independent Resource Services, Project Go, City of Roseville, City of Rocklin, Tahoe/Truckee Health and Human Services, Sierra Foothills Aids Foundation.

PLEASE NOTE: The data is prepopulating below is INCORRECT according to the City. Total number of vouchers should be 785, with 84 for Veteran's Affairs and 75 for Disabled.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available				637			0	0	132
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

NOTES Total # of Units

Demo

The data pulling into IDIS for the # of Vouchers is incorrect. Per the City the total number of vouchers should be 785, with 84 for Veteran's Affairs and 75 for Disabled.

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of Roseville does not have any public housing developments at this time. The Roseville Housing Authority runs the Housing Choice Voucher Program (Section 8). This is the primary federal program helping low-income families, the elderly, and people with disabilities afford housing in the private market.

There is often a long waiting list for this program, and the wait list is currently closed.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A No public housing in the City	N/A

Table 12 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

This question is not applicable as there are no public housing units within the City of Roseville

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

This question is not applicable as there are no public housing units within the City of Roseville. However, according to the City’s Housing Element, the City shall pursue and continue to participate in the Housing Choice Vouchers Program.

The Housing Choice Voucher (HCV) Program is administered by the Roseville Housing Authority (RHA) and provides rental assistance to extremely and very low-income households through direct payments to the property owner.

The Housing Authority currently has 845 vouchers which include separate vouchers for the following special needs groups:

- 75 vouchers for households with a head-of-household or spouse that are non-elderly and disabled (NED)
- 100 vouchers for veteran households that come by referral from the Veterans Affairs Department (VASH)
- 43 vouchers that assist households who have a non-elderly adult with a disability and are transitioning out of institutional and other segregated settings, or are currently homeless or at risk of becoming homeless (Mainstream)\

- 30 vouchers that are attached to specific units at the Main Street Plaza affordable project (Project Based Vouchers). Of the 30 PBV vouchers: 1 is a regular HCV voucher

-10 are regular vouchers layered with Placer County Mental Health Services Act funding, 3 of which much come from homelessnessn

-19 are VASH vouchers

- 37 current Emergency Housing Vouchers for those who are homeless or at risk of homelessness, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, recently homeless, or having high risk of housing instability.
- 20 new Foster Youth Initiative Vouchers for those who are 18 – 24 years of age and exiting or will be exiting the Foster Care System and are homeless or at risk of homelessness or having high risk

Demo

of housing instability. All of the HCV programs listed above support Roseville households that are extremely low-income.

The Housing Choice Voucher Rental Assistance Program requires that 75% of new households admitted to the program each year fall under the extremely low-income category. Between 2013 and 2020, RHA issued 525 vouchers to new households. Over the last 8 years, RHA has assisted 49 extremely low-income households per year, at the minimum. The HCV rental assistance program is promoted on the City's website, through brochures and through service providers throughout the region.

Discussion:

In summary, the City of Roseville does not operate any public housing developments but actively contributes to regional efforts to address homelessness and housing needs through its involvement in the Roseville, Rocklin, Placer Continuum of Care CA-515 (CoC) and the Homeless Resource Council of the Sierras (HRCS). HRCS serves as the collaborative applicant for Placer and Nevada County CoCs and uses the Homeless Management Information System (HMIS) to track homelessness demographics. The Placer CoC includes various agencies providing comprehensive support for housing needs.

While Roseville lacks public housing units, the Roseville Housing Authority administers the Housing Choice Voucher (HCV) Program, offering critical rental assistance to low-income residents. The program includes a total of 845 vouchers, with special categories for veterans, non-elderly disabled individuals, and those transitioning from homelessness or institutional settings. This initiative highlights Roseville's commitment to supporting extremely low-income households, with 75% of new admissions required to be in this income bracket. Between 2013 and 2020, the program issued 525 vouchers to new households, consistently aiding at least 49 such households annually. The city actively promotes the HCV program to enhance accessibility and support to those in need.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

In Roseville, addressing homelessness goes beyond just providing shelter; it involves a multifaceted approach that includes a variety of facilities and services specifically designed to meet the diverse needs of homeless individuals and families. This section will explore the availability of emergency shelter beds, transitional housing, and permanent supportive housing options tailored to different demographics, including families with children, individuals, veterans, and unaccompanied youth. Additionally, we will highlight how mainstream services—such as health, mental health, employment, and nutrition assistance—are integrated to create a robust support network that not only addresses immediate needs but also facilitates long-term stability and self-sufficiency. By emphasizing collaboration among local agencies and nonprofits, Roseville aims to provide a comprehensive solution to homelessness that empowers vulnerable populations.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	22	0	99	19	0
Households with Only Adults	53	0	6	26	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	26	0	0
Unaccompanied Youth	0	0	0	0	0

Table 13 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Roseville, mainstream services play an integral role in complementing targeted interventions for homeless individuals, creating a comprehensive support network that addresses various aspects of their well-being and assists in their journey towards stability and self-sufficiency.

Health Services

Health services are coordinated primarily through the Placer County Department of Health and Human Services (HHS), which administers the MediCal program, CalFresh, and other essential health and welfare services. HHS also oversees the Whole Person Care system, focusing specifically on individuals who are homeless or at high risk of homelessness. This initiative targets those who frequently utilize emergency departments and intersect with probation, mental health, and substance use programs by aligning physical, behavioral health, and social services for holistic care. Saint Vincent de Paul complements these efforts with a free medical clinic operating one day a week, ensuring accessible healthcare for those in need.

Mental Health Services

Mental health care is crucial for many homeless individuals dealing with mental illness. Turning Point Community Programs (TPCP) and Advocates for Mentally Ill Housing (AMIH) provide vital mental health services. TPCP offers support to individuals with serious mental illnesses, while AMIH extends case management and vouchers to assist housing retention. Additionally, Kids First provides intensive social services and therapy for children and families, recognizing the importance of early intervention in mental health.

Food and Nutrition

Addressing food insecurity, which affects one in seven residents within the tri-county area, is a priority. Programs like Seniors First Meals on Wheels and Saint Vincent de Paul Society's BAGS offer food and nutrition assistance to seniors and disabled individuals. The Salvation Army and Placer Food Bank further support these efforts by distributing food through various community organizations, including youth programs, senior services, and faith-based initiatives.

Employment Services

Employment is pivotal for achieving self-sufficiency. The HHS administers the CalWORKs program, which provides employment counseling, job readiness training, and assistance with childcare, transportation, and work expenses. Golden Sierra Job Training enhances these efforts by offering job placement and training assistance. These services are designed to equip individuals with skills and support necessary for entering and succeeding in the workforce.

Support for Persons with Disabilities

The ALTA Regional Center provides tailored support for individuals with developmental delays, ensuring that this vulnerable population receives the necessary services to enhance their quality of life and integration into the community.

By weaving together these diverse services, Roseville effectively creates a robust safety net for its homeless population. This integration not only addresses the immediate needs of individuals but works

towards long-term stability by tackling underlying causes of homelessness and promoting pathways to recovery, ultimately enhancing community well-being

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In Roseville, a variety of services and facilities are specifically designed to address the needs of homeless individuals, particularly focusing on chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. Here is an outline of key programs and services available:

Services for Chronically Homeless Individuals

- Whole Person Care Program (Placer County HHS): This program provides integrated support for individuals who are high users of emergency services, such as emergency departments and mental health programs. It aims to coordinate care across physical health, behavioral health, and social services to address the complex needs of chronically homeless individuals.
- Advocates for Mentally Ill Housing (AMIH): AMIH offers case management and vouchers for housing, along with supportive services specifically tailored to individuals with mental illness, including those who are or are at risk of becoming homeless.
- The Gathering Inn: Provides emergency shelter services and mental health clinician support, addressing the immediate needs of homeless individuals.
- HUD's Mainstream Voucher Program (Roseville Housing Authority): Administers 43 Mainstream vouchers, providing housing assistance and supportive services to unhoused families with the head of household or partner between the age of 18 and 62 through collaboration with Placer County Health and Human Services and local non-profits.
- Emergency Housing Vouchers: The Roseville Housing Authority administers 40 Emergency Housing Vouchers for households who were homeless or at risk of homelessness during the COVID pandemic.

Services for Families with Children

- Kids First: Offers intensive social services and therapy to families with young children, focusing on stabilizing family units through emotional and psychological support.
- Regional Crisis Nurseries: Provides a safe, no-cost environment for children needing emergency care, as well as respite care for families experiencing acute distress.
- Volunteers of America Home Start Program: Offers shelter, transitional housing, and supportive services to families with children, facilitating long-term stability and independence.

Services for Veterans and Their Families

Demo

- HUD-VASH Program (Roseville Housing Authority): Administers 100 VASH vouchers, providing housing assistance and supportive services to veterans and their families through the collaboration with the Veterans Administration.
- Volunteers of America Veterans Families Program: Supports veteran families through targeted housing assistance and supportive services.
- Homeless Reintegration Program (Volunteers of America): Focuses on helping veterans reintegrate into the community by providing specialized services tailored to their unique needs.

Services for Unaccompanied Youth

- Transition to Independence Process (TIP): Supports transition-aged youth (ages 14 to 24) who experience emotional or behavioral challenges. The program offers resources and support to aid in the transition to adulthood, ensuring these youths gain independence and stability.
- HUD's Foster Youth Initiative (FYI) Program (Roseville Housing Authority): Administers 20 FYI vouchers, providing housing assistance and supportive services to youth ages 18-24 who have exited or are exiting foster care and are homeless or at risk of homelessness. The program is administered through collaboration with Placer County Health and Human Services and Children's System of Care.

These services collectively provide a comprehensive support network aimed at addressing the diverse needs of homeless persons in Roseville, ensuring that targeted interventions are available to assist each demographic effectively. Through collaboration between local agencies, nonprofits, and government programs, Roseville is able to offer a diverse array of services that not only meet immediate needs but also work towards long-term solutions for homelessness.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

In Roseville, providing specialized facilities and services is crucial for supporting diverse populations and preventing homelessness or institutionalization. These services cater to various groups, including the elderly, individuals with disabilities, victims of domestic violence, persons with HIV/AIDS, children transitioning out of foster care, farmworkers, and individuals with substance use disorders.

For the elderly, accessible and affordable housing coupled with in-home supportive services and programs like Meals on Wheels help maintain independence and address nutritional needs. Individuals with disabilities benefit from housing modifications and mental health services provided by organizations such as Turning Point Community Programs and Advocates for Mentally Ill Housing. Persons living.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

In Roseville, addressing the needs of diverse vulnerable populations is essential to prevent homelessness and promote independent living. These groups include the elderly, individuals with disabilities, victims of domestic violence, persons with HIV/AIDS, children aging out of foster care, farm workers, and those with substance use disorders.

Elderly and Frail Elderly: These individuals require affordable, accessible housing with in-home care services and modifications like wheelchair ramps to maintain independence and ensure safety.

Persons with Disabilities: With lower incomes, many disabled individuals need affordable housing assistance, mental health services, and specialized housing. The Roseville Housing Authority provides vouchers to assist, but demand for more services remains high. Organizations such as STEP and PIRS advocate for accessibility improvements and support the disabled community.

Persons with Substance Addictions and Mental Disabilities: A comprehensive support network including mental health counseling, substance abuse treatment, and stable housing is crucial for these individuals to achieve recovery and sustain permanent housing.

Persons with HIV/AIDS: Supportive housing combined with healthcare and counseling is vital for managing health conditions and maintaining active community involvement.

Victims of Domestic Violence and Human Trafficking: Affordable, secure housing is critical for these individuals to rebuild their lives in safe environments. Organizations like Stand-Up Placer play a key role in providing the necessary resources and advocacy.

Public Housing and Policy Needs: Formal housing policies that ensure equitable access are necessary, particularly for disabled individuals. Roseville requires clear procedures for handling exceptions and variances to support fair housing choices.

Effective collaboration among local agencies, nonprofits, and community organizations, along with increased affordable housing, is essential to meet these needs. These efforts not only help prevent homelessness but also cultivate a more inclusive and equitable community, enabling these populations to thrive independently.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

In Roseville, various programs are in place to ensure that individuals returning from mental and physical health institutions receive the supportive housing they need. These initiatives focus on providing transitional and permanent housing solutions, along with essential support services.

Placer County Adult System of Care Program

The Adult System of Care in Placer County plays a crucial role in assisting adults and older adults in achieving self-sufficiency and independence. This program offers a range of services, including mental health support, substance abuse treatment, and in-home supportive services. It aims to protect older and dependent adults through investigations, case management, and conservatorship when necessary (<https://www.placer.ca.gov/2158/Adult-System-of-Care>).

Transitional Housing through AMI Housing

Advocates for Mental Illness Housing (AMI Housing) provides transitional housing at Maureen's House, specifically designed for homeless individuals and those at risk of homelessness who have a mental illness. Residents benefit from case management services that help them stabilize their situations and prepare for more permanent housing options. Many individuals are referred to this program as they transition from emergency shelters, board and care facilities, or psychiatric hospitals.

Housing Programs

Placer County manages two primary types of housing: transitional housing and permanent supportive housing. These programs are designed to meet the diverse needs of individuals, ensuring they have access to safe and stable living environments as they recover and reintegrate into the community (<https://www.placer.ca.gov/2568/Housing-Programs>).

Comprehensive Support Services

In addition to housing, the county offers a variety of supportive services aimed at preventing homelessness and assisting those in need. This includes outreach and engagement, emergency shelter, and ongoing case management to help individuals navigate their recovery and housing needs. (<https://www.placer.ca.gov/4001/Homeless-Services-from-HHS>).

These programs collectively work to create a supportive environment for individuals returning from health institutions, ensuring they have the resources and assistance necessary to thrive in their communities.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Demo

In program year 2025-2026, the City of Roseville plans to allocate CDBG funding to address the housing and supportive services needs of persons who are not homeless but have other special needs, including:

- Services for seniors and persons with disabilities
- Services for low- and moderate-income youth
- Services for survivors of sexual assault, domestic violence, dating violence or stalking
- Appropriate housing for persons with disabilities

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In the upcoming years, Roseville plans to undertake several activities aimed at addressing the housing and supportive services needs of individuals who are not homeless but have special needs. These initiatives align with the requirements set forth in 24 CFR § 91.215(e) and 91.220(2).

1. Development of Supportive Housing

Roseville will focus on increasing the availability of supportive housing options for individuals with special needs, including those with mental health challenges and disabilities. This includes the ongoing renovation of facilities to convert existing structures into permanent supportive housing units. For instance, a hotel conversion project is set to add 44 additional apartment units, which will also feature on-site behavioral health programs to support residents' needs.

2. Enhanced Case Management Services

The jurisdiction plans to enhance case management services for individuals transitioning from health institutions or those facing challenges in maintaining stable housing. This will involve collaboration with local organizations to provide tailored support that addresses the unique needs of these individuals, ensuring they have access to necessary resources and assistance.

3. Outreach and Engagement Initiatives

Roseville will implement outreach and engagement initiatives to connect individuals who may not be aware of the available services. This includes informational campaigns and partnerships with community organizations to raise awareness about supportive housing options and related services.

4. Funding and Resource Allocation

The city will allocate funding towards affordable housing projects and supportive services, ensuring that resources are directed to programs that effectively meet the needs of individuals with special needs. This may involve applying for federal and state grants to support these initiatives.

5. Collaboration with Local Agencies

Roseville plans to strengthen its collaboration with local health and human services agencies to create a more integrated approach to housing and supportive services. This will facilitate better coordination of care and resources for individuals with special needs, enhancing their overall well-being and stability.

These activities are part of Roseville's commitment to improving the quality of life for its residents, particularly those with special needs, and will be detailed in the jurisdiction's one-year goals as required by federal regulations.

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Public policies in Roseville have historically contributed to negative outcomes for affordable housing and residential investment, reflecting a complex interplay of historical inequities and current constraints.

Historic Barriers to Housing Access

Roseville's housing landscape has been shaped by a legacy of discrimination and disenfranchisement. Historically, communities of color, particularly Chinese immigrants, faced severe exclusion from housing opportunities. In the late 19th century, violent expulsions led to the destruction of homes and businesses, effectively erasing a significant portion of the community. This pattern of exclusion continued into the 20th century with the implementation of racially restrictive covenants and redlining, which systematically denied mortgage access to Black and immigrant communities. These practices not only limited homeownership opportunities but also contributed to long-term disinvestment in these neighborhoods, resulting in lower property values and reduced access to essential services.

Current Barriers and Policy Implications

Despite the illegality of racially restrictive covenants and redlining practices today, their effects persist. The overlap between historic redlining maps and current socioeconomic vulnerabilities indicates that areas once deemed "high risk" continue to suffer from inadequate investment and higher pollution burdens. This ongoing disinvestment creates a cycle where communities of color are less likely to receive the resources necessary for housing development and maintenance, perpetuating a lack of affordable housing options.

Potential Constraints to Housing Development

In addition to historical barriers, several current constraints hinder housing development. These include:

- **Infrastructure Limitations:** Insufficient infrastructure can impede new housing projects, making it difficult to support increased population density.
- **Residential Development Fees:** High fees associated with development can deter builders from pursuing affordable housing projects. The City has implemented a fee deferral program to mitigate these costs and incentivize development.
- **Land Use Controls and Development Standards:** Zoning regulations and development standards can restrict the types of housing that can be built, limiting the availability of affordable options. The City modifies its Subdivision Improvement Standards to provide cost savings while ensuring public health and safety.
- **Permit Processing Times:** Lengthy processing times for development and building permits can delay projects and increase costs, further discouraging investment in affordable housing.
- **Resource Preservation:** Policies aimed at preserving natural resources can sometimes conflict with the need for new housing development, creating additional barriers.

Demo

The cumulative effect of these barriers is a significant economic impact on the community. As affordable housing becomes scarce, low-income residents are often forced into substandard living conditions or out of the area entirely, leading to increased homelessness and housing instability. This not only affects individual families but also places additional strain on local services and infrastructure, as displaced residents seek assistance elsewhere.

The cost of housing in Roseville continues to rise faster than income levels, exacerbating the affordability crisis. The City is committed to educating residents about the importance of affordable housing to support job growth and community stability. It also seeks to provide financial assistance to developers of affordable rental housing when available, but the high costs of land, construction, and financing remain significant constraints.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides a comprehensive analysis of the economic landscape in Roseville, focusing on business activity across various sectors, workforce composition, and infrastructure needs. By examining key data on employment by sector, labor force statistics, and educational attainment, we aim to identify the major employment sectors within the jurisdiction and assess how the skills and education of the current workforce align with available job opportunities.

Additionally, this analysis will highlight the workforce development initiatives currently in place, the needs arising from economic changes, and the strategic investments that can enhance job growth and business support in Roseville. Through this analysis, we seek to inform stakeholders about the economic dynamics at play and guide future planning efforts to foster a resilient and thriving local economy.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,187	7,563	1	1	0
Arts, Entertainment, Accommodations	1,600	21,619	1	3	2
Construction	5,929	77,841	3	11	8
Education and Health Care Services	33,070	190,092	17	28	11
Finance, Insurance, and Real Estate	24,226	51,465	13	8	-5
Information	0	9,890	0	1	1
Manufacturing	0	37,203	0	5	5
Other Services	17,224	35,566	9	5	-4
Professional, Scientific, Management Services	65,515	90,003	34	13	-21
Public Administration	2,807	0	1	0	-1
Retail Trade	25,991	98,551	14	14	0
Transportation and Warehousing	11,052	35,702	6	5	-1
Wholesale Trade	2,318	29,106	1	4	3
Total	191,919	684,601	--	--	--

Table 15 - Business Activity

Demo

Data Source ACS and LEHD data did not pull into IDIS, had to manually calculate. Please note that the ACS categories do not match IDS categories so
Comments: judgement calls were made on what jobs fell into what category.

Labor Force

Total Population in the Civilian Labor Force	79,648
Civilian Employed Population 16 years and over	47,144
Unemployment Rate	4.90
Unemployment Rate for Ages 16-24	9.20
Unemployment Rate for Ages 25-65	4.80

Table 16 - Labor Force

Data Source Comments: Data did not pull from ACS into IDIS, had to manually calculate.

Occupations by Sector	Number of People
Management, business and financial	39,400
Farming, fisheries and forestry occupations	310
Service	36,803
Sales and office	10,039
Construction, extraction, maintenance and repair	4,345
Production, transportation and material moving	4,285

Table 17 - Occupations by Sector

Data Source Comments: Data did not pull from ACS into IDIS, had to manually calculate.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	35,359	61%
30-59 Minutes	15,355	27%
60 or More Minutes	6,795	12%
Total	57,509	100%

Table 18 - Travel Time

Data Source Comments: Data did not pull from ACS into IDIS, had to manually calculate.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,425	0	2,539
High school graduate (includes equivalency)	10,535	0	9,068
Some college or Associate's degree	22,134	0	17,408
Bachelor's degree or higher	38,336	0	11,898

Table 19 - Educational Attainment by Employment Status

Data Source Comments: Data did not pull from ACS, had to manually input.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	741	0	23,020	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	4,094	18,792	0	39,160	28,407
Some college, no degree	0	0	0	0	0
Associate's degree	4,571	0	0	0	0
Bachelor's degree	1,462	8,466	12,787	20,040	8,941
Graduate or professional degree	0	0	0	0	0

Table 20 - Educational Attainment by Age

Data Source Comments: Data did not pull in from ACS into IDIS, manually input.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,307
High school graduate (includes equivalency)	76,612
Some college or Associate's degree	185,595
Bachelor's degree	278,006
Graduate or professional degree	309,949

Table 21 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Roseville boasts a diverse economy characterized by several major employment sectors that contribute significantly to the local labor market. Analyzing the data reveals key insights into the distribution of jobs and the workforce's composition, highlighting both strengths and challenges within the city's economic landscape.

Major Employment Sectors

1. Education and Health Care Services

The largest employment sector in Roseville is Education and Health Care Services, which employs approximately 33,070 workers and accounts for 28% of the total jobs in the area. This sector not only provides essential services to the community but also reflects the growing demand for health care and educational resources. The significant number of jobs in this sector indicates a robust infrastructure supporting both educational institutions and healthcare facilities, which are vital for the well-being of residents.

2. Professional, Scientific, and Management Services

Following closely is the Professional, Scientific, and Management Services sector, employing 65,515 workers and representing 34% of the workforce. This sector is crucial for driving innovation and economic growth, as it encompasses a wide range of activities, including consulting, legal services, and scientific research. However, it is noteworthy that this sector has a negative job-to-worker ratio, indicating that while many are employed, the number of jobs available does not fully meet the

workforce's needs.

3. Retail Trade

The Retail Trade sector is another significant contributor, with 25,991 workers and 14% of total jobs. This sector plays a vital role in the local economy, providing essential goods and services to residents. The balance between the number of jobs and workers in this sector suggests a stable retail environment, although it faces challenges from online shopping trends and changing consumer behaviors.

4. Construction

The Construction sector employs 5,929 workers and accounts for 11% of jobs. This sector is critical for the ongoing development and infrastructure improvements in Roseville, particularly as the city continues to grow. However, the high number of jobs relative to workers indicates potential for job creation in this area, which could be leveraged to support economic expansion.

5. Finance, Insurance, and Real Estate

With 24,226 workers, the Finance, Insurance, and Real Estate sector represents 8% of jobs. This sector is essential for providing financial services and housing opportunities, although it has a negative job-to-worker ratio, suggesting that the number of available jobs is not sufficient to meet the workforce's needs.

6. Other Notable Sectors

Other sectors, such as Transportation and Warehousing (11,052 workers) and Manufacturing (notably high with 37,203 jobs despite no direct workers reported), also contribute to the employment landscape. The Arts, Entertainment, and Accommodations sector, while employing 1,600 workers, shows a significant number of jobs (21,619), indicating a thriving tourism and entertainment industry that supports local economic activity.

Describe the workforce and infrastructure needs of the business community:

Roseville's workforce development needs are shaped by its diverse population and varying educational levels. Currently, 38,336 individuals hold a bachelor's degree or higher, while many others have lower educational attainment, underscoring the need for targeted workforce initiatives. The median earnings data reveals a significant wage gap, with bachelor's degree holders earning \$278,006 compared to \$76,612 for high school graduates. Additionally, the 9.2% unemployment rate among youth signals a critical need for programs focusing on skill development. Key sectors, including education, healthcare, and professional services, require skilled workers, necessitating partnerships with local educational institutions. To address these needs, Roseville should enhance workforce development infrastructure by establishing training facilities, expanding career development programs, raising public awareness about education, and supporting youth employment initiatives. Physical infrastructure improvements are also vital, such as efficient transportation, adequate commercial space, robust technology, and dedicated training facilities to help bridge the gap between job seekers and employers.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Roseville is experiencing significant economic changes that are poised to impact job and business growth opportunities. These changes stem from both planned local and regional investments as well as shifts

resulting from the COVID-19 pandemic, particularly the expansion of remote work. Understanding these dynamics is crucial for identifying the workforce development, business support, and infrastructure needs that will arise from these changes.

Planned Investments and Initiatives

The city has initiated several public and private sector investments aimed at enhancing economic growth. These include infrastructure improvements, such as upgrades to transportation networks and public utilities, which are essential for supporting local businesses and attracting new investments. Additionally, there are plans for expanding commercial and retail spaces to accommodate the growing population and diversify the local economy. These developments are expected to create numerous job opportunities across various sectors, particularly in construction, retail, and professional services.

Impact of COVID-19 and Remote Work

The COVID-19 pandemic has fundamentally altered the way businesses operate, leading to a significant increase in remote work. This shift has created both challenges and opportunities for Roseville's workforce. On one hand, businesses are now seeking employees who possess strong digital skills and the ability to work independently. On the other hand, the rise of remote work has expanded the talent pool beyond local boundaries, allowing companies to hire from a broader geographic area. This trend necessitates a focus on workforce development programs that equip local residents with the skills needed for remote positions, particularly in technology and professional services.

Workforce Development Needs

As Roseville adapts to these economic changes, several workforce development needs emerge:

- **Skill Development Programs:** There is a pressing need for training programs that focus on digital literacy, remote collaboration tools, and other skills relevant to the modern workplace. Partnerships with local educational institutions and training organizations will be essential to provide these resources.
- **Support for Transitioning Workers:** Many individuals, particularly those in sectors heavily impacted by the pandemic, may require assistance in transitioning to new roles or industries. Workforce development agencies, such as the Golden Sierra Job Training Agency, can play a vital role in offering career counseling, job placement services, and retraining programs.
- **Business Support Services:** As businesses navigate the post-pandemic landscape, they will require support in adapting to new operational models. This includes assistance with technology adoption, remote work policies, and employee training programs to enhance productivity and competitiveness.
- **Infrastructure Enhancements:** To support the anticipated growth in remote work and the influx of new businesses, Roseville must invest in its infrastructure. This includes improving internet connectivity and ensuring that commercial spaces are equipped with the necessary technology to facilitate hybrid work environments.

In summary, Roseville is at a pivotal moment of economic transformation, driven by planned investments and the lasting effects of the COVID-19 pandemic. To capitalize on these changes, the city must prioritize workforce development initiatives that address the evolving needs of both job seekers and businesses. By fostering partnerships between local organizations, educational institutions, and government agencies, Roseville can create a resilient workforce that is well-equipped to thrive in a dynamic economic landscape. This proactive approach will not only enhance job opportunities for residents but also strengthen the overall economic vitality of the community.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Demo

The relationship between the skills and education of Roseville's current workforce and the available employment opportunities is a critical factor in the region's economic health. Analyzing the data reveals both strengths and gaps that can inform workforce development strategies.

Current Workforce Composition

Roseville's labor force consists of approximately 79,648 individuals, with 47,144 currently employed. The educational attainment of this workforce varies significantly:

- Less than High School Graduate: 1,425 individuals
- High School Graduate (including equivalency): 10,535 individuals
- Some College or Associate's Degree: 22,134 individuals
- Bachelor's Degree or Higher: 38,336 individuals

This distribution indicates a substantial portion of the workforce possesses higher education, particularly bachelor's degrees, which aligns with the demands of many highly skilled jobs in sectors such as Professional, Scientific, and Management Services

Despite the relatively high educational attainment in Roseville, there are notable gaps between the skills of the workforce and the requirements of available jobs. For instance:

- Professional, Scientific, and Management Services: This sector has a high demand for workers with advanced degrees and specialized skills. However, the data shows a significant number of jobs (90,003) compared to the workforce's ability to fill these roles, indicating a potential skills gap.
- Retail Trade: While this sector employs a large number of individuals, the jobs often require less formal education. However, the ability to advance within this sector may depend on additional training and skills development.
- Construction: With a substantial number of jobs available, there is a need for skilled laborers who possess certifications and training in specific trades. The current workforce may need targeted training programs to meet these demands.

In summary, the skills and education of Roseville's workforce correspond closely to the employment opportunities available in the jurisdiction. While there is a strong foundation of educated individuals, particularly in high-demand sectors, there are gaps that need to be addressed through targeted workforce development programs. By focusing on enhancing skills relevant to the needs of local industries, Roseville can better align its workforce with employment opportunities, ultimately fostering economic growth and improving job outcomes for its residents.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Roseville is actively pursuing workforce training initiatives to enhance employment opportunities for residents, supported by organizations like the Golden Sierra Workforce Investment Board, community colleges, and local agencies. The Golden Sierra operates the Roseville One Stop office, offering job counseling, training referrals, and free classes in essential job skills, while assisting businesses with recruitment and employee screening. The Sacramento Valley Manufacturing Initiative strengthens the manufacturing sector by aligning training with industry needs, promoting careers in high schools, and developing customized training programs. The Innovative Pathways to the Public Sector initiative raises youth awareness of public service careers to address workforce shortages. Additionally, Placer County provides a range of workforce services for job seekers and employers, while Roseville Connections offers no-cost services such as job search assistance and skills development. The Placer School for Adults aids

in obtaining high school diplomas or GEDs, and the Transition Partnership Program supports students with disabilities in their transition to employment. The Roseville Housing Authority's Family Self-Sufficiency Program empowers voucher holders towards economic independence. These initiatives align with the jurisdiction's Consolidated Plan by focusing on economic development and educational attainment, fostering a skilled workforce that supports the local economy. Overall, Roseville's multifaceted workforce training efforts aim to meet the diverse needs of job seekers and employers, driving economic growth and sustainability.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Yes.

The most current Economic Development Strategy for Roseville focuses on fostering a diverse and resilient economy that supports job creation, business growth, and community well-being. This strategy is designed to align with the city's broader goals of enhancing the quality of life for residents while promoting sustainable economic practices.

Key Components of the Strategy

1. **Support for Targeted Industries:** The strategy emphasizes the importance of supporting key sectors such as health and life sciences, advanced manufacturing, and technology. By focusing on these industries, Roseville aims to attract businesses that can provide high-quality jobs and stimulate economic growth.
2. **Business Retention and Expansion:** A significant aspect of the strategy involves retaining existing businesses and encouraging their expansion. This includes providing resources and support to local companies, facilitating access to capital, and helping them navigate regulatory processes.
3. **Workforce Development:** Recognizing the importance of a skilled workforce, the strategy includes initiatives aimed at enhancing workforce training and education. Collaborations with local educational institutions and workforce boards are crucial to ensure that residents have the skills needed to meet the demands of local employers.
4. **Infrastructure Improvement:** The strategy outlines plans for improving infrastructure to support economic activities. This includes enhancing transportation networks, utilities, and digital connectivity, which are essential for attracting and retaining businesses.
5. **Community Engagement and Collaboration:** The strategy promotes active engagement with community stakeholders, including residents, businesses, and local organizations. By fostering collaboration, Roseville aims to create a shared vision for economic development that reflects the needs and aspirations of the community.
6. **Sustainability and Resilience:** A commitment to sustainability is woven throughout the strategy, with initiatives aimed at promoting environmentally friendly practices and ensuring that economic growth does not compromise the quality of life for future generations.
7. **Marketing and Promotion:** The strategy includes efforts to market Roseville as a prime location for business investment. This involves showcasing the city's strengths, such as its strategic location, quality of life, and available resources, to attract new businesses and investors.

The Economic Development Strategy supports the jurisdiction's Consolidated Plan by addressing key objectives such as economic stability, job creation, and community development. By focusing on workforce development and targeted industry support, the strategy aims to reduce unemployment and enhance the economic prospects of residents, particularly those in underserved communities.

In summary, Roseville's current Economic Development Strategy is a comprehensive approach that seeks to create a vibrant economy through targeted support for key industries, workforce development,

infrastructure improvements, and community engagement. This multifaceted strategy not only aims to enhance economic opportunities but also aligns with the broader goals of the city's Consolidated Plan, ensuring a sustainable and prosperous future for all residents.

Discussion

Roseville's economic landscape showcases a diverse array of employment sectors, with Education and Health Care Services leading as the largest sector, employing approximately 33,070 individuals and accounting for 28% of total jobs. The Professional, Scientific, and Management Services sector follows closely, representing 34% of the workforce with 65,515 workers, albeit facing a skills gap as it has a negative job-to-worker ratio. Other significant sectors include Retail Trade, Construction, Finance, Insurance, and Real Estate, each contributing to the local economy with varying levels of job availability.

The labor force consists of approximately 79,648 individuals, with a notable portion holding higher educational qualifications, with 38,336 individuals have a bachelor's degree or higher. However, disparities in educational attainment exist, particularly among the younger population, indicating a need for targeted workforce development programs. Current initiatives led by organizations such as the Golden Sierra Workforce Investment Board and the Sacramento Valley Manufacturing Initiative aim to enhance job skills and align training with industry demands. As Roseville continues to invest in infrastructure and workforce development, these efforts are essential for addressing the evolving economic needs and ensuring sustainable growth and job opportunities for its residents.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

No, there are no areas in Roseville where households with multiple housing problems are concentrated that have been identified. The city has been actively addressing housing challenges, particularly in low-income neighborhoods where residents may face issues such as overcrowding, high housing costs relative to income, and inadequate access to affordable housing options. Recent developments, including the opening of affordable housing complexes, aim to alleviate some of these pressures. Additionally, the Roseville Housing Authority and other local organizations are focused on providing resources and support to households experiencing housing instability. These efforts are crucial in identifying and targeting areas where multiple housing problems intersect, ensuring that vulnerable populations receive the assistance they need to achieve stable and affordable housing.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

While there haven't been any specific neighborhoods that are concentrated with any racial or ethnic minorities, the Harding and Vineyard neighborhoods are considered to be the most affordable in the city. The Creekside area also tends to be more affordable and has Section 8 housing available.

What are the characteristics of the market in these areas/neighborhoods?

These areas are characterized by a diverse economic demographic. It features a mix of middle to upper-middle-income residents, supported by the presence of retail establishments like the Westfield Galleria and Costco, which cater to a consumer base with disposable income. Employment opportunities in this area span various sectors, including retail, healthcare, education, and technology, making it attractive for families and individuals seeking stable jobs. Housing options, such as those in the Preserve at Creekside and Colonial Village Apartments, are generally more affordable, appealing to low to moderate-income families. The population in the Creekside area is also racially and ethnically diverse, contributing to a vibrant community atmosphere. Overall, the Creekside area combines affordability with a range of amenities, making it a desirable location for a broad demographic of residents in Roseville.

Are there any community assets in these areas/neighborhoods?

These neighborhoods offer a range of community assets that enhance residents' quality of life. These neighborhoods feature well-maintained parks for outdoor activities, diverse housing options catering to various income levels, and convenient access to shopping and dining at places like Creekside Town Center and the Westfield Galleria. Active neighborhood associations promote community engagement and safety, while access to quality educational institutions makes these areas particularly appealing for families. Overall, the neighborhoods foster a strong community spirit and provide a vibrant living environment for residents.

Are there other strategic opportunities in any of these areas?

Demo

These neighborhoods present several strategic opportunities for development and community enhancement. Key areas of focus include:

- **Economic Development:** There is significant potential for retail growth around the Creekside Town Center, including boutique shops and dining options that align with local preferences, which can improve the shopping experience and draw more visitors.
 - **Community Engagement:** Strengthening neighborhood associations can increase community involvement and promote safety initiatives, such as expanding Neighborhood Watch programs to build stronger community ties and reduce crime rates.
 - **Housing Initiatives:** There is a need for more affordable housing options to support low- to moderate-income families, ensuring inclusivity and accessibility within the neighborhoods.
 - **Parks and Recreation:** Investment in parks and recreational facilities is crucial for enhancing community health and encouraging social interactions, with features like community gardens and fitness stations to promote outdoor activities.
 - **Educational Partnerships:** Working with local schools to establish beneficial programs, such as after-school activities and tutoring, can instill a sense of responsibility and engagement among youth.
- Overall, these strategic opportunities are aimed at improving the livability and vibrancy of these neighborhoods, making them more attractive places to live and work.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access to broadband internet is essential for households of Roseville, particularly for low- and moderate-income families. Broadband connectivity is crucial for various aspects of modern life, including education, employment, healthcare, and social interaction. With all residential neighborhoods in Roseville served by broadband, residents have access to four primary internet service providers:

- Consolidated Communications,
- Xfinity,
- Wave Broadband, and
- AT&T

However, affordability remains a significant barrier for many households.

For those unable to pay for broadband, the city provides free internet access at all three branches of the Roseville library, City Hall, and most local coffee shops, which helps bridge the digital divide. This access is vital for students who need to complete homework online, job seekers looking for employment opportunities, and families needing to access essential services.

Furthermore, initiatives like the Affordable Connectivity Program aim to assist low-income households in obtaining affordable internet service, ensuring that all community members can participate fully in the digital economy. Overall, enhancing broadband access and affordability is critical for fostering equity and opportunity in these neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are a variety of Broadband providers throughout the City. Having competition among broadband internet service providers (ISPs) in Roseville is essential for several reasons. First, competition typically leads to better pricing and improved service quality. When multiple providers are available, they are incentivized to offer competitive rates and enhanced customer service to attract and retain customers. This is particularly important for low- and moderate-income households, who may struggle to afford internet access.

Moreover, a competitive market encourages innovation in technology and service offerings, which can lead to faster internet speeds and more reliable connections. As the demand for high-speed internet continues to grow—especially with the rise of remote work, online education, and streaming services—having more than one ISP can help ensure that residents have access to the latest advancements in broadband technology.

Additionally, increased competition can help address the issue of digital equity. In areas where only one or two providers dominate, residents may face limited options and higher prices, exacerbating the digital divide. By fostering a more competitive environment, Roseville can work towards ensuring that all residents, regardless of income level, have access to affordable and high-quality internet services. This is crucial for enabling participation in the digital economy and accessing essential services, ultimately contributing to the overall well-being of the community.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Roseville faces heightened natural hazard risks associated with climate change, primarily characterized by increased fire, heat, and precipitation events. As temperatures rise, the frequency and intensity of heat waves are expected to increase, posing health risks to vulnerable populations and straining energy resources due to higher demand for cooling.

Additionally, the risk of wildfires is exacerbated by prolonged drought conditions and higher temperatures, which can lead to more severe fire seasons. This not only threatens homes and infrastructure but also impacts air quality and public health.

Moreover, changes in precipitation patterns can result in flooding and stormwater management challenges. Intense rainfall events can overwhelm drainage systems, leading to localized flooding and erosion, which can damage property and disrupt transportation networks.

Overall, these climate-related hazards necessitate proactive planning and investment in climate-resilient infrastructure to mitigate risks and protect the community from the adverse effects of climate change. Addressing these challenges is crucial for ensuring the safety and sustainability of Roseville as it adapts to a changing climate.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households in Roseville are particularly vulnerable to the increased natural hazard risks associated with climate change, including extreme heat, wildfires, and flooding. These households often reside in substandard housing that may lack adequate insulation, air conditioning, or proper heating systems, making them more susceptible to health issues during extreme weather events. For instance, during heat waves, individuals in poorly insulated homes may face significant health risks, as they cannot effectively cool their living spaces.

Additionally, low-income families frequently live in areas that are more exposed to environmental hazards due to historical patterns of housing development and zoning. This can lead to a higher likelihood of experiencing damage from flooding or wildfires, as these neighborhoods may not have the same level of infrastructure investment or disaster preparedness as more affluent areas.

The limited financial resources of these households also restrict their ability to recover from climate-related disasters. They may lack insurance coverage or savings to repair damages, which can lead to prolonged displacement and housing instability. Furthermore, the stress of dealing with housing insecurity can exacerbate mental health issues, compounding the challenges faced during climate-related events.

In summary, the intersection of inadequate housing conditions, limited financial resources, and exposure to climate hazards significantly heightens the vulnerability of low- and moderate-income households in Roseville, necessitating targeted interventions to enhance resilience and support recovery efforts.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Roseville Strategic Plan for program years 2025-2029 responds to significant community needs anticipated over the next five years based on analysis of available data, a community needs survey, consultation with service providers, and comments received during public meetings and hearings. In addition to CDBG funds to be received from HUD, the plan encompasses programs and projects that will be supported by a number of federal, State, local and private resources to address critical needs throughout the City.

SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Roseville does not allocate funding on a geographic basis. Funds are allocated to organizations and projects providing low- and moderate-income households (at or below 80% of AMI) with housing and supportive services, and to activities addressing the needs of low- and moderate-income neighborhoods. The City prioritizes the use of CDBG, HOME and other federal and State funding for the development and preservation of affordable housing and to addressing the impacts of homelessness.

The City invests affordable housing resources on a citywide basis. The City's affordable housing programs include the Housing Choice Voucher program and the Owner-Occupied Housing Rehabilitation program. In addition, the City's 10% Affordable Housing Goal program encourages the creation of rental and for-purchase units on a citywide basis. Public service activities targeted to special needs populations are offered on a citywide basis or where resources can be coordinated with existing facilities or services.

Activities funded by the CDBG program are designed to benefit low- and moderate-income persons. Roseville has been designated as an "Exception Grantee" by HUD. In most jurisdictions, HUD requires that at least 51% of residents in a census tract or block group be under the low- and moderate-income limit for the City to provide CDBG funding on an Area Benefit basis. Exception Grantees have a reduced requirement and the percentage may change from year to year. For Program year 2024-2025, projects serving census tracts and block groups with 40.10% or more low- and moderate-income residents were qualified for Area Benefit. The City also may opt to conduct a HUD-compliant resident income survey to determine qualification on an Area Benefit basis.

Geographic Area

Area Name:

Area Type:

Other Target Area Description:

HUD Approval Date:

% of Low/ Mod:

Revital Type:

Other Revital Description:

Identify the neighborhood boundaries for this target area.

Include specific housing and commercial characteristics of this target area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

Identify the needs in this target area.

Identify the needs in this target area.

What are the opportunities for improvement in this target area?

Are there barriers to improvement in this target area?

Table 1 - Geographic Priority Areas

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary
Table 2 – Priority Needs Summary

1	Priority Need Name	Shelter, Housing, Services to Address Homelessness
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Addressing Homelessness Affordable Rental Housing
	Description	The provision of emergency shelter, housing and services for persons experiencing or at risk of homelessness. The development and/or rehabilitation of emergency shelter, transitional housing and permanent supportive housing. Provision of services to support a successful transition to housing stability.
	Basis for Relative Priority	The City of Roseville 2025-2028 Strategic Plan includes priorities to maintain efforts to reduce homelessness and to promote a safe community in which all feel welcome and included. Homelessness was noted as a high priority in community meetings, in the community survey and in consultations with service providers. The 2024 PIT Count conducted by the Roseville/Rocklin/Placer Continuum of Care noted 273 individuals experiencing homelessness in Roseville on a single night.

2	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Addressing Homelessness Affordable Rental Housing
	Description	Acquisition and/or rehabilitation costs for rental housing affordable to low- and moderate-income households.
	Basis for Relative Priority	The City of Roseville 2021 Housing Element to the General Plan includes goals to provide decent, safe, inclusive and affordable housing in sufficient quantities for all economic segments of the community; and to preserve affordability, maintain and improve Roseville's supply of affordable housing stock. The need for more affordable housing was noted as a high priority in community meetings, in the community survey and in consultations with service providers. Housing costs in Roseville continue to rise with median rent increasing by 28% from 2009 to 2020, leaving households at lower income levels facing increasing housing instability.
	3	Priority Need Name
Priority Level		Low

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	Population	Extremely Low Low Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Provision of Services for Low-Mod Income Persons
	Description	Services for seniors and persons with disabilities including but not limited to: food and nutrition, mental health treatment, healthcare, transportation and independent living assistance.
	Basis for Relative Priority	Roseville residents and local service providers identified the need for services for elderly persons and persons with disabilities.
4	Priority Need Name	Services for Low- and Moderate-Income Youth
	Priority Level	Low
	Population	Extremely Low Low Moderate Families with Children Families with Children
	Geographic Areas Affected	
	Associated Goals	Provision of Services for Low-Mod Income Persons
	Description	Provision of services for youth including, but not limited to, mental wellness programs, recreational programs, and educational programs.

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	Basis for Relative Priority	Roseville residents and local service providers identified a need for services for low- and moderate-income youth.
5	Priority Need Name	Fair Housing Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Provision of Services for Low-Mod Income Persons Provide Fair Housing Services
	Description	Provide fair housing information and services for low- and moderate-income persons. Support compliance with Federal and State fair housing law.
	Basis for Relative Priority	Consultation with fair housing service providers and service providers working with vulnerable households indicate a need for continued fair housing counseling for tenants and fair housing education to Roseville landlords.
6	Priority Need Name	Maintaining Existing Homeownership Housing Stock
	Priority Level	Low

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	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Rehabilitation of Owner-Occupied Housing
	Description	Maintain the existing affordable housing stock by continuing operation of the City's Owner-Occupied Housing Rehabilitation Program to provide assistance to low- and moderate-income homeowners.
	Basis for Relative Priority	Affordable housing was a top priority noted by Community Meeting participants, community needs participants and service provider consultations. The Market Analysis notes that 24% of owner-occupied housing units have minor issues needing attention and 16% were constructed prior to 1980, indicating potential lead-based paint hazards. This is of particular concern for families with children. Seniors and persons with a disability may need assistance for accessibility modifications such as wheelchair ramps or grab bars to maintain independence and ensure safety.
7	Priority Need Name	Services for Sexual Assault/Dom. Violence Victims
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Victims of Domestic Violence
	Geographic Areas Affected	

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	Associated Goals	Provision of Services for Low-Mod Income Persons
	Description	Services for individuals and families that are victims of sexual assault, domestic violence, dating violence or stalking.
	Basis for Relative Priority	Community concern for victims of sexual assault, domestic violence, dating violence or stalking were noted in community meetings, community surveys and through consultations with local service providers.
8	Priority Need Name	Housing for Persons with Disabilities
	Priority Level	Low
	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Affordable Rental Housing
	Description	Acquisition and/or rehabilitation of housing for persons with disabilities. This may include, but is not limited to, permanent supportive housing, group homes, cottage communities or other housing models that are adapted to the special needs of persons with mental, physical, intellectual or developmental disabilities.

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	Basis for Relative Priority	Participants in community meetings and community needs survey respondents indicated a significant need for housing for persons with disabilities. Individuals with mental, physical, and developmental disabilities need affordable, conveniently located housing that is adapted to address accessibility issues and/or includes on- or offsite support services to provide housing stability for vulnerable populations. The 2022 ACS 5-Year data estimates that there are 13,787 adult individuals with a disability living in Roseville.
9	Priority Need Name	Infrastructure and Public Facilities
	Priority Level	Low
	Population	Extremely Low Low Moderate Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Infrastructure Accessibility Improvements
	Description	Development or rehabilitation of infrastructure and/or Public Facilities serving low- and moderate-income neighborhoods or persons and providing access for persons with mobility impairment.
	Basis for Relative Priority	Infrastructure and Public Facility needs were identified in the Community Needs Survey. Sidewalk improvements were noted as a high priority need in the Community Needs Survey.
10	Priority Need Name	Food and Nutrition Services for Low/Mod Persons
	Priority Level	Low

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	
Associated Goals	Provision of Services for Low-Mod Income Persons
Description	Provide food and nutrition services to low- and moderate-income residents of the City of Roseville.
Basis for Relative Priority	Food and nutrition services received the most “high priority” ratings from persons responding to the Community Survey and was noted as a need by participants of the Community Meetings. Service providers indicated that food insecurity is a significant concern for individuals and families at the lower income levels.

Narrative (Optional)

The City conducted a thorough citizen participation process during the development of the Strategic Plan. Two areas of need were heard repeatedly from the community and local service providers. The highest priority needs for low- and moderate-income persons and special populations in Roseville are affordable housing; and more services and shelter/housing options for persons experiencing or at risk of homelessness. Many residents and stakeholders participating in the community meetings noted the need for services for youth, seniors, nutrition and fair housing. Respondents to the Community Needs Survey identified housing, homelessness and services for special populations, but also noted the need for infrastructure and public facility improvements.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Affordable housing is a high priority need in the City of Roseville due to a discrepancy between income levels and housing costs, as identified in the Market Analysis. The City provides tenant-based rental assistance through the Roseville Housing Authority Housing Choice Voucher program. The City does not receive HOME funds from HUD, but may be eligible to submit a competitive application to the State of California HOME program for TBRA. Rental assistance on a temporary basis (up to three months), is an eligible CDBG activity, but is subject to the 15% public service activity funding cap which significantly limits how it can be used.
TBRA for Non-Homeless Special Needs	HOME funded TBRA is a limited term program. Most special needs populations are better served by Housing Choice Vouchers or project based affordable housing assistance that do not have a term limit.
New Unit Production	Data provided in the Needs Assessment of this plan indicates that there are 11,717 low- and moderate-income (up to 80% AMI) Roseville households experience housing cost burden (paying more than 30% of income towards housing costs) and 4,823 of these households are severely cost burdened (paying over 50% of income towards housing) which HUD considers to be unsustainable and at-risk of homelessness. The Market Analysis identifies a lack of affordable housing for lower-income households, particularly renters. Policy interventions may be necessary, such as supporting the development of more affordable units or offering rental or homebuyer assistance for low-income households. Based on the analysis in this plan, the City will prioritize the creation of affordable housing (new unit production and conversion or preservation) to benefit low-income households, including those with special needs.

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<p>Rehabilitation</p>	<p>A 2020 “windshield survey” classified the condition of housing units based on foundation, roofing, siding, windows, and electrical criteria. Results indicated that a significant majority, 72.01% of homes, were in sound condition, while 21.14% needed minor repairs, 6.42% required moderate repairs, and only 0.43% were substantially dilapidated. It is estimated that around 25% of the housing stock requires some form of rehabilitation. Housing units built before 1980, which are more likely to contain lead paint, include 5,590 owner-occupied and 3,835 renter-occupied units. Among these, households with children present a heightened potential risk.</p> <p>As Roseville’s ownership and rental housing ages, there continues to be a need for rehabilitation to maintain the housing stock. The City utilizes State of California HOME and CalHome Program Income funds for owner-occupied housing rehabilitation and when available, allocates CDBG funding to the program as well.</p> <p>The City will continue to support funding applications from developers of affordable housing to rehabilitate affordable rental housing units.</p>
<p>Acquisition, including preservation</p>	<p>The City will support the creation of affordable housing through acquisition and/or acquisition and rehabilitation to benefit low- and moderate-income households, including those with special needs. The City monitors affordable housing at risk of conversion to market rate and considers interventions to preserve existing affordable housing to be a high priority.</p>

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

During the five-year Consolidated Plan period, the City estimates receipt of \$700,000 annually in CDBG funds from HUD and \$50,000 annually in program income generated by previously funded CDBG activities.

In addition to CDBG funding received directly from HUD, the City currently has approximately \$2,000,000 in State of California HOME funds (all Program Income) available for housing rehabilitation and administrative costs. The HomeKey Sunrose project has been identified to receive \$1,500,000 in State HOME Program Income.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	700,000.00	50,000.00	392,360.00	1,142,360.00	3,000,000.00	During the 5 year planning period, the City of Roseville anticipates receiving approximately \$3,500,000 in CDBG funds from HUD plus approximately \$250,000 in CDBG program income.

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

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The City's CDBG and State of California HOME funds are often coupled with local funds, allowing capital projects to compete for tax credits, bonds, and other state financing programs. An investment by the City makes projects more competitive under many funding programs. The City's public service grants are limited to \$25,000 to encourage programs to use CDBG as leverage for other funding sources. The City uses local funds as explained below to leverage CDBG public service funding available for low- and moderate-income residents.

The HUD CDBG Entitlement program and the State HOME program do not require matching funds. However, the City is committed to being as creative as possible to seek local, state, federal, and private resources to develop and deliver efficient and cost-effective projects.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City owns two pieces of surplus property that may be used to address affordable housing needs. The City plans to release an RFP during the spring of 2025 for the property located at the corner of Royer Street and Taylor Street and as part of the City's Downtown Specific Plan. The RFP will prioritize development of a 100% affordable housing project. The second property is subject to an Exclusive Right to Negotiate with the City and once it is developed, must provide 15% of the units developed as affordable housing.

The State of California Department of General Services Surplus Land website does not indicate any State-owned sites currently available for affordable housing development in the City of Roseville.

Discussion

The City of Roseville provides CDBG and other funding, when available, to support affordable housing development and provides support for affordable housing developers seeking other federal, State or local funding.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ROSEVILLE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Roseville Public Housing Authority	PHA	Public Housing Rental	Jurisdiction
Roseville/Rocklin/Placer County CoC	Continuum of care	Homelessness public services	Jurisdiction
Placer County	Government	Homelessness Non-homeless special needs public services	Other
Homeless Resource Council of the Sierras	Continuum of care	Homelessness public services	Region
Golden Sierra Job Training Agency	Non-profit organizations	Economic Development	Region

Table 56 – Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The mission of the City of Roseville Housing Division is to serve the citizens of Roseville by:

- Providing affordable housing opportunities in a safe environment.
- Revitalizing and maintaining neighborhoods.
- Forming effective partnerships to maximize social and economic opportunities.

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The mission shall be accomplished by a fiscally responsible, creative organization committed to excellence in public service.

The table above identifies the lead agencies and organizations that play a major role in developing and/or administering homeless, community development and housing-related activities in the City of Roseville. CDBG and HOME funds received by the City are administered by the City’s Housing Division, which is responsible for administering affordable housing programs and administering funding awards. The Housing Division provides policy guidance and administers the City’s various housing programs.

The City relies on private, nonprofit organizations as well as for-profit developers to build new affordable units and to rehabilitate existing housing units. City staff will continue to work closely with these entities to ensure that as many new affordable units are produced as possible each year, in addition to maintenance and preservation of existing affordable housing stock. The City relies on the nonprofit service sector to provide emergency shelter, transitional and special needs housing and services to special needs and homeless populations. The City will continue to support these organizations and their activities to the fullest extent possible.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	

Other			
Other			

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Roseville coordinates with the Roseville/Rocklin/Placer County Continuum of Care (CoC) CA 515, which is responsible for oversight of homeless funding received from HUD. The Roseville/Rocklin/Placer County CoC is a standing advisory committee to the Homeless Resource Council of the Sierras (HRCS). HRCS is a nonprofit organization serving as the "collaborative applicant" and "administrative entity" for the Roseville/Rocklin/Placer County CoC. HRCS is governed by a seven member board with representation from each of the continuums of care. Non-profit service providers, Placer County, the Roseville Housing Authority and the City of Roseville work collaboratively to address the needs of persons experiencing homelessness in the community.

CoC member agencies serve persons experiencing or at risk of homelessness including food/meal distribution; healthcare and behavioral health treatment and referrals; clothing and hygiene needs; temporary rental/utility assistance; showers; emergency shelter; transitional housing; permanent supportive housing and housing navigation assistance.

The Placer County Department of Health and Human Services (HHS) Behavioral Health Division provides behavioral health treatment for persons experiencing homelessness. The County's Adult System of Care provides an array of healthcare, mental health treatment and supportive services. Services are individually designed to help achieve personal recovery goals for Placer County Medi-Cal beneficiaries and Placer County residents with no insurance. Available services include: behavioral and physical

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healthcare coordination; crisis services; family support and resource referral; group and individual therapy; wellness centers, mental health assessment; and peer support groups.

The Placer Collaborative Network (PCN) is a network of 40 social service agencies working in Roseville striving to improve the lives of at-risk and homeless children, adults and families through leadership development, collaboration, and building resources to address the most pressing community issues.

The Golden Sierra Workforce Board is a partnership between local industry leaders, educators, job training programs and local government agencies. The system is designed to provide workforce preparation services to job seekers increasing the employment, employment retention, and earnings of the local workforce. Partners include the Placer County Economic Development Department, Placer County School for Adults, the State of California Employment Development Department, trade councils and other agencies.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

There is a wide array of services and housing assistance available to special needs populations and persons experiencing homelessness in the City of Roseville. Service providers coordinate through the Roseville/Rocklin/Placer County Continuum of Care (CoC) and the Placer Collaborative Network to make services available, to avoid duplication of services, and to ensure that service delivery is as seamless as possible.

Gaps exist due to insufficient funding, especially for emergency shelter and housing for very low- and extremely low-income households, the need for more small housing units for seniors and single persons, and the need for more affordable housing units.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Roseville focuses CDBG funding and other available state, federal and local funds on the development and preservation of affordable housing and services needed to address persons experiencing homelessness and persons at risk of homelessness. The City encourages affordable housing developers and service providers to leverage CDBG with other private, federal, State or local funding to maximize the benefit to needy families and reduce gaps in the institutional delivery structure.

The 2025-2029 Consolidated Plan has determined the following High Priority Needs:

- The provision of emergency shelter, housing and services for persons experiencing or at risk of homelessness. The development and/or rehabilitation of emergency shelter, transitional

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housing and permanent supportive housing. Provision of services to support a successful transition to housing stability.

- The acquisition and/or rehabilitation of rental housing affordable to low- and moderate-income households.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information **Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Addressing Homelessness	2025	2029	Affordable Housing Homeless		Shelter, Housing, Services to Address Homelessness Affordable Rental Housing Infrastructure and Public Facilities	CDBG: \$650,000	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Homeless Person Overnight Shelter: 150 Persons Assisted Homelessness Prevention: 50 Persons Assisted Housing for Homeless added: 10 Household Housing Unit
2	Affordable Rental Housing	2025	2029	Affordable Housing Homeless		Shelter, Housing, Services to Address Homelessness Affordable Rental Housing Housing for Persons with Disabilities	CDBG: \$1,600,000	Rental units constructed: 10 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit Housing for Homeless added: 5 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provision of Services for Low-Mod Income Persons	2025	2029	Homeless Non-Homeless Special Needs		Services for Seniors and Persons with Disabilities Services for Low- and Moderate-Income Youth Services for Sexual Assault/Dom. Violence Victims Food and Nutrition Services for Low/Mod Persons	CDBG: \$550,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
4	Provide Fair Housing Services	2025	2029	Fair Housing		Fair Housing Services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
5	Rehabilitation of Owner-Occupied Housing	2025	2029	Affordable Housing		Maintain Existing Homeownership Housing Stock	CDBG: \$700,000	Homeowner Housing Rehabilitated: 24 Household Housing Unit
6	Infrastructure Accessibility Improvements	2025	2029	Non-Housing Community Development		Infrastructure and Public Facilities	CDBG: \$400,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1870 Persons Assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Addressing Homelessness
	Goal Description	Providing services, shelter and housing for persons experiencing or at risk of homelessness in Roseville.

2	Goal Name	Affordable Rental Housing
	Goal Description	Increase and sustain the affordable housing stock in Roseville.
3	Goal Name	Provision of Services for Low-Mod Income Persons
	Goal Description	Provision of needed services for low- and moderate-income seniors, youth, victims of domestic violence or sexual assault and persons with disabilities.
4	Goal Name	Provide Fair Housing Services
	Goal Description	Promote access to fair housing information within the community. Educate tenants and landlords regarding rights and responsibilities under Federal and State fair housing law.
5	Goal Name	Rehabilitation of Owner-Occupied Housing
	Goal Description	Provide assistance to low- and moderate-income households for the rehabilitation of single-family owner-occupied homes.
6	Goal Name	Infrastructure Accessibility Improvements
	Goal Description	Improve streets and sidewalks in low- and moderate-income neighborhoods to enhance pedestrian safety and/or reduce architectural barriers for persons with mobility impairments.

Table 58 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

During the five year term of the Consolidated Plan, the City will endeavor to create a minimum of 10 new rental units affordable to very low-income families, provide assistance for rehabilitation of a minimum of 20 rental units affordable to very low-income families, and assist with funding for the rehabilitation of 10 low- and moderate-income owner-occupied single family housing units. The Roseville Housing Authority will provide housing assistance to Roseville families, the majority of which are extremely low-income households. The Housing Authority administers 845 Housing Choice Vouchers, which includes 100 Veterans Affairs Supportive Housing (VASH) Vouchers, 43 Mainstream Vouchers, 75 Non-Elderly Disabled (NED) Vouchers, 37 Emergency Housing Vouchers (EHV), and 20 Foster Youth Initiative (FYI) vouchers.

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SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement) .

The Roseville Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements.

The Roseville Housing Authority does not own or operate public housing units. The agency administers the Housing Choice Voucher Program. RHA operates a Family Self-Sufficiency (FSS) Program for voucher holders. The FSS program has established partnerships with a variety of community resources and refers participants for services including pre- and post-secondary education, health care, child care, employment development, supported employment and small business development including micro-loans. The FSS Program encourages families to participate in financial wellness programs including financial literacy and credit repair with an emphasis on long-term financial stability for the purposes of homeownership.

Is the public housing agency designated as troubled under 24 CFR part 902?

No. The Roseville Housing Authority is a high-performing agency.

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Roseville strives to serve citizens by providing affordable housing opportunities in a safe environment; revitalizing and maintaining neighborhoods; and forming effective partnerships to maximize social and economic opportunities. Roseville's housing landscape continues to be influenced by a legacy of past public policies that contributed to negative outcomes for affordable housing and residential investment, reflecting a complex interplay of historical inequities and current constraints.

Cost of Housing Development

The cost of housing development across California is the most significant barrier to the production of a sufficient amount of affordable housing for lower-income residents. Housing costs continue to rise faster than income levels, impeding the development of affordable housing, exacerbating the housing affordability gap and increasing the incidence of homelessness. The City is committed to educating residents about the importance of affordable housing to support job growth and community stability. It also seeks to provide financial assistance to developers of affordable rental housing when available, but the high costs of land, construction, and financing remain significant constraints.

Historic Barriers to Housing Access

Throughout the nation there are historically underserved and/or disenfranchised communities which have experienced housing and infrastructure disinvestment and exclusion from housing opportunities. Many persons of color faced housing discrimination and displacement. "Redlining" was the discriminatory denial of services such as mortgages, insurance, and other financial services to residents of certain areas, based on their race or ethnicity. Redlining disregards an individual's qualifications and credit worthiness. Services were denied solely based on residency in minority neighborhoods, which were quite often deemed "hazardous" or "dangerous." Areas once deemed "high risk" suffered from inadequate investment and higher pollution burdens. This ongoing disinvestment can create a cycle where distressed neighborhoods are less likely to receive the resources necessary for housing development and maintenance, perpetuating a lack of affordable housing options.

Current Constraints to Housing Development

Current housing development may be hindered by the following constraints:

- Infrastructure Limitations. Insufficient infrastructure can impede new housing projects, making it difficult to support increased population density.
- Residential Development Fees. High fees associated with development can deter builders from pursuing affordable housing projects.
- Land Use Controls and Development Standards. Zoning regulations and development standards can restrict the types of housing that can be built, limiting the availability of affordable options.
- Permit Processing Times. Lengthy processing times for development and building permits can delay projects and increase costs, further discouraging investment in affordable housing.

- Resource Preservation. Policies aimed at preserving natural resources can sometimes conflict with the need for new housing development, creating additional barriers.

The cumulative effect of these barriers can result in a significant economic impact on the community. Affordable housing development is particularly impacted. As affordable housing becomes scarce, low-income residents may be forced into substandard living conditions or out of the area entirely, leading to increased homelessness and housing instability. This not only affects individual families but also places additional strain on local services and infrastructure, as displaced residents seek assistance elsewhere.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City requires that new housing developed in Roseville must include 10% affordable units. Affordability includes 4% of units affordable to very low-income households (at or below 50% AMI), 4% low-income (at or below 80% AMI), and 2% moderate-income (at or below 120% AMI). This goal sets a minimum standard yet encourages the development of additional affordable units wherever feasible. The City provides CDBG funding, when available, to support affordable housing development and provides support for affordable housing developers seeking other federal, State or local funding.

To expedite project facilitation and provide internal support to project applicants, the City established the Economic Development Advisory Committee to advise and assist the City Council in creating a community environment conducive to existing businesses, attracting new businesses, and promoting tourism. In order to expedite project facilitation and provide internal support to project applicants, the Economic Development Advisory Committee also functions as a liaison, building relationships between the City, the development community, and business owners. Actions to reduce constraints include:

- Infrastructure Limitations. Consider the use of CDBG funds or other State, federal or local sources to address infrastructure gaps in older, lower-income residential neighborhoods.
- Residential Development Fees. The Economic Development Committee regularly reviews the City's fee system to work toward reducing the cost of development impact fees.
- Land Use Controls and Development Standards. The City regularly reviews the Subdivision Improvement Standards and Zoning Ordinance to ensure residential development standards are appropriate, aligned with the City's housing-related policies, reflective of modern planning practices, and are not unduly burdensome or restrictive.

Development of affordable housing in the downtown area is encouraged by providing regulatory exceptions such as the reduction of parking requirements for multi-family residential development; an increase in residential densities; promotion of live-work and mixed-use housing types; and elimination of parkland dedication for residential projects.

The City complies with AB 2162 and AB 101. AB 2162 requires supportive housing to be considered a use by right in zones where multi-family and mixed uses are permitted, including nonresidential zones permitting multi-family uses, if the proposed housing development meets specified criteria. AB 101 requires that Low-Barrier Navigation Centers (LBNC) be a by-right use

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in areas zoned for mixed-use and nonresidential zones permitting multi-family uses. LBNCs provide temporary room and board with limited barriers to entry while case managers work to connect homeless individuals and families to income, public benefits, health services, permanent housing, or other shelter.

- **Permit Processing Times.** The Economic Development Advisory Committee provides input into delivery of development services and acts as a liaison between the development community and the City. In 2021, the City established Objective Design Standards (ODS) to streamline construction of qualified affordable housing projects. Qualified projects that comply with the ODS are subject to a non-discretionary ministerial permit process and can bypass the standard design review process and proceed directly to building permit and engineering permit review, saving projects thousands of dollars and months of processing. A qualifying project is a housing development project where at least 20% of the units are affordable to lower income households.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The City of Roseville is a member of the Roseville/Rocklin/Placer County Continuum of Care (CoC). The member agencies of the CoC take primary responsibility for outreach to homeless persons, including unsheltered individuals, residing in the City. In addition to the City, member agencies involved in outreach include: Placer County Health and Human Services, Tahoe/Truckee Health and Human Services, AMI Housing, The Gathering Inn, Stand Up Placer, City of Roseville, City of Rocklin, and Volunteers of America. The City provides CDBG funds to several of these agencies each year to support this important work. The Roseville Police Department funds two Homeless Outreach workers that focus on outreach to unsheltered individuals and families and provide referrals to services and resources available in the community.

The City of Roseville website contains a Homelessness Dashboard with information regarding the state of homelessness. The website also provides information on services for persons experiencing or at risk of homelessness, including contact information for seniors, families, individuals, veterans, victims of domestic violence or sexual assault, persons seeking mental health/substance use treatment and other services available from governmental or non-profit providers..

Addressing the emergency and transitional housing needs of homeless persons.

Concern regarding the needs of the homeless was a recurring theme across the Community Needs survey, community meetings and individual consultations with service providers conducted during the consolidated planning process. The primary needs noted were for shelter, mental health and substance abuse programs, rapid rehousing assistance, and housing affordable to the lowest income and most vulnerable populations. Activities will be supported with a combination of HUD CDBG funds, State funds and local funds when available. The 2025-2029 Consolidated Plan includes a goal to provide services, shelter and housing for persons experiencing or at risk of homelessness in Roseville.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City provides CDBG funding to organizations that provide housing assistance and services needed to sustain successful transition to permanent housing.

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The City participates in the Placer Collaborative Network (PCN), which was created to bring community leaders together to develop creative solutions for change surrounding homelessness. The organization provides on-the-ground projects, leadership development, linkages and referrals to services; and creative and collaborative solutions for the most pressing community issues in Placer County through collaboration, creativity and service.

The Roseville Housing Authority administers 100 HUD Veterans Affairs Supportive Housing (VASH) vouchers, 43 Mainstream vouchers, 20 Foster Youth Initiative vouchers and 37 Emergency Housing Vouchers (EHV). VASH vouchers provide housing assistance to homeless veterans and veteran families, coupled with supportive services provided by the Veterans Administration. Mainstream Vouchers are for households with a head or co-head who is 18 to 62 years old with a permanent disability and is homeless or at risk of homelessness. Foster Youth Initiative Vouchers are for youths ages 18-24 who have exited or are exiting foster care and are homeless or at risk of homelessness.

The Placer County Built for Zero team was convened in 2019 to address veterans experiencing homelessness in Placer County. The intention of the program is to remove barriers and permanently house every person, using supportive services as necessary. The goal is to reduce both the average length of stay in homelessness and the number of those on the list who are chronically homeless.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

Both affordable housing and supportive services are needed in the community to enable persons with special needs or exiting institutional settings to live independently and to avoid becoming at risk for homelessness.

The City of Roseville provides local funds to agencies providing Homeless Prevention and Rapid Rehousing (HPRR) services. The HPRR program is funded with former redevelopment agency funding and state Permanent Local Housing Allocation funding.

The Roseville Housing Authority administers the Housing Choice Voucher program, providing rental assistance to make housing affordable even to households at the extremely low-income level. The housing authority administers 43 Mainstream Vouchers reserved for non-elderly households with a disabled family member and 75 Non-Elderly Disabled (NED) Vouchers for elderly households. In addition the housing authority administers 100 Veterans Affairs Supportive Housing (VASH) Vouchers, 37 Emergency Housing Vouchers (EHV) Emergency Housing Vouchers for households who were homeless or at risk of homelessness during the COVID pandemic, and 20 Foster Youth Initiative (FYI) vouchers for youth ages 18-24 who have exited or are exiting foster care and are homeless or at risk of homelessness.

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The Placer County Department of Health and Human Services, Adult System of Care provides assistance to vulnerable populations throughout the county, including Roseville residents. The agency provides mental health services, substance abuse treatment, in-home support services for elderly and disabled; and also operates housing programs for clients. AMI Housing provides case management, vouchers and other support services to individuals with mental illness including homeless and persons at risk of homelessness. KidsFirst offers intensive social services and individual therapy to children and families with young children. The Transitional Age Youth (TAY) Housing Collaborative addresses unaccompanied youth, ages 18-24, on an individually tailored basis through collaborative approaches addressing homelessness and independent living.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

The City of Roseville Owner-Occupied Housing Rehabilitation Program provides lead-based paint hazard notices to all interested applicants. The program requires inspections for the presence of lead-based paint in all units built prior to 1978. If the inspection reveals a potential hazard, mitigation or removal are required in accordance with HUD guidelines. In addition, all rental units that are rehabilitated with CDBG or HOME funds are subject to lead-based paint compliance requirements. The creation of new affordable housing units and reduction of hazards through rehabilitation of older units provides low-income households with housing options that are free of lead-based paint hazards.

The City administers the Roseville Housing Authority and provides lead-based paint hazard notices to all landlords and tenants participating in the Housing Choice Voucher program. HCV units are inspected every two years and inspectors are trained to look for signs of lead-based paint.

How are the actions listed above related to the extent of lead poisoning and hazards?

Homes built before 1978 are at risk of containing lead-based paint. Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Lead may also cause behavioral problems, learning disabilities, seizures, and in extreme cases, death. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness, and irritability.

As noted in the Market Analysis above, Census data estimates there are 6,415 owner-occupied units and 4,335 rental units built before 1980 that are occupied by families with children. The City inspects for the presence of lead-based paint and the potential hazard such paint may pose to occupants of all housing units subsidized with federal, State or local funding sources. If the inspection reveals that a potential hazard exists, the City requires the mitigation or removal of the lead-based paint hazard in accordance with HUD guidelines. As units with lead-based paint undergo mitigation through City programs, the extent of potential hazards will continue to diminish.

How are the actions listed above integrated into housing policies and procedures?

Lead-based paint testing and mitigation are required for all units built prior to 1978 that receive City funding for rehabilitation. Lead-based paint hazard notices are provided to landlords and tenants who participate in the Housing Choice Voucher Program; and to all participants of the Housing Rehabilitation Program and the First-Time Homebuyer Program.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families.

Placer County Department of Health and Human Services administers the CalWORKs program providing employment counseling, job readiness, employment training and job seeking assistance. The CalWORKS program also provides assistance with childcare, transportation and work expenses for eligible clients. The Golden Sierra Job Training Agency provides employment services, training and job placement assistance. Golden Sierra acts as a link between job seekers and employers with jobs to fill.

The Gathering Inn homeless shelter, AMI Housing, Transition to Independence (for youth transitioning out of foster care), Strategies to Empower People (services for adults with developmental disabilities) and Placer Independent Resource Services (advocacy and services for persons with disabilities) provide case management for individuals and families. Services include assisting participants to apply for income assistance such as Disability Insurance, Social Security or Temporary Aid to Families (TANF); housing navigation assistance; and referrals to other needed services.

The Roseville Housing Authority offers the Family Self-Sufficiency Program (FSS), a voluntary program designed to assist families to access community resources and achieve self-reliance through education, job training, and other supportive services. The FSS Coordinator establishes a supportive case management relationship with participants and provides guidance to help define career goals, identify and reduce the barriers to achieve those goals, and access resources that foster independence from public assistance programs. Participants are eligible for an interest-bearing escrow account for wealth generation as an incentive for full program participation.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

Affordable housing is a key component of any plan to reduce the number of families in poverty. Affordable housing provides the stability that individuals and families need to focus on education, training and employment to improve their financial situation. The City will continue to support the acquisition, development, and rehabilitation of affordable housing units to provide persons in poverty with decent and affordable places to live. The City also supports agencies that provide supportive services and case management to assist persons in poverty with their efforts to improve their futures.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

Projects and programs that receive City CDBG and HOME funding are subject to monitoring to ensure compliance with all HUD and City requirements. Subrecipient agencies and contractors receiving CDBG public service funds are monitored on a regular basis through the submittal of quarterly reports as identified in their Funding Agreement. The report provides statistics on the program participants and a narrative on the activities undertaken during the reporting period. Each subrecipient also submits an annual report at the end of the contract term summarizing accomplishments for the year. The information provided to the City is input into HUD's Integrated Disbursement and Information System (IDIS). On either a monthly, quarterly, or one-time basis, depending on the Funding Agreement, subrecipients submit reimbursement requests including proof of payment for all expenses. On-site monitoring visits are made on an annual basis by City staff to review the subrecipients' financial and program records.

Organizations that receive funds for development of housing are subject to long-term affordability covenants that are recorded against the property in conjunction with the funding documents. City staff conduct annual compliance reviews. In addition, each recipient of funds is subject to federal audit requirements. The City follows up on any deficiencies or findings. For rental complexes that have received funding through the CDBG or HOME programs, regular reporting and compliance monitoring is conducted by City staff. Quarterly reporting includes information on the number of household members, household income level, if the household receives HCV rental assistance, the bedroom size of the unit, if the unit is HOME assisted, the rent being charged, the maximum rent that can be charged for the unit, and the household's recertification date. HOME units are subject to regular on-site monitoring.

Project performance for CDBG funded activities is evaluated by staff at the end of the fiscal year and data is incorporated into the annual Consolidated Annual Performance and Evaluation Report (CAPER) for submission to HUD. On an annual basis, the City submits reports to HUD reflecting participation of minority-owned business enterprises and women-owned business enterprises (MBE/WBE), and compliance with federal labor standards.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

During the five-year Consolidated Plan period, the City estimates receipt of \$700,000 annually in CDBG funds from HUD and \$50,000 annually in program income generated by previous CDBG funded activities. The City primarily uses CDBG funds for public services, housing and homeless activities and administrative costs. The table below provides a breakdown of anticipated CDBG funding over the first year of the planning period.

In addition to CDBG funding received directly from HUD, the City currently has approximately \$2,000,000 in State of California HOME funds (all Program Income) available for housing rehabilitation and administrative costs. One project identified to receive funding from the State of California HOME funds is HomeKey Sunrose project totaling \$1,500,000.

As of the date of this draft document, HUD has not approved a fiscal year 2025 budget and has not announced the City's allocation for the FY2025-26. The anticipated resources noted below are an estimate based on recent year funding amounts, therefore the draft funding Project allocations below also are an estimate and subject to change based on the final HUD allocation amount.

Once notified of the award amount by HUD, any increase or decrease relative to the estimated allocation will be applied in the following manner:

- Public Services: any funding for this category shall comply with the federal CDBG 15% Public Service funding cap. The City has limited Public Service awards to no more than \$25,000. The actual award amount is subject to being increased or decreased proportionally based on the final HUD allocation and City Council's action following a public hearing scheduled for May 21, 2025. Awarded applications will receive no greater than their originally requested amount.
 - Exception for Fair Housing Services. Funding allocated to this public service activity will be no less or greater than \$16,000.
- Single-family Owner-Occupied Housing Rehabilitation program and development of Affordable Housing project: planned allocations for these activities is subject to being adjusted by a proportional amount to match the actual award from HUD.
- Administration: any funding for this category shall comply with the federal CDBG 20% funding cap.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	700,000.00	50,000.00	392,360.00	1,142,360.00	3,000,000.00	During the 5 year planning period, the City of Roseville anticipates receiving approximately \$3,500,000 in CDBG funds from HUD plus approximately \$250,000 in CDBG program income.

Table 4 - Expected Resources – Priority Table

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City’s CDBG and State of California HOME funds are often coupled with local funds, allowing capital projects to compete for tax credits, bonds, and other state financing programs. An investment by the City makes projects more competitive under many funding programs. The City’s public service grants are limited to \$25,000 to encourage programs to use CDBG as leverage for other funding sources. The City uses local funds as explained below to leverage CDBG public service funding available for low- and moderate-income residents.

The HUD CDBG Entitlement program and the State HOME program do not require matching funds. However, the City is committed to being as creative as possible to seek local, state, federal, and private

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resources to develop and deliver efficient and cost-effective projects.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City owns one piece of surplus property which will be released in an RFP during the spring of 2025. The property is located at the corner of Royer Street and Taylor Street and as part of the City's Downtown Specific Plan, will prioritize development of a 100% affordable housing project.

The State of California Department of General Services Surplus Land website does not indicate any State-owned sites currently available for affordable housing development in the City of Roseville.

Discussion

The City of Roseville Citizen's Benefit Fund was established in 1993 following the sale of the city-owned Roseville Hospital. The proceeds were placed in a trust and a portion of the interest earned each year is made available for grants with the purpose of improving the quality of life for the citizens of Roseville. Public agencies, schools and non-profit 501(c)3 or 501(c)4 are eligible to apply.

The Roseville Employees Annual Charitable Hearts Fund (REACH) is a community giving fund created through the generosity of Roseville employees and retirees. These employee-donated funds are dispersed to local charitable organizations that serve youth, seniors and families in the South Placer County region.

The City of Roseville provides CDBG and other funding, when available, to support affordable housing development and provides support for affordable housing developers seeking other federal, State or local funding.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provision of Services for Low-Mod Income Persons	2025	2029	Homeless Non-Homeless Special Needs		Shelter, Housing, Services to Address Homelessness Services for Seniors and Persons with Disabilities Fair Housing Services Services for Sexual Assault/Dom. Violence Victims Food and Nutrition Services for Low/Mod Persons	CDBG: \$104,750.00	Public service activities other than Low/Moderate Income Housing Benefit: 1050 Persons Assisted
2	Rehabilitation of Owner-Occupied Housing	2025	2029	Affordable Housing		Maintain Existing Homeownership Housing Stock	CDBG: \$197,610.00	Homeowner Housing Rehabilitated: 4 Household Housing Unit
3	Provide Fair Housing Services	2025	2029	Fair Housing		Fair Housing Services	CDBG: \$16,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
4	Affordable Rental Housing	2025	2029	Affordable Housing Homeless		Shelter, Housing, Services to Address Homelessness Affordable Rental Housing Housing for Persons with Disabilities	CDBG: \$700,000.00	Rental units constructed: 7 Household Housing Unit

Table 5 – Goals Summary

Goal Descriptions

Goal Descriptions

1	Goal Name	Provision of Services for Low-Mod Income Persons
	Goal Description	Provision of needed services for low- and moderate-income seniors, youth, victims of domestic violence or sexual assault and persons with disabilities.
2	Goal Name	Rehabilitation of Owner-Occupied Housing
	Goal Description	Provide financial assistance for rehabilitation of owner-occupied single-family homes.
3	Goal Name	Provide Fair Housing Services
	Goal Description	Promote access to fair housing information within the community. Educate tenants and landlords regarding rights and responsibilities under Federal and State fair housing law.
4	Goal Name	Affordable Rental Housing
	Goal Description	Provide financial assistance to developers of rental housing and transitional housing affordable to low-income households. Assistance may be used for acquisition of property for development of new housing, acquisition and rehabilitation of existing housing, or infrastructure in support of housing development.

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Projects

AP-35 Projects – 91.220(d)

Introduction

During program year 2025-2026, the City of Roseville will use CDBG funds to address the following needs identified in the 2025-2029 Consolidated Plan:

Highest Priority Needs

- Emergency shelter, housing, and services to address homelessness
- Acquisition, rehabilitation and/or development of affordable rental housing

Priority Needs

- Services for seniors and persons with disabilities
- Services for low- and moderate-income youth
- Fair housing services
- Maintenance of existing homeownership housing stock through housing rehabilitation
- Services for survivors of sexual assault, domestic violence, dating violence or stalking
- Appropriate housing for persons with disabilities
- Development or rehabilitation of infrastructure and/or public facilities serving low- and moderate-income neighborhoods or persons
- Food and nutrition services for low- and moderate-income persons

Projects

#	Project Name
1	Administration and Planning (2025-01)
2	Roseville Fair Housing Services (2025-02)
3	AMI Housing Homeless Housing Assistance (2025-03)
4	Seniors First Meals on Wheels (2025-04)
5	St. Vincent de Paul Society BAGS Home Delivery Program (2025-05)
6	St Vincent de Paul Society Food Locker Staffing Support (2025-06)
7	Stand Up Placer Mental Health and Safety Services for Roseville Victims (2025-07)

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#	Project Name
8	Roseville Owner-Occupied Housing Rehabilitation Program (2025-08)
9	Affordable Rental Housing Development (2025-09)

Table 6 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

All projects address priority needs in the 2025-2029 Consolidated Plan. CDBG Applications were evaluated based on the following criteria: meeting a CDBG National Objective, CDBG eligibility, performance on prior year grants, monitoring compliance, administrative capacity, project feasibility and fiscal responsibility. Remaining funds were allocated to the development of affordable rental housing, a high priority need as identified in the Consolidated Plan and the Roseville Owner-Occupied Housing Rehabilitation Program.

Community and local service providers identified the need for more affordable housing as a high priority for Roseville. The most significant obstacle to creating affordable housing is the high cost of development in the region and throughout California. The Roseville Housing Division will continue to work with affordable housing developers to increase housing opportunities available and affordable to low-income residents over the course of the five-year Consolidated Plan.

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AP-38 Project Summary

AP-38 Project Summary

1	Project Name	Administration and Planning (2025-01)
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$140,000.00
	Description	570.205 and 570.206. General program administration, planning, oversight and coordination of CDBG projects and programs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Administration and Planning/
	Location Description	Administration and Planning.
	Planned Activities	Program administrative costs. Administration and planning for the CDBG program.
2	Project Name	Roseville Fair Housing Services (2025-02)
	Target Area	
	Goals Supported	Provide Fair Housing Services
	Needs Addressed	Fair Housing Services
	Funding	CDBG: \$16,000.00
	Description	570.201(e) and 207(b)(4) Public Services. 570.208(a)(2) Low/Mod Limited Clientele Benefit. 05J Fair Housing Activities. Fair housing services for low-income Roseville residents including fair housing counseling, in addition to education for tenants and landlords regarding rights and responsibilities under federal and State fair housing law.
	Target Date	6/30/2026

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	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 individuals will receive fair housing counseling and education via intake, referral and outreach activities, and nine households will be assisted through complaint investigation and referral.
	Location Description	The program provides services to residents citywide. Offices are located at 1490 El Camino Real Santa Clara, CA 95050.
	Planned Activities	Project Sentinel will provide fair housing services for low-income Roseville residents including fair housing counseling, as well as education for tenants and landlords regarding rights and responsibilities under federal and State fair housing law.
3	Project Name	AMI Housing Homeless Housing Assistance (2025-03)
	Target Area	
	Goals Supported	Provision of Services for Low-Mod Income Persons
	Needs Addressed	Shelter, Housing, Services to Address Homelessness Services for Seniors and Persons with Disabilities Food and Nutrition Services for Low/Mod Persons
	Funding	CDBG: \$25,000.00
	Description	570.201(e) and 207(b)(4) Public Services. 570.208(a)(2) Low/Mod Limited Clientele Benefit. 03T Homeless Programs. AMI Housing will provide case management services and food assistance to Roseville individuals with a mental illness who are homeless or at risk of homelessness.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that AMI Housing will serve 5 extremey low- and very low-income households.
	Location Description	Site address: 1112 William Way, Roseville CA 95678. Administrative Office: 3123 Professional Drive, Ste 210 Auburn CA 95603.

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	Planned Activities	<p>The funding will be used to house Roseville residents with a mental illness who are homeless with very little income in AMI Housing's transitional home in Roseville, "Maureen's House".</p> <p>Case Manager (CM): CM will help individuals apply for mainstream benefits, food stamps, and employment. CM will work with individuals to create a recovery plan, access available Placer County Resources, medication management, medical services, life skills training, & to create a permanent housing plan. Case management will be provided on-site and off-site on an as needed basis.</p> <p>Food Assistance: to house and provide food for low-income Roseville residents of Maureen's House. This program allows residents to be housed sooner & stabilized quicker; thus, lowering hospitalizations & decreasing the strain on community resources.</p>
4	Project Name	Seniors First Meals on Wheels (2025-04)
	Target Area	
	Goals Supported	Provision of Services for Low-Mod Income Persons
	Needs Addressed	<p>Services for Seniors and Persons with Disabilities</p> <p>Food and Nutrition Services for Low/Mod Persons</p>
	Funding	CDBG: \$15,000.00
	Description	<p>570.201(e) Public services. 570.208(a)(2) Low/Mod Limited Clientele benefit. 05A - Senior Services. Preparation and delivery of nutritious home-delivered meals to Roseville seniors age 60 and older who are homebound and unable to prepare meals or shop for themselves. The program also conducts wellness checks and provides social interaction for isolated seniors while ensuring that no senior suffers from hunger or poor nutrition.</p>
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The program anticipates serving 44 low-income homebound seniors.
	Location Description	The program serves meals to seniors living citywide. Offices are located at 12183 Locksley Lane, Suite 205, Auburn, CA 95602.
	Planned Activities	Preparation and delivery of nutritious home-delivered meals to Roseville seniors age 60 and older who are homebound and unable to prepare meals or shop for themselves. The program also conducts daily wellness checks and provides social interaction for isolated seniors while ensuring that no senior suffers from hunger or poor nutrition.

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5	Project Name	St. Vincent de Paul Society BAGS Home Delivery Program (2025-05)
	Target Area	
	Goals Supported	Provision of Services for Low-Mod Income Persons
	Needs Addressed	Services for Seniors and Persons with Disabilities Food and Nutrition Services for Low/Mod Persons
	Funding	CDBG: \$17,500.00
	Description	570.201(e) Public Services. 570.208(a)(2) Low/Mod Limited Clientele. 05A - Senior Services. The program addresses food insecurity and nutrition for low-income frail elderly and homebound disabled adults. Volunteer teams deliver enough groceries in a variety sufficient to prepare a minimum of nine nutritious meals each month.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Program anticipates serving 85 low-income homebound elderly and disabled clients.
	Location Description	St. Vincent de Paul Society, Roseville Conference, 503 Giuseppe Court, Suite 8, Roseville, CA 95678. Food is distributed to homebound elderly and disabled clients citywide.
	Planned Activities	The BAGS Home Delivery program provides supplemental groceries delivered to low-income homebound elderly or disabled adults residing in the City of Roseville. Volunteer teams deliver enough groceries in a variety sufficient to prepare a minimum of (9) nutritious meals each month.
6	Project Name	St Vincent de Paul Society Food Locker Staffing Support (2025-06)
	Target Area	
	Goals Supported	Provision of Services for Low-Mod Income Persons
	Needs Addressed	Food and Nutrition Services for Low/Mod Persons
	Funding	CDBG: \$12,500.00
	Description	570.201(e) Public Services. 570.208(a)(2) Low/Mod Limited Clientele. 05W Food Banks. St Vincent de Paul's Food Locker serves low-income households. The Food Locker program serves approximately 400-450 households each week with supplemental groceries. Households receive groceries once each week.
	Target Date	6/30/2026

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	Estimate the number and type of families that will benefit from the proposed activities	Program anticipates serving approximately 400-450 low- and moderate-income households each week.
	Location Description	St. Vincent de Paul Society, Roseville Conference, 503 Giuseppe Court, Suite 8, Roseville, CA 95678.
	Planned Activities	St Vincent de Paul's Food Locker serves low-income households. The Food Locker program serves approximately 400-450 households each week with supplemental groceries. Households receive groceries once each week. Funds will support the increased need for staffing for the program.
7	Project Name	Stand Up Placer Mental Health and Safety Services for Roseville Victims (2025-07)
	Target Area	
	Goals Supported	Provision of Services for Low-Mod Income Persons
	Needs Addressed	Services for Sexual Assault/Dom. Violence Victims
	Funding	CDBG: \$18,750.00
	Description	570.201(e) Public Service. 570.208(a)(2) Low/Mod Limited Clientele benefit. 05G - Services for victims of domestic violence, dating violence, sexual assault or stalking. The Mental Health and Safety for Roseville Victims Project is an ongoing program to provide mental health, crisis intervention and safety planning for victims of domestic violence, sexual assault and human trafficking who live in Roseville. By providing peer and professional mental health and crisis intervention services, the project aims to improve victims' ability to begin healing and effect practical safety measures to protect their mental and physical health in the aftermath of violence.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The program will serve 455 Roseville residents who are victims of domestic violence, sexual assault or human trafficking.
	Location Description	Persons assisted will reside in the City of Roseville. Services will be provided at Stand Up Placer offices located at 300 Derek Place, Roseville, CA 95678. Accompaniment services will be provided on-site as needed, and may include but are not limited to the Santucci Justice Center, Auburn Superior Courthouse, Sutter Roseville Medical Center, Kaiser Permanente Roseville, Roseville Police Department, Placer County Sheriff's Office, District Attorney's Office, Health and Human Services, and Social Security, depending upon the nature of the client's victimization and the type of accompaniment requested.

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	Planned Activities	The Mental Health and Safety for Roseville Victims Project is an ongoing program to provide mental health, crisis intervention and safety planning for victims of domestic violence, sexual assault and human trafficking who live in Roseville. By providing peer and professional mental health and crisis intervention services, the project aims to improve victims' ability to begin healing and effect practical safety measures to protect their mental and physical health in the aftermath of violence.
8	Project Name	Roseville Owner-Occupied Housing Rehabilitation Program (2025-08)
	Target Area	
	Goals Supported	Rehabilitation of Owner-Occupied Housing
	Needs Addressed	Maintain Existing Homeownership Housing Stock
	Funding	CDBG: \$197,610.00
	Description	570.202(b)(1) Financial assistance for rehabilitation of owner-occupied single-family homes. 208(a)(3) Low/Mod Housing benefit. 14A Rehabilitation: Single-Unit Residential; 14H Rehab: Administration; 14I Lead-based Paint/Lead Hazards Testing/Abatement. Program provides financial assistance to low-income homeowners for home repairs and improvements. The City will utilize a combination of State of California HOME and CalHome funds and CDBG funds for rehabilitation projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that CDBG funds will provide assistance to 4 low-income homeowner households. Should the City of Roseville receive more CDBG program income than anticipated, additional low-income households may receive assistance.
	Location Description	Program is administered by the City of Roseville, Housing Division, 316 Vernon Street #150, Roseville, CA 95678. Eligible participants will reside in the City of Roseville.
	Planned Activities	The City of Roseville Owner-Occupied Housing Rehabilitation Program provides financial assistance to low-income homeowners for home repairs and improvements. The City will utilize a combination of State of California HOME and CalHome funds, in addition to CDBG funds for rehabilitation projects.
9	Project Name	Affordable Rental Housing Development (2025-09)
	Target Area	
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Affordable Rental Housing
	Funding	CDBG: \$700,000.00

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Description	570.201(a)(b)(c) and (d). Provide assistance to developers of rental housing and transitional housing affordable to low-income households. Assistance may be used for acquisition of property for development of new housing, acquisition and rehabilitation of existing housing, or infrastructure in support of housing development.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	The City estimates funding will subsidize 7 units of housing affordable to low- and moderate-income families and individuals.
Location Description	Housing units will be located in the City of Roseville. The City will issue a Request for Proposals (RFP) from developers and property owners interested in creating affordable rental housing in Roseville for low- income households. Preference will be given to projects serving lower- income households and those exiting homelessness.
Planned Activities	Provide assistance to developers of rental housing affordable to low- income households. Assistance may be used for acquisition of property for development of new rental housing, acquisition and rehabilitation of existing housing, or infrastructure in support of rental housing development.

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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Roseville does not allocate funding on a geographic basis. Funds are allocated to organizations and projects providing low-income households with housing and supportive services, and to activities addressing the needs of low-income neighborhoods. The City prioritizes the use of CDBG, HOME and other federal and State funding for the development and preservation of affordable housing serving low-income households and addressing homelessness.

The City allocates investment of affordable housing resources on a citywide basis. The City’s affordable housing programs include the Housing Choice Voucher program and the Owner-Occupied Housing Rehabilitation program. In addition, rental and purchase units created under the City’s 10% Affordable Housing Goal are offered on a citywide basis. Public service activities targeted to special needs populations are offered on a citywide basis and/or where resources can be coordinated with existing facilities or services.

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not applicable.

Discussion

The City offers projects and programs funded with CDBG and other housing resources on a citywide basis.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing is one of the highest priority concerns identified in the consolidated planning process. The development of affordable housing is constrained by the cost of land, construction, fees and financing. The City of Roseville is committed to maintaining the existing affordable housing stock and increasing the supply of affordable housing available to low-income families. The numbers in the charts below represent housing activities planned for FY2025-26, including development of affordable rental units and rehabilitation of owner-occupied housing. The Roseville Housing Authority provide rental assistance to 845 households through the Housing Choice Voucher program, Veterans Affairs Supportive Housing (VASH) Voucher program, Mainstream Voucher program, Non-Elderly Disabled (NED) Voucher program, 37 Emergency Housing Voucher (EHV) program and the Foster Youth Initiative (FYI) voucher program.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	
Special-Needs	
Total	

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	845
The Production of New Units	7
Rehab of Existing Units	4
Acquisition of Existing Units	
Total	859

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Roseville prioritizes the use of CDBG, HOME and other local, federal and State funding for the development and preservation of affordable housing serving low-income households and addressing homelessness. The City’s affordable housing programs include the Housing Choice Voucher program, the Affordable Rental Housing Development program and the Owner-Occupied Housing Rehabilitation program. In program year 2025-2026, the City will provide CDBG funds to developers of new affordable housing and support low- and moderate-income homeowners with housing rehabilitation assistance. The City will use CDBG public service funding to provide services to homeless persons with mental health issues and to victims of sexual assault and domestic violence, which will support their advancement towards housing stability. In addition, rental and purchase units are created under the City’s 10% Affordable Housing Goal.

AP-60 Public Housing – 91.220(h)

Introduction

There are no public housing units located in the City of Roseville.

Roseville Housing Authority (RHA) provides tenant-based rental assistance for qualified households in Roseville consistent with federal, state, and local law. The RHA administers the Housing Choice Voucher Program which provides rental assistance for both the City of Roseville and the City of Rocklin. The RHA administers 845 Roseville Housing Choice Vouchers, 100 Veterans Affairs Supportive Housing (VASH) Vouchers, 43 Mainstream Vouchers, 75 Non-Elderly Disabled (NED) Vouchers, 37 Emergency Housing Vouchers (EHV) and 20 Foster Youth Initiative (FYI) vouchers. The RHA is contracted to administer housing choice vouchers for the City of Rocklin. RHA currently administers 132 Rocklin vouchers.

Actions planned during the next year to address the needs to public housing

Not applicable. The RHA does not own or operate any public housing units.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Not applicable. The RHA does not own or operate any public housing units.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. HUD has designated the Roseville Housing Authority as a High Performing housing authority.

Discussion

The City of Roseville supports the provision of affordable rental housing opportunities offered by the Roseville Housing Authority.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Roseville aims to ensure every resident has the opportunity to be housed. Roseville connects those in need with an array of homeless resources to restore hope among the homeless and persons at-risk of homelessness.

The City of Roseville actively participates in the Placer County Continuum of Care CA-515 (CoC) and the Homeless Resource Council of the Sierras (HRCS). HRCS is a regional planning group acting as the collaborative applicant for the Placer and Nevada County CoCs and documents the demographics of persons experiencing homelessness through the Homeless Management Information System (HMIS). Member agencies of the Placer CoC include: Placer County Health and Human Services, Tahoe/Truckee Health and Human Services, AMI Housing, The Gathering Inn, Stand Up Placer, City of Roseville, City of Rocklin, and Volunteers of America.

The most recent Placer County homeless point-in-time (PIT) Count was conducted on January 24, 2024. In the City of Roseville, 273 persons were identified as experiencing homelessness, of which 42% met the HUD definition of Chronically Homeless. It should be noted that many people move in and out of homelessness and the total number of persons experiencing homelessness in Roseville over the course of a year is much higher than the number reflected in the one-night PIT Count.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The member agencies of the CoC take primary responsibility for outreach to homeless persons residing in the City. Member agencies of the Placer CoC include: Placer County Health and Human Services, Tahoe/Truckee Health and Human Services, AMI Housing, The Gathering Inn, Stand Up Placer, City of Roseville, City of Rocklin, and Volunteers of America. The City provides CDBG funds to several of these agencies to support this important work.

The Placer Collaborative Network (PCN) was created to bring community leaders together to develop creative solutions for change surrounding homelessness. As a member of PCN, the City is involved with on-the-ground projects, leadership development, linkages and referrals to services; and creative and collaborative solutions for the most pressing community issues in Placer County through collaboration, creativity and service.

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The City's website includes a resource directory including homeless resources, resources for families and seniors, suicide prevention hotline, veteran's services, mental health and substance treatment, affordable housing, residential care, and governmental resources.

The Roseville Homeless Response Team is a cross-departmental team comprised of staff from various departments and divisions including Economic Development, Parks Recreation and Libraries, the Roseville Police Department, the Housing Division, Public Affairs and Communications, and the City Attorney's Office. The Homeless Response Team meets regularly to address the ongoing effects of homelessness on the community at large, as well as those experiencing homelessness.

Although only required by HUD every two years, the Placer County CoC and its partners (including the City) conduct a survey of homeless individuals in January every year. The resulting point-in-time (PIT) count is a snapshot reflecting people experiencing homelessness the night of the count.

The City supports the following outreach and assessment activities:

- Continuum of Care (CoC) administration of coordinated entry for all households who are entering the homeless system or are at risk of homelessness.
- CoC coordination of outreach to homeless households (especially unsheltered persons) to assess individual needs using a coordinated entry and common assessment tool; collection of information to determine the underlying issues and risk factors and develop a plan to address those issues.
- Continuation of street outreach conducted by the Social Services Unit of the Police Department and the Placer County Homeless Liaison Team.
- Reduction of recidivism through system-wide implementation of evidenced-based practices known to effectively address trauma and address cycles into homelessness.
- Addressing the emergency shelter needs of people living outside through increased street outreach and assessment of their health needs.
- Creating opportunities for development of permanent supportive housing for people experiencing homelessness, including families, by identifying sites and properties and prioritizing local funding and incentives for that use.

Addressing the emergency shelter and transitional housing needs of homeless persons

Roseville Housing Authority (RHA) provides housing to persons experiencing homelessness through administration of 100 Veterans Affairs Supportive Housing (VASH) Vouchers, 37 Emergency Housing Vouchers (EHV) and 20 Foster Youth Initiative (FYI) vouchers.

VASH Vouchers provide housing assistance to homeless veterans coupled with services provided by the Veterans Administration. Emergency Housing Vouchers are for households who were homeless or at risk of homelessness during the COVID pandemic. Foster Youth Initiative Vouchers are for youths ages 18-24 who have exited or are exiting foster care and are homeless or at risk of homelessness.

The City has identified affordable housing and addressing homelessness as its two top priority needs and goals for the 2025-2029 Consolidated Plan. The City Council's FY2025-2028 Strategic Plan prioritizes sustaining the City's initiatives to combat homelessness while fostering regional collaboration and advocacy. The City supports the following activities with a combination of HUD CDBG funds, State funds and local funds when available:

- Provision of emergency shelter with a focus on case management and supportive services
- Transitional housing programs
- Rapid re-housing for persons at risk of homeless or who recently became homeless

Additionally, short-term strategies include but are not limited to the following:

- Expanding street outreach efforts to prioritize the needs of persons living outside, especially those whose health is compromised. These efforts are being extended through the Social Services Unit of the Police Department and the County's Homeless Liaison Team.
- Sustaining existing emergency shelter inventory and helping those in shelter exit to permanent housing through rental assistance and case management addressing specific barriers to obtaining and retaining housing. With the Homeless Liaison Team, Social Services Unit, Housing Coordinators, and housing vouchers, more individuals are existing to permanent housing options.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their

families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Placer County Built for Zero (BFZ) team is a multi-jurisdictional group that includes staff from area non-profits who meet bi-weekly to help address barriers to housing, find permanent housing, and connect to supportive services. The goal of the BFZ initiative is to reach functional zero for veteran homelessness in Placer County, which is a milestone that indicates a community has measurably ended homelessness for a population and are continuing to sustain that end.

Additional community resources serving special populations include:

- The Transitional Age Youth (TAY) Housing Collaborative addresses unaccompanied youth, ages 18-24, on an individually tailored basis through collaborative approaches addressing homelessness and independent living.
- Placer County Adult System of Care provides services to persons who are homeless or at risk of homelessness who are high users of multiple services, including emergency departments, probation, mental health and substance use programs and social services to coordinate physical health, behavioral health, and social services. ASOC offers mental health screening and substance use screening clinics.
- AMI Housing provides emergency shelter, transitional housing, Permanent Supportive Housing, case management, and support services to individuals and families who are experiencing homelessness or who are at risk of homelessness including people with mental and behavioral health concerns.
- AMI Housing Sun Rose program provides Permanent Supportive Housing to people experiencing homelessness.
- The Gathering Inn provides emergency shelter services and case management for homeless individuals and families with children.
- Volunteers of America Home Start program provides emergency shelter and Permanent Supportive Housing to families with children who are experiencing homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental

health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Both affordable housing and supportive services are needed in the community to enable persons with special needs to live independently and to avoid becoming at risk for homelessness or at risk of institutionalization. The following services are available in the City of Roseville:

- The City provides funding for rapid re-housing to help at-risk individuals and families to avoid entering a cycle of homelessness.
- The Roseville Housing Authority administers 43 Housing Choice Voucher Mainstream Vouchers reserved for households with a disabled family member, and 75 Non-Elderly Disabled Vouchers that provide rental assistance to make housing affordable even to households at the extremely low-income level.
- The Placer County Department of Health and Human Services, Adult System of Care provides assistance to vulnerable populations throughout the county, including Roseville residents. The agency provides mental health services, substance abuse treatment, in-home support services for elderly and disabled; and also operates housing programs for clients.
- Advocates for Mentally Ill Housing (AMIH) provides case management, permanent supportive housing and other services to individuals with mental illness including homeless and persons at risk of homelessness.
- KidsFirst offers intensive social services and individual therapy to children and families with young children.
- The Transition to Independence Process (TIP) serves Transition Aged Youth ages 14 to 24 who are experiencing emotional and/or behavioral difficulties. Youth receive assistance to make a successful transition into adulthood.

Discussion

The City has taken a comprehensive and integrated approach to addressing homelessness that includes working with the County, agencies, nonprofits, and other organizations that provide services to address homelessness and provide affordable housing.

These efforts include understanding the resources needed to help those experiencing homelessness, implementing programs and services that help individuals and families move out of homelessness, identify what future funding/resources are needed for employing additional strategies that may further improve the homelessness issues facing the community, and analyzing the effectiveness of these efforts to ensure the programs and services are meeting the intended outcomes.

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AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The most significant barrier to affordable housing in the City of Roseville is the cost of land, construction and financing. The City targets housing resources, including entitlement CDBG and State of California HOME funds, to the creation and preservation of affordable rental units and permanent supportive housing for low-income and very low-income households.

In addition to cost barriers, several constraints may hinder affordable housing development. These include:

- **Infrastructure Limitations:** Insufficient infrastructure can impede new housing projects, making it difficult to support increased population density.
- **Residential Development Fees:** High fees associated with development can deter builders from pursuing affordable housing projects.
- **Land Use Controls and Development Standards:** Zoning regulations and development standards can restrict the types of housing that can be built, limiting the availability of affordable options.
- **Permit Processing Times:** Lengthy processing times for development and building permits can delay projects and increase costs, further discouraging investment in affordable housing.
- **Resource Preservation:** Policies aimed at preserving natural resources can sometimes conflict with the need for new housing development, creating additional barriers.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City allocates CDBG funds in support for the development of affordable rental housing. In addition, the City has implemented a fee deferral program to mitigate the development costs and incentivize the development of affordable housing. The City modifies its Subdivision Improvement Standards to provide cost savings while ensuring public health and safety.

Discussion:

The cumulative effect of barriers to affordable housing development can have a significant economic impact on the community. As affordable housing becomes scarce, low-income residents are often forced into substandard living conditions or out of the area entirely, leading to increased

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homelessness and housing instability. This not only affects individual families but also places additional strain on local services and infrastructure, as displaced residents seek assistance elsewhere.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Roseville 2025-2026 Annual Action Plan targets CDBG funding to address needs and strategies identified in the City's 2025-2029 Consolidated Plan.

One of the primary obstacles to meeting underserved needs of residents is the availability of funding. The City actively seeks additional funding opportunities and will continue to do so when funds are available. The City collaborates with private, non-profit and governmental partners to maximize benefits to needy and vulnerable residents.

Actions planned to address obstacles to meeting underserved needs

Throughout the public participation process, the community emphasized the need for more affordable housing, shelter, homeless services, mental health services and services for seniors. The City will provide 2025 CDBG funding to support the development of affordable housing, rental assistance for persons with mental illness, food and nutrition services for seniors, to mental health counseling for families with children, services for victims of domestic violence and sexual assault, and funding for rehabilitation of owner-occupied homes for low-income residents.

Actions planned to foster and maintain affordable housing

The City will continue to implement the 10% Affordable Housing Goal to increase the number of rental and purchase units affordable to very low-, low-, and moderate-income households. As a part of this process, the City will support private development of affordable housing by assisting with funding to leverage the use of Low Income Housing Tax Credits (LIHTCs) and Tax Exempt Bond financing. State of California HOME Program Income and CDBG funds, when available, will be used to continue to expand the City's Owner-Occupied Housing Rehabilitation Program for low-income homeowners.

The Roseville Housing Authority will apply for additional Housing Choice Vouchers, if made available, to increase the number of extremely low- and very low-income households receiving rental assistance. As noted above, 2025 CDBG funds are allocated to support the development of affordable housing and rehabilitation of owner-occupied homes.

Actions planned to reduce lead-based paint hazards

The City's Owner-Occupied Housing Rehabilitation Program requires inspections for the presence of lead-based paint and the potential hazard such paint may pose to occupants for all units built prior to 1978. If the inspection reveals that a potential hazard exists, the City requires the mitigation or removal of the lead-based paint hazard in accordance with HUD guidelines. The City addresses the issue of lead-based paint hazards by providing lead-based paint hazard notices to landlords and tenants who participate in the Housing Choice Voucher Program, to all participants of the Housing Rehabilitation Program. Additionally, all rental units that are rehabilitated with CDBG or HOME funds are subject to lead-based paint compliance requirements. The creation of new affordable housing units and reduction of hazards through rehabilitation of older units provides low-income households with homes that are free of lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

Program Year 2025 CDBG funds will be used to support poverty level families including food and nutrition programs, mental health treatment, and homeless housing assistance.

The Roseville Housing Authority Family Self Sufficiency Program (FSS) is a voluntary program designed to assist families to access community resources and achieve self-reliance through education, job training, and other supportive services. The FSS Coordinator establishes a supportive case management relationship with participants and provide guidance to help define career goals, identify and reduce the barriers to achieve those goals, and access resources that foster independence from public assistance programs. Participants are eligible for an interest-bearing escrow account for wealth generation as an incentive for full program participation.

Actions planned to develop institutional structure

The City actively participates in the Roseville/Rocklin/Placer County Continuum of Care (CoC) the Placer Collaborative Network, and the Homeless Resource Council of the Sierras (HRCS). HRCS is a regional planning group acting as the collaborative applicant for the CoC and documents the demographics of persons experiencing homelessness through the Homeless Management Information System (HMIS). Member agencies of the Placer CoC include: Placer County Adult System of Care, Placer County CalWORKs, The Gathering Inn, Volunteers of America, Enhanced Care Management, Whole Person Learning, AMI Housing, Stand Up Placer, Placer Independent Resource Services, Project Go, City of Roseville, City of Rocklin, and Tahoe/Truckee Health and Human Services.

Actions planned to enhance coordination between public and private housing and social service agencies

The City relies on private, nonprofit organizations as well as for-profit developers to build new affordable units and to rehabilitate existing housing units. City staff will continue to work closely with these entities to ensure that as many new affordable units are produced as possible in each year, in addition to maintenance of existing affordable housing stock. The City relies on the nonprofit service sector to provide emergency shelter, transitional and special needs housing and services to special needs and homeless populations. The City will continue to support these organizations and their activities to the fullest extent possible.

Discussion:

The 2025-2026 Annual Action Plan focuses on activities that support the needs of low- and moderate-income persons, leading to strengthened housing stability and improved quality of life for our community’s most vulnerable members.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	50,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(5)

1. Distribution of Funds

Not applicable. The City of Roseville does not receive Housing Trust Funds.

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.
- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).
- i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.
- j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. **Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. **HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. **Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

Discussion:

Appendix A - Citizen Participation

This section to be updated upon completion of the 30 day public comment period and public hearing before the City of Roseville City Council.

Appendix B - Community Needs Survey Summary

City of Roseville

Housing and Community Needs Survey

Conducted October 1 through November 15, 2024

The City initiated outreach for the Consolidated Plan process by conducting a survey of the housing and services needs of low-income Roseville residents. The needs survey was advertised in the *Roseville Press Tribune* in both English and Spanish. A link to the survey website was emailed to over 250 interested parties including recent CDBG recipient agencies and organizations representing youth, homeless persons, seniors, the Hispanic community, persons with mental illness, public health, persons with disabilities, veterans and victims of child abuse. The survey was available on the City's Housing webpage in both English and Spanish.

Respondents

The City received 429 responses to the survey. Over 90% of respondents stated they lived in Roseville. Seven were affordable housing providers and 32 were social service providers.

Needs Categories

Of the following needs categories, respondents indicated that Infrastructure needs and Housing were, by a significant margin, the most significant needs over the next five years. The categories below are listed in the order of category priority. There was a tie for fourth place between community services and neighborhood services.

Within each category, various types of services were rated.

1. Infrastructure Projects

Sidewalk improvements were noted as a high priority need, followed by street lighting. Street/alley improvements and high speed internet infrastructure were noted as low priority needs.

2. Housing Services

All types of housing services were rated as a high priority. At the very highest level were rehabilitation of owner-occupied units, rehabilitation of rental housing, homeless shelter, transitional housing, permanent supportive housing and rental assistance. The remaining were rated as high priority as well: homeownership assistance, affordable rental housing development, housing for individuals with disabilities, senior housing, fair housing services and energy efficiency improvements.

3. Business and Jobs

All types of business and job assistance were rated as high priority. The highest level priority was noted for business mentoring and start-up business assistance. The remaining were rated high as well: youth employment, small business loans, job creation and retention and employment training.

4. Community Services

Food and nutrition services were rated as high priority followed closely by childcare services. The following were rated medium priority: senior services, youth services, crime prevention, health services, mental health services.

4. Neighborhood Services

Graffiti removal was rated as high priority, code enforcement was medium priority and clean up of abandoned lots/buildings was given low priority.

5. Special Needs Services

Accessibility improvements were noted as a high priority need, followed closely by substance use services. Centers and services for persons with disabilities and for survivors of domestic violence were rated as low priority needs.

6. Community Facilities

Respondents indicated a high priority need for senior centers and community centers in Roseville. Youth centers and healthcare facilities were noted as a medium priority need.

Comments

Respondents were provided the opportunity to provide comments or note any programs/services that they recommended for consideration. Comments were provided by 125 respondents (29% of respondents). The most common response was the need for housing affordable to lower income persons, especially for seniors. Housing for persons with disabilities, including those with intellectual and developmental disabilities, was also a common concern. Other common responses include: accessibility for persons with mobility impairments (sidewalks in older neighborhoods and public buildings); concerns regarding increased housing density and traffic congestion; street conditions and the effects of affordable housing on home values.

Suggestions for new programs included the development of a Community Emergency Response Team (CERT) program, development of a navigation center for persons experiencing homelessness, increased rail/transit, rent regulation, accessory dwelling unit (ADU) program, affordable childcare, activities for middle/high school youth, bike/walking trails, support for smaller businesses, increased restaurant options west of Baseline.

Appendix C - Update to the Analysis of Impediments to Fair Housing Choice

City of Roseville

Update to the 2020 Analysis of Impediments to Fair Housing Choice

The City of Roseville is a recipient of Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD). This report describes the City's efforts to reduce the incidence and impact of housing discrimination for Roseville residents.

HUD Analysis of Impediments Requirement

Starting in 1995, HUD required CDBG grantees to develop and implement an Analysis of Impediments to Fair Housing (AI) every five years. In 2015, HUD replaced the AI with a new requirement, the Assessment of Fair Housing (AFH). Both the AI and the AFH requirements were dropped in 2020. In 2023, HUD issued a *Notice of Proposed Rulemaking* to take comments on a new process for complying with AFFH requirements, but the new rule has not been implemented. Although the City is no longer to maintain a current AI, HUD still requires the City to certify that it will Affirmatively Further Fair Housing (AFFH) when applying for CDBG funds each year. The City will continue to meet HUD requirements for Fair Housing as they are implemented.

Sacramento Valley Regional AI

In 2019-2020, Roseville joined other jurisdictions and agencies to create the Sac Valley Fair Housing Collaborative (SVFHC). The goal of the SVFHC was to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination on a regional basis. The SVFHC developed a regional AI, the *Sac Valley Analysis of Impediments to Fair Housing Choice*

The following agencies participated in the SVFHC effort and the regional AI:

- City of Citrus Heights
- City of Rancho Cordova
- City of Davis
- City of Rocklin
- City of Elk Grove
- City of Roseville
- City of Folsom
- City of Sacramento
- City of Galt
- Housing Authority of Sacramento
- City of Isleton
- Sacramento County

- Sacramento Housing and Redevelopment Agency
- City of West Sacramento
- City of Woodland
- Yolo County Housing Authority

Community engagement was a key factor in the development of the Sac Valley AI. This included focus groups with residents and stakeholders, “pop up” engagement at local events, and a resident survey. Stakeholder focus groups were supplemented with in-depth interviews.

Outreach to the community was paired with an analysis of available data relating to income, areas of concentration for minority groups, homeownership rates, housing cost burden, displacement and access to opportunity. The following is a summary of findings related to the City of Roseville and updates on the City’s efforts to address fair housing concerns.

2020 Sac Valley AI Data	Data Update (if available)
<p>Roseville’s 9% poverty rate tied with Rocklin for the lowest rate in the region.</p>	<p>Based on the U.S. Census 2023 American Community Survey (ACS) estimates, the poverty rate in Roseville has been reduced to 5.6%.</p>
<p>Roseville and other suburbs to the east of Sacramento tend to have a higher rate of non-Hispanic White or Asian residents.</p>	<p>Data indicates that racial diversity has increased in Roseville since the AI was developed. The percentage of White non-Hispanic residents decreased from 71% in the 2020 Census to 62% in the 2023 ACS while Asian/Pacific Islanders increased from 8% to 13% of the population. Residents of Hispanic ethnicity increased from 15% to 18%. Persons identifying as two or more races increased the most, from 3% to 16.9%. The percentage of Black/African American, Native American/Native Alaskan residents has remained nearly the same over this period. The 2023 ACS indicates that Roseville continues to be less diverse than the Sacramento region.</p>

<p>The homeownership rate in Roseville is 18% higher for non-Hispanic White households than for Black/African American or for Hispanic households. However, compared to the region, Roseville has relatively high rates of Black/African American and Hispanic homeownership.</p>	<p>The 2023 ACS estimate reports homeownership rates by race/ethnicity to be: White 72.3%; Asian 10.9%; Other 6.9%; Two or more races 8.5%; Hispanic origin 12.8%. The ACS did not report a homeownership rate for Black/African American, American Indian/Alaskan Native, or Native Hawaiian/Other Pacific Islander because numbers sampled were insufficient for estimation.</p>
<p>Across the region, Black/African American and Hispanic households experience housing problems more often than other races or ethnicities (cost burden, overcrowding, incomplete plumbing and/or cooking facilities).</p>	<p>HUD data from the 2016-2020 ACS indicates that although all race and ethnic groups are affected by Housing Cost Burden, Black/African American and American Indian/Alaskan Natives experience a Severe Housing Cost Burden at a significantly higher rate than other groups. Extremely Low-Income Households of Hispanic ethnicity report a much higher incidence of Housing Problems and Severe Housing Cost Burden than non-Hispanic households.</p>

<p>A survey of over 500 regional lower-income residents indicated that 25% had been displaced from a housing situation in the preceding five years. The most common reasons for displacement were a rent increase, personal reasons, the landlord sold the home and the home was in an unsafe condition.</p>	<p>Current data on the rate of displacement is not available. However, service providers working with lower income residents report the primary causes of housing instability to be:</p> <p>Lack of consistent income source that is adequate to cover housing costs and other necessities.</p> <p>Generational homelessness (experienced homelessness with parents) results in a higher risk of homelessness.</p> <p>Untreated mental health, substance use disorders, and developmental disabilities may cause individuals to struggle with employment, self-care, navigating services, and getting along with neighbors/roommates.</p> <p>Chronic health conditions and disabilities.</p> <p>Victims of domestic violence may be financially abused and often do not have access to household funds/assets to help them secure housing, may not have recent work experience.</p> <p>Sex trafficking victims may have criminal histories.</p> <p>Victims of domestic violence, sexual assault and sex trafficking frequently have serious mental health or substance use disorders, often direct results of victimization.</p>
<p>There is little disparity in school quality between lower and higher income neighborhoods and all races and ethnicities have similar access to proficient schools.</p>	<p>According to the State of California Department of Education School Dashboard rates all Rocklin Unified schools (except for alternative schools) in the medium to high range for English Language and Mathematics compared to all schools statewide.</p>

<p>Public transportation, especially bus routes and connections with neighboring communities is an issue.</p>	<p>Rocklin is served by the Placer County Transit Agency (PCTA), which offers bus service to and from Sacramento, and the Amtrak Capitol Corridor train. In 2023, PCTA initiated an on-demand microtransit service. At present, all the south Placer region’s on-demand service areas are covered by microtransit service. The Placer County Transportation Planning Agency works with the transit providers and the public to identify any transit needs that are not currently being met. The 2024/2025 Unmet Needs Report states that bus service in Rocklin is limited and better connection with other cities is needed. More early morning, late hours and Sunday routes are needed.</p>
<p>Rocklin residents are seen as having access to economically strong and healthy neighborhoods.</p>	<p>In 2023, the City of Rocklin conducted a National Community Survey™ (The NCS™) that compared ten facets of “livability” with national averages. Approximately 90% of participants gave Rocklin a positive rating for overall quality of life and the City received an 88% rating for overall economic health.</p>

The members of the SVFHC agreed to focus on developing solutions to fair housing issues and inequity of opportunity that would:

1. Increase homeownership among under-represented groups;
2. Expand affordable rental opportunities; and
3. Focus on a range of equity issues in accessing opportunity.

The City of Roseville was included as responsible for committing to the following actions in the Sac Valley AI:

Goal	Action Item	Progress
Incentivize and increase opportunities for affordable homeownership.		
	Administer the City’s Affordable Housing Programs.	<p>Vicara at Whitney Ranch - 264 low income condos, with 2 and 3 bedroom units. Resale restrictions remain on the unit to maintain affordability for 30 years.</p> <p>The City provided CDBG funds for the Home Handyperson Program assisting low-income homeowners needing home repairs until it was discontinued during COVID.</p>
	Post marketing information on the City website regarding homeownership opportunities for lower income households.	The City’s website maintains Information regarding affordable homeownership opportunities and programs to support lower income homeowners.
	Administer the Downpayment Assistance Program.	The program was active through 2021.
Expand and preserve affordable rental opportunities		
	Annual distribution of educational materials.	Fair housing information is distributed to landlords with annual apartment survey. The City maintains affordable housing and fair housing enforcement information on the website.
	Administer the City’s Affordable Housing Program.	The Affordable Housing Incentive Program for Qualified Affordable

		Housing Developments was adopted by City Council by 1/23/24.
	Market affordable housing on the City's website.	The City's website maintains Information regarding the Roseville and Placer County Housing Authorities, resources for persons with disabilities, and assistance/facilities for persons at risk or experiencing homelessness.
	Address available site inventory in the 2021-2029 Housing Element.	The City of Rocklin 2021-2029 Housing Element was adopted in November 2020. It includes Program 10 which commits the City to rezoning 205.72 acres to accommodate the lower income housing need and 77.75 acres to accommodate the moderate-income housing need.
	Maintain an inventory of affordable units at risk of conversion to market rate and explore opportunities to preserve affordability.	The 2021-2029 Housing Element Program 4 commits the City to monitoring the status of at-risk units and work with owners and potential purchasers to sustain long term affordability. The City also will provide tenants rights education and provide information to tenants regarding available rental subsidy programs.
	Evaluate existing zoning codes and general plan designations to facilitate infill development.	Program 7 supports the development of Accessory Dwelling Units (ADUs) by providing information on the City website, development of plans to reduce permit costs, exploring funding options and monitoring

		construction and/or rental of ADUs regarding affordability.
	Engage the private sector in affordable housing solutions.	As part of the Housing Element process, the City identified additional parcels suitable for residential development. To help facilitate the development of affordable housing on these sites, the City will work with interested developers and provide financial and/or regulatory incentives, as feasible.
Expand equity in access to economic opportunity		
	Make CDBG funds available for infrastructure improvements in low-income areas and for public services.	CDBG funds were used to complete sidewalk repairs and improvements within the public right of way and pedestrian paths of travel to benefit disabled individuals.
	Make CDBG funds available to support mental health, persons with disabilities and housing instability.	CDBG funds were used to support programs assisting victims of sexual and domestic abuse and human trafficking; food distribution for seniors including basic nutrition; therapy services to children, adults and families to support the recovery from trauma; and services to prevent chronic homelessness.