



DRAFT

**2025-2029 Consolidated Plan
HUD Entitlement: Community Development Block Grant**

Public Review Period: February 28, 2025 – March 30, 2025

City of Rocklin

Draft 2025-2029 Consolidated Plan

Executive Summary

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

1. Introduction

The City of Rocklin (City) receives an annual allocation of Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD). As a requirement of the funding, HUD requires local jurisdictions to develop a Consolidated Plan every five years. The 2025 Consolidated Plan addresses needs, resources, and planned activities for the period of July 1, 2025 through June 30, 2029. The City of Rocklin has adopted a July to June program year.

The Consolidated Plan consists of the following sections:

- The Process - describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders regarding community conditions and needs.
- The Needs Assessment - analyzes needs related to affordable housing, special needs housing, community development, and homelessness.
- The Market Analysis - examines demographics, the supply of affordable units, the regional housing and labor markets, and other conditions that impact community needs and the programs that address these needs.
- The Strategic Plan - identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.

The plan includes the first fiscal year (2025-2026) Annual Action Plan for the City of Rocklin, which describes the planned investment of federal resources to implement specific activities that address Consolidated Plan identified needs and strategic goals.

Related to the Consolidated Plan, HUD requires the City to affirmatively further fair housing for residents. This starts with an assessment of barriers to fair housing choice. In 2020, the City participated in a regional Analysis of Impediments to Fair Housing Choice (AI) to encourage meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. The plan includes an update to the AI at Appendix A.

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 an area with 51% or more low and moderate-income (LMI) residents may be eligible for CDBG funding on an Area Benefit basis using census data. An exception is allowed for communities with few or no qualifying areas. The City of Rocklin 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 41.5% or more LMI residents may qualify for Area Benefit. Exception Grantee status may change each year, depending on HUD income estimate calculations.

2024 Eligible Census Tracts:

Census Tract	Low/Mod Percentage
211.03	44.38%
211.08	45.90%
211.29	44.31%
211.30	44.77%

2024 Eligible Block Groups:

Census Tract	Block Group	Low/Mod Percentage
211.03	4	47.00%
211.03	3	58.00%
211.08	2	45.80%
211.08	1	46.40%
211.09	2	42.50%
211.29	2	50.00%
211.30	1	41.50%
211.30	2	46.30%
211.31	3	48.10%
212.03	1	51.70%
213.23	2	60.20%

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

The goal of HUD’s CDBG program is to develop viable urban communities and to provide a benefit to low- and moderate-income persons. HUD’s housing and community development programs are guided by three CDBG National Objectives:

- Create suitable living environments;
- Provide decent housing; and
- Create economic opportunities.

CDBG funded activities must demonstrate that they meet one or more of the following CDBG National Objectives:

- Low- and Moderate-Income Benefit - provides a benefit to low- and moderate- income (LMI) persons;
- Slum and/or Blight Benefit - Aids in the prevention or elimination of slums or blight; and/or
- Urgent Need - Addresses an unexpected need having a particular urgency (such as flood, fire, or earthquake).

The CDBG program operates under income limits established annually by HUD. CDBG funded activities must primarily benefit low- and moderate-income households defined as persons from households at or below 80% of Area Median Income (AMI), adjusted for family size. The City of Rocklin is a part of the Sacramento-Roseville-Arden-Arcade, CA Metropolitan Statistical Area (MSA) and the CDBG program uses HUD's Sacramento-Roseville-Arden-Arcade income limits to determine project eligibility.

The Consolidated Plan serves the following three functions:

- Provides a planning document for the City of Rocklin which is built upon a participatory process;
- Serves as the application for federal funds under HUD's CDBG formula grant program; and
- Offers a strategy to follow when carrying out CDBG programs.

The City identified the following priority needs and goals. Descriptions of the needs and goals can be found in the Strategic Plan section.

High Priority Needs

- Provide services for low- and moderate-income youth, seniors and those providing food and nutrition services.
- Address housing instability.
- Provide services for survivors of domestic violence, sexual assault or trafficking.

Low Priority Needs

- Provide homeowner housing rehabilitation assistance.
- Improve public infrastructure accessibility and safety.
- Support economic opportunity for low- and moderate-income business owners and job seekers.

3. Evaluation of past performance

The City of Rocklin 2020-2024 Consolidated Plan sets goals for the use of CDBG funds for affordable housing, homelessness and non-housing community development activities that were based on citizen participation comments and analysis of data in the Plan. Over the first four years of the five-year Consolidated Plan (July 1, 2020 – June 30, 2024), the City's available funding consisted of \$1,148,559 in new CDBG funding (entitlement funds); \$18,491 in unexpended funds from previous years. The City did not receive any CDBG program income received from previous years' activities.

On September 22, 2020 the City adopted a substantial amendment to the 2020 Annual Action Plan to allow the use of Coronavirus Aid, Relief and Economic Security Act (CARES Act) funding to prevent, prepare for and respond to the effects of COVID-19 on individuals, families and businesses.

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

Public Services

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.

Americans with Disabilities Act (ADA) Accessibility Improvements

Completed sidewalk repairs and improvements within the public right of way and pedestrian paths of travel to benefit disabled individuals.

Foothills Habitat for Humanity Handyman Program

This program was canceled due to safety concerns related to the COVID-19 pandemic.

CDBG-CV

In addition to regular entitlement CDBG funds, the City received \$463,302 in CDBG-CV1 and CDBG-CV3 funding authorized by the CARES Act to prevent, prepare for and respond to the effects of COVID-19 on individuals, families and businesses. CDBG-CV funding was used for the following activities:

- \$25,000 for counseling for clients struggling with issues directly related to Coronavirus.
- \$50,000 to provide housing assistance (Rapid Rehousing & Homeless Prevention), employment assistance (required work-related supplies, short term transportation funding), and educational assistance (distance learning supplies, books, programs, etc.) to Rocklin residents experiencing homelessness.
- \$79,125 to assist with basic needs stemming from Coronavirus including food, diapers, childcare challenges.
- \$142,275 for services to persons experiencing homelessness during the pandemic including a mental health clinician, a medical clinic, housing assistance, case management, transportation, food and shelter.
- \$151,713 for rental assistance in response to income reductions related to Coronavirus.

4. Summary of citizen participation process and consultation process

The citizen participation process was initiated with a Community Needs Survey available online from October 23, 2024 through December 5, 2024. The survey was promoted on the City's website and social media; and through emails to interested stakeholders members and the Roseville/Rocklin/Placer County CoC; and was announced during the public community meetings. A summary of the survey results is included in Appendix B.

The 2025-2029 consolidated planning process included coordination and consultation with a diverse group of residents and stakeholders in and around the City of Rocklin. Stakeholders included nonprofit organizations, affordable housing providers, service providers, government agencies, and advocacy organizations, all of whom work with low- and moderate-income members of the community. The City provided notice to adjacent jurisdictions by email on October 30, 2024. Jurisdictions notified included the County of Placer and the cities of Auburn, Colfax, Lincoln, Loomis, and Roseville.

During the current planning cycle, the City consulted with eighteen organizations, including:

- Service providers that address the needs of low- and moderate-income households and populations with special needs including adults with disabilities; persons experiencing homelessness; victims of domestic violence, sexual assault or trafficking; or seniors;
- Agencies serving persons experiencing or at risk of homelessness;
- Affordable housing providers;
- Housing advocates;
- Public agencies;
- Economic development and employment organizations; and
- Community and neighborhood groups.

The public and interested stakeholders were invited to participate in three Public Community Meetings held on November 5, 2024 at 8:30 a.m., November 13, 2024 at 5:30 p.m., and on December 5, 2024 at 2:00 p.m. Notices of the meeting were published as follows:

- Public notice of the meetings published in the Placer Herald on November 1, 2024.
- Notice posted on the City website and on the City’s Instagram and Facebook pages.
- Emails sent to 38 community stakeholders, affordable housing providers and service providers.
- Emails sent to member agencies of the Roseville/Rocklin/Placer County Continuum of Care (CoC).

Two of the Community Meetings were held remotely and featured an overview of CDBG funding and how it can be used, a discussion of community needs, and an explanation of how interested organizations or individuals can apply for funding or access CDBG funded programs. A total of 13 people attended.

The third Public Meeting was held in-person at the Rocklin Police Department Emergency Operations Center on December 5, 2024 to provide information regarding the availability of funding under the 2025-2026 Annual Action Plan. Potential applicants were notified and encouraged to attend. Two persons attended from organizations that work with many low- and moderate-income households.

A public notice of the availability of the draft 2025-2029 Consolidated Plan, 2025 Annual Action Plan and update to the Analysis of Impediments to Fair Housing Choice was published in the *Placer Herald*, was posted on the City’s website, and was emailed to community stakeholders on February 28, 2025. The City will accept public comment on the plans from March 1, 2025 through until 5:00 p.m. on March 30, 2025. The draft plans will be available during normal business hours at the Rocklin City Hall, 3970 Rocklin Road, Rocklin, CA; the Rocklin Public Library at 4890 Granite Dr., Rocklin, CA and on the City’s website at www.rocklin.ca.us.

Prior to submission to HUD, a public notice of a public hearing to receive comments on the plans will be published in the *Placer Herald*. The public hearing will be held before the City Council of the City of Rocklin in April 2025. Following the hearing, the 2025-2029 Consolidated Plan and 2025 Annual Action Plan will be presented to the City Council for consideration of adoption prior to submission to HUD.

5. Summary of public comments

Community Needs Survey

The City received 13 responses to the Community Needs Survey. Although the limited number of responses cannot be considered statistically significant, participants were all Rocklin residents. The survey is a valuable reflection of their opinions regarding needs in the community. Composition of residents and stakeholders participating in the Community Needs Survey was:

- 100.0% of respondents were Rocklin residents and 11.1% of those individuals were also service providers serving a low- and moderate-income clientele.
- 75% were adults under the age of 62 and 12.5% were over 62.
- 12.5% were from female headed households.

When asked to rank activities that would have the most significant impact in the community, the top four responses received were (three-way tie for second place):

1. Community services
2. Affordable housing
Infrastructure Improvements for lower-income Neighborhoods
Neighborhood Improvement Programs

Respondents were asked to rank the severity of need for CDBG eligible activities within various categories of activity types. Response selections were: Great Need, Some Needs, Little Need, or No Need. Out of 36 activities, the following were the 10 highest ranked needs for low- and moderate-income residents and neighborhoods in Rocklin.

Highest ranking:

- Development of childcare centers
- Employment training for low- and moderate-income persons.

Next highest ranked activities

- Public services for youth and seniors
- Increased affordable housing for seniors
- Youth centers serving low- and moderate-income youth
- Provision of substance use/mental health treatment.
- Senior center
- Permanent Supportive Housing for persons with disabilities exiting homelessness
- Emergency shelter and housing navigation services for persons experiencing homelessness
- Assistance to homeowners to provide accessibility improvements

It should be noted that even activities receiving the lowest ranking were identified by many respondents as areas of need; however, they did not receive as many higher need scores as the highest-ranking activities. A complete summary of the survey results is available in Appendix B.

Community Meetings

During the November 5 and November 13, 2024 Public Community Meetings, poll questions asked of attendees and discussion during the meeting indicated that lower-income Rocklin residents would benefit from additional affordable housing options, services for youth and seniors, nutrition services and economic development activities that would result in increased job opportunities.

Consultations with Service Providers

Local providers of services targeted to low- and moderate-income individuals and families and those with special needs participated in the planning process. Providers participated in the Community Meetings, the Community Needs Survey, and completed provider questionnaires. Providers noted that one of the largest barriers to housing stability in Rocklin is the discrepancy between income and housing costs. They identified the following as significant needs for vulnerable Rocklin 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.

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

All public comments and views expressed during the planning process were accepted.

7. Summary

The 2025-2029 Consolidated Plan is the result of a citizen participation process that analyzed available data and collected thoughts and comments from residents and stakeholders regarding community conditions and the needs of low- and moderate-income residents.

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	ROCKLIN, CA	Office of the City Manager/City of Rocklin
CDBG Administrator	ROCKLIN, CA	Office of the City Manager/City of Rocklin
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The Office of the City Manager of the City of Rocklin serves as the lead agency for administering HUD Community Development Block Grant (CDBG) funds and implementing the Consolidated Plan.

As of 2023, the U.S. Census estimates that the City of Rocklin has a population of 73,472 people comprising 24,630 separate households. The City is located at the base of the Sierra Foothills just off Interstate 80 in Placer County, approximately 22 miles from Sacramento and approximately 100 miles from either Lake Tahoe, San Francisco, or Napa Valley. Rocklin is intersected by Interstate 80 (a heavily traveled freeway for both commerce and travelers) and Highway 65 (largely serving commuter and regional traffic). A major east-west rail line operated by Union Pacific runs through Rocklin, and the Rocklin train depot is served by Amtrak for regional, statewide, and interstate service. The City has the charm of small-town living, offering attractive amenities and opportunities to its community.

Since 2010, Rocklin’s population has grown from 56,974 residents to 73,472 in 2023. Rocklin experienced the largest overall percent change in population of any Placer County jurisdiction between 2010 and 2020, with a population increase of approximately 23% over this period, as compared to the 16% population growth for Placer County as a whole. Most of Rocklin’s population growth since 2000 can be attributed to annexation and subsequent development of the Northwest Rocklin Annexation Area and ongoing development in the Whitney Oaks, Stanford Ranch, Sunset West, and Southeast Rocklin areas.

Rocklin offers a mix of housing types, including single-family homes, townhomes, apartments, condominium developments, and mobile homes. According to the California Department of Finance, of the 25,945 units in the City as of January 2020, 76% were single-family homes, 22% were multifamily units, and 2% were mobile homes.

According to the 2024 Apartment Survey, conducted by the City, there are 40 apartment complexes in Rocklin providing a total of 5,503 housing units. Seven of those projects (897 units) are senior housing. Three projects contain both assisted living and independent living units.

Consolidated Plan Public Contact Information

Office of the City Manager
City of Rocklin
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Rocklin, CA, 95677

housing@rocklin.ca.us

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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 2025-2029 Consolidated Plan process included coordination and consultation with a diverse group of residents and stakeholders in and around the City of Rocklin. Stakeholders included nonprofit organizations, affordable housing providers, service providers, government agencies, and advocacy organizations, all of whom work with low- and moderate-income members of the community. Outreach efforts are summarized in the Executive Summary and Citizen Participation sections of this report.

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 actively seeks to develop relationships with private for-profit developers and non-profit housing developers. During the planning cycle, the City consulted with service providers and organizations serving low- and moderate-income Rocklin residents, including:

- Service providers that address the needs of low- and moderate-income households as well as targeted populations such as persons with special needs or disabilities;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public agencies (such as school districts, health services, and public works);
- Economic development and employment organizations; and
- Community and neighborhood groups.

The City sent notices of the Consolidated Plan development process to organizations by email. The City also contacted organizations by email and/or phone to issue invitations to meetings and encourage survey responses. Specific agencies were contacted directly to obtain data in preparation of this Consolidated Plan. For example, the City coordinated with both the Placer County Housing Authority and the Roseville Housing Authority to obtain information on public housing and Housing Choice Vouchers available to residents. Rocklin contacted various governmental health, mental health, and service organizations that operate within Placer County during development of the plan.

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 City of Rocklin works with and supports the Placer Consortium on Homelessness (PCH) to address the needs of local residents experiencing homelessness, as well as, the 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). These are 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.

The City supports programs providing assistance to persons at risk of or experiencing homelessness. In addition to making CDBG public service funds available to these organizations, the City expends Low- and Moderate- Income Housing Asset Funds for Homelessness Prevention and Rapid Rehousing annually. Additionally, the City of Rocklin has a seat on the governing board of the Roseville/Rocklin/Placer County CoC (CA-515). This City board member helps shape the funding and policy decisions of the CoC and facilitates information sharing between the two agencies.

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 City of Rocklin does not receive Emergency Solutions Grant (ESG) funds from HUD. However, a City staff member is appointed to the Governing Board of the Roseville/Rocklin/Placer County CoC (CA-515) which is responsible for developing performance standards, evaluating outcomes, or developing funding, policies or procedures for the administration of the Homeless Management Information System (HMIS). Additionally, City management staff are members of the Local Government Advisory Committee, which is an official subcommittee of the CA-515. In this subcommittee, City staff consult with HRCS and the Roseville/Rocklin/Placer County CoC regarding issues or policies related to persons experiencing or at-risk of homelessness.

2. 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	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 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?	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.

2	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.
3	Agency/Group/Organization	Roseville Public Housing Authority
	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 City of Rocklin is served by two public housing authorities - the City of Roseville Housing Authority and the Placer County Housing Authority. Both housing authorities provided data regarding the waiting lists and households receiving rental housing assistance.
4	Agency/Group/Organization	Placer County Public Housing Authority
	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 City of Rocklin is served by two public housing authorities - the City of Roseville Housing Authority and the Placer County Housing Authority. Both housing authorities provided data regarding the waiting lists and households receiving rental housing assistance.
5	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.
6	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.
7	Agency/Group/Organization	Homeless Resource Council of the Sierras (515)
	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) and the Nevada County CoC (CA-531). HRCS is responsible for conducting the biennial 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 Rocklin.
8	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: Nevada, Placer, Sacramento, Sierra, Sutter, Yolo, and Yuba. AAA4 participated in community meetings and completed the Community Survey to provide information on the needs of seniors in Rocklin.
9	Agency/Group/Organization	St Vincent de Paul - 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
	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.
10	Agency/Group/Organization	Upwards
	Agency/Group/Organization Type	Services - Childcare Providers
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Upwards is a for-profit entity providing support to in-home childcare providers. Staff participated in the community meeting and provided comments regarding the need for affordable childcare in Rocklin.
11	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 - Chronically homeless 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.

12	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.
13	Agency/Group/Organization	Volunteers of America Northern California and Northern Nevada
	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.
14	Agency/Group/Organization	KidsFirst
	Agency/Group/Organization Type	Services - 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 participated in community meetings and provided information regarding the needs of lower-income families with children, and families with children at risk or experiencing homelessness.
15	Agency/Group/Organization	Alta California Sacramento Regional Center
	Agency/Group/Organization Type	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?	Alta Regional Center provided information on the needs of adults with developmental disabilities.
16	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
	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.
17	Agency/Group/Organization	City of Rocklin

	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 Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Rocklin staff provided the following information for inclusion in the Needs Analysis: City contributions towards housing and homeless programs, public infrastructure needs in low-income neighborhoods, public facilities needs in low-income neighborhoods.
18	Agency/Group/Organization	Sacramental Area Council of Governments (SACOG)
	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 Rocklin.

Table 2 – Agencies, groups, organizations who participated

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

The City of Rocklin did not deliberately exclude any type of agency during the consultation process.

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?
City of Rocklin Housing Element 2021-2029	City of Rocklin	The Housing Element includes the City’s planning goals for development of affordable housing, housing for persons with special needs and persons experiencing homelessness.
2024 Placer County Point-in-Time (PIT) Count , Housing Inventory Count (HIC).	Homeless Resource Council of the Sierras (HRCS)	The PIT Count, Housing Inventory Count (HIC) and Homeless Management Information System (HMIS) provide data regarding persons experiencing sheltered and unsheltered homelessness in the City of Rocklin.
City of Rocklin Assessment of the Development Review Process	City of Rocklin	The assessment provides recommendations for developing a more efficient, customer-friendly and effective development review process that may reduce barriers to affordable housing development.
City of Rocklin Economic Development Strategy 2022	City of Rocklin	The strategy is focused on identifying and leveraging the strengths of the City of Rocklin and its public and private partners in order to foster a thriving business environment that is conducive to business growth, attraction and creation.
Placer County Homelessness Response Project	Collaborative effort between County agencies, cities, law enforcement, health services, and local nonprofits.	The project endeavors to create opportunities for County agencies, local jurisdictions, and key stakeholders to collaborate on shared approaches to homelessness in Mid- and South Placer.
Employment and Earnings of California Farmworkers 2015	University of California – Davis	An analysis of earning gaps for farmworkers in California.

Regional Housing Needs Allocation (RHNA)	Sacramento Area Council of Governments (SACOG)	Every 8 years, HCD provides SACOG with a regional determination, which represents the number of housing units the region must plan for, broken down by income categories. SACOG allocates these units by income category to each city and county in the region for planning and zoning purposes.
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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(I))

The City of Rocklin sent notices of the consolidated planning process to adjacent units of general local government on including:

- City of Auburn
- City of Colfax
- City of Lincoln
- City of Loomis
- City of Roseville
- County of Placer

In addition, the City consulted with the following government agencies:

- Placer County Department of Health and Human Services
- Placer County Housing Authority
- Roseville Housing Authority
- City of Rocklin Community Development Department, Public Works Department, Parks and Recreation Department and the Office of the City Manager

Narrative (optional):

During the preparation of the Consolidated Plan, the City consulted with local social service agencies, nonprofit organizations, affordable housing developers, local government agencies and advocacy organizations that provide assistance to low- and moderate-income Rocklin residents.

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**

As a part of the Consolidated Planning effort, Rocklin organized a public outreach campaign to gather resident and stakeholder feedback on housing and community development needs across the community. Input from stakeholders including community members, housing professionals, service providers and City staff enabled the City to assess the needs of low- and moderate-income residents and neighborhoods. The City’s community engagement efforts included an online survey, three community meetings, and email and telephone consultation with key stakeholders.

A notice of a 30-day public review period for the draft 2025-2029 Consolidated Plan and 2025 Annual Action Plan was published in the *Placer Herald* on February 28, 2025 as well as posted on the City’s website and emailed to stakeholders. The plans will be available for public comment from March 1, 2025 through March 30, 2025. A publicly noticed public hearing will be held before the Rocklin City Council in April 2025. In addition, the City promoted public engagement by posting notices to the City’s website, social media accounts, and sending email announcements to interested parties and stakeholders.

The following sections describe how each of these activities collected valuable information and facilitated the development of this report

Citizen Participation Outreach

To be completed following Public Review period.

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)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development, and homelessness for Rocklin low- and moderate-income residents and neighborhoods. The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies those needs with the highest priorities that form the basis for the Strategic Plan and will guide the selection of programs and projects to be funded during the five-year Consolidated Plan period.

Comprehensive Housing Affordability Strategy (CHAS) data is used to demonstrate the number of households in need of housing assistance. The HUD CHAS data set is a special tabulation of 2016-2020 American Community Survey (ACS) data 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 and HUD-defined income limits. Since the CHAS requires the Census Bureau to further 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 (LMI) persons, which HUD defines as persons in households that are at or below 80% of the HUD Area Median Family Income (HAMFI).

The City has supplemented the CHAS data through the use of more current data to provide context around growth and economic hardships experienced by City residents in recent years. The 2021-2029 City of Rocklin Housing Element provides data for the Needs Assessment. Qualitative data was gained from a consultation process that involved an online survey, public workshops, and individual stakeholder conversations. Other data sources are noted throughout the plan.

The CHAS/ACS data noted in the following tables focuses largely on households experiencing a housing problem. HUD defines “housing problems” as:

- Units lacking complete kitchen facilities;
- Units lacking complete plumbing facilities;

- Overcrowding - units housing more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms (also known as Overcrowding); or
- Housing Cost Burden - households paying more than 30% of household income towards housing costs (for renters, housing costs include rent paid by the tenant plus utilities, and for owners, housing costs include mortgage payments, taxes, insurance, and utilities).

HUD considers the following as “Severe Housing Problems”:

- Units lacking complete kitchen facilities;
- Units lacking complete plumbing facilities;
- Severe Overcrowding - units housing more than 1.5 persons per room; or
- Severed Housing Cost Burden – households paying more than 50% of the household income towards housing costs.

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

Summary of Housing Needs

Tables 5 through 21 below reflect data from the HUD Comprehensive Housing Affordability Strategy (CHAS). The CHAS estimates the number of low- and moderate-income households with housing problems. The CHAS is based on custom tabulations from the 2016-2020 U.S. Census American Community Survey (ACS), combined with the HUD Area Median Family Income (HAMFI) limits. Households at or below 80% of HAMFI are referred to as Low- and Moderate-Income (LMI). CDBG funded activities must primarily benefit persons from LMI households.

The CHAS assumes that households self-reporting zero or negative income and paying rent in the ACS have housing cost burdens, while households paying no cash rent are assumed to be without cost burdens.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	59,730	67,070	12%
Households	21,205	22,910	8%
Median Income	\$80,177.00	\$100,664.00	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	1,860	1,625	2,995	2,310	14,125
Small Family Households	480	495	965	860	8,160
Large Family Households	55	110	235	280	1,940
Household contains at least one person 62-74 years of age	520	380	670	555	2,765
Household contains at least one person age 75 or older	475	460	480	405	785
Households with one or more children 6 years old or younger	210	210	350	524	2,140

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	40	10	25	25	100	0	0	0	15	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	0	35	0	50	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	35	30	45	160	4	0	30	39	73
Housing cost burden greater than 50% of income (and none of the above problems)	480	435	175	20	1,110	535	270	295	200	1,300
Housing cost burden greater than 30% of income (and none of the above problems)	110	355	1,000	460	1,925	100	140	520	445	1,205

	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)	90	0	0	0	90	95	0	0	0	95

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	585	485	265	90	1,425	535	270	330	250	1,385
Having none of four housing problems	525	420	1,265	815	3,025	215	445	1,130	1,155	2,945
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	170	325	465	960	225	155	235	615
Large Related	45	70	50	165	4	35	115	154
Elderly	369	305	190	864	300	215	365	880
Other	105	155	525	785	100	4	125	229
Total need by income	689	855	1,230	2,774	629	409	840	1,878

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	190	190	200	135	0	335
Large Related	0	0	30	30	4	25	40	69
Elderly	264	120	65	449	225	100	110	435
Other	0	105	135	240	100	0	0	100
Total need by income	264	225	420	909	529	260	150	939

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	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										
Single family households	65	35	65	45	210	0	0	30	39	69
Multiple, unrelated family households	0	0	0	0	0	4	0	0	0	4
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	65	35	65	45	210	4	0	30	39	73

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% 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 2018-2022 ACS 5-Year data estimates that there are a total of 24,360 households in the City of Rocklin, of which 5,006 (21%) are single-person households (householder living alone). The majority of single-person householders are female (63%) and 56% are age 65 or older.

Using the data in Tables 7 and 8 above, it is estimated that a minimum of 1,187 single-person households are living with a Housing Problem and 1,756 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.

Of the 156 households on the Placer County Housing Authority waiting list for assistance, 102 are single person households (66%). The Roseville Housing Authority has 175 households on the waiting list, of which 72 are single person households (41%). 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 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.

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.

Persons Living with a Disability

The 2018-2022 ACS 5-Year data estimates 6,710 persons with a disability living in Rocklin, which accounts for 9% of the population.

- 368 individuals under age 18
- 3,118 individuals age 18-64
- 3,224 individuals age 65 and older

Placer County Housing Authority reports that 111 households on the waiting list for rental assistance include a disabled adult member (72%). The Roseville Housing Authority waiting list has 46 (26%) disabled households on the waiting list.

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.

Domestic Violence, Dating Violence, Sexual Assault and Stalking

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 200 families of survivors in Rocklin, of which approximately 150 are in need of housing assistance.

AMI Housing (AMIH) is a Placer County housing provider working with persons who identify as victims of domestic and/or dating violence, sexual assault, human trafficking, and/or stalking. AMIH estimates approximately 1,355 households in need of services countywide. This number is a rough approximation as many do not self-report victim status. The Gathering Inn, a homeless services provider in Placer County, is currently serving 5 Rocklin victims. The Gathering Inn notes that to achieve housing stability, these households need rental assistance (including first and last month's rent, deposit, and move in kits), case management, Permanent Supportive Housing, Homeless Prevention, and Document Collection assistance.

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.

What are the most common housing problems?

Housing Cost Burden is by far the most common housing problem in the City of Rocklin for both renter and homeowner households. Table 7 indicates that of households at or below 80% AMI, 4,689 reported a Housing Problem, and of that number 4,415 (68% of LMI households) were cost burdened. This equates to 19% of all Rocklin households.

Compared to cost burdened LMI households, the share of LMI households living in substandard housing (1%) or in overcrowded situations (3%) is relatively low. However, there are a total of 75 households living in substandard housing and 2,339 in overcrowded housing that would benefit from assistance to improve their housing or reduce the cost of locating more suitable housing.

The Salvation Army reports that Rocklin 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 leaves low-income families facing housing cost burden problems. 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.

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 many families. Families are to the point where they are focused on doing all they can to stay housed. 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?

Elderly LMI households are most significantly impacted by the cost of rent, mortgage and utilities. Over 50% of Extremely-Low and Very Low-income households in Rocklin include at least one person age 62 or older. Housing Cost Burden affects 44% of elderly renters and 29% of elderly homeowners. These are often small related households which is also reflected in the 18% of small related renter households and 9% of small related homeowner households with housing cost burden.

Service providers report that single parents, elderly, disabled adults and transitional age youth struggle more consistently with housing issues. Many of them live off one income, or a fixed income of SSI/SSDI

and government benefits. Transitional age youth are aging out of the foster care system or leaving their parent's home for the first time and are not prepared to secure the employment needed to live comfortably. Households with language barriers also encounter housing problems and require culturally appropriate assistance.

The Latino Leadership Council (LLC) notes that 100% of their clients are low-income. They have found that 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 insecurity, 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 placed at a lower priority for services. 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

The Salvation Army food pantry is available for residents to receive food items daily. Many of the clients they see are actively homeless or nearing homelessness. Of this homeless and at-risk clientele, most suffer from severe substance use or mental health conditions requiring treatment. Most do not have health insurance, leaving them without treatment and/or medication needed in order for them to achieve housing stability. Formerly homeless families and individuals nearing the termination of their assistance are searching for other resources and agencies to take the place of assisting them. Salvation Army financial assistance programs are limited to one-time assistance for rent, deposit or utility bills. After families are assisted, they search for other agencies to assist with either remaining costs or subsequent monthly bills.

Rapid Rehousing assistance is available from Advocates for Mentally Ill Housing (AMIH,) but only for security deposit and one month of rent. Rapid Rehousing through the CalWorks Housing Support Program (HSP) provides six months of assistance and gradually decreases each month. Most families that have gone through the HSP program have attained housing and have sustained housing due to the support team provided while in the program. The Gathering Inn reports that their client families that received HSP services over the last two years have been able to get on their feet and have done well upon the termination of assistance. The Gathering Inn finds that families that lose their housing situation and return are often those with a parent returning to addiction and/or domestic violence. Lack of a safety plan or some savings to deal with emergencies also can contribute to a return to homelessness.

Successful Rapid-Rehousing relies on forming connections with local social services, community support, and anything that reduces the feeling of isolation. Learning money management skills and how to control monthly expenses also is a key indicator of success.

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.

Housing stability is crucial for families with children. Experiencing homelessness at any age is traumatic but experiencing it as a youth is proven to be extremely traumatic and can instigate a variety of potential long-term impacts such as behavioral problems, academic issues, difficulty with emotional regulation, an increase in anxiety and depression, increased risk of risky behaviors, increased risk of chronic health conditions, and lack of safety or trust in general. The National Coalition for the Homeless explains that families experiencing homelessness move frequently and every time a child must change schools, his or her education is disrupted. The organization notes that some studies report that children lose 3-6 months of education with every move. According to the National Center for Homeless Education, students experiencing homelessness are chronically absent at a rate that is at least double that of the overall student population. The report concludes with the following statement, "What homeless children need most of all is a home."

Many families that are unhoused have difficulty accessing safe places to sleep. They may be sleeping in vehicles, staying at an emergency shelter, or spending an unsustainable amount of household income to live in a hotel room without proper food storage or cooking facilities and in some cases may be in proximity to unsafe individuals. Larger families need more space, and income often falls short of paying for housing that avoids overcrowding.

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:

Data on the homeless population in Placer County is tracked through the Homeless Management Information System (HMIS), a federally mandated online data system for programs dedicated to serving persons experiencing or at risk of homelessness, and homeless prevention programs that receive funding as a HUD approved Continuum of Care (CoC). The HMIS collects data on the provision of housing and services to homeless individuals and families, and persons at risk of homelessness. In Placer County, the HMIS is maintained by the Homeless Resource Council of the Sierras (HRCS). HUD considers households paying more than 50% of income towards housing costs to be unsustainable and at risk of losing their housing. 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

Extremely low-income households that are severely cost-burdened (paying more than 50 percent of their income for rent) are most susceptible to becoming homeless. Other populations disproportionately at risk of becoming homeless are victims of domestic violence, persons that experience generational homelessness, persons with substance use issues, those with severe mental health or chronic physical health problems and people exiting incarceration. Victims of domestic violence, sexual assault and sex trafficking frequently have serious mental health or substance use disorders, or criminal histories as a result of victimization have an increased risk as well.

Service providers working with at-risk and homeless households often see the return of former clients, sometimes multiple times. For some people, housing instability can be a cycle that is hard to break. Long-term follow up and case management is needed to help reduce recidivism. The transition from being unhoused to housed, especially for long-term, chronically homeless clients, can be isolating and jarring. Persons going through this transition have shared feelings about losing their sense of community and the stress of now being bound by a lease, laws, and tenant responsibilities. Providing a space for support, questions, and connection is important, as well as case management to assist with ongoing questions and to provide a framework for being a successful tenant.

An aging population will result in seniors with special needs related to reduction in income, lifestyle changes, and declining mobility and self-care capability. Seniors on fixed incomes or limited retirement savings may need financial assistance for housing rehabilitation, accessibility improvements or supportive services to retain independence in their homes.

Discussion

The City is dedicated to fostering housing stability for the most vulnerable populations by working closely with organizations serving lower-income families and individuals to address housing cost burden. The City of Rocklin Strategic Plan prioritizes the safety, health and well-being of the community. The City partners with nonprofits, social service agencies, and the community to address the root causes of crime and social instability.

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 greater rate than the general population at that same income level. HUD looks at four factors as indicators of housing needs: lacking a complete kitchen; lacking complete plumbing facilities; more than one person per room (or 1.5 persons for “severe” impact); and/or a housing cost burden greater than 30% of household income (or greater than 50% for “severe” impact).

The 2020 U.S. Census ACS estimates that racial composition of Rocklin households is:

- 64.4% White (46,146 households)
- 11.7% Black/African American (1,194 households)
- 0.4% American Indian/Alaskan Native (295 households)
- 11.7% Asian (8,354 households)
- 0.3% Native Hawaiian/Other Pacific Islander (192 households)
- 7.1% are of two or more races (5,064 households)
- 13.9% of Rocklin residents identify as Hispanic or Latino (9,944 households)

Analysis in sections NA-15 Disproportionately Greater Need: Housing Problems, NA-20 Disproportionately Greater Need: Severe Housing Problems, NA-25 Disproportionately Greater Need: Housing Cost Burden, and NA-30 Disproportionately Greater Need: Discussion identifies significant disparities (more than 10%) for race and ethnicity, but also looks at a comparison of White Non-Hispanic (64.4% versus all other races and Hispanic households (24.9%) which may be considered to have a reduced margin of error.

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	1,390	345	320
White	930	250	245
Black / African American	55	0	0
Asian	155	30	60
American Indian, Alaska Native	15	0	0
Pacific Islander	15	0	0
Hispanic	150	69	14

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	1,310	215	0
White	1,140	185	0
Black / African American	0	25	0
Asian	29	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	0	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	1,790	720	0
White	1,370	555	0
Black / African American	30	4	0
Asian	150	99	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	150	29	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	875	920	0
White	610	825	0
Black / African American	30	0	0
Asian	105	10	0
American Indian, Alaska Native	10	4	0
Pacific Islander	0	0	0
Hispanic	95	45	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 HUD CHAS data does not include households reporting as being of “two or more races”, which does not allow for income level comparison for this ACS race category. In addition, the very small percentages of Black/African American, American Indian/Alaskan Native, Asian and Native Hawaiian/Other Pacific Islander results in a higher margin of error.

Households at all income levels and all race and ethnicities are affected by the four HUD housing problems. However, there are populations with a significantly higher rate of occurrence of one or more housing problems than others at their same income level. As noted above, the small percentages of Black/African American, American Indian/Alaskan Native, Asian and Native Hawaiian/Other Pacific Islander may result in a higher margin of error for these races.

The data indicates that Moderate-Income households experience housing problems significantly less than households at the Extremely Low-, Very Low- and Low-Income levels. There is a disproportionate impact on Non-White race households at the lower-income levels.

Extremely Low-Income (0-30% AMI)	
Percent of Households Reporting One or More Housing Problems	
All Races and Ethnicities Combined	68%
White	65%
Black/African American	100%
Asian	63%
American Indian/Alaskan Native	100%
Native Hawaiian/Other Pacific Islander	100%

Hispanic	64%
All Non-White	69%

A significant percentage of Black/African American, American Indian/Alaskan Native and Native Hawaiian/Other Pacific Islander Extremely Low-Income households report having one or more housing problems at a higher rate than other races. Hispanic households report housing problems at close to the rate of all others. When added together, all non-White households experience housing problems at nearly the same rate as White households.

Very Low-Income (31-50% AMI)	
Percent of Households Reporting One or More Housing Problems	
All Races and Ethnicities Combined	86%
White	86%
Black/African American	0%
Asian	74%
American Indian/Alaskan Native	-
Native Hawaiian/Other Pacific Islander	-
Hispanic	100%
All Non-White	82%

No Black/African American households at the Very Low-Income level reported experiencing housing problems and there were no American Indian/Alaskan Native or Native Hawaiian/Other Pacific Islander households reported at this income level. Asian households reported housing problems significantly less. White and Non-White households reported at close to the same rate.

Low-Income (51-80% AMI)	
Percent of Households Reporting One or More Housing Problems	
All Races and Ethnicities Combined	71%
White	71%
Black/African American	88%
Asian	60%
American Indian/Alaskan Native	0%
Native Hawaiian/Other Pacific Islander	0%
Hispanic	84%
All Non-White	71%

Black/African American and Hispanic households at the Low-Income level reported housing problems at a significantly higher rate than other races. Asian households reported significantly less. White and all Non-White households reported at the same rate.

Moderate-Income (81-100% AMI)	
Percent of Households Reporting One or More Housing Problems	
All Races and Ethnicities Combined	49%
White	43%
Black/African American	100%
Asian	91%
American Indian/Alaskan Native	71%
Native Hawaiian/Other Pacific Islander	-
Hispanic	68%
All Non-White	80%

All Non-White races and Hispanic households at the Moderate-Income level report housing problems at a higher rate than White households.

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 generally defines a “disproportionate need” as any need for a certain race or ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race and ethnicity that reported experiencing severe housing problems by income level, according to the 2016-2020 CHAS as reported by the U.S. Census Bureau.

According to the 2020 ACS, only 0.4% of the total population in Rocklin is American Indian/ Alaskan Native and .3% is Native Hawaiian/Other Pacific Islander. Given the low share of these populations, the estimates from the ACS and CHAS datasets for specific income levels may include relatively large margins of error.

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	1,220	515	320
White	820	355	245
Black / African American	55	0	0
Asian	130	50	60
American Indian, Alaska Native	15	0	0
Pacific Islander	15	0	0
Hispanic	140	80	14

Table 17 – Severe Housing Problems 0 - 30% 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%

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	905	630	0
White	775	550	0
Black / African American	0	25	0
Asian	14	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	115	20	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	705	1,805	0
White	490	1,430	0
Black / African American	10	24	0
Asian	100	155	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	50	130	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	135	1,670	0
White	115	1,325	0
Black / African American	19	10	0
Asian	0	115	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	0	140	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

Very few Moderate-Income households (7%) experience severe housing problems compared to households at the Extremely Low-, Very Low- and Low-Income levels (59%, 59% and 28%, respectively).

Hispanic Extremely Low-, Very Low- and Low-Income household experience severe housing problems at a disproportionately higher rate than non-Hispanic White households at the same income levels (56% and 44% respectively). Non-White race households at the Extremely Low-, Very Low- and Low-Income levels experience severe housing problems at a higher rate than White households, but the variance is slightly less than the 10% difference that HUD considers to be significant (44% and 52%, respectively).

Extremely Low-Income (0-30% AMI) Percent of Households Reporting Severe Housing Problems	
All Races and Ethnicities Combined	59%
White	58%
Black/African American	100%
Asian	54%
American Indian/Alaskan Native	100%
Native Hawaiian/Other Pacific Islander	100%
Hispanic	60%
All Non-White	64%

A significant percentage of Black/African American, American Indian/Alaskan Native and Native Hawaiian/Other Pacific Islander Extremely Low-Income households report experiencing severe housing problems at a higher rate than other races. Hispanic households report housing problems at close to the

rate of all others. When added together, all non-White households experience housing problems at nearly the same rate as White households.

Very Low-Income (31-50% AMI)	
Percent of Households Reporting Severe Housing Problems	
All Races and Ethnicities Combined	59%
White	58%
Black/African American	0%
Asian	36%
American Indian/Alaskan Native	-
Native Hawaiian/Other Pacific Islander	-
Hispanic	85%
All Non-White	65%

No Black/African American households at the Very Low-Income level reported experiencing severe housing problems and there were no American Indian/Alaskan Native or Native Hawaiian/Other Pacific Islander households reported at this income level. Asian households reported severe housing problems significantly less. Non-White households reported severe housing problems at a higher rate than White households, but the difference was not a significant amount.

Low-Income (51-80% AMI)	
Percent of Households Reporting Severe Housing Problems	
All Races and Ethnicities Combined	28%
White	26%
Black/African American	29%
Asian	39%
American Indian/Alaskan Native	0%
Native Hawaiian/Other Pacific Islander	-
Hispanic	28%
All Non-White	34%

Asian households at the Low-Income level reported severe housing problems at a significantly higher rate than other races. No American Indian/Alaskan Native households reported a severe housing problem and there were no Native Hawaiian/Other Pacific Islander households at this income level. Non-White households reported severe housing problems higher than White households, but the difference was not a significant amount.

Moderate-Income (81-100% AMI)	
Percent of Households Reporting Severe Housing Problems	
All Races and Ethnicities Combined	7%
White	8%
Black/African American	66%
Asian	0%
American Indian/Alaskan Native	0%
Native Hawaiian/Other Pacific Islander	-
Hispanic	0%
All Non-White	6%

Black/African American households report severe housing problems at a far more significant rate than other races. Due to the very small number of households in this category, the margin of error is fairly high. All other races and Hispanic households at the Moderate-Income level report severe housing problems at a higher rate than White households.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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 considers households paying more than 30% of their income towards housing costs to be experiencing a housing cost burden. Those paying in excess of 50% of household income are considered to be severely cost burdened. Severe cost burden is a significant factor leading to housing instability and an increased risk of homelessness. In Rocklin, 34% of households meet the HUD definition of cost burdened and 14% are severely cost burdened.

The 2020 U.S. Census ACS estimates that racial composition of Rocklin households is:

- 64.4% White (46,146 households)
- 11.7% Black/African American (1,194 households)
- 0.4% American Indian/Alaskan Native (295 households)
- 11.7% Asian (8,354 households)
- 0.3% Native Hawaiian/Other Pacific Islander (192 households)
- 7.1% are of two or more races (5,064 households)
- 13.9% of Rocklin residents identify as Hispanic or Latino (9,944 households)

The HUD CHAS data in the tables below does not include households reporting as being of two or more races. This may affect direct comparison with the ACS percentages noted above. In addition, the very small percentages of Black/African American, American Indian/Alaskan Native, Asian and Native Hawaiian/Other Pacific Islander results in a higher margin of error.

The analysis below identifies a significant disparity as experiencing housing cost burden at a rate that is 10% more than other races or ethnicity. There is also a comparison of White Non-Hispanic (64.4% of the population) versus all other races and Hispanic households (28%) which may be considered to have a reduced margin of error.

Housing Cost Burden

Housing Cost Burden	Households paying less than 30% of income	Households paying 30-50% of income	Households paying more than 50%	No / negative income (not computed)
Jurisdiction as a whole	14,075	4,335	2,940	315
White	10,905	3,385	2,230	245
Black / African American	235	50	80	0
Asian	1,135	355	255	60
American Indian, Alaska Native	44	50	15	0
Pacific Islander	0	10	15	0
Hispanic	1,375	315	280	14

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

Hispanic	30%	14%
All Non-White	33%	15%

White, Asian, and Hispanic households experience housing cost burden at approximately the same rate as the total population. American Indian/Alaskan Natives and Native Hawaiian/Other Pacific Islanders experience housing cost burden at a significantly higher rate than other races. White and Non-White households are affected by housing cost burden at a similar rate.

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?

Analysis of the data included in sections NA-15, NA-20 and NA 25 reveal that there are racial and ethnic groups that encounter housing problems at a higher rate than the Rocklin population as a whole. However, the relatively small number of Black/African American, American Indian/Alaskan Native, Asian and Native Hawaiian/Other Pacific Islander households may result in a higher margin of error for these races.

By far, the most significant problem is housing cost burden. Housing cost burden affects all races and ethnicities at the Extremely Low-, Very Low- and Low-Income levels. The data suggests that American Indian/Alaskan Natives and Native Hawaiian/Other Pacific Islanders experience housing cost burden at a significantly higher rate than other races.

A significant percentage of Black/African American, American Indian/Alaskan Native and Native Hawaiian/Other Pacific Islander Extremely Low-Income households report having one or more housing problems and severe housing problems at a higher rate than other races.

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

Housing needs are noted above with housing cost burden being the most common, and most severe need. HUD defines and affordable housing cost as no more than 30% of household income. Approximately 34% of Rocklin households pay more than 30% of household income toward housing costs. HUD considers households paying in excess of 50% of household income toward housing costs to be experiencing a severe housing cost burden. In Rocklin, 14% of households report paying more than half of their income towards housing costs which can lead to housing instability and becoming at risk of homelessness. The stock of affordable housing in Rocklin is not sufficient to meet the needs of many lower-income households.

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

The HUD CPD Mapping Tool does not indicate areas of concentration for Black/African American, American Indian/Alaskan Native or Native Hawaiian/Other Pacific Islander households.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Rocklin is served by two housing authorities, the Roseville Housing Authority and the Placer County Housing Authority. There are no public housing units located in Rocklin, however the housing authorities administer the HUD funded Housing Choice Voucher program. Housing Choice Vouchers extend rental subsidies to Extremely Low- and Very Low- Income households, including families, seniors and the disabled. The program offers a voucher that pays the difference between the Payment Standard (usually based on a percentage of the current HUD fair market rent amount) and what a tenant can afford to pay (30% of household income). The voucher allows a tenant to choose housing that costs above the payment standard, providing the tenant pays the extra cost.

There are currently 395 Rocklin households assisted through the HUD Housing Choice Voucher Program. The Roseville Housing Authority provides assistance to 284 families and the Placer Housing Authority assists 111. The need for rental assistance far outweighs the amount of assistance available. Combined, the housing authorities currently have 331 households on their waiting lists in need of assistance. The City of Rocklin 2021-2029 Housing Element includes an objective to provide housing authority referrals to households in need of housing assistance and to encourage property owners to accept Housing Choice Voucher assistance.

Tables 22 through 25 provide combined information from both housing authorities serving the City of Rocklin.

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	395	0	376	26	3	12

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 and Placer County 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				\$15,907		\$16,734	\$15,889	\$7,088
Average length of stay				5		5		
Average Household size				1.5		1.5	1	1.5
# Homeless at admission				41		27	19	2
# of Elderly Program Participants (>62)				141		138	9	0
# of Disabled Families				179		172	12	2
# of Families requesting accessibility features				0		0	38	0
# of HIV/AIDS program participants				0		0	0	0
# of DV victims				0		0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: Roseville Housing Authority and Placer County Housing Authority

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White				348		329	25	3	9
Black/African American				17		17	1	0	1
Asian				10		10	0	0	0
American Indian/Alaska Native				10		10	0	0	2
Pacific Islander				2		2	0	0	0
Other				1		1	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: Roseville Housing Authority and Placer County Housing Authority

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic				44		43	2	0	4
Not Hispanic				351		333	24	3	8

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: Roseville Housing Authority and Placer County Housing Authority

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

The Roseville Housing Authority and the Placer County Housing Authority do not own or operate any public housing units and therefore do not keep a waiting list for accessible units. However, they do administer the Housing Choice Voucher rental assistance program. The housing authorities act 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.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders
How do these needs compare to the housing needs of the population at large**

There are no public housing units in Rocklin.

To qualify for the Housing Choice Voucher program, applicants must be very low-income (at or below 50% of AMI). As indicated by the average income information above, the vast majority of new admissions to the program are extremely low-income families (at or below 30% of AMI). Families at this income level have difficulty meeting their basic needs even with the assistance of the voucher program. Housing Authority staff are well-versed in available resources and frequently refer voucher holders to other community organizations. In addition, both the Placer County and the Roseville Housing Authority offer the Family Self-Sufficiency (FSS) program to help voucher holders augment their education, find employment, build assets, and achieve economic independence.

Many voucher holder families have a disabled family member or are elderly households. These households may have an increased need for accessibility of housing and public spaces to accommodate wheelchairs and other physical disabilities, need for meals on wheels or other meal services, or may need for transportation services to maintain an independent living situation.

Discussion

Based on the extended waiting lists of the two housing authorities, it is evident that additional rental assistance and affordable housing units are needed for extremely low- and very low-income Rocklin residents.

The Placer Housing Authority and the Roseville Housing Authority administer Veterans Affairs Supportive Housing (VASH) vouchers. HUD-VASH is a collaborative program that pairs HUD Housing Choice Voucher (HCV) rental assistance with Veterans Affairs case management and supportive services. These services are designed to help homeless Veterans and their families obtain permanent housing and access the health care, mental health treatment, and other supports necessary to help them improve their quality of life and maintain housing over time.

The housing authorities also administer Mainstream Vouchers that are dedicated to households with a member who is 18-61 years and that has a disability. The disabled household member must be transitioning out of institutional or segregated settings, at serious risk of institutionalization, homeless, or at risk of becoming homeless.

Family Unification Program (FUP) Vouchers are for families for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child or children in out-of-home care, or the delay in the discharge of the child or children to the family from out-of-home care. Youths who have left foster care and are between 18 and 24 years of age may also use FUP Vouchers.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

There are many ways of defining homelessness and there are many differing aspects of homelessness. This section of the Consolidated Plan uses the following HUD definitions:

HUD uses the term “Literally Homeless” to define an individual or family that lacks a fixed, regular, and adequate nighttime residence. The term “homeless” in this plan refers to persons meeting the *Literally Homeless* definition. This includes:

- Persons with a primary nighttime residence that is a public or private place not meant for human habitation.
- Persons living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); and
- Persons exiting an institution where they have resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

HUD also uses the following terms to describe the type of homelessness a person or family is experiencing:

- *At Imminent Risk of Homelessness* - an individual or family that will imminently lose their primary night-time residence within 14 days and no subsequent residents has been identified, and that lacks the resources to gain permanent housing.
- *Chronically Homeless* - persons with a disabling condition or a family with a head of household that has a disabling condition, and the individual or family has been either continually homeless for one year or more and/or has experienced four or more episodes of homelessness within the past three years.
- *Unsheltered Homeless* - persons living outside, in cars, or other places not meant for human habitation.
- *Sheltered Homeless* - persons living in emergency shelters, motels paid for by an agency, or transitional housing.

Not included in this definition, and in the homeless count data listed below, are households temporarily living with family or friends (doubled up or couch surfing), households living in permanent supportive housing or receiving Rapid Rehousing assistance, and those in institutions (jails, foster care, or hospitals).

The Homeless Resource Council of the Sierras (HRCS) is a nonprofit organization serving as the "collaborative applicant" and "administrative entity" for two Continuums of Care (CoCs) including the Roseville/Rocklin/Placer County CoC (CA-515). HRCS promotes a community-wide commitment to the goal of ending homelessness. The CoC is a broad-based coalition of homeless housing and shelter providers, consumers, advocates, and government representatives working together to develop strategies and approaches for addressing homelessness. As the Administrative Entity for the CoC, HRCS acts as a pass-through or clearinghouse of federal and state homeless funding sources and maintains data regarding persons experiencing homelessness in Placer County. This data is tracked through the Homeless Management Information System (HMIS), a federally mandated online data system for all dedicated homeless and homeless prevention programs that receive funding as a HUD approved Continuum of Care (CoC). The HMIS collects data on the provision of housing and services to homeless individuals and families, and persons at risk of homelessness.

HRCS also leads the HUD required Homeless Point-in-Time (PIT) Count and annual Housing Inventory Count (HIC). Although HUD requires completion of a PIT Count every other year, HRCS conducts an annual count. It should be noted that while the PIT Count provides useful data for comparisons over time, the PIT only identifies the number of persons experiencing homelessness on a single night. Over the period of a year, many individuals and families will cycle in and out of homelessness. The total number of persons experiencing homelessness over a one-year period will be much greater than the number reported for the one night of the PIT Count. Per HUD direction, the PIT is conducted during the last 10 days of January. The 2024 PIT Count reports that the number of persons experiencing homelessness in Placer County decreased from 750 in 2022 to 702 in 2024, a reduction of 6%. Unsheltered homelessness decreased from 408 to 366 (-10%) over the same period. The 2024 PIT identified a total of 39 persons experiencing homelessness in the City of Rocklin, of which 32 were unsheltered and 7 were sheltered.

While the total number of homeless decreased, the number of chronically homeless in Placer County increased slightly from 256 to 261 (2%) over the past two years. However, the number of chronically homeless that were unsheltered decreased from 158 to 141 (-11%) over the same period.

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)	0	8	69	29	37	254

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 Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	24	7	36	15	19	263
Chronically Homeless Individuals	3	2	18	7	9	365
Chronically Homeless Families	0	0	0	0	0	365
Veterans	0	2	3	1	1	262
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Data Source Comments: 2024 Placer County PIT Count

Indicate if the homeless population is: 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.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Not applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	5	17
Black or African American	0	7
Asian	0	1
American Indian or Alaska Native	0	0
Pacific Islander	2	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	1
Not Hispanic	7	31

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

The 2024 Placer County PIT Count identified two Rocklin families with children. Both were living unsheltered. Neither family agreed to participate in a survey so there is no data available relating to their specific situations or their needs.

The Pit Count found 45 Homeless Veterans in Placer County, of which two were living in Rocklin. They both stated they had only recently become homeless and did not meet the HUD definition of Chronically Homeless. Both were single men without families, were long-time residents of Placer County and both were unsheltered.

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

Due to the small numbers of homeless persons in the City of Rocklin, there may be a significant margin of error when looking at racial and ethnic groups. In general, most persons experiencing homelessness in Rocklin are White and Non-Hispanic, with Black and Non-Hispanic being the second largest group. Black and Non-Hispanic individuals are more likely to experience Unsheltered Homelessness than other racial or ethnic groups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The seven Sheltered individuals noted in the PIT Count reside in units operated by AMI Housing (AMIH). AMIH provides housing and services for persons at imminent risk of or experiencing homelessness.

Most of their clients have a mental illness or other debilitating disabilities. AMIH estimates 1,936 households in Placer County include a person with a disability and are in need of assistance to remain stably housed.

The majority of Homeless individuals in Rocklin are living Unsheltered. To move towards housing stability, these individuals and families may require case management; housing navigation (assistance with locating appropriate housing); financial assistance for application fees, deposits, security deposits, monthly rental assistance and utility deposits; household furnishings; food; transportation; mental or physical health treatment; substance use treatment; or other services.

Discussion:

Agencies providing services to persons experiencing or at risk of homelessness indicate the following issues as barriers to housing security for vulnerable households in Placer County:

- The primary barrier is the high cost of rent and lack of affordable housing.
- Insufficient income for households living on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI).
- Shortage of housing assistance vouchers and subsidized housing.
- Limited housing options for persons with disabilities.
- Need for permanent supportive housing for persons that need case management or services to maintain housing stability.
- Generational homelessness (experienced homelessness with parents).
- Need for more treatment and/or assistance for persons with mental health issues, substance use disorder, or developmental disability.
- Limited amount of services and housing that meets the needs of persons with chronic health conditions and/or disabilities.

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

Introduction:

There are many individuals in need of special housing types such as supportive housing, group homes, or other alternative housing opportunities matched with services to enable them to live independently and avoid homelessness or institutionalization. These individuals include the 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; agricultural workers; and persons under the influence of substance use. 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.

Describe the characteristics of special needs populations in your community: What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly

Elderly households may have an increasing need for accessibility of housing and public spaces to accommodate wheelchairs and other physical disabilities, need for meals on wheels or other meal services, and need for transportation services. According to the 2022 ACS, there were 4,254 elderly persons living in Rocklin, defined as those over the age of 65. Of those individuals, 1,688 were over the age of 75. Households with at least one elderly member comprise over half of Rocklin households living at or below the Very Low-Income (VLI) limit at or below 50% AMI. The Placer County 2024 Homeless Point-in-Time Count found 37 individuals aged 65 and older living unsheltered on the night of January 23, 2024.

Rising housing costs compounded by insufficient retirement income, illness, or job loss can quickly result in homelessness for low-income seniors. Housing stability for these households relies on the availability of affordable housing, preferably housing that accommodates the needs of residents as they age.

Frail Elderly

Frail elderly is defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework. The needs of the frail elderly include those of the elderly listed above, in addition to other services such as in-home aids or living situations that provide medical support. According to the 2022 ACS, there were 1,480 elderly Rocklin residents who are likely considered frail because they are age 65 or older and have a disability. Service providers identify the need for assistance with Activities of Daily Living (ADL), appropriate housing, and senior housing units.

Adults with Disabilities

The 2023 5-year ACS estimates a total of 7,235 Rocklin residents are living with a disability.

The Agency on Aging Area 4 (AAA4) serves aging adults (60+), adults with disabilities, and the people who care for them in seven counties: Nevada, Placer, Sacramento, Sierra, Sutter, Yolo, and Yuba. AAA4 oversees in-house programs as well as contracts with about 30 different organizations to provide

services for older adults and caregivers in the seven-county region. Service providers emphasize the need for Permanent Supportive Housing, landlord incentives, assistance with Activities of Daily Living (ADL), case management, appropriate housing, dedicated housing units, and senior housing units.

The American Association on Intellectual and Developmental Disabilities (IDD) defines IDD as a condition characterized by significant limitations in both intellectual functioning and adaptive behavior that originates before the age of 22. Rocklin residents with IDD are served by the Alta California Regional Center located in Sacramento, CA. They may struggle with conceptual skills such as language and literacy; money, time, and number concepts; and self-direction or with social skills including interpersonal skills, social responsibility, self-esteem, gullibility, and the ability to follow rules or obey laws and to avoid being victimized. Practical skills can also be a challenge. Activities of daily living (personal care), occupational skills, healthcare, travel or transportation, schedules and routines, safety, use of money, use of the telephone can be difficult for some individuals.

Alta Regional demonstrates that early intervention, appropriate education and support as an adult allows individuals with IDD to live a satisfying, meaningful, productive, independent, and integrated life in the community. However, parents with children that are approaching adulthood with a developmental disability report that appropriate housing settings are scarce and difficult to find. They voice concern that they are aging and are concerned about what would happen to their adult disabled children if they die or become unable to care for their children. They are asking for more housing coupled with supportive services providing independence for persons with developmental disabilities. Additional beds are needed in group homes for those who are more severely disabled.

The Placer County Department of Health and Human Services (HHS) provides assistance to persons with a disability of all ages. The HHS Full-Service Partnership (FSP) program provides intensive services to individuals with a serious mental illness. Services include crisis residential treatment and rent subsidies. A review of FSP data from 2020 revealed that 42 FSP participants were aged 60 years or older, one of whom was homeless, and one was homeless but sheltered. Additional permanent supportive housing for persons with mental health issues is needed to foster housing stability.

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

Domestic violence is emotionally, physically, and financially devastating for victims and their families. 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. They note that approximately 75% of families fleeing are already homeless or have been made so by their choice to flee the violence. Stand Up Placer estimates that there are 200 families of survivors in Rocklin, of which approximately 150 are in need of housing assistance. Most will need mental health services. Many leave without basic necessities such as clothing and will need furniture and household goods to start over in a new home.

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

Persons living with HIV or AIDS often are at risk of losing their housing due to increased medical costs or due to limited 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.

The Sacramento/Roseville/Arden Arcade Metropolitan Statistical Area (MSA) covers the counties of El Dorado, Placer, Sacramento and Yolo. The California HIV Surveillance Report published on February 8, 2024 by the State of California Department of Public Health states that in 2022, there were 5,877 persons living with diagnosed HIV infection within the MSA. Of those individuals, 4,605 were in care and 4,048 had achieved viral suppression. The HIV.gov website defines viral suppression and explains that viral suppression helps to keep persons diagnosed with HIV healthy and prevents transmission. It means that an individual's viral load is so low that it cannot be detected by standard lab tests.

The report does not provide more detailed information by MSA or by county. However, it does provide information on disparities of impact for the State of California. Among racial and ethnic groups, Black/African Americans were found to be the most disproportionately affected by HIV. Infection rates are higher and the percentage of persons achieving viral suppression is lower than all other racial or ethnic groups. The report notes that Latinx also have proportionately higher rates of HIV diagnoses and lower viral suppression than the general population.

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 Rocklin is not a Participating Jurisdiction (PJ) for the receipt of HOME funding from HUD.

Discussion:

Additional categories of special needs:

Agricultural workers. The research article *Employment and Earnings of California Farmworkers in 2015* by U.C. Davis and the California Employment Development Department identified approximately 1,500 agricultural workers whose highest earning job the previous year was located in Placer County. Most find it difficult to secure full-time employment throughout the year, which limits earning potential. The 2023 ACS identifies the median income for agricultural work as \$37,276, which is 33% of the median Placer County income of \$113,900. Agricultural workers seeking housing in Rocklin need highly subsidized units affordable to extremely low-income households.

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

Describe the jurisdiction’s need for Public Facilities:

How were these needs determined?

The City conducted a community needs survey, three public meetings, consultations with service provider and held a discussion with the City Council of the City of Rocklin. Comments received from these outreach efforts were combined with analysis of CHAS and other available data, reports and plans to determine the need for public facilities in the City of Rocklin.

Describe the jurisdiction’s need for Public Improvements:

How were these needs determined?

The City of Rocklin 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 41.5% or more LMI residents may qualify for Area Benefit. Exception Grantee status may change each year, depending on HUD income estimate calculations. Public Improvements serving the following areas may be eligible for CDBG funding.

2024 Eligible Census Tracts:

Census Tract	Low/Mod Percentage
211.03	44.38%
211.08	45.90%
211.29	44.31%
211.30	44.77%

2024 Eligible Block Groups:

Census Tract	Block Group	Low/Mod Percentage
211.03	4	47.00%
211.03	3	58.00%
211.08	2	45.80%
211.08	1	46.40%
211.09	2	42.50%
211.29	2	50.00%
211.30	1	41.50%
211.30	2	46.30%
211.31	3	48.10%
212.03	1	51.70%
213.23	2	60.20%

The City conducted a community needs survey, three public meetings, consultations with service providers and held a discussion with the City Council of the City of Rocklin. Comments received from these outreach efforts were combined with analysis of CHAS and other available data, reports and plans to determine the need for improvements to public infrastructure in the City of Rocklin.

Consultation with City of Rocklin Public Works (PW) staff indicates a need to continue with the City's work to complete accessibility improvements in eligible census tracts. . As noted above, census tract eligibility may change over the course of the five-year consolidated planning period.

**Describe the jurisdiction's need for Public Services:
How were these needs determined?**

The City conducted a community needs survey, three public meetings, consultations with service providers and held a discussion with the City Council of the City of Rocklin. Comments received from these outreach efforts were combined with analysis of CHAS and other available data, reports and plans to determine the need for public services in the City of Rocklin.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Rocklin, CA, offers diverse housing options for various preferences and budgets, including single-family homes, contemporary upscale residences, townhomes, condominiums, and rental apartments, appealing to young professionals and families. The median sales price fluctuated from \$662,000 in 2020 to a peak of \$820,000 in 2023, before correcting to \$747,444 in October 2024 due to changes in interest rates and market dynamics. Housing development has focused on expanding residential areas with amenities like parks and trails, reflecting a mix of high-density housing and sustainable planning. The rental market has tightened as rising home prices made renting a practical choice, leading to elevated rental rates, although it stabilized in 2024. Overall, Rocklin is adapting to growth by enhancing infrastructure while maintaining its community charm.

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

Introduction

Rocklin, CA, offers a variety of housing options catering to different preferences and budgets. You can find single-family homes ranging from modest, mid-century houses to contemporary, upscale residences in newer developments. The city also features a selection of townhomes and condominiums, offering more compact living spaces often equipped with modern amenities suitable for young professionals or those seeking lower maintenance options. Additionally, there are rental apartments, appealing to those not ready to buy, with choices from budget-friendly complexes to luxury units. The housing landscape is complemented by family-friendly neighborhoods with parks and schools, as well as retirement communities that often provide amenities and services tailored to active seniors.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	16,940	71%
1-unit, attached structure	725	3%
2-4 units	1,135	5%
5-19 units	3,160	13%
20 or more units	1,420	6%
Mobile Home, boat, RV, van, etc	510	2%
Total	23,890	100%

Table 1 – Residential Properties by Unit Number

Data 2016-2020 ACS

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	35	0%	400	5%
1 bedroom	50	0%	1,950	26%
2 bedrooms	1,495	10%	2,540	34%
3 or more bedrooms	13,770	90%	2,670	35%
Total	15,350	100%	7,560	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.

Federal funds are used to assist individuals that are low-to-moderate income, depending on the funding source. According to City of Rocklin’s 2021-2029 Housing Element, there are currently 1,097 units of housing that are being assisted with public funds. These units are occupied by low-income families, seniors, and individuals with disabilities.

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

Of the 1,097 assisted units, ninety-eight (98) are at risk of converting to market rate between 2025 and 2035. The risks are the result of restrictive covenants expiring on units assisted with Section 202, Section 236(j)(1) and bond funding.

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

According to the United States Census Bureau, the City of Rocklin is home to 26,124 households. There are reported 23,890 units of housing available in Rocklin, leaving a deficit in the housing stock of approximately 2,234 housing units.

Describe the need for specific types of housing:

According to the city’s 2021-2029 Housing Element, there are severe deficiencies in units that are affordable to low-income individuals, larger family rental units and accessible units for individuals with a disability.

Discussion

The Sacramento Area Council of Governments (SACOG) met on March 19, 2020 and developed a Regional Housing Needs Plan. Within this plan is the Regional Housing Needs Assessment that is used to develop housing goals for each community. Rocklin’s RHNA is a total of 5,661 new units between 2021-2029. Seventeen percent (17%) of the new units will be targeted at extremely low-income individuals making less than thirty percent (30%) of the county area median income. Seventeen percent (17%) of the new units are targeted at very low-income individuals making 31-80% of AMI. Fourteen percent (14%) of the new units will be targeted to individuals between 81-120% AMI and the remaining thirty-two percent for individuals above 120% AMI. These RHNA numbers are targets to ensure that adequate sites and zoning are made available to address anticipated housing demands during the 2021-2029 planning period.

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

Introduction:

An analysis of the housing market in Rocklin provides critical insights into the dynamics of housing affordability and accessibility within this rapidly growing city. Known for its quality of life, strong educational institutions, and strategic location within the Sacramento metropolitan area, Rocklin has experienced significant changes in its housing landscape. The cost of housing has become a focal point of concern for both prospective homeowners and renters, as prices have risen in response to increased demand and limited supply. This section delves into the factors influencing housing costs in Rocklin, examining trends in home prices, rental rates, and the availability of affordable housing options. By understanding these elements, stakeholders can better address the challenges and opportunities present in Rocklin's housing market, ultimately contributing to more sustainable and inclusive community development.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	352,300	513,600	46%
Median Contract Rent	1,215	1,572	29%

Table 3 - Cost of Housing

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

Source:

Rent Paid	Number	%
Less than \$500	660	8.7%
\$500-999	870	11.5%
\$1,000-1,499	1,945	25.7%
\$1,500-1,999	2,515	33.3%
\$2,000 or more	1,560	20.6%
Total	7,550	99.8%

Table 4 - Rent Paid

Data 2016-2020 ACS

Source:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	530	No Data
50% HAMFI	945	184
80% HAMFI	2,610	488
100% HAMFI	No Data	1,027
Total	4,085	1,699

Table 5 - Housing Affordability

Data 2016-2020 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,678	1,777	2,206	2,992	3,455
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: HUD FMR and HOME Rents Sacramento Roseville, Arden, Arcade HUD Metro
Comments: FMR Area

Is there sufficient housing for households at all income levels?

In Rocklin, CA, the increasing population and economic growth have led to a heightened demand for diverse housing options. There is a notable need for affordable housing to accommodate lower- and middle-income families, as well as young professionals and seniors. Additionally, more multifamily units, such as apartments and town homes, are sought after to provide alternative living arrangements and reduce the pressure on single-family homes, reflecting the trend towards modern, compact living environments. Ensuring that housing developments incorporate affordable options while maintaining community amenities and accessibility will be crucial in addressing the evolving housing needs in Rocklin.

The city has recognized the pressing need for affordable housing solutions. For instance, the Vicara at Whitney Ranch project has provided 264 low-income condominiums with 2 and 3-bedroom units, ensuring affordability through resale restrictions that last for 30 years. This initiative is part of a broader strategy to address the housing affordability crisis in the region.

In addition to affordable options, there is a national growing interest in multifamily units such as apartments and townhomes. These types of housing are increasingly sought after as they offer alternative living arrangements that can alleviate the pressure on single-family homes. This shift reflects a broader trend towards modern, compact living environments, which are particularly appealing to younger demographics and those looking for more flexible housing solutions.

As Rocklin continues to develop, it is crucial that new housing projects incorporate affordable options while also maintaining essential community amenities and ensuring accessibility. This approach will be vital in meeting the evolving housing needs of the community and fostering a diverse and inclusive environment for all residents.

In summary, addressing the housing demands in Rocklin requires a multifaceted strategy that includes the development of affordable housing, the promotion of multifamily living options, and the integration of community resources to support a growing and diverse population.

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

According to the U.S. Census Bureau, Rocklin has seen .773% increase in population since 2020 and it is projected to increase over the next five years. Demographics studies and local planning initiatives indicate a steady growth trend due to factors such as its attractive quality of life, proximity to Sacramento and economic development. This increase in population will in turn lead to increased need for housing. As the City is already showing a housing shortfall of approximately 3,016 units, housing shortfall of approximately 2,234 units, this increased need will lead to increased cost of housing. These increases impact both homeownership and the rental market.

While specific projections for housing cost increases in Rocklin, CA, can vary based on market conditions, historical trends, and economic factors, experts generally anticipate moderate increases in home prices over the next five years. Factors such as demand for housing, interest rates, and local economic growth will influence these costs. Typically, annual increases in California housing markets range from 3% to 5%, but in competitive areas like Rocklin, it could be higher.

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

The current rental landscape in Rocklin, with the median rent for a one-bedroom apartment at \$1,800 to \$2,000, contrasted with the HOME High rent limit of \$1,418 and a projected fair market rent of \$1,777 for 2025, underscores a significant affordability gap. This disparity highlights the urgent need for strategies aimed at producing or preserving affordable housing. The City has implemented initiatives like increasing funding for affordable housing projects to meet the needs of low-income households, implementing inclusionary housing policies that require a percentage of new developments to be affordable, and leveraging public-private partnerships to create more low-income units. Understanding these metrics ensures that strategies are underpinned by data, addressing both current and anticipated housing needs and enabling better alignment with federal, state, and local resources.

Discussion:

Rocklin, CA, is experiencing population growth and economic development, driving an increased demand for diverse housing options, particularly affordable housing for lower- and middle-income families, young professionals, and seniors. With a 0.773% population increase since 2020 and projections for continued growth, the city faces a housing shortfall of approximately 3,016 units, which is likely to escalate housing costs for both ownership and rentals. The median rent for a one-bedroom apartment ranges from \$1,800 to \$2,000, significantly above the HOME High rent limit of \$1,418 and the projected fair market rent of \$1,777 for 2025, indicating a critical affordability gap. To address these challenges, the city may consider strategies such as increasing funding for affordable housing, implementing inclusionary housing policies, and exploring community land trusts or rent stabilization measures. Tailoring these initiatives based on local data will be essential in meeting the evolving housing needs of Rocklin and ensuring alignment with available resources

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

Introduction

The age of housing is a crucial indicator of a community's housing quality and condition. Without proper and regular maintenance, homes can deteriorate over time, which may discourage reinvestment, lower neighboring property values, and adversely affect residents' quality of life. Therefore, maintaining and enhancing housing quality is a key objective for the City. It is commonly understood in the housing industry that buildings typically start to show signs of wear and require reinvestment after 30 years, while homes older than 50 years often need major renovations if not adequately maintained.

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

A housing unit in "standard condition" is a residence that meets the basic health, safety, and living standards expected for satisfactory occupancy. This generally includes essential structural integrity, functional electrical and plumbing systems, adequate heating, and insulation, as well as compliance with local building codes and regulations. It should be free from significant defects, such as major leaks, pest infestations, or hazardous materials like lead-based paint. The interior and exterior should be in a state that does not require immediate major repairs or pose health risks to occupants. Overall, a "standard condition" housing unit provides a reasonably safe, comfortable, and habitable living environment.

Housing conditions are often assessed against the HUD Section 8 housing quality standards. Units that do not meet one or more of these standards are considered substandard but potentially suitable for rehabilitation. When evaluating housing issues within a city's stock, it is essential to consider several factors, including whether a unit lacks full plumbing or kitchen facilities, has more than one occupant per room, or imposes a cost burden exceeding thirty percent (30%) of a household's income.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,945	26%	3,590	47%
With two selected Conditions	35	0%	250	3%
With three selected Conditions	15	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,355	74%	3,700	49%
Total	15,350	100%	7,565	99%

Table 7 - Condition of Units

Data 2016-2020 ACS

Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,510	42%	2,785	37%
1980-1999	6,455	42%	3,385	45%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	2,265	15%	1,360	18%
Before 1950	120	1%	40	1%
Total	15,350	100%	7,570	101%

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	2,385	16%	1,400	18%
Housing Units build before 1980 with children present	3,170	21%	2,165	29%

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

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

Lead-based paint (LBP) was banned for residential use in 1979 because of discovered hazardous health conditions that may be caused by inhalation or direct touching of lead-based paint. The health effects are significant for children if exposed, potentially causing life-long impairments.

Data from the 2016-2020 CHAS estimates that twenty-one percent (21%) of owner and twenty-nine percent (29%) of renter units built before 1980 are occupied by households with children. This equates to 873 households.

To estimate the number of household units occupied by low- or moderate-income families with LBP hazards, the assumption can be made that housing units by year built are distributed evenly across all income levels. As such, using the household counts in the Needs Assessment, the share of low-income

households (0-50 percent AMI) with children under the age of six in Rocklin is 7 percent (403 low-income households divided by 5,116 total households with children under 6). The share of moderate-income households (50-80 percent AMI) is 9 percent (470 low-income households divided by 5,116 total households with children under 6).

Given these shares and the assumption stated above, it can be estimated that of the 873 households with children at risk for lead-based paint hazards (built before 1980), approximately 403 (7 percent of 873) are occupied by low-income households, and approximately 470 (9 percent of 873) are occupied by moderate-income households.

Discussion

The City of Rocklin's housing stock appears to be relatively mature, with a significant portion of the homes built between 1980 and 1999, suggesting they are over two decades old. Most of the housing stock tends to be in good condition with forty-nine percent (49%) of housing units not reporting any issues, although forty-seven percent of housing units do report at least one issue such as incomplete kitchen or plumbing facilities, overcrowding with more than one person per bedroom, and cost burdens exceeding 30% of the area median income (AMI) indicating there may be a need for a housing rehabilitation program that could assist low-to-moderate income residents.

With twenty-nine percent (29%) of the housing potentially having lead-based paint conditions, remediation efforts may be necessary. Overall, while Rocklin likely has substantial and possibly well-maintained housing, some of it may also need upgrades for modern safety standards.

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

Introduction:

Rocklin is served by both the Roseville Housing Authority and Placer County Housing Authority. Placer County is the default Housing Authority and Roseville Housing Authority provides supplemental services through a Reimbursement Agreement. The housing authorities do not operate any public housing in Rocklin but administer tenant and project-based voucher programs.

Assisted Housing

A total of 1,097 assisted rental units are provided within 13 developments, including units assisted through a variety of federal programs. These programs include HUD Section 8 (project-based) Section 236 (mortgage subsidy), Section 202 (mortgage subsidy), Section 515 (rural rental housing and rural cooperative housing), tax credits, bonds, and redevelopment set-aside funds.

Covenants and deed restrictions are the typical mechanisms used to maintain the affordability of publicly assisted housing, ensuring that these units are available to lower and moderate-income households in the long term. Over time, the City may face the risk of losing some of its affordable units due to the expiration of covenants and deed restrictions. As the relatively tight housing market continues to put upward pressure on market rents, property owners are more inclined to discontinue public subsidies and convert the assisted units to market-rate housing. No projects are at risk for losing their affordability prior to the end of this consolidated plan period.

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				301			60	0	0
# 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 PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

There is no public housing in the City of Rocklin.

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:

There is no public housing in the City of Rocklin.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 12 - Public Housing Condition

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

N/A: There is no public housing in Rocklin.

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

N/A: There is no public housing in Rocklin

Discussion:

Tenant-based vouchers for Rocklin are handled by both the Roseville Housing Authority and Placer County Housing Authority. These local agencies are responsible for the administration of the Housing Choice Voucher Program, often referred to as Section 8, which assists eligible low-income families, the elderly, and disabled individuals in affording decent, safe, and sanitary housing in the private market. The Housing Authorities manage the allocation of these vouchers, ensuring compliance with federal guidelines and local requirements.

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

Introduction

Addressing homelessness is a critical component of Rocklin's commitment to fostering a supportive and inclusive community. While the City of Rocklin itself does not directly operate homeless facilities, it collaborates with regional partners and organizations to offer vital services and support to individuals and families experiencing homelessness. This section will delve into the array of facilities and programs available to those in need, highlighting the collaborative efforts between municipal, county, and non-profit entities to provide emergency shelters, transitional housing, and essential services such as counseling, job training, and healthcare access. By examining these initiatives, the city aims to shed light on the current landscape of homelessness services in Rocklin, assess their effectiveness, and identify areas for enhancement to ensure better outcomes for those seeking stability and permanent housing solutions.

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)	119	0	13	16	0
Households with Only Adults	153	16	51	183	0
Chronically Homeless Households	0	0	0	95	0
Veterans	0	0	0	3	0
Unaccompanied Youth	0	0	0	0	0

Table 13 - Facilities and Housing Targeted to Homeless Households

Data Source Source Data: HUD 2023 CoC HIC Report

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 Rocklin, mainstream services play a vital role in complementing targeted services for homeless individuals, focusing on integrated support across various needs. Health services in the area, including local clinics and hospitals, provide essential medical care and preventive services, ensuring that underserved populations, including the homeless, receive necessary treatment. Mental health services are offered through county agencies like the Placer County Health and Human Services Department, providing counseling, crisis intervention, and support for mental health disorders. Employment services, facilitated by local job centers and workforce development programs, assist individuals, including those experiencing homelessness, in gaining job skills, securing employment, and achieving financial stability. These services are strategically aligned with targeted homelessness initiatives, offering wraparound support aimed at fostering stability, self-sufficiency, and overall well-being for homeless individuals in Rocklin.

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 Placer County, a network of dedicated services addresses the multifaceted needs of homeless and at-risk populations through specialized programs.

- The City of Rocklin's Community Oriented Policing and Problem Solving Unit connects the unhoused population to resources and will provide rides and gift cards/bus passes for the homeless population. They are often the first contact with homeless individuals in the city and can facilitate the rehousing process through their connection to many of the service providers also listed below.
- Acres of Hope is a long-term housing initiative for homeless single mothers and children, fostering economic, social, and spiritual development to break the cycle of homelessness.
- Home Start offers transitional housing and shelter for vulnerable families, including those facing chronic homelessness, mental illness, and domestic violence.
- New Beginnings focuses on aiding homeless families with targeted services like counseling for transitioning children.
- The Placer County Health and Human Services Adult System of Care enhances these efforts by promoting independence among adults and seniors through comprehensive medical and support services.
- St. Vincent De Paul extends vital assistance with essentials like meals, clothing, and healthcare, alongside mail services for the homeless.
- The Gathering Inn, in collaboration with numerous local churches, provides a nomadic shelter for the homeless in south Placer County and a place where clients can be seen by other service providers.
- Stand Up Placer provides vital support and services to survivors of domestic violence, sexual assault and human trafficking and their families to help them achieve safety, healing and empowerment.
- Advocates for Mentally Ill (AMI) Housing provides housing solutions and support services for individuals experiencing homelessness.

- Volunteers of America (VOA) provides a wide range of services such as homeless services, veterans services, supportive housing and behavioral health services.
- Victory Village facilitates veterans' services like access to housing, education, life skills and physical wellness services.

A complete list of housing resources in Placer County can be found at <https://www.placer.ca.gov/DocumentCenter/View/7210/Housing-Resource-Guide-PDF>. Together, these programs provide a comprehensive safety net for vulnerable populations, empowering them towards sustained well-being and independence.

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

Introduction

Special needs groups in Rocklin, due to their lower incomes and need for supportive services, often face greater challenges than the general population in securing and affording suitable housing. They frequently require enhanced community services to assist with these difficulties. This section offers an overview of the special needs population in Rocklin and outlines the housing programs designed to support these groups.

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 Rocklin, the supportive housing needs of special needs groups, such as the elderly, frail elderly, individuals with mental, physical, or developmental disabilities, those with alcohol or drug addictions, persons living with HIV/AIDS and their families, and public housing residents, are critical to ensuring stability and well-being. These groups often require accessible housing options that provide additional supports like medical care, counseling, addiction recovery services, and daily living assistance. For individuals returning from mental and physical health institutions, the City of Rocklin facilitates their reintegration through coordinated programs and partnerships with local agencies. These programs focus on transitional housing options and ongoing support services tailored to each individual's needs. Mental health services, for instance, may offer continued therapy, medication management, and case management. Physical health support involves follow-up medical care and assistance with physical rehabilitation if necessary. Agencies coordinate with housing providers and community organizations to ensure a seamless process, promoting sustained recovery and reducing the risk of homelessness among those transitioning back into the community.

Below are some of the agencies located locally that assist with reintegration.

- Advocates for Mentally Ill Housing, Inc. (AMIH) is a non-profit organization dedicated to providing housing and life skills programs to adults with mental illness in Placer County, thereby preventing homelessness.
- Placer Independent Resource Services (PIRS) functions as a non-profit independent living center, aiming to advocate for, empower, educate, and deliver services to individuals with disabilities, enabling them to make informed choices for independent living.
- Re-Entry, Inc. offers housing for men, women, and women with children, and provides outpatient counseling and residential treatment for men, initiating recovery in a secure, sober environment.
- Seniors First delivers programs and services in Placer County to help seniors remain safe, independent, and in their homes, with offerings like Meals on Wheels, transportation, home modifications, and housing placement assistance.
- The Sierra Foothills AIDS Foundation offers comprehensive services for people living with HIV/AIDS and their families, alongside public education and prevention efforts. They support 75 individuals within Placer County under their programs, despite significant placement challenges due to financial constraints. The organization operates the Housing Opportunities for Persons with AIDS (HOPWA) program as a sub-recipient of Sacramento's funds.

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

Advocates for Mentally Ill Housing, Inc. (AMIH) offers programs designed to support housing stability for adults with mental illness in Placer County who might otherwise experience homelessness. Their initiatives typically focus on providing safe, affordable, and supportive housing environments that cater to the unique needs of individuals with mental health conditions. The housing programs often include integrated life skills training to help residents manage daily living activities effectively, promoting greater self-sufficiency and independence. Additionally, AMIH may provide case management services to connect residents with essential community resources, mental health services, and support networks that further enhance their ability to maintain stable housing and improve their overall quality of life.

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)

Not applicable.

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))

The City of Rocklin acknowledges that providing permanent housing alongside supportive services is vital for meeting the needs of special populations in the community, allowing them to live independently and with dignity. To support these developments, the city will continue seeking optimal ways to assist the special needs population, including securing funding from state and federal sources such as grants and low-income housing tax credits. Supportive services like case management, mental health care, and employment support into housing programs is a priority, ensuring that residents gain access to necessary resources for sustainable long-term housing stability. Furthermore, the city is committed to addressing the needs of non-homeless populations, focusing on the elderly, frail elderly, and disabled. Annual goals encompass preserving owner-occupied housing through minor rehabilitation, reducing energy costs via efficiency improvements, and enhancing safety with repairs. Public services will also be directed at meeting seniors' basic needs, along with providing support for victims of domestic violence and human trafficking, mental health services, youth services, and removing accessibility barriers in public areas. Robust community engagement and partnerships are fundamental to these initiatives, ensuring they are well-aligned with the diverse needs of residents.

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

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

The City of Rocklin’s 2021-2029 Housing Element identified the following as possible impediments to affordable housing and residential investment.

Market Constraints

- **Development Costs:** Construction costs have been increasing exponentially year-over-year as well land costs, making the development of affordable housing increasingly less profitable for developers.
- **Interest Rates:** Interest rates for construction loans have generally increased over the past five years, reflecting broader trends in monetary policy and economic conditions.
- **Funding Regulations:** Environmental regulations, coupled with the complex requirements for using State and Federal funds in affordable housing development, have made it more challenging to find qualified developers.
- **High-Cost Foreclosed Homes:** The high prices of foreclosed homes and those facing foreclosure are affecting the market significantly, as both higher-income households and those with lower or moderate incomes face foreclosure challenges. When these homes reenter the market, they are often priced beyond the affordability reach of many prospective buyers.

Government Constraints

Government constraints impacting housing development can include zoning regulations, which dictate land use and can limit the availability of land for new housing or restrict the types of housing that can be built. Permit approval processes can delay projects and increase costs for developers. High development fees and impact fees, often imposed to fund public services and infrastructure, can add significant expenses to housing development, making affordable housing projects less financially viable. Additionally, building codes and environmental regulations, while essential for safety and sustainability, may increase complexity and costs, further constraining the pace and scope of new housing developments. These factors, combined with potential community opposition or restrictive growth policies, can collectively limit the availability and affordability of housing in Rocklin.

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

Introduction

The information in this section is derived from CHAS and ACS data, which are based on surveys conducted with random households; as such, they may not provide an entirely accurate representation of the jurisdiction's business environment, although HUD requires their use for the consolidated plan.

In the wake of evolving market dynamics and technological advancements, understanding current economic trends and their implications on workforce development and infrastructure in Rocklin is essential for strategic planning. This section will assess the capabilities and gaps in Rocklin's current workforce, examining the demand for skills across emerging and traditional sectors. Additionally, the analysis will extend to infrastructure requirements, highlighting the need for investments in technology, transportation, and education systems to foster a vibrant economic environment.

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	217	7	1	0	-1
Arts, Entertainment, Accommodations	2,703	2,571	13	14	1
Construction	1,766	2,064	8	12	4
Education and Health Care Services	4,363	2,411	21	13	-8
Finance, Insurance, and Real Estate	2,023	2,214	10	12	2
Information	640	1,196	3	7	4
Manufacturing	1,175	505	6	3	-3
Other Services	899	806	4	4	0
Professional, Scientific, Management Services	2,516	1,608	12	9	-3
Public Administration	0	0	0	0	0
Retail Trade	2,862	2,805	14	16	2
Transportation and Warehousing	642	530	3	3	0
Wholesale Trade	1,073	1,210	5	7	2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	20,879	17,927	--	--	--

Table 14 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	33,265
Civilian Employed Population 16 years and over	31,740
Unemployment Rate	4.64
Unemployment Rate for Ages 16-24	9.83
Unemployment Rate for Ages 25-65	3.09

Table 15 - Labor Force

Data 2016-2020 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	11,135
Farming, fisheries and forestry occupations	895
Service	2,975
Sales and office	6,870
Construction, extraction, maintenance and repair	1,575
Production, transportation and material moving	1,250

Table 16 - Occupations by Sector

Data 2016-2020 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,204	62%
30-59 Minutes	8,358	30%
60 or More Minutes	2,210	8%
Total	27,772	100%

Table 17 - Travel Time

Data 2016-2020 ACS

Source:

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	570	45	405
High school graduate (includes equivalency)	3,060	160	1,470
Some college or Associate's degree	8,320	445	2,560
Bachelor's degree or higher	13,860	405	2,610

Table 18 - Educational Attainment by Employment Status

Data 2016-2020 ACS

Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	25	120	135	195
9th to 12th grade, no diploma	330	235	180	334	400
High school graduate, GED, or alternative	2,065	1,190	980	2,525	1,490
Some college, no degree	3,055	1,770	2,195	4,175	2,425
Associate's degree	340	830	880	1,575	1,260
Bachelor's degree	695	2,355	3,295	5,600	1,990
Graduate or professional degree	55	1,130	1,965	2,575	1,320

Table 19 - Educational Attainment by Age

Data 2016-2020 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,601
High school graduate (includes equivalency)	88,050
Some college or Associate's degree	107,960
Bachelor's degree	172,251
Graduate or professional degree	192,316

Table 20 – Median Earnings in the Past 12 Months

Data 2016-2020 ACS

Source:

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

In Rocklin, the employment landscape is shaped by a diverse array of sectors, providing a comprehensive view of the local economy's major drivers. Leading the employment spectrum is the Education and Health Care Services sector, employing 4,363 individuals and providing essential services that support the community's well-being and educational needs. The Retail Trade sector follows closely, with 2,862 employees, reflecting the area's robust consumer activity and its importance as a local economic pillar. Arts, Entertainment, and Accommodations employ 2,703 individuals, underscoring Rocklin's vibrant cultural and hospitality offerings that attract both residents and visitors. The Professional, Scientific, and Management Services sector also makes a significant contribution, with 2,516 professionals supporting a range of business and technical services. The Finance, Insurance, and Real Estate sector, employing 2,023, highlights Rocklin's active financial and property markets. Construction, with 1,766 workers, showcases ongoing growth and infrastructure development. Manufacturing and Wholesale Trade provide employment for 1,175 and 1,073 workers, respectively, highlighting the role of production and distribution in the local economy. Other Services, including personal and miscellaneous services, employ 899 individuals, while the Information and Transportation sectors employ 640 and 642 people, respectively, reflecting their specialized niches. Although smaller, the Agriculture, Mining, Oil, and Gas sector involves 217 employees, maintaining a link to traditional

industries. Collectively, these sectors account for a total of 20,879 jobs, painting a picture of Rocklin's varied and dynamic employment environment.

Describe the workforce and infrastructure needs of the business community:

Given Rocklin's total civilian labor force population of 33,265 and civilian employment figure of 31,740, the city faces specific workforce and infrastructure needs to address its economic dynamics. With an overall unemployment rate of 4.64%, and notably higher unemployment among the 16-24 age group at 9.83%, there is a need for targeted job training and employment programs focusing on youth and young adults, helping them develop skills relevant to local industries. This could include apprenticeships, internships, and vocational training linked directly to the major employment sectors within the region. Additionally, the relatively low unemployment rate for ages 25-65 at 3.09% suggests the importance of continuous skill development and career advancement opportunities to maintain job market competitiveness.

In terms of infrastructure, to support a growing and dynamic workforce, Rocklin may benefit from investments in transportation systems to enhance accessibility and connectivity across employment centers. This includes improving public transit options and road networks to reduce commute times and facilitate easier access to jobs. Expansion of digital infrastructure, such as high-speed internet, is crucial as more businesses and services move online, and remote work grows in prominence. Furthermore, localized investments in affordable housing are essential to ensure that workers can live within a reasonable distance from their workplaces, supporting economic stability and growth.

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.

The COVID-19 pandemic significantly disrupted planned public and private sector investments in Rocklin, impacting job and business growth opportunities. Many projects experienced delays or cancellations due to the economic uncertainty and restrictions imposed to curb the virus spread. For instance, construction slowed as labor shortages and supply chain disruptions made it challenging to maintain project timelines and budgets. Retail, hospitality, and entertainment sectors faced substantial setbacks from decreased consumer spending and mandated closures, leading to temporary or permanent business shutdowns.

These disruptions highlight several emerging needs for Rocklin during the planning period. Workforce development programs are crucial to re-skill and up-skill workers displaced by the pandemic, particularly in adapting to new industry demands and technological advancements. There is also a need for robust business support services, such as access to capital, mentorship, and digital transformation resources, to help small and medium-sized enterprises recover and thrive in a post-pandemic economy. Lastly, investments in infrastructure, particularly in enhancing broadband connectivity, are necessary to support remote work and digital commerce, ensuring that both individuals and businesses can capitalize on emerging opportunities and remain competitive in a rapidly changing economic landscape.

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

The skills and educational attainment of Rocklin's workforce generally align with the available employment opportunities, although some areas reveal mismatches or opportunities for further development. The high number of workers in management, business, and financial occupations (11,135)

and those with a bachelor's degree or higher (13,860) suggest a well-educated workforce suited for Professional, Scientific, and Management Services (2,516) and Finance, Insurance, and Real Estate jobs (2,023). However, there may be slightly more workers with high academic qualifications than positions available in these sectors, potentially resulting in underemployment or a need for expanded business services or entrepreneurial opportunities.

Conversely, the service occupations (2,975) align well with the workforce in the Arts, Entertainment, and Accommodations (2,703) and Retail Trade (2,862) sectors, where lower educational requirements are prevalent. The 6,870 individuals in sales and office roles also reflect the strong retail and service sector presence. However, the discrepancy between education levels, like the number of individuals with some college or an associate degree (8,320) and the limited high-skill job offerings in manufacturing (1,175) and information (640)—indicates a potential for skills mismatch, where more technical roles could be developed.

Additionally, there is a shortage of labor in construction, extraction, maintenance, and repair compared to the workforce available (1,766 positions vs. 1,575 individuals), pointing to a potential need for additional training or vocational programs.

Overall, further aligning workforce development initiatives by emphasizing technical, trade skills, and support for advanced education in emerging sectors could enhance employment prospects across various vocational aims. Addressing this through targeted education and skills training, particularly in digital, technical, and trade skills, could potentially open up more job opportunities and foster more balanced economic growth in Rocklin.

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.

Current workforce training initiatives in Rocklin and the broader Placer County area typically involve collaboration between Workforce Investment Boards (WIBs), community colleges, and local organizations to align educational offerings with industry needs. The Golden Sierra Workforce Development Board, one of the key WIBs in the region, plays a significant role in identifying skills gaps and supporting training programs that enhance workforce readiness. They often provide funding for job training and partner with employers to ensure that programs are tailored to the demands of the local economy.

Community colleges, such as Sierra College, offer a variety of programs ranging from vocational training and technical education to academic degrees that prepare students for careers in high-demand sectors like healthcare, technology, and the trades. These institutions frequently update their curricula and introduce new courses to reflect evolving job market trends and incorporate skills needed in emerging industries.

Various non-profit organizations and industry groups also contribute to workforce development by offering specialized training programs, apprenticeships, and certifications. These may include focuses on technology upskilling, digital literacy, and entrepreneurship, providing residents with opportunities to enhance their employability and advance their careers. Overall, these collaborative efforts aim to create a skilled and adaptable workforce that can meet the current and future needs of regional employers. Additionally, California Work Opportunity and Responsibility to Kids (CalWORKs) is a public assistance program offering cash aid and services to eligible families with children in the home. It provides

education, employment, and training opportunities through Employment Services. In Placer County, Employment Services, previously known as Welfare to Work, helps program participants find employment by collaborating with the Business Advantage Network.

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

Discussion

The Rocklin workforce landscape is varied, with significant employment in sectors like Education and Health Care, Retail, and Professional Services, buoyed by a relatively well-educated labor pool. However, mismatches between workforce skills and job availability point to needs for targeted training and development, particularly in technical trades and emerging sectors. The COVID-19 pandemic further disrupted planned investments by shutting down business causing many of them to close or experience hardships in finding staff, highlighting the necessity for workforce development initiatives supported by entities like the Golden Sierra Workforce Development Board and local community colleges. These programs are crucial for adapting to post-pandemic economic conditions, alongside infrastructure investments to enhance transportation and digital connectivity. Although Rocklin does not have a standalone Comprehensive Economic Development Strategy, it participates in regional planning efforts to promote economic stability and growth. This dynamic interplay of workforce readiness, and economic initiatives characterizes Rocklin's approach to fostering long-term growth and addressing community needs.

MA-50 Needs and Market Analysis Discussion

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

In Rocklin, the distribution of populations and households across various neighborhoods indicates an absence of concentrated areas significantly affected by multiple housing problems.

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

The city's residential landscape is characterized by a fairly even dispersal of populations, which contributes to the lack of significant patterns of residential segregation. This even distribution ensures that diverse communities are spread throughout the city rather than isolated in particular areas. As a result, housing-related challenges, such as affordability and access to amenities, are not disproportionately concentrated in any specific neighborhood, fostering a more integrated and cohesive community.

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

While there are no specific areas in the City of Rocklin where minority or low-income households are predominantly concentrated, the City has observed that older neighborhoods, such as those along Pacific Street, tend to have a higher proportion of low-to-moderate-income households compared to the newer neighborhoods.

Are there any community assets in these areas/neighborhoods?

N/A

Are there other strategic opportunities in any of these areas?

N/A

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.

While most households have the basic amenities for internet connectivity, ensuring that low- and moderate-income households have affordable and reliable access to the internet is crucial for equitable participation in today's digital landscape. The key issue is less about the physical broadband infrastructure and more about providing cost-effective solutions that enable all households to have internet access at home.

For many residents in Rocklin, particularly those in low- and moderate-income brackets, having affordable broadband access is essential for unlocking opportunities. Ensuring connectivity at home allows students to make full use of online educational tools and resources, thereby helping to close the digital divide that adversely affects academic performance. Furthermore, adults can engage in remote work, pursue online learning to develop new skills, and access telehealth services, which are invaluable during health crises or for individuals with limited mobility.

Neighborhoods without sufficient support to afford broadband connections can experience setbacks that impede economic growth, restrict access to vital information, and degrade quality of life. By focusing on initiatives that make broadband access more affordable in these areas, we can bridge gaps and ensure that all communities in Rocklin can fully engage in and benefit from the digital economy.

Therefore, prioritizing efforts to enhance internet accessibility for underserved households in Rocklin is paramount. This could involve public-private partnerships, subsidies for low-income families, or community-based programs focused on increasing affordability and accessibility. By addressing these needs, Rocklin can promote greater inclusivity and empower its residents to leverage the advantages of modern technology to improve their quality of life.

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

In Rocklin, residents typically have access to multiple broadband providers, which can include major national companies and local providers. The main types of internet services offered in the area usually include cable, fiber-optic, DSL, and satellite. Providers like Xfinity (Comcast), AT&T, and Consolidated Communications are often among the primary options, though availability can vary by neighborhood.

Increasing competition among broadband Internet service providers in Rocklin could significantly benefit residents and businesses, addressing several key needs and enhancing overall service quality. Competition fosters a healthier market environment that encourages innovation, potentially leading to improved technology and more robust infrastructure.

To achieve these benefits, Rocklin can explore initiatives that encourage the entry of additional internet service providers, such as regulatory changes, public-private partnerships, and investment in infrastructure expansion. These steps could help foster a more competitive broadband market, ultimately benefiting the entire 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 Rocklin, like many areas in California, faces increased natural hazard risks due to climate change. These risks include heightened susceptibility to wildfires as temperatures rise and drought conditions become more frequent, particularly in urban-interface areas where residential developments meet natural landscapes. Additionally, shifting precipitation patterns can lead to more intense storms, increasing the likelihood of flooding and erosion, especially along waterways. The city's water supply may also be strained due to diminished snowpack and increased demand during hotter months. Moreover, rising temperatures can exacerbate public health concerns, such as heat-related illnesses, affecting vulnerable populations. Overall, Rocklin must adapt its planning and infrastructure to mitigate these evolving risks associated with climate change.

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

Housing occupied by low- and moderate-income households in Rocklin is particularly vulnerable to climate change risks, primarily due to several interrelated factors identified through data analysis and findings. These households often reside in areas at higher risk for wildfires and flooding, as they may lack the resources to relocate to safer zones or invest in retrofitting homes. Economic limitations make it challenging for these families to afford necessary home improvements, like fire-resistant landscaping or flood defenses. Additionally, low- and moderate-income individuals may face higher exposure to health risks during extreme heat events due to inadequate access to air conditioning or safe public spaces. Furthermore, in the event of natural disasters, the recovery process can be slower for these households, as they often have less savings, limited insurance coverage, and reduced access to assistance programs, exacerbating their overall vulnerability to the impacts of climate change.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines how the City of Rocklin will address the community's housing and community development needs over the next five years utilizing Community Development Block Grant (CDBG) and other public and private leveraged funds. The priorities, needs, and goals addressed in the Strategic Plan are based on the Needs Assessment and Market Analysis from the previous sections, with input from public meetings and a community survey, as well as outreach to service providers and community stakeholders. Additionally, the priorities and goals in this Strategic Plan are intended to align with the City of Rocklin 2021-2029 Housing Element which was developed with extensive public engagement and data analysis and informs this Strategic Plan. The Priority Needs and Goals will be used to guide the City's investment of public and private resources and allocation of funding for the next five years. The needs, goals, and priorities of the City are placed into three categories in this Strategic Plan: affordable housing, homelessness, and non-housing community development

The Strategic Plan focuses on activities that are appropriate for the use of CDBG funds, which are provided to the City by HUD on an annual basis. Based on previous years' allocations, it is estimated that the City will receive an annual allocation of approximately \$285,000 for the fiscal year 2025-2026 and the City is expected to receive a total of \$1,425,000 over the five-year Consolidated Plan period.

In addition to these funds, the City may use other federal, state, and local funding such as the General Fund to address the housing, homelessness and non-housing community development needs noted in this plan. Other funds that may be used to assist target-income households and areas as well as the rest of the community are identified in the City's Housing Element.

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

Geographic Area

Based on the HUD CPD Mapping Tool, the City of Rocklin does not have significant, dense areas of low-income residents, nor are there areas of significant racial or ethnic minority concentration. The City will not direct CDBG funds to a specific geographic area.

1	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.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	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.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

Table 21 - Geographic Priority Areas

General Allocation Priorities

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

The City will direct CDBG funding to Rocklin households and neighborhoods identified in the Consolidated Plan as having Priority Needs.

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

Priority Needs

Table 22 – Priority Needs Summary

1	Priority Need Name	Youth, seniors, food/nutrition services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly
	Geographic Areas Affected	
	Associated Goals	Meet the needs of low/mod income youth Meet the needs of low/mod seniors Provide access to food and nutrition services
	Description	Provision of services for low- and moderate-income families with children or youth, and services for seniors. Programs providing food and nutrition services for low- and moderate-income persons.
	Basis for Relative Priority	Senior services, services for families with children and youth, and food/nutrition services were identified as priority concerns during Public Community Meetings, by respondents to the Community Needs Survey, and through consultation with local service providers. The 2016-2020 ACS indicates that Rocklin is home to 1,903 low- and moderate-income households with children and 7,950 low- and moderate-income households with a member age 62 or older.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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	Reduce the risk and incidence of homelessness
	Description	Address factors contributing to housing instability and increasing the risk of homelessness for low- and moderate-income residents.
	Basis for Relative Priority	Housing instability was identified as a high priority need during Public Community Meetings, by respondents to the Community Needs Survey and through consultation with local service providers. The 2016-2020 ACS estimates that there are 2,190 low- and moderate-income households paying in excess of 50% of household income towards housing costs, which indicates they are at imminent risk of homelessness. The 2024 Placer County Point-in-Time Homeless Count found 39 homeless individuals living in the City of Rocklin.
3	Priority Need Name	Domestic violence/sexual assault/trafficking svcs
	Priority Level	High
	Population	Extremely Low Low Moderate Victims of Domestic Violence Other

	Geographic Areas Affected	
	Associated Goals	Reduce the risk and incidence of homelessness Assist victims of domestic violence/sexual assault
	Description	Provide services and/or housing for survivors of domestic violence, sexual assault and trafficking.
	Basis for Relative Priority	Services for survivors of domestic violence, sexual assault and trafficking was identified as a high priority need through consultation with local service providers. Many noted that these experiences can lead to mental health issues, substance use issues, loss of income, and housing instability.
4	Priority Need Name	Homeowner housing rehabilitation
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Preserve affordable homeownership housing
	Description	Provide housing rehabilitation assistance to low- and moderate-income homeowners to sustain and preserve the single-family housing stock.
	Basis for Relative Priority	Rehabilitation assistance for lower-income homeowners was noted as a need by respondents of the Community Needs Survey, especially for improving accessibility for seniors and persons with disabilities. The 2016-2020 ACS identifies 1,135 low- and moderate-income homeowner households in Rocklin.
5	Priority Need Name	Public infrastructure accessibility/safety
	Priority Level	Low
	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Public infrastructure improvements
	Description	Complete improvements to public infrastructure to remove barriers to accessibility for persons with mobility disabilities and improve safety for pedestrians in low- and moderate-income neighborhoods. These may include sidewalk improvements, ramps (curb cuts) or other improvements.
	Basis for Relative Priority	The City of Rocklin Public Works Department has identified barriers to pedestrian safety and accessibility along city sidewalks. Improvements to public infrastructure was noted as a high need in the Community Needs Survey.
6	Priority Need Name	Support economic opportunity
	Priority Level	Low
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve economic opportunities for low/mod persons
	Description	Provide assistance to low- and moderate-income micro-enterprise business owners or to businesses that create and/or retain jobs for low- and moderate-income persons. Support job readiness for low- and moderate-income persons.
	Basis for Relative Priority	Assistance to micro-enterprise business owners was noted as a priority need during Public Community meetings and employment assistance was identified as a high need in the Community Needs Survey.

Narrative (Optional)

Community needs were determined through public outreach including three publicly noticed community meetings, web-based surveys for Rocklin residents, consultation with housing and service providers, consultation with City staff, service provider questionnaires and analysis of available census and other data relating to the needs of low- and moderate-income persons.

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)	Not applicable.
TBRA for Non-Homeless Special Needs	Not applicable.
New Unit Production	Not applicable.
Rehabilitation	Owner-occupied housing rehabilitation is noted as a need in section MA-20 Housing Market Analysis; Condition of Housing.
Acquisition, including preservation	Acquisition for the creation of additional affordable housing and preservation of existing housing is noted as a need in section MA-10 Number of Housing Units and MA 15 Cost of Housing.

Table 23 – Influence of Market Conditions

Tenant Based Rental Assistance and new housing construction are eligible for HUD HOME funding, but are not eligible CDBG activities. The City of Rocklin does not receive HOME funding from HUD.

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

The City of Rocklin has identified resources for addressing the needs of low- and moderate-income households and neighborhoods as outlined in the Strategic Plan. The City’s annual CDBG allocation is dependent on the federal allocation for CDBG, which can be unpredictable. The expected funding amount below is an estimate for the next five years, based on recent allocation amounts.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	285,000	0	0	285,000	1,140,000	The City estimates receiving a total of \$1,425,000 of CDBG funding over the five-year Consolidated Plan period. No program income generating activities are anticipated.

Table 24 - Anticipated Resources

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 of Rocklin does not receive federal funding other than CDBG for housing and non-housing community development activities. There is no matching requirements for the CDBG program.

CDBG usually cannot be used to leverage other federal funding sources. When available, the City may use local or private funds as leverage for other funding sources. The City endeavors to leverage CDBG dollars with local funds such as the Low- and Moderate-Income Housing Asset Fund

and with other State and private funding sources to deliver efficient and cost-effective programs. Sources may include: federal HOME funds through the State of California; federal and state tax credits; State Permanent Local Housing Allocation (PLHA); State Affordable Housing and Sustainable Communities (AHSC); and other programs available from the State of California Department of Housing and Community Development or private sector sources.

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 2021-2019 Housing Element update identifies parcels suitable for residential development. To help facilitate the development of affordable housing on these sites, the City works with interested developers and provides financial and/or regulatory incentives, as feasible.

In September 2019, the City purchased approximately 1.8 acres located between Oak and Pine Streets and Railroad Avenue and Pacific Street from the Successor Agency using the City’s Low- and Moderate-Income Housing Asset Fund. On September 28, 2021, the City Council of the City of Rocklin adopted a resolution declaring these parcels, as well as the intersecting alley between the parcels, as surplus property. Community Housing Works (CHW) is working with the City of Rocklin on processing an application to develop the Pacific Street Apartments project, which is a 110-unit affordable multifamily community. The Project proposes a mix of one, two, and three-bedroom units in four (4) three-story apartment buildings, as well as a two-story leasing and amenity building, arranged around the site.

The State of California Department of General Services Real Estate Surplus Property website does not identify any available state-owned sites in the City of Rocklin.

Discussion

The City will seek other available funding to address the needs of low- and moderate-income residents when available. Other sources may include funding from the State of California Department of Housing and Community Development, HUD and private sources.

The City will consider the use of publicly owned land, when available, for the construction of affordable housing for low- and moderate-income households.

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
City of Rocklin	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities	Jurisdiction
PLACER COUNTY	Government	Homelessness Non-homeless special needs public facilities public services	Jurisdiction
Homeless Resource Council of the Sierras (515)	Regional organization	Homelessness Planning	Region
Roseville/Rocklin/Placer County CoC	Continuum of care	Homelessness Planning	Region
Placer County Housing Authority	PHA	Public Housing Rental	Region
Roseville Public Housing Authority	PHA	Public Housing Rental	Region

Table 25 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Rocklin Office of the City Manager maintains primary responsibility for the development and implementation of the Consolidated Plan. The City’s Finance Department administers fiscal management, all fund disbursements, accounting, and auditing of grant funds. The Community Development Department is responsible for overseeing the responsible and sustainable growth of the City while ensuring safety and quality of life including building permits, entitlements, and site development review. The Public Works Department and the Parks and Recreation Department are responsible for construction and rehabilitation of city-owned properties and infrastructure. The City is served by a strong contingent of other governmental agencies and non-profit organizations that provide needed services including affordable housing, domestic violence/sexual assault services, homeless programs, and other public services for low- and moderate-income residents.

The City’s system of institutional structure is strong and well-coordinated, with little duplication of services. The City will work to address any gaps as they arise.

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	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	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	X
Other			
Other	X	X	X

Table 26 - 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 Homeless Resource Council of the Sierras (HRCS) is a nonprofit organization serving as the collaborative applicant and administrative entity for two Continuums of Care (CoCs). These are 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. HRCS manages the county’s Homeless Management Information System (HMIS) and conducts the annual Point-In-Time count of people experiencing homelessness. Member agencies of the Roseville/Rocklin/Placer CoC provide programs and housing for persons experiencing homelessness (both chronically homeless and others), shelter and transitional housing; housing and services for persons with mental health issues; programs for families with children; housing and services for victims of domestic violence, sexual assault or trafficking; food and nutrition programs; and assistance to persons at-risk of homelessness.

In addition to the work of the CoC, the Placer Consortium on Homelessness (PCH) works to address the needs of local residents experiencing homelessness.

Placer County administers a wide range of programs addressing critical needs of low- and moderate-income persons and special needs populations. Services include: aging and adult services; programs for children, youth and families; CALWORKs/employment services; cash benefit programs (general relief, CALWORKs and assistance for immigrants, refugees, trafficking and crime victims); food and nutrition programs (CalFresh and WIC); healthcare (Medi-Cal); homeless programs and temporary housing assistance; and Veteran's services.

The Placer County Housing Authority and the Roseville Housing Authority administer Housing Choice Voucher rental assistance, in addition to vouchers dedicated to special populations: Veterans Affairs Supportive Housing (VASH); Family Unification Program (for at-risk families with children); Non-Elderly Disabled Vouchers; Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition Vouchers.

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

The City of Rocklin is served by two well managed and experienced housing authorities that administer Voucher rental assistance for Rocklin residents. However, additional subsidies are needed to meet the need as indicated in the discussion of housing cost burden above. The City works to support the development of affordable housing, but the current stock is not sufficient to meet the needs of individuals and families experiencing homelessness, persons meeting the HUD definition of chronically homeless, families with children, veterans and their families. The 2024 homeless PIT Count found no unaccompanied youth in Placer County.

The Placer County Homelessness Response Project was a multi-year collaboration of County agencies, cities, law enforcement, health services, and local nonprofits to address homelessness in Mid- and South Placer. While Placer County has one of the lowest rates of homelessness in California, project participants felt the region could still do more to address the issue. Key takeaways from the Project include: Placer County has one of the lowest rates of homelessness among counties in California; within the County there are provider partnerships and successful homeless outreach initiatives underway; more needs to still be done to address homelessness in the region. At the conclusion of the Homeless Response Project, the Local Government Advisory Committee was created as a subcommittee of the CoC to continue the collaboration of the working group and address homelessness in the region.

During the consolidated planning process, service providers identified the following gaps in services for special needs populations and persons experiencing homelessness: a shortage of housing assistance vouchers and subsidized housing; limited housing options for persons with disabilities; a need for more permanent supportive housing for persons that require case management or services to maintain housing stability; more treatment and/or assistance for persons with mental health issues, substance use disorder, or developmental disabilities; a need for more services and housing for persons with chronic health conditions and/or disabilities.

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 Placer County Homelessness Response Project Phase 1 was implemented in June 2021 – April 2022 and focused on bringing elected representatives, law enforcement, the Continuum of Care (CoC), healthcare and social service providers to develop and inventory of current programs and services; and to identify gaps for consideration. Phase 2 included monthly meetings from June 2022 – September 2023 identifying four key priorities: public safety and social services partnerships; emergency housing; permanent supportive housing; and communications and public engagement.

Going forward, the planning group recommends: 1) memorialize regional priorities, strategies and tactics identified across both phases of work; and 2) convene an intergovernmental committee of the CoC that would allow local jurisdictions to continue to collaborate and share ideas while becoming better informed of and integrated with the regional work of the CoC. For future consideration, the planning group suggests consideration of: implementation/funding for the Peer Outreach Worker Pilot Program; conduct a six month review of data from the mobile temporary shelter at the government center; seek future siting for permanent supportive housing; explore congregant emergency shelter alternatives such as the navigation center model; and, development and implementation of a project website and coordination between the County and local jurisdictions to ensure consistent messaging to the public. The second recommendation has been implemented through the Local Government Advisory Committee (LoGAC), which is a subcommittee of the CoC and consists of executives from local governments in the region. The purpose of the LoGAC is to continue the work of the Homelessness Response Project and bring forward solutions to address homelessness in the region.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Meet the needs of low/mod income youth	2025	2029	Low/mod Families with Children and Youth		Youth, seniors, food/nutrition services	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
2	Meet the needs of low/mod seniors	2025	2029	Non-Homeless Special Needs		Youth, seniors, food/nutrition services	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
3	Provide access to food and nutrition services	2025	2029	Non-Homeless Special Needs		Youth, seniors, food/nutrition services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
4	Preserve affordable homeownership housing	2025	2029	Affordable Housing Non-Homeless Special Needs		Homeowner housing rehabilitation	CDBG: \$300,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
5	Reduce the risk and incidence of homelessness	2025	2029	Homeless Non-Homeless Special Needs		Address housing instability Domestic violence/sexual assault/trafficking svcs	CDBG: \$60,000	Homeless Person Overnight Shelter: 10 Persons Assisted Homelessness Prevention: 200 Persons Assisted
6	Improve economic opportunities for low/mod persons	2025	2029	Non-Housing Community Development		Support economic opportunity	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted Businesses assisted: 5 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public infrastructure improvements	2025	2029	Non-Housing Community Development		Public infrastructure accessibility/safety	CDBG: \$530,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
8	Assist victims of domestic violence/sexual assault	2025	2029	Non-Homeless Special Needs		Domestic violence/sexual assault/trafficking svcs	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 5 Beds

Table 27 – Goals Summary

Goal Descriptions

1	Goal Name	Meet the needs of low/mod income youth
	Goal Description	Provide public services to meet the needs of low- and moderate-income families with children and youth.
2	Goal Name	Meet the needs of low/mod seniors
	Goal Description	Provide public services to meet the needs of low- and moderate-income seniors.
3	Goal Name	Provide access to food and nutrition services
	Goal Description	Provide meal delivery for seniors and/or persons with disabilities. Provide access to other food/nutrition services for low- and moderate-income households.

4	Goal Name	Preserve affordable homeownership housing
	Goal Description	Provide financial assistance and technical assistance to low- and moderate-income homeowner households to complete accessibility improvements and/or rehabilitation. Support aging in place for elderly households and accessibility for persons with mobility impairment.
5	Goal Name	Reduce the risk and incidence of homelessness
	Goal Description	Provide services to vulnerable households to reduce housing instability and the risk of homelessness. Provide assistance to persons experiencing homelessness to move toward housing stability.
6	Goal Name	Improve economic opportunities for low/mod persons
	Goal Description	Provide financial and/or technical assistance support to low- and moderate-income microenterprise business owners to improve their earning capacity. Provide financial support to businesses that create and/or retain jobs for low- and moderate-income persons. Support programs that provide job readiness skills for low- and moderate-income youth and underemployed adults.
7	Goal Name	Public infrastructure improvements
	Goal Description	Improve streets and sidewalks in low- and moderate-income neighborhoods to enhance pedestrian safety and reduce architectural barriers for persons with mobility impairments.
8	Goal Name	Assist victims of domestic violence/sexual assault
	Goal Description	Provide services and shelter to survivors of domestic violence, sexual assault and trafficking situations.

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)

Affordable homeownership housing will be maintained for an estimated 10 households through housing rehabilitation assistance should the city fund an activity that meets this goal. It is estimated that the program will assist 3 extremely low-income households (at or below 30% AMI); 5 low-income households (between 31-50% AMI) and 2 moderate-income households (between 51-80% AMI) if completed.

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 Placer County Housing Authority and the Roseville Housing Authority do not own or operate public housing units.

Activities to Increase Resident Involvements

The Placer County and the Roseville housing authorities maintain a Resident Advisory Board as required by HUD. The Resident Advisory Board makes recommendations during the development of the housing authority Annual Plan and Five-Year Plan. In addition, both housing authorities operate a family self-sufficiency program that provides case management and financial incentives to residents to support achieving economic independence and reducing dependence on welfare assistance and rental subsidies.

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

No. The Placer County Housing Authority and the Roseville Housing Authority are high-performing housing authorities.

Plan to remove the ‘troubled’ designation

Not applicable.

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

Barriers to Affordable Housing

The City of Rocklin 2021-2029 Housing Element identifies land cost, construction cost, market financing and governmental constraints as potential impediments to affordable housing and residential investment.

Construction costs and land costs have been increasing exponentially year-over-year, making the development of affordable housing increasingly less profitable for developers. Interest rates for construction loans have generally increased over the past five years, reflecting broader trends in monetary policy and economic conditions. Environmental regulations, coupled with the complex requirements for using State and Federal funds in affordable housing development, have made it more challenging to find qualified developers and ensure project feasibility.

Government constraints impacting housing development can include zoning regulations, which dictate land use and can limit the availability of land for new housing or restrict the types of housing that can be built. permit approval processes can delay projects and increase costs for developers. High development fees and impact fees, often imposed to fund public services and infrastructure, can add significant expenses to housing development, making affordable housing projects less financially viable. Additionally, building codes and environmental regulations, while essential for safety and sustainability, may increase complexity and costs, further constraining the pace and scope of new housing developments. These factors, combined with potential community opposition or restrictive growth policies, can collectively limit the availability and affordability of housing in Rocklin.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The 2021-2019 Housing Element includes the following policies aimed at addressing barriers to affordable housing development.

Policy 3.4: Continue to work with developers requesting General Plan Amendments converting nonresidential designation to residential uses or from a higher density residential category to a lower density residential category to incorporate affordable housing as a component of the overall development. As an objective, target up to ten percent of the units as affordable, depending on the level of affordability or other amenities provided. Pursue the inclusion of extremely low-income units whenever possible in the negotiated target number of affordable units.

Policy 4.1: Provide regulatory and/or financial incentives, where appropriate, to offset or reduce the costs of affordable housing development, including density bonuses and flexibility in site development standards.

Policy 4.2: Periodically review City regulations, ordinances, departmental processing procedures, and residential fees related to rehabilitation and/or construction to assess their impact on housing costs, and revise as appropriate.

Policy 5.2: In conjunction with surrounding jurisdictions, actively pursue State, Federal, and other funding sources for affordable housing activities.

Policy 6.3: Promote housing that meets the special needs of the homeless, seniors, large families, and persons with disabilities.

In addition to these policies of the Housing Element, the City has also created an Affordable Housing Incentive Program which provides development impact fee reductions, fee deferrals, and low interest loans for qualified affordable housing developments.

SP-60 Homelessness Strategy – 91.215(d)

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

The Roseville/Rocklin/Placer County Continuum of Care (CoC) conducts an annual Point-in-Time (PIT) count of persons experiencing homelessness and an annual Housing Inventory Count (HIC) of sheltered homeless persons in January. The PIT count provides the homeless assistance community with the data needed to understand the number and characteristics of persons who are homeless at one point in time. The HIC informs the homeless assistance community on the capacity to house persons who are homeless using local resources. The 2024 PIT Count identified 39 persons experiencing homelessness in Rocklin, of which 25 were Unsheltered. Staff from the City of Rocklin Office of the City Manager and Community Development Department (Housing and Code Compliance Divisions), as well as the Rocklin Police Department, have directly participated in the PIT Count including administering surveys to homeless individuals in past years.

The City is a member of the Homeless Resource Council of the Sierras (HRCS), a broad-based coalition of homeless housing and shelter providers, consumers, advocates, and government representatives working together to shape planning and decision-making around the issue of homelessness. HRCS serves as the "collaborative applicant" and "administrative entity" for the CoC. HRCS provides leadership and coordination of the CoC planning process and ensures comprehensive, regional coordination of efforts and resources to reduce the number of persons who are homeless, as well as the number of persons at risk of homelessness. Staff from the City of Rocklin Office of the City Manager also have a seat on the government board of the CoC. The Placer County Department of Health and Human Services is also a member of HRCS and the CoC. Both the City and County administer successful homeless outreach initiatives to Unsheltered individuals and families.

Addressing the emergency and transitional housing needs of homeless persons

Although no transitional housing facility or emergency shelter is located in Rocklin, the Placer County Department of Health and Human Services Adult System of Care operates a transitional housing facility for homeless persons with mental health disabilities just outside of the City limits. Additionally, three organizations provide transitional housing and two other organizations operate emergency shelters for homeless persons in nearby Roseville.

- Home Start offers a transitional housing program for Placer County homeless children and their families.
- The Lazarus Project provides food, housing, clothing, guidance, counseling, education, job training, budgeting classes, parenting classes and access to health care for persons recovering from homelessness, unemployment, abuse, addictions, and physical and/or mental impairment. The agency operates four transitional housing with a maximum capacity of seventeen men and six women.
- Placer County's HEARTS (Housing, Employment, Assistance, Recovery, Treatment, and Success) program provides services for mentally ill persons who are homeless.
- The Gathering Inn collaborates with Rocklin, the County, and other jurisdictions to offer services to address the causes of homelessness. The Gathering Inn operates two intake centers, one in Roseville and one in Auburn, where homeless individuals have access to showers, clean clothes, healthcare, housing and employment opportunities. They board a bus or van and travel to one of the many hosting churches located in Rocklin and other locations

throughout south Placer County. Host churches commit the use of their facilities on designated evenings to provide a safe and secure place for more than 185 homeless individuals and families across all facilities to receive dinner, sleep inside, and enjoy hospitality. Additionally, The Gathering Inn has recently used County grant funds to purchase homes in Rocklin and other neighboring jurisdictions to provide permanent supportive housing.

- Stand Up Placer serves Placer County and provides shelter for battered women and children and victims of domestic violence/sexual assault. Supportive services offered include crisis intervention, counseling, and food and clothing assistance.

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 community outreach, surveys, consultations and data analysis conducted during the Consolidated Plan development process indicated substantial concern for persons experiencing homelessness in the City of Rocklin. In response, the Consolidated Plan includes the following Priority Needs to be addressed with CDBG funds over the five-year term:

High Priority Needs

- Address factors contributing to housing instability and increasing the risk of homelessness for low- and moderate-income residents.
- Provide services and housing for survivors of domestic violence, sexual assault or trafficking.

The City's CDBG allocation and available local funds are not sufficient to resolve the many needs of persons at risk or experiencing homelessness in our community. The City will continue to participate in and support the efforts of the Homeless Resource Council of the Sierras (HRCS), the Roseville/Rocklin/Placer County Continuum of Care, Placer County and other regional organizations to address the many issues that contribute to homelessness.

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

As noted above, addressing factors contributing to housing instability is a Consolidated High Priority Need to be addressed with the City's CDBG and other local funding sources. The City will continue to support and coordinate with regional partner agencies to develop a strong and effective safety net system to help low-income individuals and families to maintain housing stability.

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

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

The City will continue to coordinate with Placer County’s Department of Health and Human Services Environmental Services Division when possible to help reduce lead-based paint hazards and will educate City residents regarding options for testing, mitigation and abatement.

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

All recipients of CDBG funds for residential rehabilitation projects and housing assistance are required to comply with 24CFR 570.487(c) the Lead-Based Paint Poisoning Prevention Act; 24 CFR Part 35 Lead-Based Pain Poisoning Prevention in Certain Residential Structures; Title X, Section 1018 Lead-Based Paint Disclosure Rule; and other applicable laws and regulations related to lead-based paint poisoning and prevention in residential buildings.

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

The City’s CDBG funded housing programs will follow the regulations and rules noted in the previous paragraph. Program participants are provided the HUD *Protect Your Family From Lead in Your Home* brochure in the appropriate language.

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

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

The City’s anti-poverty strategy includes collaboration with regional partners to improve the quality of affordable housing in Rocklin, assure safe housing choices for lower-income residents, support social service agencies and encourage economic opportunities. Partners include the Placer County Department of Health and Human Services; the Homeless Resource Council of the Sierras (HRCS); the Roseville/Rocklin/Placer County Continuum of Care; the Placer County Housing Authority and the Roseville Housing Authority.

Based on the Consolidated Plan community outreach, surveys, consultations and data analysis, the City has designated the following Priority Needs to be addressed with CDBG funds over the five-year term to address persons in poverty:

High Priority Needs

- Provide services for low- and moderate-income families with children or youth, and services for seniors. Programs providing food and nutrition services for low- and moderate-income persons.
- Address factors contributing to housing instability and increasing the risk of homelessness for low- and moderate-income residents.

Low Priority Needs

- Provide housing rehabilitation assistance to low- and moderate-income homeowners to sustain and preserve the affordable single-family housing stock.
- Support economic opportunity by providing assistance to low- and moderate-income microenterprise business owners or to businesses that create and/or retain jobs for low- and moderate-income persons. Support job readiness for low- and moderate-income persons.

The Placer County Housing Authority and the Roseville Housing Authority operate a family self-sufficiency program that provides case management and financial incentives to residents to support achieving economic independence and reducing dependence on welfare assistance and rental subsidies

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

The Consolidated Plan consists of an analysis of the City of Rocklin’s housing and community development needs and how the City will direct the use of Community Development Block Grant (CDBG) and other public and private leveraged funds to address those needs.

Four of the Priority Needs identified in this plan are directly related to reducing the effects of poverty on the lowest-income residents. Goals in the plan dedicate expected CDBG funding to programs and projects that will directly impact persons in poverty.

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

The City of Rocklin monitor recipients of CDBG funds. The City's monitoring system involving desk monitoring and on-site monitoring to ensure that the activities carried out in furtherance of the Consolidated Plan are done so in a timely manner and in accordance with the federal monitoring requirements of 24 CFR 570.501(V) and 24 CFR 85.40 and all other applicable laws, regulations, policies, and sound management and accounting practices.

The City views monitoring as an opportunity to provide technical assistance and support to help its subrecipients reach project and Consolidated Plan goals and improve service. The objectives of monitoring are:

- To assure that subrecipients are carrying out their program or project as described;
- To assure that subrecipients are implementing the program or project in a timely manner;
- To assure that subrecipients are assessing costs to the program or project which are eligible under CDBG regulations and the contract;
- To assure that subrecipients are conforming with other applicable laws, regulations, and terms of the agreement;
- To assure that the program or project is operating in a manner that minimizes the opportunity for fraud, waste, and mismanagement; and
- To assure that subrecipients have the capacity to carry out the approved project or program.

City staff will conduct desk monitoring, which involves a detailed application review including national objectives, eligible activities, cost reasonableness, request for payment, accomplishment and demographic data, environmental review, procurement and contracting, and labor standards.

City staff will also conduct on-site monitoring visits as needed for subrecipients. The on-site monitoring ensures consistency with the information in the application and contract.

The City will track and report on its progress toward meeting its housing and community development goals and all pertinent information will be incorporated into the Consolidated Annual Performance and Evaluation Report.

Appendix A

City of Rocklin Update to the Analysis of Impediments to Fair Housing Choice

The City of Rocklin 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 Rocklin 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 required to maintain a current AI, the City desires to update the AI to ensure it is reflective of actions taken by the City to further fair housing. 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 and 2020, Rocklin joined regional 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*, which was adopted by the City Council of the City of Rocklin on April 14, 2020.

The following agencies participated in the SVFHC effort and the regional AI:

- City of Citrus Heights
- City of Davis
- City of Elk Grove
- City of Folsom
- City of Galt
- City of Isleton
- City of Rancho Cordova
- City of Rocklin
- City of Roseville
- City of Sacramento
- Housing Authority of Sacramento
- 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 Rocklin.

2020 Sac Valley AI Data	Data Update (if available)
Rocklin’s 9% poverty rate tied with Roseville for the lowest rate in the region.	Based on the U.S. Census 2023 American Community Survey (ACS) estimates, the poverty rate in Rocklin has been reduced to 6.2%.
Rocklin tends to have a higher rate of non-Hispanic White or Asian residents.	2023 ACS data indicates that there are 20% more White residents in Rocklin than in the Sacramento-Roseville-Folsom Metropolitan Area. Other races do not show a significant difference. There are 8% fewer Hispanic/Latino residents than the metro area.
The homeownership rate in Rocklin is 10% higher for non-Hispanic White households than for Hispanic households. However, compared to the region, Rocklin has one of the highest rates of Black/African American and Hispanic homeownership rates.	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.
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).	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.
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	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: Lack of consistent income source that is adequate to cover housing costs and other necessities.

<p>sold the home and the home was in an unsafe condition.</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. 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. 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’s School Dashboard, all Rocklin Unified schools (except for alternative schools) are rated 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 micro transit service. At present, all the south Placer region’s on-demand service areas are covered by micro transit 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 Rocklin 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.	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. The City provided CDBG funds for the Home Handyperson Program assisting low-income homeowners needing home repairs until it was discontinued during COVID. On January 23, 2024, the City also adopted the Affordable Housing Incentive Program, which offers cash assistance, fee reductions, and fee deferrals for qualified affordable housing developments.
	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 from 2008 through 2011. Downpayment Assistance for the City's Affordable Housing Program, Vicara at Whitney Ranch, was administered concurrently with the initial purchases of units. Staff continue to facilitate loan payoff and transfer at the time of unit sale.
Expand and preserve affordable rental opportunities		
	Annual distribution of educational materials.	Annually, the City completes the Apartment Survey, which provides information to the public about all apartments in the City, including their price. Affordable complexes are highlighted for ease of reference. The Apartment Survey is posted on the City's website. The City also 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 working with owners and potential purchasers to sustain long term affordability. The City provides tenants rights, fair housing and rental subsidy information on the City website.
	Evaluate existing zoning codes and general plan designations to facilitate infill development.	Program 7 of the 2021-2029 Housing Element 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. A dedicated Permit Ready ADU webpage is available on the City’s website as of January 2025.
	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. The City also partners with private affordable housing developers and offers incentives to construct affordable housing through the Affordable Housing Incentive Program.
Expand equity in access to economic opportunity		
	Make CDBG funds available for infrastructure improvements in low-income areas and for public services.	CDBG funds are available and have been 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 are available and have been 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.

Appendix B

City of Rocklin

Community Needs Survey

Conducted October 23, 2024 through December 5, 2024

The City of Rocklin initiated outreach for the 2025-2029 Consolidated Plan process by conducting a survey of the needs of low- and moderate-income community residents and neighborhoods. The needs survey was advertised on the City's website and social media; through emails to interested stakeholders; to members of the Roseville/Rocklin/Placer County Continuum of Care (CoC); and was announced during the Consolidated Plan public community meetings.

A link to the survey website was emailed to 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 originally planned to end in November, but was extended to December 5, 2024 to encourage additional participation.

Respondents

The City received 13 responses to the survey and ten respondents identified as Rocklin residents. Three indicated that they were social service providers. Due to the limited number of responses, the survey cannot be considered statistically significant. However, participants are primarily Rocklin residents and the survey results provide a valuable reflection of their opinions regarding needs in the community.

Needs Categories

Of the following needs categories, respondents indicated that the need for Community Services is the most significant need over the next five years. There was a tie for second place between Affordable Housing, Infrastructure Improvements for Low-income Neighborhoods and Neighborhood Improvement Programs. There was also a tie between Economic Development, Homeless Housing Programs and Community Facilities for third place.

When asked to rank activities that would have the most significant impact in the community, the top four responses received were (three-way tie for second place):

1. Community services
2. Affordable housing
Infrastructure Improvements for Lower-income Neighborhoods
Neighborhood Improvement Programs

Within various needs categories, participants were asked to rate types of services as Great Need, Some Need, Little Need or No Need. Based on participant responses, the CDBG-eligible activities listed below are ranked as the highest need for low- and moderate-income residents and neighborhoods in Rocklin. Following the list are graphical representations of survey responses.

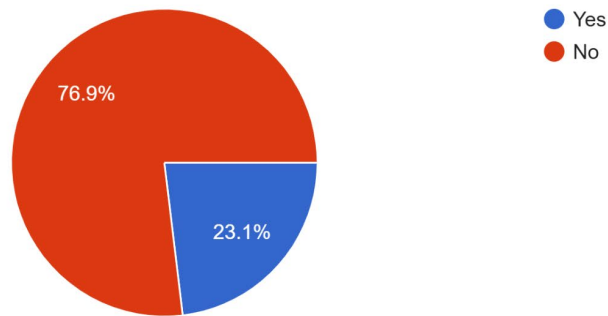
Development of childcare centers and employment training for low- and moderate-income persons received the highest need ranking. Tied for second were public services for youth and seniors; in addition to affordable housing for seniors. More youth centers for low- and moderate-income youth and provision

of substance use/mental health treatment tied for third place. It should be noted that activities receiving the lowest ranking were identified by many respondents as areas of need; however, they did not receive as many higher need scores as higher-ranking activities.

Ranking	<i>CDBG Eligible Activities</i>
1	Childcare centers Employment training
2	Youth activities Senior services Senior housing
3	Youth centers Substance use/mental health services
4	Senior Centers
5	Permanent supportive housing
6	Emergency shelter/housing navigation services Mental health services
7	Homeowner accessibility improvements Tree planting
8	Outreach to street homeless Sexual assault/domestic violence/human trafficking services More affordable rental units
9	Homeless services
10	Trash and debris removal Housing rehabilitation for homeowners Substance use services Community center Parks and recreational facilities Streetlighting Cleanup of abandoned lots/buildings
11	Drainage improvements
12	Homebuyer assistance Start-up business assistance to create or retain jobs Sidewalk accessibility (such as curb cuts) Street improvements (such as widening or traffic lights)
13	Housing for persons with disabilities
14	Fair housing services Business façade improvements Water/sewer improvements
15	Libraries
16	Housing for larger families
17	Loans to existing businesses to create or retain jobs

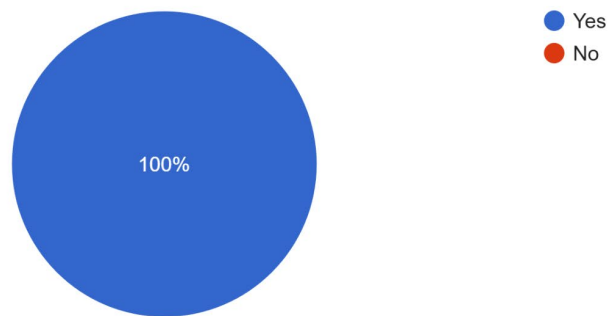
Do you represent an agency or organization serving lower-income Rocklin residents?

13 responses



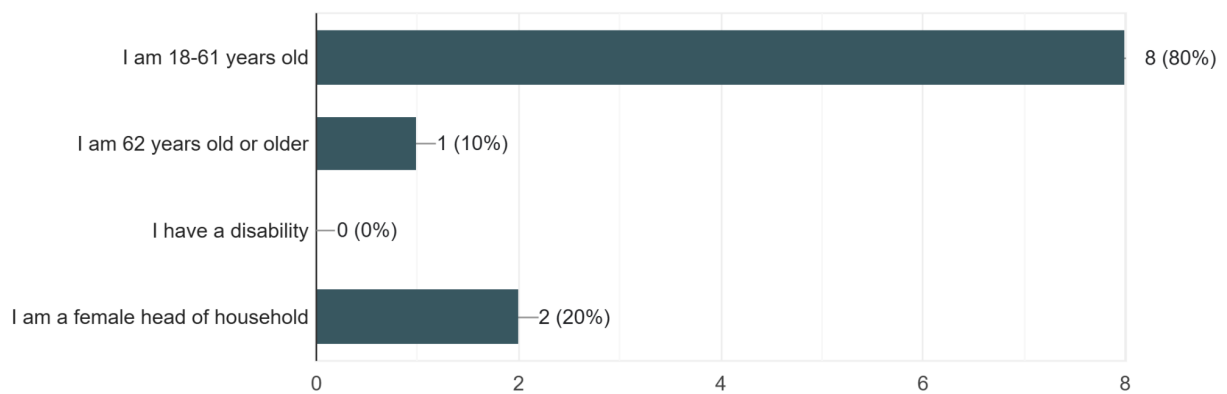
Are you a resident of the City of Rocklin?

10 responses



Please indicate any of the following that apply to you.

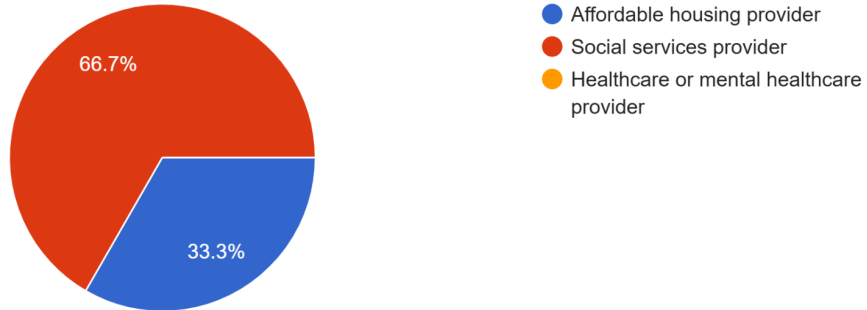
10 responses



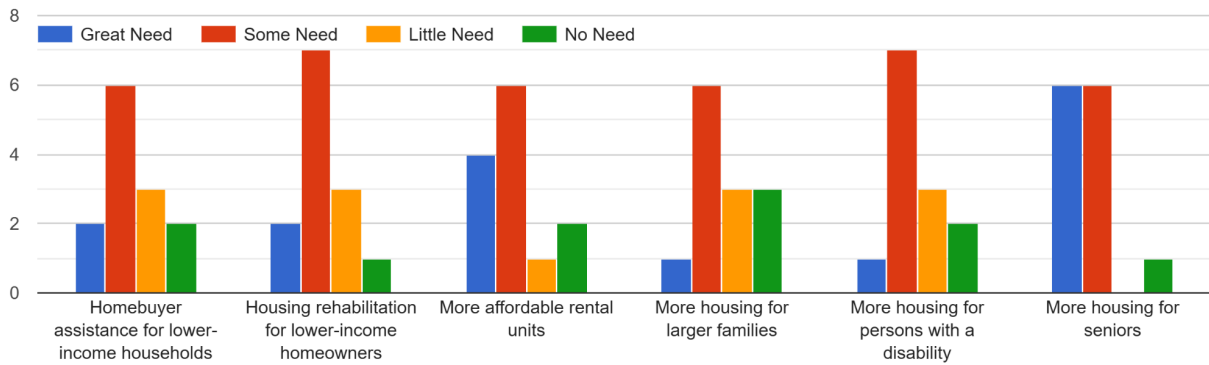
If you represent an agency or organization, please indicate agency type.

Select which type of agency.

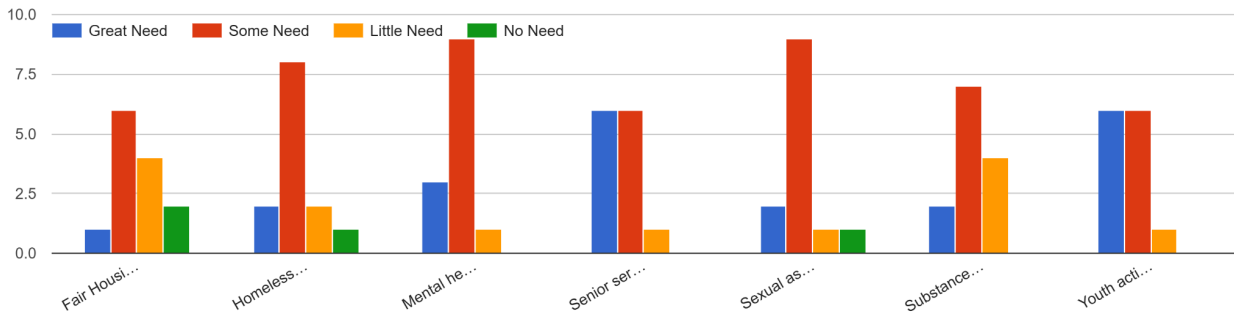
3 responses



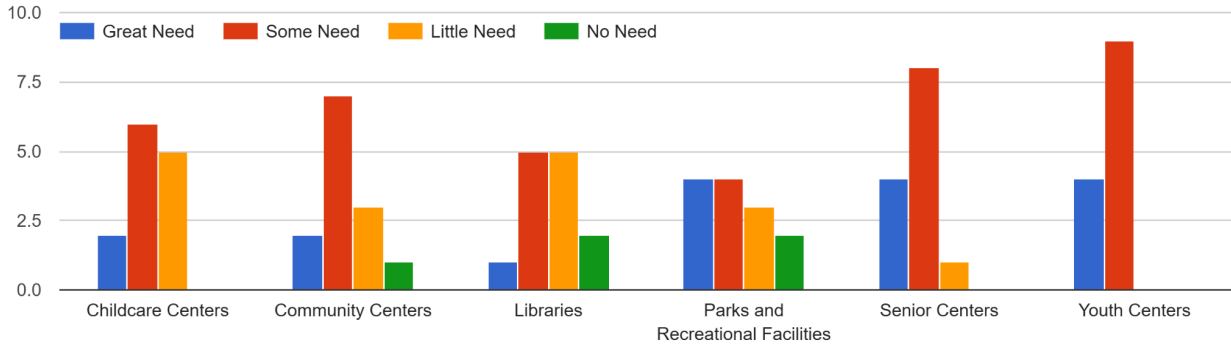
Please rank the need for the following services and facilities in Rocklin. Affordable Housing



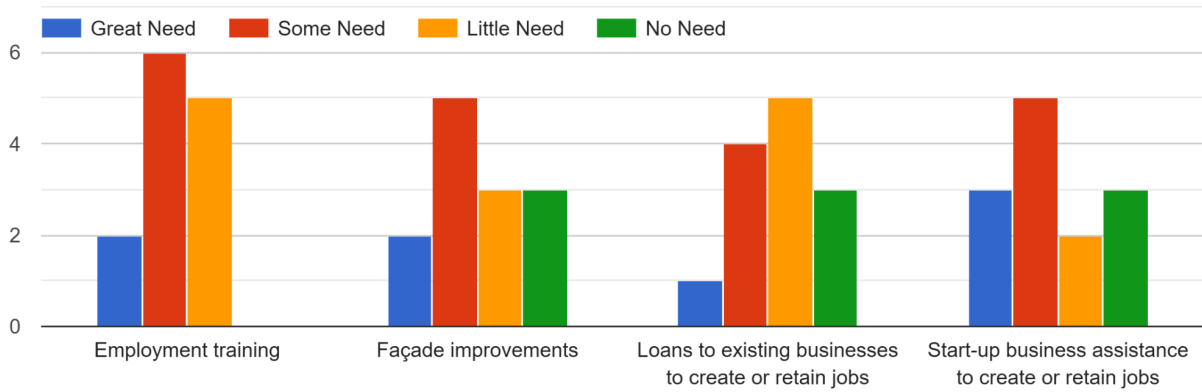
Please rank the need for the following services and facilities in Rocklin. Public Services



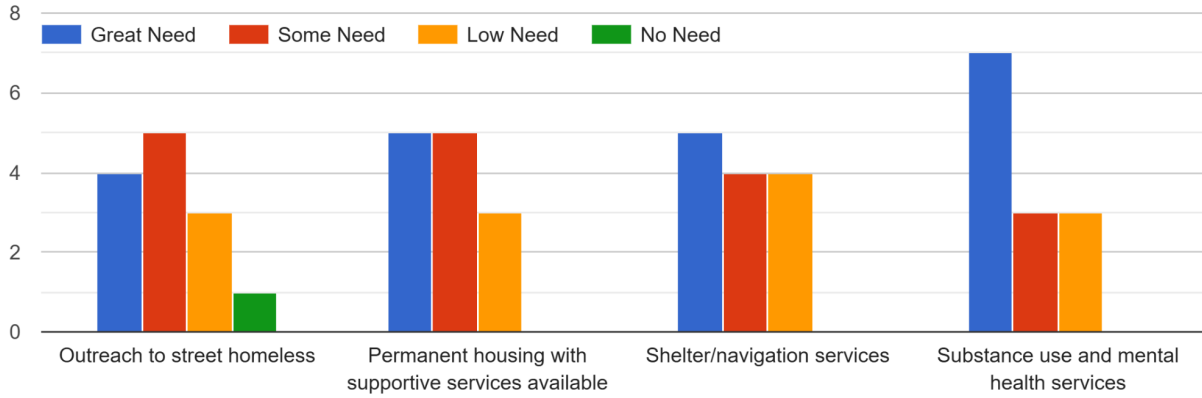
Please rank the need for the following services and facilities in Rocklin. Community Facilities



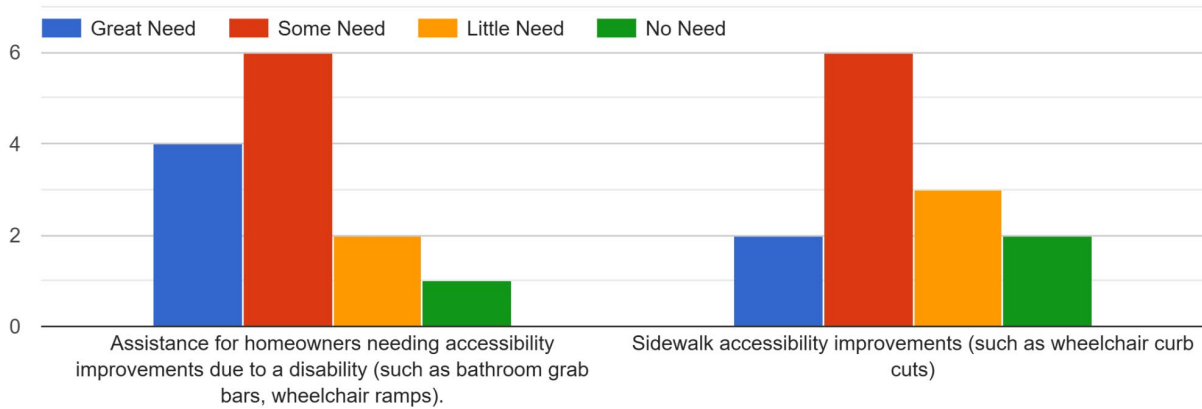
Please rank the need for the following services and facilities in Rocklin. Economic Development



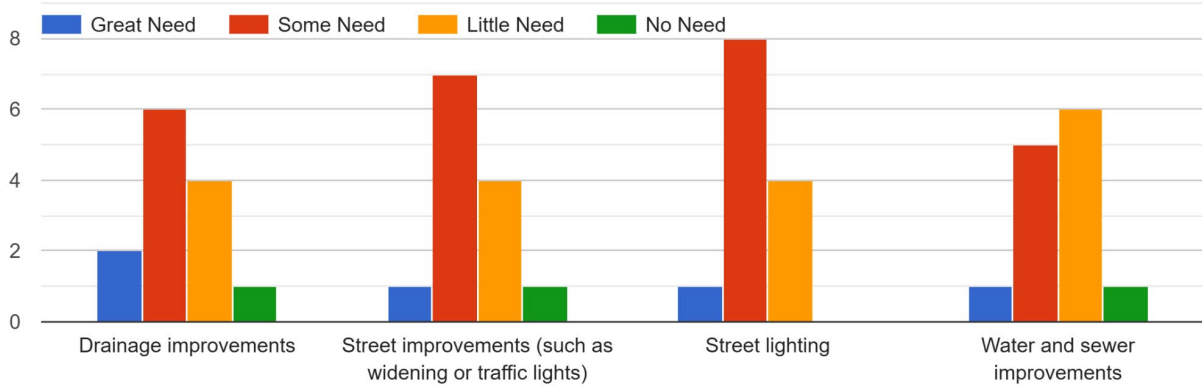
Please rank the need for the following services and facilities in Rocklin. Persons Experiencing Homelessness



Please rank the need for the following services and facilities in Rocklin. Persons with a Disability



Please rank need for the following services and facilities in Rocklin. Infrastructure Improvements in Low-Income Neighborhoods



Please rank the need for the following services and facilities in Rocklin. Neighborhood Improvement Programs

