



LIVE OAK CITY COUNCIL

REGULAR MEETING AGENDA JUNE 3, 2026 6:00 PM

MEETING LOCATION
LIVE OAK COUNCIL CHAMBERS
9955 LIVE OAK BOULEVARD
LIVE OAK, CALIFORNIA 95953

MEMBERS OF THE COUNCIL

JERAMY CHAPDELAIN, MAYOR
AARON PAMMA, VICE MAYOR
ASHLEY HERNANDEZ, COUNCILMEMBER
NANCY SANTANA, COUNCILMEMBER
BOB WOTEN, COUNCILMEMBER

BENJAMIN MOODY,
CITY MANAGER

NICOLE ROSSER,
CITY ATTORNEY

The Council may take up any agenda item at any time, regardless of the order listed. Action may be taken on any item on this agenda. Materials related to an item on this Agenda submitted to the Council after distribution of the agenda packet are available for public inspection at City Hall, 9955 Live Oak Boulevard, Live Oak, during normal business hours. Such documents are also available on the City of Live Oak's website at www.liveoakcity.org, subject to staff's availability to post the documents before the meeting.

In compliance with the Americans with Disabilities Act, the meeting room is wheelchair accessible and disabled parking is available. If you have a disability and need disability-related modifications or accommodations to participate in this meeting, please contact the City Clerk's office at (530) 695-2112 x107. Requests must be made at least 24 hours in advance.

Public Participation Options:

- **Public Comment:** Members of the public can submit general public comments, as well as comment on specific agenda items in the following ways:
 - **Public Attendance:** Members of the public who attend in person may make comments from the Council Chamber podium.
 - **Email Public Comment:** Comments from the public on agenda items will be accepted until 1:00 pm on the date of the meeting, via email to the City Clerk at cmenchaca@liveoakcity.org. Comments will be distributed to Council prior to the meeting and reflected in the meeting minutes. Please note that emailed comments will NOT be read aloud during the meeting unless an approved accommodations request has been granted.
 - **eComment Feature:** Comments from the public on agenda items will be accepted until 1:00 pm on the date of the meeting, via the eComment feature at https://liveoakca.granicus.com/ViewPublisher.php?view_id=1. Comments will be distributed to Council prior to the meeting and reflected in the meeting minutes. Please note that eComments will NOT be read aloud during the meeting unless an approved accommodations request has been granted.
- **Remote Participation – Viewing Only - No Public Participation via Remote:**
 - The meeting will be livestreamed for public viewing, but not participation, as follows:

- *Granicus livestream:* https://liveoakca.granicus.com/ViewPublisher.php?view_id=1.
- *Zoom livestream:*
 - **Join by Electronic Device:**
<https://us02web.zoom.us/j/81263238418>
 - **Join by Phone:**
1-669-900-6833 or 1-833-548-0282 (Toll Free)
Webinar ID: 812 6323 8418

AGENDA

CALL TO ORDER

ROLL CALL

PLEDGE OF ALLEGIANCE AND INVOCATION

CORRECTIONS AND/OR CHANGES TO THE AGENDA BY CITY MANAGER ONLY

PRESENTATIONS AND RECOGNITIONS

PUBLIC COMMENT

Any person wishing to address the City Council on general jurisdictional matters or consent calendar items may do so at this time. If you are commenting on an agenda item, your comments will be heard at the time that item is scheduled for discussion. The City Council adopted a time limit of three minutes per person. The Brown Act does not allow for Council discussion of items not on the agenda. Councilmembers may only a) refer the matter to staff; b) ask for additional information; c) request a report back; or d) provide a limited factual response for items not listed on the agenda.

CONSENT ITEMS

Consent Calendar is passed by one motion with exceptions and separate votes as noted.

1. City Council Meeting Minutes
Recommendation: Approve the May 20, 2026, City Council Regular Meeting minutes.
(Clarissa Menchaca, City Clerk)

PUBLIC HEARING ITEMS

2. City Council Adoption of the 6th Cycle Housing Element Update
Recommendation: 1) Conduct a Public Hearing; and 2) Adopt a resolution to determine the Housing Element is categorically exempt from environmental review under California Environmental Quality Act, Section 15061(b)(3), Common Sense Exemption, amend the City's General Plan by adopting the 2021-2029 City of Live Oak Housing Element, and directing staff to submit the adopted 2021-2029 Housing Element to the Department of Housing and Community Development for certification.
(Jaspreet Kaur, Community and Economic Development Director)

DISCUSSION ITEMS

3. FY2026-27 Proposed Budget
Recommendation: Review FY2026-27 Proposed Budget and Check-In for FY2025-26.
(Ethan Gutierrez, Finance Director)

ITEMS REMOVED FROM THE CONSENT AGENDA FOR COUNCIL CONSIDERATION AND ACTION

UPDATES AND ANNOUNCEMENTS FROM THE CITY ATTORNEY AND CITY MANAGER

COUNCILMEMBER REPORTS / COMMENTS / REQUESTS

ADJOURNMENT

CITY OF LIVE OAK
STAFF REPORT

Date: June 3, 2026
To: Honorable Mayor & Members of the City Council
From: Clarissa Menchaca, City Clerk

Subject: City Council Meeting Minutes

Background:

Submitted for approval are the May 20, 2026, City Council Regular Meeting minutes.

Recommendation:

Approve the May 20, 2026, City Council Regular Meeting minutes.

Attachments:

[Minutes](#)



LIVE OAK CITY COUNCIL

MINUTES MAY 20, 2026 6:00 PM

MEETING LOCATION
LIVE OAK COUNCIL CHAMBERS
9955 LIVE OAK BOULEVARD
LIVE OAK, CALIFORNIA 95953

MEMBERS OF THE COUNCIL

JERAMY CHAPDELAIN, MAYOR
AARON PAMMA, VICE MAYOR
ASHLEY HERNANDEZ, COUNCILMEMBER
NANCY SANTANA, COUNCILMEMBER
BOB WOTEN, COUNCILMEMBER

BENJAMIN MOODY,
CITY MANAGER

NICOLE ROSSER,
CITY ATTORNEY

CALL TO ORDER

Meeting called to order by Mayor Chapdelaine at Live Oak City Council Chambers, 9955 Live Oak Boulevard, Live Oak, CA at 6:00 pm.

ROLL CALL

Present: Councilmembers Woten, Hernandez, Vice Mayor Pamma, and Mayor Chapdelaine

Absent: Councilmember Santana

PLEDGE OF ALLEGIANCE AND INVOCATION

Vice Mayor Pamma led the Pledge of Allegiance. Councilmember Woten delivered the invocation.

CORRECTIONS AND/OR CHANGES TO THE AGENDA BY CITY MANAGER ONLY

There were no corrections and/or changes to the agenda.

PRESENTATIONS AND RECOGNITIONS

There were no presentations or recognitions.

PUBLIC COMMENT

Public Comment was opened and closed without any speakers.

CONSENT ITEMS

Consent Calendar is passed by one motion with exceptions and separate votes as noted.

MOTION: APPROVE THE CONSENT AGENDA.
(MOTION: HERNANDEZ; SECOND: PAMMA)

VOTE: MOTION PASSED 4-0-1
AYES: COUNCILMEMBERS WOTEN, HERNANDEZ, VICE MAYOR PAMMA, AND MAYOR CHAPDELAIN
NOES: NONE
ABSENT: COUNCILMEMBER SANTANA

1. City Council Meeting Minutes
Clarissa Menchaca, City Clerk
Council action: May 6, 2026, City Council Regular Meeting minutes approved.

2. Declaration of Surplus Vehicles and Authorization for Sale
Luis Cibrian, Parks and Recreation Director
Council action: Declared the vehicles and equipment identified in the staff report as surplus property and authorized the City Manager to sell the vehicles to Sutter County at a fair market value negotiated with the County.

3. Monarch Butterfly Habitat Grant
Benjamin Moody, City Manager
Council action: Authorized the City Manager to enter into a 10-year land agreement with Sutter County Resource Conservation District related to establishing and maintaining a Monarch Butterfly Habitat at the City’s soccer complex, APN 06-250-033.

PUBLIC HEARING ITEMS

4. Conduct a Public Hearing to Receive Comments on the Proposed Planning Fee Updates
Ethan Gutierrez, Finance Director

Ethan Gutierrez, Finance Director, provided a presentation for the Council.

Opened the Public Hearing at 6:09 pm.

Public Comment was opened and closed without any speakers.

Closed the Public Hearing at 6:09 pm.

MOTION: CONDUCT A PUBLIC HEARING TO RECEIVE COMMENTS ON THE PROPOSED PLANNING FEE UPDATES, AND UPON CLOSE OF THE PUBLIC HEARING: **1) ADOPT THE MASTER FEE SCHEDULE WITH UPDATED PLANNING FEES, INCLUDING A 40% DISCOUNT EFFECTIVE JUNE 1, 2026, A 20% DISCOUNT EFFECTIVE JULY 1, 2027, NO DISCOUNT EFFECTIVE JULY 1, 2028, AND ANNUAL CPI ADJUSTMENTS DURING THE IMPLEMENTATION OF THE TIERED DISCOUNT STRUCTURE AND THEREAFTER AS APPLICABLE; AND 2) ADOPT A RESOLUTION AUTHORIZING THE IMPLEMENTATION OF THE PROPOSED PLANNING FEES EFFECTIVE JUNE 1, 2026, WITH A 40% DISCOUNT EFFECTIVE JUNE 1, 2026, A 20% DISCOUNT EFFECTIVE JULY 1, 2027, NO DISCOUNT EFFECTIVE JULY 1, 2028, AND ANNUAL CPI ADJUSTMENTS DURING THE IMPLEMENTATION OF THE TIERED DISCOUNT STRUCTURE AND THEREAFTER AS APPLICABLE. (MOTION: PAMMA; SECOND: HERNANDEZ)**

VOTE: MOTION PASSED **4-0-1**

AYES: COUNCILMEMBERS WOTEN, HERNANDEZ, VICE MAYOR PAMMA, AND MAYOR CHAPDELAINE

NOES: NONE

ABSENT: COUNCILMEMBER SANTANA

Reference Resolution No. 13-2026.

ITEMS REMOVED FROM THE CONSENT AGENDA FOR COUNCIL CONSIDERATION AND ACTION

There were no items removed from the Consent Agenda for Council consideration and action.

UPDATES AND ANNOUNCEMENTS FROM THE CITY ATTORNEY AND CITY MANAGER

City Manager Benjamin Moody reported that the Planning Commission recommended approval of the Housing Element at its May 19 meeting. The Housing Element will be presented to the City Council for approval at the June 3 City Council meeting. Additionally, staff have already begun preparing for the next cycle in coordination with Sacramento Area Council of Governments (SACOG) to remain ahead of schedule. Mr. Moody has also been coordinating with Sutter County and the City of Yuba City to organize community meetings and gather public input on community priorities. A survey is being conducted to help identify and prioritize community needs, which will assist the City Council and County in determining how to proceed. Mr. Moody also provided an update on code enforcement efforts, noting continued progress, as well as ongoing work related to the high winds over the weekend. Mr. Moody noted that the swimming pool is scheduled to open this weekend. Lastly, the draft budget is expected early next week for initial review and will be presented to the City Council for preliminary consideration at the next council meeting.

COUNCILMEMBER COMMENTS

Councilmember Woten highlighted his attendance at the Regional Housing Authority (RHA) Board of Commissioners meeting.

Vice Mayor Pamma touched on his attendance at the Feather River Air Quality Management District meeting. He also highlighted his tour of the Freedom Trail and noted his attendance at the Live Oak Lions Club meeting. Vice Mayor Pamma noted that a Memorial Day tribute will be held at the cemetery on Monday, May 25. He also thanked city staff for their continued hard work in keeping the city moving forward.

Mayor Chapdelaine provided an update on the RHA Amended and Restated JPA admitting Lake County. He also discussed his attendance at the SACOG Policy and Innovation Committee meeting and noted that he will be attending the SACOG board meeting scheduled for Thursday. Mayor Chapdelaine additionally referenced his attendance at meetings of the Sutter Butte Flood Control Agency and the Local Agency Formation Commission. He concluded by thanking city staff for their continued efforts and dedication.

ADJOURNMENT

Mayor Chapdelaine adjourned the meeting at 6:23 pm.

Jeremy Chapdelaine, Mayor

ATTEST:

Clarissa Menchaca, City Clerk

CITY OF LIVE OAK
STAFF REPORT

Date: June 3, 2026
To: Honorable Mayor & Members of the City Council
From: Jaspreet Kaur, Community Development

Subject: City Council Adoption of the 6th Cycle Housing Element Update

Summary: Recommendation: 1) Conduct a Public Hearing; and 2) Adopt a resolution to determine the Housing Element is categorically exempt from environmental review under California Environmental Quality Act, Section 15061(b)(3), Common Sense Exemption, amend the City's General Plan by adopting the 2021-2029 City of Live Oak Housing Element, and directing staff to submit the adopted 2021-2029 Housing Element to the Department of Housing and Community Development for certification.

Fiscal Impact: No fiscal impact.

Purpose:
Adoption of the 6th Cycle 2021-2029 Housing Element Update.

Background:
State Housing Element law (Government Code Section 65583) requires each local government entity to adopt a comprehensive long-term general plan for the physical development of their city or county. The housing element is one of the mandated elements composing the general plan. State law, through the housing element, addresses the existing and projected housing needs within all economic segments of the state's various communities, including the City of Live Oak.

The legal mandate recognizes that in order for the private sector to adequately address housing needs, local governments must adopt land use plans and other planning programs to create opportunities that do not constrain development of affordable housing. Housing policy in the state is dependent on the effective development and implementation of local general plans and particularly housing elements.

Analysis:
The City of Live Oak 6th Cycle (2021-2029) Housing Element establishes goals, policies and programs intended to address the housing needs of current and future residents. The Draft

Agenda Item 2.

Housing Element follows the format of the current Housing Element and includes the following sections:

1. Introduction - Provides an overview of the Housing Element and summarizes the community engagement efforts that informed its development.
2. Community Profile - Examines demographic, economic, and housing conditions, including trends and the needs of identified special-needs populations.
3. Housing Constraints - Evaluates existing and potential governmental and nongovernmental barriers to housing production and includes an assessment of fair housing issues.
4. Housing Resources - Identifies available housing sites and evaluates whether the community has adequate capacity to meet its Regional Housing Needs Allocation.
5. Review of Previous Housing Element - Assesses progress made in implementing the policies and programs from the prior Housing Element cycle.
6. Goals, Policies, and Programs - Establishes targeted goals along with policies and programs designed to address the community's identified housing needs

The 2021-2029 Housing Element was presented to City Council and submitted to the Department of Housing and Community Development (HCD) on August 16, 2021 to initiate the review process. The following summarizes the timeline with HCD.

Draft Submittal Date - HCD Letter Received

Draft submitted August 16, 2021 - Letter received September 8, 2021

Draft Adopted September 13, 2021 - Letter received December 9, 2021

Revised draft submitted September 25, 2024 - Letter received November 22, 2024

Revised draft submitted November 10, 2025 - Letter received January 9, 2026

Revised draft submitted March 9, 2026 - Conditional Compliance Letter received May 7, 2026

Staff worked with PlaceWorks (consultant) over the past year to amend the Housing Element to comply with State Regulations and obtain preliminary HCD approval. The majority of the textural changes include identifying adequate sites to accommodate the City's Regional Housing Needs Allocation (RHNA) and amending the Housing Element to ensure the City is affirmatively furthering fair housing and incorporating local data and knowledge. Programs and goals have been revised to comply with State law and address requirements to affirmatively further fair housing.

During the regular Planning Commission meeting on May 19, 2026, the Planning Commission unanimously voted to recommend approval to City Council of the 2021-2029 Housing Element update for adoption.

Environmental Determination:

Environmental impacts of the Housing Element were previously analyzed by the City (Mitigated Negative Declaration that was adopted by City Council on September 8, 2021) and no additional environmental review is determined necessary. Therefore, City staff has determined that the project is categorically exempt from environmental review under CEQA

Agenda Item 2.

per Section 15061(b)(3) - "Common Sense Exemption."

Fiscal Impact:

No fiscal impact.

Recommendation:

1) Conduct a Public Hearing; and 2) Adopt a resolution to determine the Housing Element is categorically exempt from environmental review under California Environmental Quality Act, Section 15061(b)(3), Common Sense Exemption, amend the City's General Plan by adopting the 2021-2029 City of Live Oak Housing Element, and directing staff to submit the adopted 2021-2029 Housing Element to the Department of Housing and Community Development for certification.

Attachments:

[Housing Element Resolution](#)

[2021-2029 Housing Element](#)

[CEQA Exemption Memo](#)

[HCD Letter, May 2026](#)

RESOLUTION OF THE CITY OF LIVE OAK CITY COUNCIL DETERMINING THE HOUSING ELEMENT IS CATEGORICALLY EXEMPT FROM ENVIRONMENTAL REVIEW UNDER CALIFORNIA ENVIRONMENTAL QUALITY ACT, SECTION 15061(B)(3), COMMON SENSE EXEMPTION, AMEND THE CITY'S GENERAL PLAN BY ADOPTING THE 2021-2029 CITY OF LIVE OAK HOUSING ELEMENT, AND DIRECTING STAFF TO SUBMIT THE ADOPTED 2021-2029 HOUSING ELEMENT TO THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT FOR CERTIFICATION.

WHEREAS, State Housing Element law (Government Code Section 65583) requires each local government entity to adopt a comprehensive long-term general plan for the physical development of the city; and,

WHEREAS, the City of Live Oak prepared the Draft City of Live Oak 6th Cycle (2021-2029) Housing Element Update in accordance with State Housing Element law; and

WHEREAS, the City of Live Oak prepared an Initial Study/Negative Declaration for the City of Live Oak 6th Cycle (2021-2029) Housing Element Update in accordance with the California Environmental Quality Act (CEQA) which was adopted by City Council on September 8, 2021; and

WHEREAS, the City of Live Oak received a letter from the Department of Housing and Community Development (HCD) requesting changes to the submitted 2021-2029 Housing Element; and

WHEREAS, the City amended the Housing Element to address the comments related to promote and affirmatively further fair housing and identifying sites needed to facilitate and encourage the development of a variety of types of housing for all income levels; and

WHEREAS, the Live Oak Planning Commission duly gave notice of public hearing as required by law and on May 19, 2026, duly held a public hearing, received and considered evidence, both oral and documentary; and

WHEREAS, the Live Oak Planning Commission voted unanimously to recommend City Council approval of the 2021-2029 Housing Element; and

WHEREAS, the Live Oak City Council duly gave notice of a public hearing as required by law and on June 3, 2026, duly held a public hearing, received and considered evidence, both oral and documentary;

WHEREAS, the revised 2021-2029 Housing Element must be reviewed and re-adopted by the City Council prior to HCD certification; and

WHEREAS, on June 3, 2026, the City Council re-adopted the 2021-2029 City of Live Oak Housing Element.

NOW, THEREFORE, BE IT RESOLVED, as follows:

1. The City Council hereby finds that all of the facts set forth in the recitals above are true and correct and incorporated herein.
2. The City of Live Oak City Council hereby FINDS, on the basis of the whole record before it (including the CEQA Exemption) that:
 - a. The City of Live Oak exercised overall control and direction over the CEQA review for the project, determining the project is categorically exempt per Section 15061(b)(3), Common Sense Exemption; and,
 - b. There is no substantial evidence that the project will have a significant effect on the environment; and,

NOW THEREFORE, BE IT FURTHER RESOLVED the City Council adopts the City of Live Oak 6th Cycle (2021-2029) Housing Element Update, the City Council makes the following findings, which are based on its review and consideration of the entire record, including the recitals above and any oral or written testimony provided at the hearing:

1. The draft City of Live Oak 6th Cycle (2021-2029) Housing Element Update document was prepared in accordance with State Housing Element law.
2. The draft City of Live Oak 6th Cycle (2021-2029) Housing Element Update is consistent with the general plan, as it carries out the purposes of the general plan and is consistent with the land use and development designation in such plans.

NOW, THEREFORE, BE IT RESOLVED AND DETERMINED, that the City Council of the City of Live Oak hereby determine the 2021-2029 Housing Element is categorically exempt from environmental review under California Environmental Quality Act, Section 15061(b)(3), Common Sense Exemption, adopt the Amended City of Live Oak 6th Cycle (2021-2029) Housing Element Update and direct staff to submit the adopted 2021-2029 Housing Element to the Department of Housing and Community Development for certification.

I HEREBY CERTIFY that the foregoing resolution was passed and adopted by the City of Live Oak City Council, at a regular meeting thereof, held on the 3rd day of June, 2026, by following vote:

AYES:

NOES:

ABSTAIN:

ABSENT:

APPROVED:

Jeremy Chapdelaine, Mayor

ATTEST:

Clarissa Menchaca, City Clerk

2021-2029 HOUSING ELEMENT

CITY OF LIVE OAK



Adoption Draft – May 2026

City of Live Oak Community Development Department

9955 Live Oak Blvd. Live Oak, CA 95953

(530) 695-2112



Table of Contents

- Chapter 1 Introduction1-1**
 - A. Community Context 1-1
 - B. Organization of the Housing Element..... 1-4
 - C. Relationship to General Plan Elements..... 1-4
 - D. Public Participation 1-5

- Chapter 2 Community Profile 2-1**
 - A. Demographic Characteristics 2-1
 - B. Economic Characteristics 2-3
 - C. Housing Characteristics..... 2-10
 - D. Special Housing Needs..... 2-26

- Chapter 3 Housing Constraints 3-1**
 - A. Nongovernmental Constraints..... 3-1
 - B. Governmental Constraints 3-5
 - C. Housing Assessment..... 3-26

- Chapter 4 Housing Resources 4-1**
 - A. Regional Housing Needs Allocation..... 4-1
 - B. Constructed Units and Pending Projects 4-2
 - C. Sites Inventory and Analysis..... 4-3
 - D. Infrastructure and Environmental Constraints..... 4-8
 - E. Financial and Administrative Resources 4-11

- Chapter 5 Review of the Previous Housing Element..... 5-1**

- Chapter 6 Goals, Policies, and Programs 6-1**



Tables

Table 2-1 Trends in Population Growth.....2-1
Table 2-2 Population Growth Projections2-2
Table 2-3 Trends in Population Age- City of Live Oak2-2
Table 2-4 Race and Ethnicity- City of Live Oak.....2-3
Table 2-5 Industry Profile- City of Live Oak2-4
Table 2-6 Industry Profile- Sutter County2-5
Table 2-7 Employment Projections2-6
Table 2-8 Employment Projections- Yuba City MSA.....2-6
Table 2-9 Travel Time to Work.....2-8
Table 2-10 Live Oak and Sutter County Household Projections.....2-9
Table 2-11 Household Income by Tenure Characteristics.....2-10
Table 2-12 Trends in Housing Type.....2-11
Table 2-13 Trends in Housing Tenure2-11
Table 2-14 Vacant Units by Type.....2-12
Table 2-15 Housing Age Characteristics2-13
Table 2-16 Housing Conditions Survey Results- City of Live Oak2-14
Table 2-17 Median Home Prices2-14
Table 2-18 Median Home Selling Price for 2019 and 20202-15
Table 2-19 Market Rental Rates by Unit Type- City of Live Oak.....2-15
Table 2-20 Household Income Limits by Household Size- Sutter County2-16
Table 2-21 Housing Affordability - Sutter County.....2-17
Table 2-22 Housing Problems for All Households- City of Live Oak.....2-18
Table 2-23 Housing Overpayment - City of Live Oak2-19
Table 2-24 Market Rental Rates by Unit Type.....2-20
Table 2-25 Affordable Housing Complexes- City of Live Oak.....2-22
Table 2-26 Estimated Costs of Preserving At-Risk Units2-24
Table 2-27 Senior Households - City of Live Oak2-27
Table 2-28 Senior Households (65+) by Income Group- City of Live Oak.....2-27
Table 2-29 Persons with Disabilities by Type- City of Live Oak.....2-29
Table 2-30 Employment Status of Persons with Disabilities- City of Live Oak2-29
Table 2-31 Developmentally Disabled Residents by Age.....2-30
Table 2-32 2021 Farmworker Households by Income – City of Live Oak.....2-34
Table 2-33 2021 Farmworker Income Range – Yuba MSA.....2-35
Table 2-34 Highest Grossing Commodities for 2019 - Sutter County.....2-36
Table 2-35 Agriculture Employment Trends – Yuba MSA2-37
Table 3-1 Residential Land Use Controls in Live Oak3-6
Table 3-2 Residential Uses Permitted in Live Oak.....3-7
Table 3-3 Development Standards by Residential Zone3-12
Table 3-4 Parking Standards3-13
Table 3-5 Planning and Application Fees3-15
Table 3-6 Development Impact Fees3-16
Table 3-7 Typical Building Permit Processing Times3-21
Table 3-8 Constraints on Housing for Persons with Disabilities.....3-25



Table 3-9 Fair Housing Compliance.....3-30

Table 3-10 Dissimilarity Index 2019.....3-39

Table 3-11 Poverty by Race/Ethnicity in Live Oak 2015-20193-90

Table 3-12 Housing Tenure by Race/Ethnicity in Live Oak 2015-20193-120

Table 3-13 Factors that Contribute to Fair Housing Issues.....3-121

Table 3-14 Programs Addressing Fair Housing.....3-123

Table 3-15 Distribution of Site and Project Capacity to Meet RHNA by
Census Tract.....3-129

Table 4- 1 Regional Housing Needs Allocation Progress 2021-2029..... 4-2

Table 4-2 Vacant Sites Inventory 4-5

Table 4-3 Regional Housing Needs Allocation Compared to Available Capacity.... 4-8

Table 4-4 State Program Funding Sources4-11

Table 5-1 2013-2021 Regional Housing Needs Allocation Progress..... 5-2

Table 5-2 Review of Previous Housing Element Programs 5-4

Table 6-1 Quantified Objectives for the 2021-2029 Housing Element 6-3

Figures

Figure 1- 1 Regional Location Map 1-2

Figure 1- 2 City Boundary Map 1-3

Figure 3-1 Census Tract Boundaries.....3-28

Figure 3-2 Regional Settlement Trends by Race/Ethnicity 2010.....3-33

Figure 3-3 Racial Predominance in Live Oak 2010.....3-36

Figure 3-4 Racial Demographics in Live Oak 2010.....3-37

Figure 3-5 Racial Demographics in Live Oak 2018.....3-38

Figure 3-6 Percent of Children in Married-Couple Households in Live Oak
2015-20193-41

Figure 3-7 Median Income in Live Oak 2015-20193-43

Figure 3-8 Low to Moderate Income Populations in Live Oak 2015-20193-44

Figure 3-9 Racially/Ethnically Concentrated Areas of Poverty in Yuba
Sutter Region3-93

Figure 3-10 TCAC/HCD Opportunity Areas – Composite3-96

Figure 3-11 TCAC/HCD Opportunity Areas - Education Score3-100

Figure 3-12 TCAC/HCD Opportunity Areas - Economic Score3-101

Figure 3-13 Jobs Proximity Index in Live Oak 2014-20173-104

Figure 3-14 Low Transportation Cost Index in Live Oak3-105

Figure 3-15 TCAC/HCD Opportunity Areas - Environmental Score.....3-109

Figure 3-16 Overpayment by Renters in Live Oak 2015-2019.....3-110

Figure 3-17 Overpayment by Home Owners in Live Oak 2015-2019.....3-111

Figure 3-18 Location Affordability Index.....3-114

Figure 3-19 Overcrowded Households in Live Oak 2015-20193-115

Figure 3-20 Sensitive Communities in Live Oak 2013-2017.....3-118

Figure 4-1 Vacant Sites Inventory..... 4-7

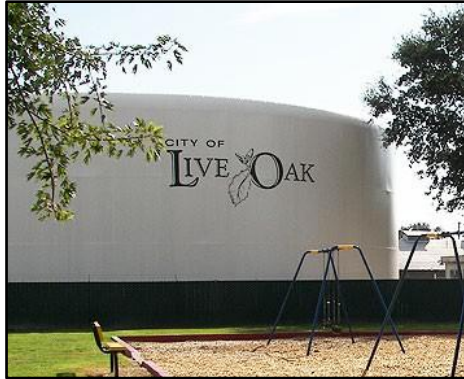
Table of Contents



This page intentionally left blank.

Chapter 1

Introduction



The 2021–2029 Housing Element addresses the City of Live Oak’s (the city’s) plans to meet its housing needs, particularly the availability, affordability, and adequacy of housing supply. The housing element defines strategies and programs that will serve all socioeconomic groups. To these ends, the housing element is based on five objectives that provide direction and

guidance for meeting the city’s housing needs over the next eight years:

1. Matching housing supply with need;
2. Maximizing housing choice throughout the community;
3. Assisting in the provision of affordable housing;
4. Removing governmental and other constraints to housing investment;
5. Promoting fair and equal housing opportunity.

The following discusses the context for housing policy in Live Oak, the organization of the housing element, the element’s relationship to other elements of the General Plan, and the public participation process employed in the preparation and adoption of the housing element. The City of Live Oak’s 6th Cycle Housing Element Update (2021-2029) was created in compliance with State General Plan Law pertaining to housing elements.

A. Community Context

The City of Live Oak is a rural community of approximately 8,500 residents in northern Sutter County (see Figure 1- 1and Figure 1- 2). It is strategically located along the Highway 99 corridor between Yuba City and Chico, and has easy access to San Francisco, Lake Tahoe, and Sacramento. The City was first settled in 1866 and grew with the advent of the California-Oregon Railroad in the 1870’s. Live Oak was incorporated in 1947, and was the second city to be established in Sutter County.



Figure 1- 1 Regional Location Map

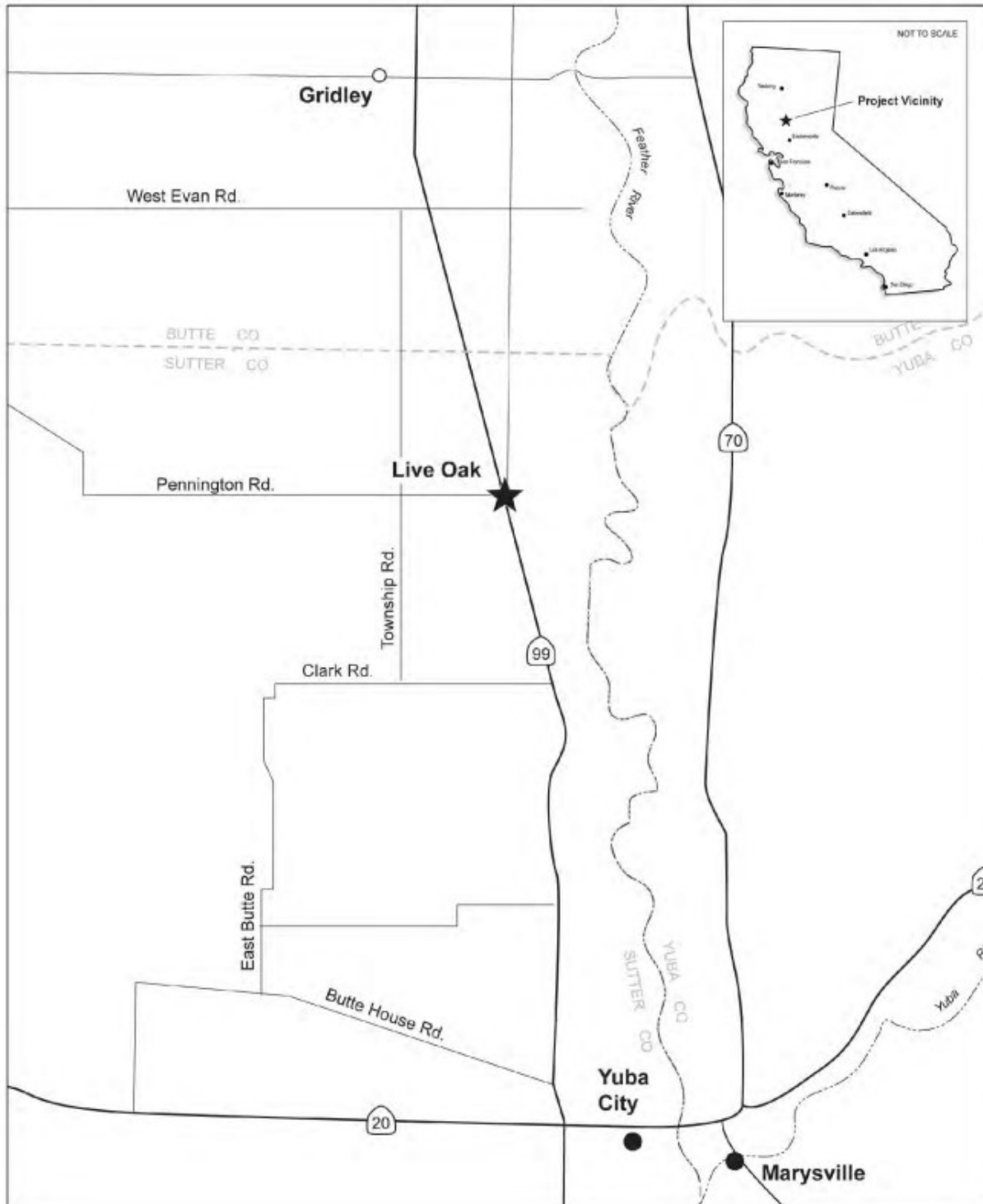
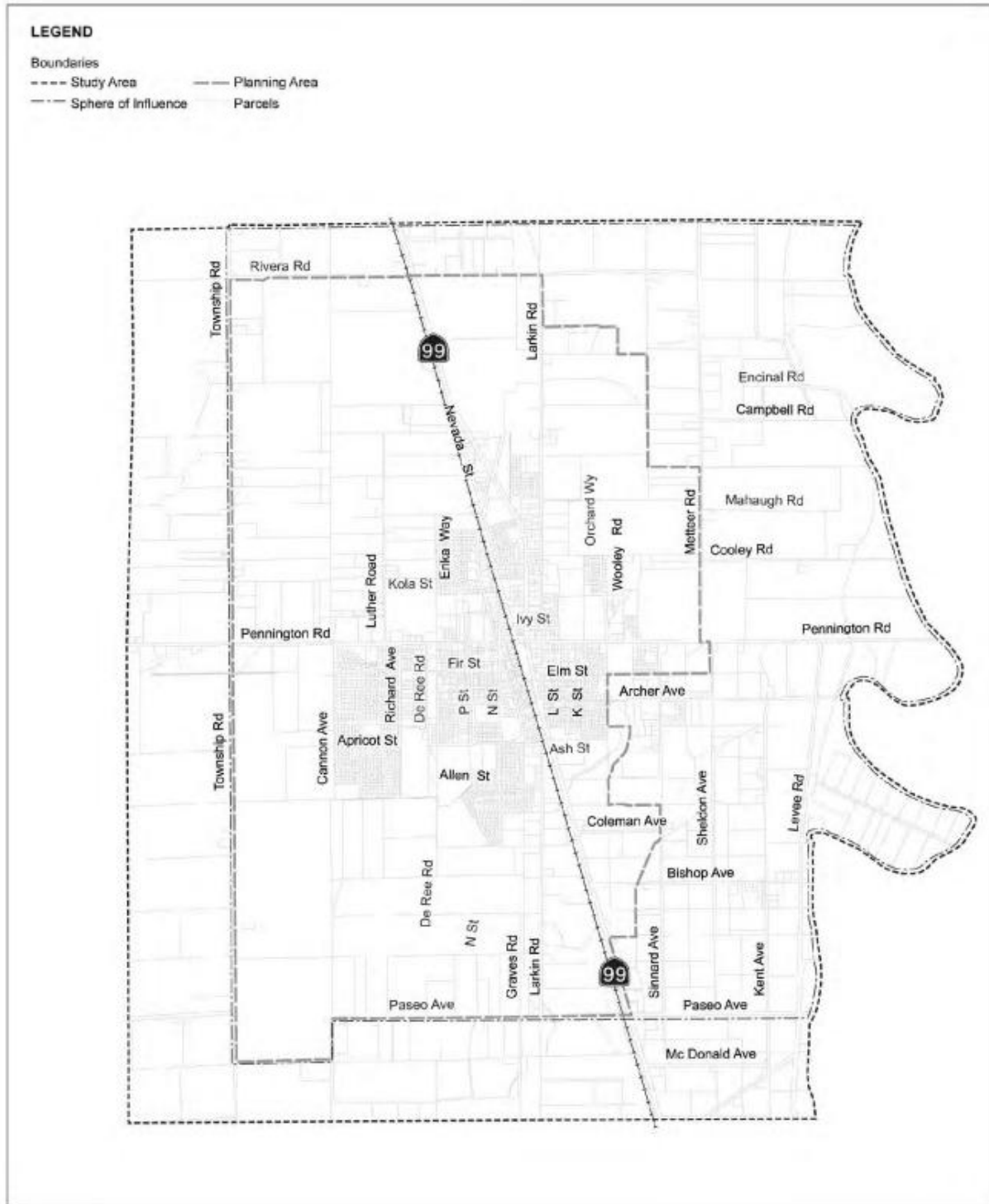


Figure 1- 2 City Boundary Map





B. Organization of the Housing Element

The housing element update is an eight-year plan for the period from October 31, 2021, to October 31, 2029. The housing element consists of the following major components:

1. Introduction to the housing element, including the planning context in Live Oak, General Plan consistency, and the public participation process (Chapter 1).
2. An analysis of the city’s population and housing characteristics and trends, including special housing needs (Chapter 2).
3. A review of potential governmental, market, and environmental constraints that impact the city’s ability to address housing needs in Live Oak (Chapter 3).
4. An evaluation of land and financial resources available to address Live Oak’s housing goals (Chapter 4).
5. An evaluation of the previous 2013 housing element; its effectiveness; progress in implementation; and appropriateness of goals, objectives, and policies (Chapter 5).
6. Housing goals, policies, and programs to address the city’s identified housing needs (Chapter 6).

C. Relationship to General Plan Elements

State law requires the housing element to contain a statement of “the means by which consistency will be achieved with other General Plan elements and community goals” (California Government Code, Section 65583[c][6][B]). There are two aspects of this analysis: 1) an identification of other General Plan goals, policies, and programs that could affect implementation of the housing element or that could be affected by the implementation of the housing element, and 2) an identification of actions to ensure consistency between the housing element and affected parts of other General Plan elements. The City of Live Oak updated the remainder of its General Plan in 2008. The updated General Plan consists of nine elements; Circulation, Economic Development, Land Use, Noise, Parks and Recreation, Community Character, Safety, Conservation and Open Space, and Public Utilities, Services, and Facilities. The housing element’s goals and policies are consistent with—and supported by—goals and policies in the other elements.



The Land Use Element and Land Use Diagram were developed to accommodate the RHNP and the anticipated number of housing element cycles during the General Plan time horizon, and residential land uses are defined to accommodate the full range of housing types and affordability levels. Residential land uses were placed in proximity to services, and the Transportation Element includes policies and implementation programs to promote transit access for lower-income and special needs groups.

Energy conservation techniques and methods to reduce energy consumption by residential land uses are included in the Conservation and Open Space Element. The Public Utilities, Services, and Facilities Element directs how infrastructure will be provided to parcels intended for residential development. The Economic Development Element provides general goals and policy guidance for job creation and related activities in the city. Along with the Land Use Element, the Economic Development Element promotes the goal of jobs-housing balance within the City at General Plan buildout.

D. Public Participation

State law (§65583[c][7] of the California Government Code) requires cities and counties to make a diligent effort to achieve public participation of all economic segments of the community in the development of a housing element and requires the housing element to describe this effort. While opportunity to connect with the community are more limited due to the COVID-19 pandemic, the city made the draft housing element available for public review. The draft housing element was published on the City of Live Oak website and made available for public comment on August 16, 2021.

In September 2022, the City of Live Oak posted the revised housing element on the City of Live Oak's website for public review, as well as, sending the link to all individuals and organizations that have previously requested notices relating to the Live Oak Housing Element. The City of Live Oak then then submitted the revisions to HCD for review. Again, in September 2023, the City of Live Oak posted the revised housing element on the City of Live Oak's website for public review, as well as, sending the link to all individuals and organizations that have previously requested notices relating to the Live Oak Housing Element. In September 2024, after the required review period, the City of Live Oak submitted the revisions to HCD for review.



Throughout the adoption process the City will continue to notice the document to all relevant local agencies and to all individuals and organizations that have previously requested notices relating to the local government’s housing element. As the Housing Element programs are implemented, the City will continue to engage the community, including organizations that represent lower-income and special needs households. In November 2025 the City received feedback from the Regional Housing Authority with suggested revisions throughout the document, including the addition of discussions of several state codes related to development fees. These suggested changes were implemented throughout the document.

Public Meetings

Live Oak planning staff conducted a public meeting on Tuesday, August 17, 2021 to solicit input and comments from public agencies and the general public on the housing element update. The meeting was publicly noticed per the city’s standard noticing practices and the meeting was held in person at the Live Oak City Hall and via video- and teleconference using Zoom, pursuant to Governor Newsom’s Executive Order N-29-20. Planning staff discussed the housing element update process, reviewed the previous housing element goals and programs, identified the programs that were completed during the 5th Cycle, as well as programs that would be modified and continued for the 6th Cycle, as presented in further detail in the proposed 6th Cycle goals, policies, and programs. Planning staff received comments from the public including the city’s Regional Housing Needs Allocation (RHNA) and current drinking water quality. Staff explained the process in which the RHNA numbers are allocated to the city and per the City’s Public Works Director, the City of Live Oak’s drinking water quality meets all the federal and state requirements and is not a constraint on development.

Public Hearings

On Tuesday, September 1, 2021, the Live Oak planning staff presented the housing element update and associated environmental review document to the Live Oak Planning Commission. The hearing was publicly noticed per the city’s standard noticing practices and the hearing was held in person at the Live Oak City Hall and via video- and teleconference using Zoom, pursuant to Governor Newsom’s Executive Order N- 29-20. The Live Oak Planning Commission unanimously voted to recommend city council approval of the housing element update. On Wednesday, September 8, 2021, the Live Oak City Council unanimously voted to adopt the housing element update. The hearing was publicly noticed per the city’s standard noticing practices and the hearing was held in person at the Live Oak City Hall and via video-and teleconference using Zoom, pursuant to Governor Newsom’s Executive Order N-29-20.

Chapter 2

Community Profile



The City of Live Oak is located in the Sacramento Valley in the northern portion of Sutter County, approximately 10 miles north of Yuba City and 50 miles north of Sacramento. Live Oak’s location places it within one of the fastest growing regions in the State. Agriculture is the predominant land use in Sutter County and in the vicinity of Live Oak; however, the predominant land use within the city is single-family residential.

A. Demographic Characteristics

Population, employment, and household characteristics all affect the supply of and demand for housing in Live Oak. These characteristics are analyzed in the following section to provide the basis for developing a successful housing program tailored to the needs of this community.

Population Growth

Between 2010 and 2021, Sutter County experienced population growth, averaging approximately 3 percent for the entire county, including incorporated cities and unincorporated communities. As shown in Table 2-1, the population in Live Oak experienced a slightly more robust growth rate of 8 percent, increasing from 8,500 residents in 2010 to 9,138 residents in 2021.

Table 2-1			
Trends in Population Growth			
Area	2010	2021	Change
	Number	Number	
Live Oak	8,500	9,138	638
Yuba City	65,547	67,655	2,108
Marysville	12,072	12,613	541
Gridley	6,584	7,039	455

Source: 2021 ESRI



The information collected below for the population estimations was gathered from ESRI, published in July 2021. Population, households, and jobs were projected through 2050 for low, mid, and high growth scenarios. Table 2-2 reports the mid-growth scenario in Live Oak to be a projected 27 percent increase in population from 8,500 residents in 2010 to 10,832 residents in 2050.

	2010	2015	2020	2025	2030	2035	2040	2045	2050	% Change	Annual Growth Rate
Live Oak	8,500	8,788	9,080	9,372	9,664	9,956	10,248	10,540	10,832	27%	<1%
Sutter County	94,737	96,100	97,557	99,014	100,471	101,928	103,385	104,842	106,299	12%	<1%

Source: 2021 ESRI

Age Characteristics

In 2021, Live Oak residents had a median age of 34 years, which is two years lower than the median age of 36 in the county overall. As shown in Table 2-3, the number of residents below the age of 55 generally declined between 2010 and 2021, while the number of residents in the 55 to 64 age group increased. The number of residents 65 and above increased by four percent. This decrease reflects, in part, the high cost of housing in Live Oak, its large share of single-family homes, and affordability issues for most households like seniors who are on a fixed or reduced income, except higher-earning older households. The age group between 25 and 34 has steadily stayed the same at 15 percent.

Age Group	2010		2021		Percentage Change
	Number of Persons	Percentage of Total	Number of Persons	Percentage of Total	
< 15	2,161	25%	2,055	23%	-2%
15–24	1,260	15%	1,260	14%	-1%
25–34	1,238	15%	1,395	15%	--
35–44	1,145	14%	1,213	13%	-1%
45–54	1,054	12%	1,008	11%	-1%
55–64	732	9%	946	10%	1%
65+	910	10%	1,261	14%	4%
Total	8,500	100%	9,138	100%	--

Source: 2021 ESRI



Table 2-4 reports the Race and Ethnicity of the demographics in the City of Live Oak. The residents of the City of Live Oak are majority Hispanic or Latino, with 50.7 percent of the population identifying this way in 2019. Over thirty seven percent of the population in the city identify as White. The questions posed by the Census regarding race and ethnicity provide the opportunity for respondents to self-identify sub-group identities within the racial and ethnic categories; 1.5 percent of respondents who identified as White also identified as Black or African American within the survey sub- groups. Two percent of the population are Black or African American, 5.8 percent are Asians, as the other largest sub-groups.

Race or Ethnic Group	Number	Percentage
White	3,283	37.8%
Black or African American	176	2.0%
American Indian and Alaska Native	42	0.5%
Asian	502	5.8%
Native Hawaiian and Other Pacific Islander	8	0.1%
Two or more races	258	3.0%
Some other race	7	0.1%
Hispanic or Latino	4,403	50.7%
Total population	8,679	100%
Source: 2019 American Community Survey		
Note: Hispanic or Latino category is counted separately and in addition to other categories.		

B. Economic Characteristics

Economic characteristics play an important role in defining housing needs in Live Oak. Economic characteristics include the types of business, the occupations held by residents, and the associated income. These characteristics provide insight into the types of housing residents can afford and job-induced housing demand.

Business and Economy

Live Oak’s local economy is built around the educational, healthcare, and social assistance services. According to the 2021 ESRI report, gathered from the American Community Survey (ACS), and as shown in Table 2-5, the City’s industries that employ the most workers are educational services, healthcare, and social assistance (22 percent); retail trade (12 percent); and arts, entertainment, recreation, and accommodation and food services (10 percent). Currently, these three industries comprise 44 percent of all those employed. All other industries employ less than 500 workers each. This distribution indicates that industry



conditions are similar to those at the time of the previous housing element cycle, but now includes art, entertainment, recreation, and food services as one of the top three largest industries employing Live Oak’s workforce.

**Table 2-5
Industry Profile- City of Live Oak**

Industry	Number of Employed Civilians 16 Years and Over	Percentage
1. Educational services, and healthcare and social assistance	756	22%
2. Arts, entertainment, recreation, and accommodation and food services	334	10%
3. Professional, scientific, and management, and administrative and waste management services	299	9%
4. Retail trade	400	12%
5. Finance and insurance, and real estate and rental and leasing	133	4%
6. Other services, except public administration	145	4%
7. Public administration	112	3%
8. Manufacturing	220	6%
9. Transportation and warehousing, and utilities	262	8%
10. Construction	272	8%
11. Wholesale trade	176	5%
12. Agriculture, forestry, fishing and hunting, and mining	304	9%
13. Information	41	1%
Total	3,454	100%
Source: 2021 ESRI		

According to the State of California Employment Development Department (EDD), the largest employers (500–999 employees) in Sutter County were in the industries of nurserymen and dried fruit wholesalers. Many of these large employers are in Yuba City, which is within 10 miles of Live Oak (see Table 2-6).



**Table 2-6
Industry Profile- Sutter County**

Employer Name	Location	Industry	Number of Employees
Sierra Gold Nurseries	Yuba City	Nurserymen	500-999
Sunsweet Growers Inc	Yuba City	Fruits-Dried (whls)	500-999
City of Yuba City	Yuba City	Government Offices- City/Village & Twp	250-499
Home Depot	Yuba City	Home Centers	250-499
Sysco Sacramento Inc	Pleasant Grove	Food Products (whls)	250-499
Trees Inc	Yuba City	Tree Service	250-499
Walmart Supercenter	Yuba City	Department Stores	250-499
Applebee's Grill + Bar	Yuba City	Full-Service Restaurant	100-249
Fountains Managed By Rideout	Yuba City	Convalescent Homes	100-249
Geweke Ford	Yuba City	Automobile Dealers- New Cars	100-249
Holt of California	Pleasant Grove	Contractors- Equip/Supls- Dlrs/Svc (whls)	100-249
Homeward Bound Golden	Elverta	Animal Shelters	100-249
Legend Transportation	Yuba City	Trucking-Liquid & Dry Bulk	100-249
Lowe's Home Improvement	Yuba City	Home Centers	100-249
River Valley High School	Yuba City	Schools	100-249

Source: EDD, America's Labor Market Information System (ALMIS) Employer Database, 2021 1st edition

Employment projections provide insight into future number of jobs and are also an indicator of the demand for housing and population growth. Projections prepared by SACOG in 2020 predict that by 2040, Live Oak will have approximately 1,870 employed citizens, an increase of 46 percent from 2016 (see Table 2-7).



**Table 2-7
Employment Projections**

Year	2016	2035	2040
Number Employed Persons, Live Oak	1,280	1,770	1,870
Number Employed Persons, Sutter County	34,430	41,510	43,980

Source: Sacramento Area Council of Governments (SACOG), 2020 Metropolitan Transportation Plan/Sustainable Communities Strategy Update, Appendix C: Land Use Forecast

Occupations and Wages

As shown in Table 2-8, the EDD produces an Occupational Employment and Wage Data spreadsheet by metropolitan statistical area (MSA) yearly that reports employment projections out to 2028 related to job growth for the Yuba City MSA in which Live Oak is included. During the 10-year period, new employment in the Yuba City MSA is expected to be concentrated in a variety of occupations. When comparing annual incomes to the median Sutter County income in 2021 for a family of four of \$61,535, only eight (or 36 percent of all people tabulated in the MSA) of the occupational groups are above this median income.

Of these 22 occupational groups, the highest mean annual salaries are in the healthcare practitioners and technical and management occupations at \$116,099 and \$108,001. The lowest annual salary is in the farming, fishing, and forestry occupations at \$31,880.

**Table 2-8
Employment Projections- Yuba City MSA**

Occupations of Residents	Mean Hourly Wage	Mean Annual Salary	Estimated Employment 2018	Projected Employment 2028	Percentage Change
Management Occupations	\$51.92	\$108,001	12,390	12,860	4%
Business and Financial Operations Occupations	\$34.24	\$71,229	4,550	4,990	10%
Computer and Mathematical Occupations	\$41.89	\$87,143	1,050	1,060	1%
Architecture and Engineering Occupations	\$49.67	\$103,294	2,200	2,300	5%
Life, Physical, and Social Science Occupations	\$34.82	\$72,420	1,530	1,600	5%



**Table 2-8
Employment Projections- Yuba City MSA**

Occupations of Residents	Mean Hourly Wage	Mean Annual Salary	Estimated Employment 2018	Projected Employment 2028	Percentage Change
Community and Social Services Occupations	\$31.53	\$65,574	2,630	2,920	11%
Legal Occupations	\$49.18	\$102,294	390	440	13%
Education, Training, and Library Occupations	\$32.54	\$67,666	11,840	12,260	4%
Arts, Design, Entertainment, Sports, and Media Occupations	\$28.30	\$58,861	690	690	0%
Healthcare Practitioners and Technical Occupations	\$55.82	\$116,099	7,520	8,440	12%
Healthcare Support Occupations	\$16.51	\$34,340	3,730	4,270	14%
Protective Service Occupations	\$29.37	\$61,097	2,870	3,040	6%
Food Preparation and Serving-Related Occupations	\$15.37	\$31,978	12,210	13,580	11%
Building and Grounds Cleaning and Maintenance Occupations	\$18.21	\$37,882	4,430	6,570	48%
Personal Care and Service Occupations	\$17.23	\$35,821	10,340	12,850	24%
Sales and Related Occupations	\$20.42	\$42,459	14,310	15,560	9%
Office and Administrative Support Occupations	\$21.69	\$45,109	18,540	20,050	8%
Farming, Fishing, and Forestry Occupations	\$15.32	\$31,880	12,750	12,700	-0.4%
Construction and Extraction Occupations	\$27.30	\$56,777	8,410	9,070	8%
Installation, Maintenance, and Repair Occupations	\$29.33	\$61,002	5,800	6,380	10%



**Table 2-8
Employment Projections- Yuba City MSA**

Occupations of Residents	Mean Hourly Wage	Mean Annual Salary	Estimated Employment 2018	Projected Employment 2028	Percentage Change
Production Occupations	\$22.04	\$45,842	5,170	5,160	-0.2%
Transportation and Material Moving Occupations	\$19.30	\$40,142	10,010	12,590	26%

Source: EDD, 2021. Long-Term Occupational Employment Projections

Work Commuter Patterns

Commute distance is an important factor in housing availability and affordability and is also an indicator of the jobs/housing balance. Communities with extended commute distances generally have a poor jobs/housing balance, while those with short average commutes tend to have a strong jobs/housing balance. The burden of the additional costs of extended commuting disproportionately affects lower-income households, which must spend a larger portion of their overall income on fuel. This in turn affects a household’s ability to afford decent housing without being overburdened by cost. Table 2-9 indicates that most of Live Oak residents travel less than 30 minutes from home to work and only 9 percent travel an extended amount of time (60 or more minutes). From the 2021 ESRI report, the number of employed persons (3,454) divided by the number of households (2,615) shows that there is nearly one job for every household (98 percent). This analysis indicates that many of the jobs are within 20 miles of the city and that there is a strong jobs/housing balance, meaning that the available jobs are within relatively close distance to the employees’ places of residence and commute doesn’t place a large financial burden on the majority of city residents.

**Table 2-9
Travel Time to Work**

Travel Time to Work	Percentage
Less than 30 minutes	66%
30 to 59 minutes	25%
60 or more minutes	9%
Total	100%

Source: 2021 ESRI



Household Projections

Population, households, and jobs were projected through 2040 for low, mid, and high growth scenarios. Table 2-10 reports the mid-growth scenario as a 25 percent increase in households from 2,371 in 2010 to 2,953 households in 2040. As shown in Table 2- 10, Live Oak is projected to have a larger percentage increase in the number of households than the rest of the county. This estimated forecast was the result of a share allocation model from data collected by ESRI.

Year	2010	2015	2020	2025	2030	2035	2040
Live Oak	2,371	2,508	2,597	2,686	2,775	2,864	2,953
Sutter County	31,437	31,944	32,404	32,864	33,324	33,784	34,244

Source: 2021 ESRI

Household Income

Household income is an important indicator of the ability to afford housing. Table 2- 11 shows resident income in Live Oak. According to the 2019 ACS, the largest percentage of owners earned \$75,000 to \$99,999 (23 percent), which was fairly high compared to \$25,000 to \$34,999 for renters (22 percent). According to the 2019 ACS, for owners, the second-largest income group is \$50,000 to \$74,999 (20 percent), which the median income falls in-between; as is the case for the third-largest group at 18 percent earning between \$100,000 to \$149,999. For renters, the second-largest income group is a moderate-income group, ranging from \$35,000 to \$49,999. This data indicates that Live Oak is somewhat affordable to most people who make less than

\$50,000 per year (approximately 47 percent of the households in the Table). However, it should be noted that while this is the most current available data for Live Oak, the data set does have a high margin of error.



**Table 2-11
Household Income by Tenure Characteristics**

Income Groups	Owner		Renter		Total (Owner and Renter)	
	Households	Percentage	Households	Percentage	Households	Percentage
<\$10,000	44	3%	113	11%	157	6%
\$10,000–\$14,999	17	1%	112	11%	129	6%
\$15,000–\$24,999	116	8%	125	12%	241	10%
\$25,000–\$34,999	64	5%	238	22%	302	12%
\$35,000–\$49,999	169	12%	158	15%	327	13%
\$50,000–\$74,999	281	20%	125	12%	406	17%
\$75,000–\$99,999	320	23%	7	0.6%	327	13%
\$100,000–\$149,999	245	18%	156	15%	401	16%
More than \$150,000	139	10%	26	2%	165	7%
Total	1,395	100%	1,060	100%	2,455	100%

Source: ACS 2019: Table B25118
Due to rounding, some percentages may not total to 100.

C. Housing Characteristics

The following section addresses housing characteristics in Live Oak. Housing factors evaluated include housing types, tenure and vacancy rates, age and condition, housing costs, and affordability.

Housing Type

According to the California Department of Finance E-5 Population Estimates, Live Oak had 2,833 housing units in 2021, a 12 percent increase from 2011. As shown in Table 2-12, single-family attached and detached residences comprise more than two-thirds of all housing. Mobile homes are a small percentage of the housing stock at 4 percent. Multiple-family housing comprises the remaining 15 percent of housing units in Live Oak. The total housing stock consisted of single-family detached housing units increased by nine percent, followed by multiple-family (2 to 4) units, which increased by 3 percent and multiple-family (5+) units, which increased by 73 percent. Only three mobile homes units were added to the housing stock during the planning period of 10 years. The ratios of the various



types of housing remained nearly the same from 2011 to 2021.

**Table 2-12
Trends in Housing Type**

Housing Type	2011		2021	
	Units	Percentage	Units	Percentage
Single-Family Detached	1,879	74%	2,053	72%
Single-Family Attached	241	10%	241	9%
Multiple-Family 2–4 Units	120	5%	123	4%
Multiple-Family 5+ Units	178	7%	308	11%
Mobile Homes	105	4%	108	4%
Other (e.g., RV Park)	N/A	N/A	N/A	N/A
Total Units	2,523	100%	2,833	100%

Source: 2021 California Department of Finance
*Some numbers in the Table have been rounded, affecting totals.

Tenure and Vacancy

Housing tenure refers to the occupancy of a housing unit, whether the unit is owner-occupied or renter-occupied. Housing tenure is influenced by demographic factors (e.g., household income, composition, and age of the householder) as well as the cost of housing. Table 2-13 shows that between 2010 and 2019, the homeownership rate decreased from 60 to 56 percent. Table 2-14 shows the vacant units by type in Live Oak in 2019.

**Table 2-13
Trends in Housing Tenure**

Tenure	2010		2019	
	Number	Percentage	Number	Percentage
Occupied Units	2,433	98%	2,455	99%
Owner	1,473	60%	1,395	56%
Renter	960	39%	1,060	43%
Vacant Units	38	2%	19	0.7%
Total	2,471	100%	2,474	100%

Source: ACS 2010–2019: Table B25002, B25004, B25007



**Table 2-14
Vacant Units by Type**

2019	Number	Percentage
For seasonal, recreational, or occasional use	0	0%
For rent	0	0%
Rented or sold, not occupied	0	0%
For sale only	11	58%
Other vacant	8	42%
Total Vacant Units	19	100%
Vacancy Rate: Owner-Occupied Housing	—	0.7%
Vacancy Rate: Renter-Occupied Housing	—	0.0%
Source: ACS 2019: Table B25002, B25004, CP04		

Vacancies play an important role in Live Oak. A certain number of vacant units help moderate housing costs, increase options for prospective residents, and provide an incentive for unit upkeep and repair. Optimal vacancy rates are estimated a from 1.5 to two percent for ownership units and five to six percent for rental units. According to the 2019 ACS (Tables B25002, B25004, CP04), the vacancy rate is approximately 0.8 percent for owners and 0.0 percent for renters. Thus, both the owner and rental vacancy rates were lower than optimal for 2017.

Housing Conditions

As illustrated in Table 2-15, Live Oak has a significant stock of older homes: 69 percent of homes are over 30 years old and 50 percent are over 50 years old. A general rule is that structures older than 30 years begin showing signs of deterioration and require reinvestment. Unless maintained, homes older than 50 years may require major renovations to ensure that plumbing and electrical systems, roofing, and insulation are sound. Older homes also have a higher prevalence of lead-based paint hazards. The rehabilitation needed in the city has not changed significantly since 2014. Home valuations have continued to rise since adoption of the last housing element, resulting in a general trend for homeowners to remodel or fully redevelop older units. In addition, new home builders have expanded the housing stock in the City of Live Oak, increasing the numbers of potential families to move into the area. In the recent housing condition survey conducted in 2021, approximately four code enforcement cases related to substandard housing were opened.



**Table 2-15
Housing Age Characteristics**

Decade Built	Number	Percentage
2010–2021	95	4%
2000–2009	754	30%
1990–1999	190	8%
1980–1989	256	10%
1970–1979	351	15%
1960–1969	276	11%
1950–1959	279	11%
1940–1949	184	7%
1939 or earlier	89	4%
Total	2,474	100%

Source: US Census 2000; City of Live Oak. 2021 SOCDS
 *Note: Values for the years 2010-2021 are calculated based on the number of building permits approved by the city during the specified time frame. They do not reflect a census of physical structures built, permitted and not permitted, during this time. Therefore, this table may have totals and percentages that are slightly different from other data sources used in this document; these numbers should be interpreted as the best available data from the city.

Despite the age of the housing stock, housing in Live Oak is generally well maintained in comparison to other communities. This may be due to the newly constructed home developments within the city. However, some exceptions apply. The age of a majority of homes within the city are at least 50 years old; therefore, resulting in some property maintenance that may be postponed by the owners. The number of substandard units is negligible.

A housing condition survey was conducted in May and June 2021 to determine the number of units considered to be substandard in quality or in need of repair or replacement. City staff identified areas to survey. The survey was conducted through a windshield study that rated the physical condition of a unit in one of the following categories:

- Foundation
- Roofing
- Siding/stucco
- Windows
- Electrical



Units were evaluated by determining whether they needed minor, moderate, or substantial repair or if they were dilapidated and in need of replacement (see Table 2- 16). Although a majority of units were found to be in sound condition, 32 units were found to be in need of moderate repair and 113 units were found to be in need of minor repair. Four units, all are single family homes, were found to need substantial repair or were dilapidated. Overall, the City’s housing stock is in good condition.

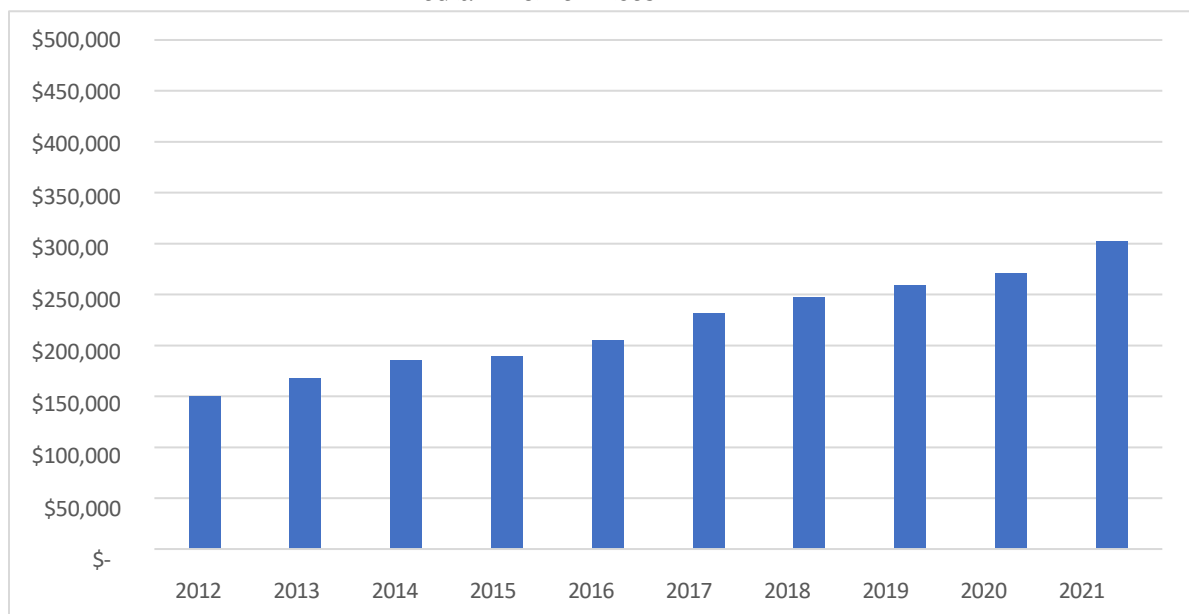
Sound	Minor	Moderate	Substantial	Dilapidated	Total
2,248	113	32	4	4	2,401
93.6%	4.7%	1.3%	0.2%	0.2%	100%

Source: Raney Planning and Management, Inc.

Housing Costs

Housing is less expensive in the City of Live Oak than in the county as a whole. According to Zillow, from 2012 to 2021, the median price of homes in Live Oak increased significantly. As shown in Table 2-17, home prices have increased on average since 2012. From 2016 to 2019, home prices increased by approximately 26 percent over a timespan of three years. According to Zillow, as of June 2021, homes in Live Oak sold for a median price of \$302,000, well above the affordability of most first-time homebuyers and moderate- income households.

**Table 2-17
Median Home Prices**



Source: Zillow 2021; Data as of June 2021.



As shown in Table 2-18, the median home sales price in 2020 was \$300,172 in the City of Live Oak, an increase of 7 percent from the 2019 median home sale price \$280,475. These prices are considered affordable to any income groups except a portion of those homebuyers who make under an average of \$50,000 annually.

**Table 2-18
Median Home Selling Price for 2019 and 2020**

Housing Type	Median Home Listing Price		Average Days on Market		Median Home Sales Price		
	2019	2020	2019	2020	2019	2020	% Change
Live Oak	\$285,000	\$317,000	60	76	\$280,475	\$300,172	7%
Sutter County	\$320,900	\$351,500	62	60	\$307,250	\$337,366	10%

Source: <http://www.realtor.com>, July 2021

Because of the high cost and high desirability of the for-sale housing stock in Live Oak, it is more financially feasible for many residents to rent. Table 2-19 shows the low vacancy for housing rental units posted on Zillow in Live Oak during June 2021.

**Table 2-19
Market Rental Rates by Unit Type- City of Live Oak**

	Number of Units Surveyed	Average	Lowest	Highest
Studio	1	\$1,150	\$1,150	\$1,150
1-bedroom	N/A	N/A	N/A	N/A
2-bedroom	N/A	N/A	N/A	N/A
3-bedroom	2	\$2,625	\$2,500	\$2,750
4 -bedroom	1	\$2,400	\$2,400	\$2,400

Source: Zillow.com, retrieved June 2021. Note: N/A = not applicable

As Table 2-19 indicates, there were mostly three- and four-bedroom rentals listed during the time of the survey and there were no ADUs available. Average prices for rental listings typically ranged between \$1,150 and \$2,625, although the most expensive rental listed was a three-bedroom unit with a monthly rent of \$2,750. The most affordable unit was a studio listing with a monthly rent of \$1,150.

Housing Affordability

To estimate and plan for the supply of affordable housing, the California Department of Housing and Community Development (HCD) defines five income groups based on a percentage of the county median family income (MFI).



For 2021, the MFI for Sutter County was \$69,700 for a family of four. The household income groups are defined as follows:

- Extremely low income earns less than 30 percent of county MFI
- Very low income earns 31 to 50 percent of county MFI
- Low income earns 51 to 80 percent of county MFI
- Moderate income earns 81 to 120 percent of county MFI
- Above moderate income earns 120+ percent of county MFI

Household income limits are adjusted by household size. Table 2-20 shows the 2021 income limits by household size for Sutter County.

Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low (<30% MFI)	\$14,640	\$16,740	\$18,840	\$20,910	\$22,590
Very Low (31%–50% MFI)	\$24,400	\$27,900	\$31,400	\$34,850	\$37,650
Low (51%–80% MFI)	\$39,040	\$44,640	\$50,240	\$55,760	\$60,240
Median (MFI)	\$48,800	\$55,800	\$62,800	\$69,700	\$75,300
Moderate (81%–120% MFI)	\$58,560	\$66,960	\$75,360	\$83,640	\$90,360

Source: HCD, 2021.

Housing affordability in Live Oak can be inferred by comparing the cost of renting or owning a home with the income levels of households of different sizes. Table 2-21 shows the annual income ranges for extremely low-, very low-, low-, and moderate- income households and the maximum affordable payment based on the standard of 30 percent of monthly household income going toward housing costs.

As illustrated in Table 2-21, only above-moderate-income households can afford to purchase a single-family home, a condominium, or even a mobile home. Low-income households and moderate-income households can afford some sizes of market-rate rentals. Extremely low- and very low-income households cannot afford to rent market- rate units without potential overpayment or overcrowding.

Housing Problems

A continuing priority of communities is maintaining quality of life. A key measure of quality of life is the extent of housing problems. According to the federal government, the term “housing problems” refers to overpayment, overcrowding,



and when residential units lack sufficient kitchens or plumbing. The Comprehensive Housing Affordability Strategy (CHAS) was developed by the US Department of Housing and Urban Development (HUD) to assist jurisdictions in writing their HUD-required consolidated plans. The CHAS data provides information about housing problems in Live Oak. According to the data shown in Table 2-22, there was a total of 210 owner households and a total of 515 renter households earning less than 50 percent of the median family income in the city in 2017 with at least one of these housing problems. Approximately 47 percent of these lower-income renter-occupied households were identified as having at least one of four housing problems (which include incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and a cost burden greater than 30 percent). Approximately 19 percent of lower-income owner-occupied households experienced at least one of those four housing problems. The most common housing problem is overpayment, which affects approximately 39 percent of the lower-income population, while incomplete kitchen or plumbing facilities and overcrowding is far less common. It is important to note that, similar to ACS data, the CHAS dataset uses small samples and is subject to large margins of error and therefore may have totals and percentages that are slightly different than other data sources used in this document.

Table 2-21 Housing Affordability - Sutter County				
Extremely Low-Income (Households at 30% of Median Income)				
Household Size	1	2	3	4
Annual Income Limit	\$14,640	\$16,740	\$18,840	\$20,910
Monthly Income	\$1,220	\$1,395	\$1,570	\$1,743
Max. Monthly Gross Rent ¹	\$366	\$418	\$471	\$523
Max. Purchase Price ²	\$20,000	\$52,723	\$65,177	\$77,453
Very Low-Income (Households at 50% of Median Income)				
Household Size	1	2	3	4
Annual Income Limit	\$24,400	\$27,900	\$31,400	\$34,850
Monthly Income	\$2,033	\$2,325	\$2,617	\$2,904
Max. Monthly Gross Rent ¹	\$610	\$698	\$785	\$871
Max. Purchase Price ²	\$98,151	\$110,871	\$127,292	\$145,940
Low-Income (Households at 80% of Median Income)				
Household Size	1	2	3	4
Annual Income Limit	\$39,040	\$44,640	\$50,240	\$55,760
Monthly Income	\$3,253	\$3,720	\$4,187	\$4,647
Max. Monthly Gross Rent ¹	\$976	\$1,116	\$1,256	\$1,394
Max. Purchase Price ²	\$168,587	\$193,906	\$223,422	\$252,516



Table 2-21
Housing Affordability - Sutter County

Moderate-Income (Households at 120% of Median Income)

Household Size	1	2	3	4
Annual Income Limit	\$58,560	\$66,960	\$75,360	\$83,640
Monthly Income	\$4,880	\$5,580	\$6,280	\$6,970
Max. Monthly Gross Rent ¹	\$1,464	\$1,674	\$1,884	\$2,091
Max. Purchase Price ²	\$267,273	\$311,546	\$355,493	\$386,995

Source: 2021 Income Limits, HCD. Monthly mortgage calculation:
<http://www.realtor.com/home-finance/financial-calculators/home-affordability-calculator.aspx?>

Notes: 1 Affordable housing cost for renter-occupied households assumes 30% of gross household income, not including utility cost.
 2 Affordable housing sales prices are based on the following assumed variables: approximately 20% down payment, 30-year fixed-rate mortgage at 2.71% annual interest rate (Zillow affordable payment calculator).

Table 2-22
Housing Problems for All Households- City of Live Oak

	Total Renters	Total Owners	Total Households
Household income ≤ 30% MFI with any housing problem	150	70	295
Household income > 30% to < 50% MFI with any housing problem	195	50	430
Total Households > 50% to <80% MFI) with any housing problem	170	90	375
Percentage of households (< 50% MFI) with any housing problem	47%	19%	66%

Source: CHAS 2013-2017

Housing overpayment refers to spending more than 30 percent of income for housing costs. Table 2-23 shows the prevalence of housing overpayment in Live Oak by tenure. As the Table shows, 19 percent of lower-income renters overpay for housing, compared to 14 percent of lower-income homeowners.



**Table 2-23
Housing Overpayment - City of Live Oak**

Total Household Characteristics	Number	Percentage of Total Households
Total occupied units (households)	2,425	100%
Total renter households	835	34%
Total owner households	1,595	66%
Total lower-income (0–80% of HUD Area Median Family Income (HAMFI) households)	1,100	45%
Lower-income renters	455	19%
Lower-income owners	350	14%
Extremely low-income renters	180	7%
Extremely low-income owners	115	5%
Lower-income households severely overpaying (paying more than 50%)	205	8%
Lower-income renter households severely overpaying	70	3%
Lower-income owner households severely overpaying	135	6%
Extremely low income (ELI) (0–30% of HAMFI)	220	9%
ELI renter households severely overpaying	150	7%
ELI owner households severely overpaying	70	3%
Lower-income households overpaying (paying more than 30%)	480	20%
Lower-income renter households overpaying	345	14%
Lower-income owner households overpaying	135	6%
Total households overpaying	1,060	44%
Total renter households overpaying	670	28%
Total owner households overpaying	385	16%

Source: CHAS 2013–2017

Escalating housing prices have edged out lower- and moderate-income families who can no longer afford housing in the community. Residents may also choose to pay more for housing, leaving limited financial resources to pay for other necessities.

The US Census Bureau defines overcrowding as when a housing unit is occupied by more than the equivalent of one person per room (not including kitchens and bathrooms). A typical home might have three bedrooms, a living room, and a



dining room, for a total of five rooms. If more than five people were living in the home, it would be considered by the Census Bureau to be overcrowded. Because some households require less “space” per person, there is some question of whether units with slightly more than one person per room really have an overcrowding problem. In most cases, units with more than 1.01 persons per room are overcrowded. Units with more than 1.50 persons per room are considered highly overcrowded and should be recognized as a significant housing problem. Overcrowding can occur when housing costs are so high relative to income that families double up or reside in smaller units, which tend to be more affordable, to devote income to other basic living needs. Overcrowding also tends to result in accelerated deterioration of homes, a shortage of off-street parking, increased strain on public infrastructure, and additional traffic congestion. As shown in Table 2-24, 44 households (2 percent) in Live Oak lived in overcrowded conditions (owners and renters). All 44 of the overcrowded households were owner households and all were experiencing severe overcrowding (more than 1.5 persons per room). Overcrowding is not identified as a significant issue in Live Oak.

Persons per Room	Owner-Occupied Households	Renter Households	Total Households	Percentage
1.00 or less	1,285	966	2,251	92%
1.01 to 1.50	66	94	160	7%
1.51 or more	44	0	44	2%
Total	1,395	1,060	2,455	100%

Source: ACS 2019, Table B25014

Extremely Low-Income Households

Extremely low-income households are defined as earning 30 percent or less of the area median income. This group is one of the neediest in the population because its household incomes are so low and require the greatest housing subsidies in order to make housing affordable. Based on the 2019 ACS, 288 extremely low-income households reside in Live Oak. Per HCD guidelines, 50 percent of Sutter County’s very low-income Regional Housing Needs Allocation (RHNA) number qualifies as extremely low income. The RHNA for Sutter County estimates the need for 177 very low-income housing units between June 30,2021 through August 31, 2029, of which, 24 percent should be for extremely low-income households. Therefore, it is projected that an additional 89 extremely low-income households will be added to the city.



Most, if not all, extremely low-income households require rental housing. Extremely low-income households likely face housing problems, such as overpaying, overcrowding, and/or accessibility issues as a result of their limited incomes. Also, many of the extremely low-income households are in a special needs category (disabled, seniors, large households, or female-headed households) and some require supportive housing services. Most families and individuals receiving public assistance, such as social security or disability insurance, are considered extremely low-income households. Many minimum-wage workers would also be considered extremely low-income households.

At-Risk Units

State legislation (Chapter 1451, Statutes of 1989) requires that all housing elements include an analysis of at-risk housing in the jurisdiction and, if necessary, the development of programs to preserve or replace those assisted housing units. Many subsidized units are multifamily rental units that provide rental housing at below-market rates. If these units cease to be assisted, the owners of the properties may increase unit rents to market rates. Should this occur, low-income housing might be lost, making it difficult for the city to meet its goals for providing adequate affordable housing. The multifamily units to be considered are any units that were constructed using various federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses. Low-income multifamily housing is considered to be at risk if it is eligible to convert to non-low-income or market-rate housing due to (1) the termination of a rental subsidy contract; (2) mortgage prepayment; or (3) the expiration of affordability restrictions. The time period that is to be considered in making this determination is the 10-year period following the beginning of the Housing Element planning period (from December 31, 2020, to December 31, 2030).

The city has eight affordable-housing projects owned by a variety of developers, for example The Regional Housing Authority, Michael's Organization, Community Housing Improvement Program (CHIP), and Pacific Communities.

Currently all affordable housing located within the city limits of Live Oak are not considered at-risk to losing their affordability. However, should any of the project's project become at risk, the City will consider providing technical and financial assistance to continue the affordability controls on the project. Table 2-25 lists all known affordable properties located in Live Oak that are assisted.



Loss of Assisted Housing

From time to time, restricted units lose their affordability controls or subsidies and revert to market rates. As shown in Table 2-25, in Live Oak none of the assisted projects is at risk of conversion.

Preservation and Replacement

Generally, the cost of preserving assisted housing units is estimated to be significantly lower than replacing units through new construction. Preserving units entails covering the difference between market rates and assisted rental rates. New construction tends to be less cost efficient because of the cost of land and labor, which is often a limiting factor in the development of affordable housing. To maintain the existing affordable housing stock, the city may either work to preserve the existing assisted units or replenish the affordable housing inventory with new units.

Project Name	Address	Tenant Type	Total Assisted Units	Total Units	Funding Sources	Expiration Date
Odd Fellows Senior Housing	9902 Broadway Street	Senior- Low Income	14	14	HUD, Tax Credit	2053
Maple Park Phase 1	9850 Maple Park	General- Very Low & Low Income	56	56	HUD, Tax Credit	2041
Maple Parks Senior Apartments	9915 Maple Park	Senior- Very Low & Low	35	35	California State CDBG, California State HOME, Federal and State Tax Credits, FHLB-AHP, Section 8 Project-Based Vouchers, Fee waivers from the City of Live Oak, Land donation from RHA, Construction/ Permanent loan from Wells Fargo, Tax Credit Investor: RBC Capital Markets	2071*
Kristen Court Apartments	9027 N Street	General- Very Low & Low	56	56	Tax Credit, HUD	2072*
Date Street Senior Village	2750 Date Street	Senior- Very Low	50	50	HUD	No Expiration



**Table 2-25
Affordable Housing Complexes- City of Live Oak**

Project Name	Address	Tenant Type	Total Assisted Units	Total Units	Funding Sources	Expiration Date
Butte View Estates	9400 Larkin Road	Senior- Very Low	32	32	USDA Rural Development, Multifamily Housing Revenue Bond, HUD	2040
Centennial Arms	9829 N Street	Very Low Income	21	21	USDA Rural Development Section 515 & Private Loan	2041
Country Oaks Apartments	2551 Allen Street	Very Low Income	51	51	USDA Rural Development	2037
Totals			315	315		
Source: Mercy Housing; Regional Housing Authority; Michael’s Organization; 2021 TCAC database *Information was estimated from TCAC database as information could not be confirmed from management.						

Preservation

Rental subsidies using non-federal (state, local, or other) funding sources can be used to maintain the affordability of potential at-risk units for the future. These rent subsidies can be structured to mirror the federal Housing Choice Voucher (Section 8) program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair market rent on the unit. In Sutter County, the 2021 fair market rent is determined to be \$811 for a one-bedroom unit, \$1,122 for a two-bedroom unit, and \$1,606 for a three-bedroom unit.

The feasibility of this alternative is highly dependent on the availability of unit type and other funding sources necessary to make rent subsidies available, and the willingness of property owners to accept rental vouchers if they can be provided. As indicated in Table 2-26, the total cost of subsidizing the rent for a one-bedroom at-risk units is estimated at \$392 per month.



**Table 2-26
Estimated Costs of Preserving At-Risk Units**

Unit Size	Fair Market Rent	Very Low Income (50% AMI)	Affordable Monthly Rent (50% of AMI)	Estimated Monthly per Unit Subsidy
One-Bedroom	\$811	\$27,900	\$653	\$392
Two bedrooms	\$1,122	\$34,850	\$785	\$471
Three-Bedroom	\$1,606	\$40,450	\$906	\$544

Source: HUD 2021
 Note: Exact division of current at-risk units is not available so very low income was used to result in a more conservative (higher) dollar amount estimate.

Replacement

The cost of developing housing depends on a variety of factors, including density, size of the units (i.e., number of bedrooms), location, land costs, and type of construction. Based on cost estimates gathered from the Regional Housing Authority, a developer of multifamily structures in Sutter County, a typical multifamily building in Live Oak has an estimated cost of \$35,000 to \$55,000 per unit. This estimation would include such upgrades as new HVAC system, flooring, kitchen upgrades, landscaping, and other unit features. For a complex located within the City of Live Oak, can range anywhere from \$238,000 to 1.4 million dollars.

Given the City’s limited financial resources for housing development, development of replacement housing must rely on partnerships with nonprofit or for-profit housing developers or other public entities.

Acquisition

Another option would be for a nonprofit organization to purchase an existing multifamily complex, rather than build a new one, lowering the per-unit cost significantly. A survey done in July 2021 showed that a seven-unit multifamily complex in Live Oak is selling for \$1,175,000 that contains two- and three-bedroom units.

Cost Comparisons

The above analysis attempts to estimate the cost of preserving the at-risk units under various options. Though none of the listed properties above are at-risk, the cost of acquiring an apartment complex and transferring ownership to a nonprofit organization is the second highest of the three quantified options. In comparison, the annual costs of providing rental subsidies required to preserve the 12 assisted units are relatively low (\$109,008). However, long-term affordability of the units



cannot be ensured in this manner. The option of constructing 12 replacement units has the highest cost (ranging from \$6.2 million to \$9 million). The best option to preserve the at-risk units appears to be the purchase of affordability covenants.

Resources for Preservation

The types of resources needed for preserving at-risk units fall into three categories: (1) financial resources available to purchase existing units or develop replacement units;

(2) entities with the intent and ability to purchase and/or manage at-risk units; and (3) programs to provide replacement funding for potentially lost Housing Choice Voucher program rent subsidies (previously known as the Section 8 program).

Public Financing/Subsidies—A variety of federal, state, and local programs are available for potential acquisition, subsidy, or replacement of at-risk units. Due to both the high costs of developing and preserving housing and limitations on the amounts and uses of funds, a variety of funding sources would be required. The following summarizes financial resources available to Live Oak for preservation of assisted, multifamily rental housing units.

The Housing Choice Voucher (Section 8) Program is another affordability option that individuals may apply for through the Sutter County Housing Authority. Section 8 increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. The public housing authority generally pays the landlord the difference between 30 percent of household income and the housing authority-determined payment standard—about 80 to 100 percent of the fair market rent. The rent must be reasonable. The household may choose a unit with a higher rent than the fair market rent and pay the landlord the difference or choose a lower-cost unit and keep the difference.

Section 8-supported housing may be either project-based for an entire apartment building or subsidies may be provided in the form of vouchers for individual, independent units. The city does not have any apartment buildings dedicated solely to Section 8 assistance. The property owner can opt to terminate the Section 8 contract (“opt out”) or renew the contract. The primary incentive for Section 8 property owners to opt out of their regulatory agreement is monetary. Market rents have risen to the point at which many property owners can earn more by prepaying their government assistance, even if they have to borrow money at market interest rates.



Federal Programs

- CDBG
- HOME Investment Partnership
- Housing Choice Voucher (Section 8) Program
- Section 811/202 Program
- HUD Low-Income Housing Preservation and Resident Homeownership Act (LIHPRHA)

State Programs

- California Housing Finance Agency (CHFA) Multiple Rental Housing Programs
- Low-Income Housing Tax Credit (LIHTC)
- California Community Reinvestment Corporation (CCRC)

Nonprofit Entities

Nonprofit entities serving the county can be contacted to gauge their interest and ability in acquiring and/or managing units at risk of conversion. A partial listing of entities with resources in Sutter County follows:

- Regional Housing Authority
- Sutter County Community Action Agency
- Habitat for Humanity Yuba/Sutter

D. Special Housing Needs

Certain groups encounter difficulty finding affordable housing due to special circumstances. Special circumstances may be related to a person's employment type and income, family characteristics, medical condition or disability, and/or household characteristics. The housing needs for each group are evaluated and major programs available to address their housing and services needs are identified.

Senior Households

As illustrated in Table 2-27, 540 Live Oak households (22 percent) were headed by seniors (persons age 65 years and older) in 2019, which is a decrease from 24 percent in 2010. Seniors typically have special needs due to disabilities, healthcare needs, and fixed income. With respect to their housing tenure, 173 senior households rent homes and 367 senior households own their homes. An additional



number of seniors live with family members or in a retirement home.

**Table 2-27
Senior Households - City of Live Oak**

Households by Age	Owner		Renter		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Total 65 and over	367	26%	173	16%	540	22%
65 to 74 years	186	13%	116	11%	302	12%
75 to 84 years	145	10%	47	4%	192	8%
85 years and over	36	3%	10	0.9%	46	2%
Total 64 and under	1,028	74%	887	84%	1,915	78%
Total (all ages)	1,395	100%	1,060	100%	2,455	100%

Source: ACS 2019: Table B25007

Maintaining and repairing a residence with a fixed retirement income can be problematic. Renter’s face many of the same housing affordability issues, except they are more susceptible to displacement due to changing rental costs.

As illustrated in Table 2-28, senior households are slightly less well off than the general Live Oak population. Approximately more than half of all senior households earn very low and low incomes, and the other half earn moderate and above-moderate incomes.

**Table 2-28
Senior Households (65+) by Income Group- City of Live Oak**

Income Group	Number	Percentage
Very Low (\$0 to <\$34,999) ¹	272	50%
Low (\$35,000 to <\$59,999)	109	20%
Moderate and Above Moderate (>\$59,999)	159	30%

Source: ACS 2019 (1-year): Table B19037
 Note: 1. ACS income ranges are different than 2021 HUD income limits. For this table, because ACS data is used, the income ranges are based on ACS ranges and not HUD ranges.

Large and Female-Headed Households

State law identifies large families with children and female-headed households as having special needs due to their income challenges, childcare expenses, and need for affordable housing. Large households are defined as households with more than five persons.



Large family households are considered a special needs group because there is typically a limited supply of adequately sized housing to accommodate their needs. The more persons in a household, the more rooms are needed to accommodate that household. Specifically, a five-person household would require three or four bedrooms, a six-person household would require four bedrooms, and a seven-person household would require four to six bedrooms. In some circumstances where the housing market does not meet the housing needs of large households, overcrowding can result. As discussed previously and illustrated in Table 2-24 above, overcrowding is not a significant housing issue in the city, with overcrowded situations representing less than 2 percent of households.

Households with children under 18 years of age headed by a single parent are another group that may have special needs for housing. The housing needs of a female-headed household range from affordability of a home to availability of nearby services, such as licensed daycare to support individual parents who work.

Nationwide, housing trends such as co-housing are increasingly being implemented that specifically allow groups such as female-headed households, the elderly, and families to help support one another. Co-housing typically advocates affordable shared housing with community resources available, such as group dining facilities, shared maintenance, and daycare.

According to the ACS 2013–2017, Live Oak is home to 538 female-headed households and 1,018 large households with four or more members. These groups represent 22 and 24 percent of the total households in Live Oak, respectively. These are relatively large percentages of the overall population, indicating that these special-needs groups have the greatest need currently in Live Oak. The relatively large presence of female-headed households and large households may indicate a lack of housing options in the city, particularly for large households, and these types of households may live in other communities in the area.

Persons with Disabilities

Persons with disabilities have special housing needs because of employment and income challenges, a need for accessible and appropriate housing, and higher healthcare costs. A disability is defined broadly by the Census Bureau as a physical, mental, or emotional condition that lasts over a long period of time and makes it difficult to live independently. The ACS defines six non-work disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living difficulty. Table 2-29 shows the number and percentage of persons with disabilities in the city.



**Table 2-29
Persons with Disabilities by Type- City of Live Oak**

Disability by Type and Age Group	Number	Percentage
Total disabilities for people 5 to 64 years	781	64%
Hearing Difficulty	117	10%
Vision Difficulty	139	11%
Cognitive Difficulty	343	28%
Ambulatory Difficulty	272	22%
Self-Care Difficulty	108	9%
Independent Living Difficulty	222	18%
Total disabilities for people 65 years and over	445	36%
Hearing Difficulty	202	16%
Vision Difficulty	48	4%
Cognitive Difficulty	73	6%
Ambulatory Difficulty	333	27%
Self-Care Difficulty	155	13%
Independent Living Difficulty	194	16%
Total disabilities for all ages	1,226	100%

Source: 2019 ACS: Table S1810

As shown in Table 2-30, Live Oak has 569 non-institutionalized disabled residents, representing 7 percent of the total population. Of these residents, 41 percent are employed with a disability, 4 percent are not employed with a disability, and 55 percent are persons not in the labor force with a disability.

**Table 2-30
Employment Status of Persons with Disabilities- City of Live Oak**

	Number	Percentage
Age 5–64, Employed Persons with a Disability	236	41%
Age 5–64, Not Employed Persons with a Disability	21	4%
Persons not in Labor Force with a Disability	312	55%
Total Persons with a Disability	569	100%

Source: ACS 2019: Table C18120, S1810

Disabled persons have special needs as many earn low incomes, have higher healthcare costs, and are often dependent on supportive services. Living arrangement needs for disabled persons depend on the severity of the disability. Many persons live independently or with other family members. To maintain



independent living, disabled persons may need special housing design features, income support, and in-home supportive services. There is one no residential care facilities in Live Oak. River Valley Care Center is a Medicare-certified, short-term rehabilitation and skilled nursing home located in Live Oak, California.

Persons with Developmental Disabilities

Senate Bill (SB) 812 requires the city to include the needs of individuals with a developmental disability within the community in the special housing needs analysis. According to Section 4512 of the Welfare and Institutions Code, a “developmental disability” means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual, which includes mental retardation, cerebral palsy, epilepsy, and autism.

Many developmentally disabled persons can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services (DDS) currently provides community-based services to approximately 350,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Tri-Counties Regional Center is one of 21 regional centers in California that provides point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. Table 2-31 provides information about Live Oak’s population of developmentally disabled persons; a total of 98 persons with developmental disabilities reside in the Live Oak zip code of 95953.

Zip Code	0–17 Years	18+ Years	Total
95953	51	47	98
Source: HCD Sutter County Housing Element Updated Data Profile 2019			



A number of housing types are appropriate for people living with a developmental disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, those that accept Section 8 vouchers in market rate rental housing, HUD housing, and SB 962 homes (adult residential facilities for persons with special healthcare needs). The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the considerations that are important in serving this special-needs group. Incorporating “barrier-free” design in all new multifamily housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

In order to assist in the housing needs for persons with developmental disabilities, the city will continue to implement programs to coordinate housing activities and outreach with the Tri-Counties Regional Center and encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities.

Homeless Persons

Although the City of Live Oak does not have a significant homeless population, the Sutter County Sheriff's Department has identified less than five homeless persons in the City of Live Oak, homelessness remains a pressing issue in Sutter County as a whole. The Sutter Yuba Homeless Consortium is the lead agency for the HUD Continuum of Care (CoC) program in Sutter County. In 2019, the County's CoC point-in-time count documented a total of 721 homeless persons, of which, 293 persons were identified in Sutter County. Almost one-third, an estimated 237 persons, are considered chronically homeless in Sutter and Yuba Counties in 2019. The chronically homeless are those persons who have experienced homelessness for at least a year or have experienced four episodes of homelessness over the last three years. A comparison of point-in-time homeless counts shows a one percent decrease in the number of homeless in the county between 2017 and 2019 (Point-In-Time Census 2017). Of the 721 homeless, 72 percent were unsheltered. This survey also reported an estimated 236 homeless persons (unsheltered) in Sutter County. Throughout the larger South County region identified in the 2019 Point-In-Time Census, there were 211 persons counted. From the Continuum of Care 2019 report, they reported a further 251 people were precariously sheltered, staying in hospitals, jails, hotels, sheltering with friends or



family, or they were couch surfing. The total number of homeless persons in Sutter and Yuba County has doubled since 2009.

Service Providers

Available resources for the homeless population include organizations or programs like The Salvation Army, House of Ruth, Regional Emergency Shelter Team (REST), Sutter County Housing Support Program, and Casa de Esperanza that try to attend to the needs of persons experiencing homelessness in Sutter County. The closest service center is Hands of Hope, located in Yuba City. Only a total of only 70 beds are available in the emergency shelters according to the 2021-2029 Sutter County Housing Element.

Sutter Consolidated Housing Authority does not currently provide any emergency housing or temporary housing for the homeless. However, the organizations listed below provide some services for the homeless in the region, including Live Oak.

Casa De Esperanza provides service to battered individuals throughout the Yuba and Sutter region. This program may provide transitional housing for up to five families for 18 months, and the organization has a policy that ensures no person or family is turned away. The program has been expanded to assist the elderly and significant others in abusive situations. Casa de Esperanza also continues to provide services and housing to juveniles in coordination with the counties. For the City of Live Oak, staff was only able to comment that an increase in services to Live Oak residents has been noted. This increase seemed to be linked to outreach in the area.

Salvation Army provides services through the family crisis center located in Marysville. The facility has 58 beds and 13 rooms, which allows for eight single women and eight single women with children. It also has facilities to house a family with up to seven members. The program will allow participants to receive services for up to six months, as long as they follow the program and the goals outlined with the program's counselors. The program provides counseling services, parenting classes, anger management programs, children and youth programs, job training and others services to assist the person or family with self-sufficiency. Additionally, the program has 12 housing vouchers available for long term housing assistance. The Salvation Army does not track individuals by the location where they became homeless and is therefore unable to provide data relating specifically to the City of Live Oak. However, services needs have increased over the year, although exactly to what degree is not known. This local service facility does not have boundary limitations on the services it provides. The program will assist anyone from any location.



Twin Cities Rescue Mission is a privately owned and operated temporary housing facility located in Marysville. The facility houses 40+ men. In previous years, the facility also provided facilities for women and children, but this service was discontinued due to lack of use. The local program Manager stated in the past 10 years only one or two participants have been from the Live Oak area and a majority using the services are recent parolees. The facility provides temporary housing for five days or longer, along with breakfast and dinner, chapel services, and shower facilities.

Christian Assistance Network (CAN) provides various forms of assistance for area residents. All requests for assistance are received through churches and other agencies.

The network consists of 28 area churches and provides assistance with temporary shelter for disaster victims, a central food closet, clothing closet, and holiday food baskets. Services are limited according to the types of assistance currently available, which continuously changes. Staff members do not track persons who receive assistance by location but most requests from the City of Live Oak are during the harvest season, from migrant workers, and the request is primarily for food assistance.

More recently, a group has been formed to begin collecting data regarding the homeless population in Yuba and Sutter counties. The Yuba-Sutter Homeless Consortium is comprised of members from each agency providing service to the homeless along with members from each community including Live Oak. This data will be collected and analyzed on a regular basis and then provided in a comprehensive report to each community. This will allow the City of Live Oak to more effectively track the needs of the community and, in the future if required, establish programs to meet the needs found through this process.

The Live Oak Zoning Ordinance does allow Homeless, Emergency, and Transitional shelters in R-3 and R-4 residential zones without a conditional use permit (CUP). There are no specific limitations for the development of homeless shelters.

Farmworkers

Farmworkers are defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farmworkers work in the fields, processing plants, or support activities on a year-round basis. When workloads increase during harvest periods, the labor force is supplemented by



seasonal or migrant labor. Farmworkers’ housing needs arise from their limited income and unstable nature of their employment.

Sutter County has affordable housing needs for both resident and migrant farmworker households. The City of Live Oak currently has three affordable rental properties within the city that are designated for farmworkers and families. According to the US Department of Agriculture 2017 Census of Agriculture, there were approximately 1,157 farms employing approximately 585 hired farmworkers throughout Sutter County. Currently, estimated from the 2021 ESRI report, there are 304 employed farmworkers in the City of Live Oak and 4,291 employed farmworkers in Sutter County. How many of these laborers work specifically on farms is not clear. Nonetheless, the need to address farmworker housing in Live Oak is relatively small compared to other more agricultural counties nearby in northern California.

As shown in Table 2-32, according to California Employment Development Department the average income range for a full-time farmworker in the Sutter MSA is \$26,560 to \$34,140. However, there are dual income farmworker households; therefore, the overall income range for farmworker households is \$26,560 to \$68,280.

Farmworker Income Range	2021
\$26,560-\$34,999	27.1%
\$35,000-\$49,999	32.6%
\$50,000-\$68,280	40.3%
Total	100.0%
Source: 2021 ESRI	

According to the 2019 Sutter County Agriculture Commissioner, the primary crops in the area are: rice, walnuts, prunes (dried), tomatoes (processing), and peaches. The Agriculture Commissioner states that farmworkers in the industry generally work year- round. The Agriculture Commissioner also states that in the area, farmworkers generally work approximately 40 hours per week. Therefore, annual farm laborer wages in the area are estimated to begin at an entry level wage for a 40-hour work week, 50 weeks per year, up to the average wage in the area for two full-time farmworkers in a household at 40-hours per week, 50 weeks per year. As shown in Table 2-33, this results in annual incomes ranging from \$26,560 to \$63,080.



Table 2-33 2021 Farmworker Income Range – Yuba MSA		
Average Farmworker Wage Range – 2021	\$26,560-\$30,640	\$13.28 - \$15.32
1-2 Years	\$30,640-\$34,140	\$15.32 - \$17.07
2+ Years		
Source: California Employment Development Department, 2021		

The City of Live Oak does not contain any land that is zoned for agricultural uses. All agriculturally zoned land is located in the unincorporated area of Sutter County. The county does permit farm labor camps subject to a conditional use permit.

The Sutter Consolidated Housing Authority maintains 265 units in Yuba City for use by farm and migrant laborers. Of this number, 79 units are in a migrant farm labor project, which is owned by the State of California. The facility was recently rehabilitated and is operated from May 1 to October 31 each year. These facilities offer onsite medical and daycare services and English classes. Management-stated vacancies are rare, and the temporary units are full each year. According to the Housing Authority, many of these families use local First Time Homebuyer Programs to purchase homes.

Additionally, in 1996 the Farmers Home Administration completed the second phase of a 96-unit farm housing project near Yuba City. Mahal Plaza is a year-round farm labor housing complex and provides onsite daycare and other services in job training and language. The property, owned and managed by California Human Development Corporation, was annexed into the City of Yuba City. The vacancy rate for these units is generally very low. In fact, most vacancies are due to tenants leaving farm-related jobs for employment outside the agriculture business, which disqualifies them from the program. Many families that have lived in this project have also participated in the local First Time Homebuyer Programs.

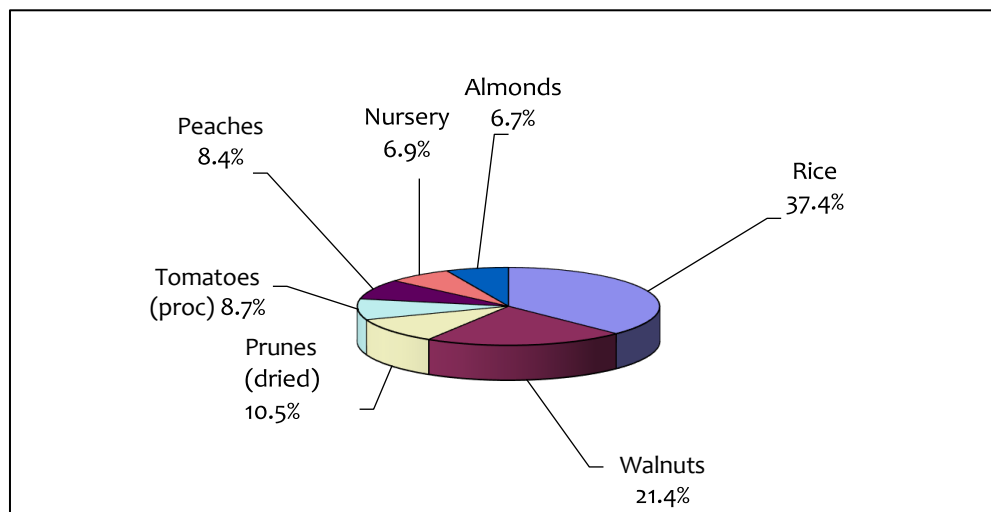
In the nearby City of Gridley (seven miles north on SR 99), the Butte County Housing Authority provides a 130-unit labor camp. The units are available to families meeting the specific income criteria. The facility provides a medical clinic and daycare on site. The units are occupied by farmworkers working throughout the region. The units remain full at all times and the management of the facility has noted a need for more units for seasonal migrant workers. Overall, there is a noted need for additional farm worker housing. The Northern California Growers Association reported that this problem is only getting worse. The city will continue to support development of farm worker housing units and review zoning designations and densities to ensure adequate sites for all types of housing. The City recognizes that it is a part of a larger regional environment in which farm



labor needs have to be examined in terms of geographic, economic, social and climatic conditions. The City intends to work with Sutter County, the State, Farmers Home, Consolidated Housing Authority of Sutter County, and other regional agencies to solve the problems associated with this need.

As shown in Table 2-34, the 2019 Sutter County Agricultural Commissioner’s report indicated that the County grossed over \$222 million dollars in rice, followed by \$127 million in walnuts.

**Table 2-34
Highest Grossing Commodities for 2019 - Sutter County**



Source: 2019 Sutter County Agriculture Commissioner’s Crop Report

As shown in Table 2-35, according to the California Employment Development Department the number of persons employed in farms in the Yuba MSA has fluctuated from 4,500 persons in 2014 to 7,900 persons in July 2021.



Year	Number of Persons Employed in Farm
2011	4,700
2012	4,600
2013	4,600
2014	4,500
2015	4,900
2016	5,200
2017	5,300
2018	5,500
2019	5,200
2020	5,000
2021*	7,900
*July 2021 is the last reported data for the Sutter MSA Source: California Employment Development Department	



This page intentionally left blank.

Chapter 3

Housing Constraints



Government policies and regulations impact the price and availability of housing and the provision of affordable housing. Constraints include residential development standards, fees and taxes, and permitting procedures. Providing infrastructure and services also increases the cost of producing housing. One of the greatest constraints to affordable housing production is the chronic shortage of state and federal financial assistance.

Lack of city staff is an additional constraint that is not strictly a result of regulations, ordinances, or practices. As with most small cities, Live Oak has a small staff and limited resources and cannot provide the same services that larger cities can provide. Live Oak depends on consultants to perform activities that are normally staff responsibilities, such as building inspection and planning.

This chapter addresses potential nongovernmental and governmental constraints and focuses on mitigation options available to the city.

A. Nongovernmental Constraints

Nongovernmental constraints to providing affordable housing are related to factors over which the city and other government entities have little or no control. These factors include the cost of land, construction costs, and the availability of financing.

Land and Construction Costs

Land costs, construction costs, and market financing are major variables in the cost of housing and hinder the production of new affordable housing. Although many constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to alleviate the constraints. Despite an overall high cost of land throughout California, the cost of land is quite modest, especially when compared to more metropolitan cities. Land with existing entitlements that



is ready to build on is generally more expensive. A review of Zillow.com and Trulia.com in September 2023 showed eight single-family residences for sale in the city, a 7-unit housing complex, and three vacant lots. Of that sample, those single-family residences were selling for \$355,000 to \$495,000, the vacant lots were selling for \$100,000 to \$129,000, and the 7-unit complex was selling for \$1.6 million.

Land cost considerations include the number of units or density of development permitted on a particular site and the location of the site in relation to other amenities. As finished vacant land becomes scarce, developers begin to pursue more costly underutilized sites, which require the demolition of existing uses before a new project can be constructed. Thus, the price of land can vary significantly, even assuming the same proposed project. Land costs vary drastically depending on location, zoning, and whether the land is already entitled. Overall, the land value for parcels zoned as residential has risen significantly since the previous planning period. For parcels greater than one acre, land does not account for a significant portion of the sales or rental price of a unit, and therefore land costs do not pose a constraint to developing housing on larger parcels. However, the price of land for parcels less than one acre is proportionally larger and can account for a significant portion of sales, and the price may pose a constraint to housing development on smaller parcels.

The private market influences selling and rental prices of all types of housing, which includes existing and new dwelling units. While actions within the public sector play important parts in determining the cost of housing, the private sector affects the residential markets through such mechanisms as supply costs (e.g., land, construction, financing) and value of consumer preference. It should be noted that, while the City of Live Oak works to remove constraints to development, actual construction of housing is dependent upon market forces and developer's ability to construct.

Construction costs can vary drastically, depending on a variety of factors, such as the type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, square-footage, and structural configuration. Multiple family residential housing generally costs less to construct than single-family housing, because the units tend to be smaller and require less land. Increases in construction costs may raise the cost of new housing to so that some residents may not be able to afford to purchase new houses in Live Oak. Existing homes are generally more affordable in Live Oak than new construction. As of 2018, the California Board of Equalization estimated a per-foot construction cost of \$99.23 for a multi-family building with C-6 grade construction and more



than 10 or more units. Assuming an average unit size of 960 square feet, a single unit would cost approximately \$95,260.80. It would cost just over

\$95 million (excluding land costs) to construct 100 new assisted units. Including land costs, the total costs to develop replacement units will be significantly higher. Land costs are a major factor in the cost to build housing in Live Oak. One way that a jurisdiction could decrease the land cost component is by increasing the number of units that can be built on a given piece of land. Construction costs for recent multi-family developments in Sutter County averaged \$309 per square foot, with an average unit costing \$297,144. For projects with prevailing wage requirements, this average exceeds \$350 per square foot.

For credit-worthy projects, residential construction loan rates are relatively low. However, because interest rates reflect deliberate monetary policy selected by the Federal Reserve Board, it is not possible to forecast what would happen to interest rates during the upcoming housing element planning period. Because construction period loans are short term and bear a higher interest rate than amortized mortgages, if interest rates rise, new construction would be more costly.

It is difficult for cities to influence the reduction of any of these cost components to housing development. Live Oak recognizes this problem and works with many agencies in providing opportunities for its citizens to purchase housing through Farmers' Home Loans and Self-Help Housing, First Time Home Buyers, and other special programs. The City also works with the Regional Housing Authority, Farmers' Home and other agencies to build low income housing for those who cannot afford to purchase a home.

Availability of Financing

Financing the long-term mortgage is a major element in housing affordability. As of November 2025 interest rates for 30 year fixed-rate mortgages in California are in the 5 to 6 percent range. The recent rise in the number of foreclosures around the county has result in the tightening of credit availability, which in turn, constrains financing for home building, purchase, or rehabilitation in all areas of the country. Many foreclosures have occurred due to the increased use of alternative mortgage products since the 1990s. Many of the alternative mortgage products, such as variable-rate loans, allowed buyers to pay lower initial interest rates and monthly payments and receive larger home loans than they might otherwise qualify for based on their income. Long term costs for these types of loans more unpredictable than traditional mortgage products, so buyers with adjustable-rate mortgages may experience dramatic fluctuations in their monthly



payments as interest rates increase and decrease, even though the amount of principal balance of the loan remains the same.

In general, 30 percent of one's gross monthly income for all living expenses, including mortgage payments, homeowner's insurance, utilities, and property taxes, is generally used by lenders as the benchmark to determine whether a home buyer can afford the monthly payments of a mortgage. In many cases, homeowners were only able to afford the monthly payments when the variable interest rates were low. This has led to increasing foreclosure rates throughout the country. The availability of these loans has declined in response to the subprime mortgage crisis, which has reduced the number of homebuyers with sufficient income or wealth to qualify for mortgage financing. In addition, fluctuating interest rates can make a housing project infeasible that could have successfully developed or marketed at lower interest rates.

Most governmental programs that seek to increase homeownership among low and moderate income households rely on loan products that provide fixed interest rates below prevailing market rates, either for the principal loan or for a second loan that provides part of the down payment for home purchase. The recent tightening of mortgage lending standards may result in a decrease in homeownership opportunities despite government programs to assist low and moderate income homebuyers.

An additional problem faced by the prospective home purchaser is the accumulation of capital for a down payment. Until early 1978, most conventional home loans required a down payment of 10 percent or less. In 1978, in order to discourage housing speculation, many lending institutions tightened credit requirements to require a 20 percent down payment. On a \$300,000 home, the change in minimum down payment means a family must now have \$60,000 instead of \$30,000. People with lower and moderate incomes may find it difficult to save that amount of money, which pushes home ownership out of reach for many people. Despite lenders' preference for a 20 percent down payment, many lenders will provide financing for people with lower down payments, and in some cases, may provide 100 percent financing; however, people providing less than a 20 percent down payment at the time of a home purchase are required to pay private mortgage insurance (PMI) at an extra cost, which could add to the overall cost of the home.



B. Governmental Constraints

Local policies and regulations impact the price and availability of housing and the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and various other issues constrain the maintenance, development, and improvement of housing.

Land Use Controls

There are various land use controls that may have an effect on whether a jurisdiction can provide affordable housing that meets the needs of the city.

In particular, development standards for zoning districts may place limitations on parcels that could preclude the development of certain types of housing or housing needs. Such development standards include: allowable maximum density, parking requirements, lot coverage, height limits, unit size requirements, floor area ratio (FAR), setbacks, open space requirements, growth controls such as moratoria. Development standards may also include limitations on allowed uses within certain zoning districts that could potentially result in conflicts with fair housing laws. Such limitations could constrain the development of multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.

The Land Use Element of the Live Oak General Plan sets forth policies for residential development. These land use policies, coupled with zoning regulations, establish land allocation for different uses. Housing supply and costs are affected by the amount of land designated for residential use, the density at which residential development is permitted, and the standards governing character of development.

The Live Oak Municipal Code is a tool that implements the goals and policies within the General Plan. Table 3-1 summarizes the General Plan land use designation and the zoning districts that either allow by right or conditionally permit residential development.



**Table 3-1
Residential Land Use Controls in Live Oak**

General Plan Land Use Category	Zoning District(s)
Low Density Residential	R-1
Smaller-Lot Residential	R-2
Medium-Density Residential	R-3
Higher-Density Residential	R-4
Commercial Mixed Use	C-MU
Downtown Mixed Use	C-MU (D)

Source: Live Oak Zoning Code; Live Oak 2030 General Plan Land Use Element

Provisions for a Variety of Housing

California housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multifamily housing, manufactured housing, mobile homes, emergency shelters, and transitional housing, among others. Live Oak has a wide range of housing types throughout the community.

Table 3-2 summarizes the housing types permitted in the community by zoning district. Each use is designated by a letter denoting whether the use is permitted by right (P), requires a zoning clearance (ZC), or is conditionally permitted (CUP).



**Table 3-2
Residential Uses Permitted in Live Oak**

Type of Housing	Zoning District					
	R-1	R-2	R-3	R-4	C-MU	C-MU (D)
Single-family residence (except mobile homes)	P	P	P	-	-	-
Two family residence	-	P	P	-	-	-
Multiple-family residence	-	-	P	P	CUP	CUP
Group Residence	-	-	P	P	-	-
Condominium	CUP	CUP	P	P	-	-
Manufactured Home	ZC	ZC	ZC	-	-	-
Manufactured Home Park	-	-	U	-	-	-
Second Residence	ZC	P	P	-	-	-
Residential care home (small)	P	P	P	P	-	-
Residential care home (large)	P	P	P	P	-	-
Apartment Hotel	-	-	CUP	P	-	-
Stock Cooperative Residence	-	-	P	P	-	-
Boarding House	-	-	P	P	-	-
Emergency Shelter	-	-	P	P	CUP	CUP
Transitional Housing*	-	-	P	P	CUP	CUP
Supportive Housing*	-	-	P	P	-	-
Farmworker Housing	-	-	P	P	-	-
Day care home (small & large)	P	P	P	P	-	-
Residential Accessory Structures	P	P	P	P	-	-
Guest House	P	P	P	-	-	-

Source: Live Oak Municipal Code, 2021

Conventional Housing

Single family dwelling units are allowed in each of the residential zoning districts except for R-4. Duplexes are limited to the R-2 and R-3 districts, and multiple family residences are allowed in the R-3 and R-4 districts. The City previously allowed single- family residences in all multi-family zones, which could have potentially prevented the development of those lots with the higher density development that supports more affordable housing and was considered by HCD to be a constraint to providing affordable housing. By restricting single-family residences in the R-4 zone district, the City has reduced this potential constraint on the development of affordable housing.

Pursuant to state law, manufactured housing placed on a permanent foundation is considered a single-family dwelling and is permitted in all zoning districts that



allow single-family housing subject to a zoning clearance. However, manufactured home parks are only allowed in the R-3 district, subject to a conditional use permit.

Mixed-Use Development

The city allows mixed-use development in the Commercial Mixed Use (C-MU) and Downtown Mixed Use (C-MU-D) areas of Live Oak. As identified in the Live Oak Zoning Code, the intent of mixed-use development is to provide a full range of retail and service commercial uses and higher density residential uses. The development of mixed use provides new employment and housing opportunities for residents.

Multiple family residential housing is permitted in the C-MU and C-MU-D zoning districts, subject to a conditional use permit. However, residential uses can only account for up to 50 percent of the total building square footage for development in these designations.

Accessory Dwelling Units

The Live Oak Municipal Code defines “Accessory dwelling unit” (ADU) as an attached or detached dwelling unit which provides complete independent living facilities for one or more persons, with permanent provisions for living, sleeping, eating, cooking, and sanitation sited on the same parcel as the primary dwelling unit. Similarly, “Junior accessory dwelling unit” (JADU) is defined as a unit that is contained entirely within an existing single-family structure. A junior accessory dwelling unit may include separate sanitation facilities, or may share sanitation facilities with the existing structure.

ADUs can provide a variety of housing needs and affordable housing options for family members, friends, students, the elderly, in-home health care providers, people with disabilities, and others. In addition, ADUs can offer an opportunity to maximize and integrate housing choices within existing neighborhoods.

Accessory dwelling units are permitted in all residential zones within the City of Live Oak. ADUs and JADUs which comply with the city’s ADU Ordinance are permitted ministerially; however, if an ADU or JADU does not comply with the applicable city standards, approval of a site plan review permit by the city’s Community Development Director is required. Program 29 has been included to ensure compliance with State law.



Housing for Farmworkers

California law (Government Code Section 65583(c)(1)(C)) requires the adequate provision of sites to accommodate the housing needs of farmworkers. Housing elements should ensure that local zoning, development standards, and permitting processes comply with Health and Safety Code Sections 17021.5 and 17021.6. Section 17021.5 generally requires employee housing for six or fewer persons to be treated as a single-family structure and residential use. A jurisdiction cannot require any conditional use permit, zoning variance, or other zoning clearance for this type of employee housing that is not required of a family dwelling of the same type in the same zone. Section 17021.6 generally requires employee housing consisting of not more than 36 beds in group quarters or 12 units or less designed for use by a single family or household to be treated as an agricultural use. A jurisdiction cannot require a conditional use permit, zoning variance, or other zoning clearance for this type of employee housing that is not required of any other agricultural activity in the same zone. In the City of Live Oak, farmworker housing is permitted in the R-3 and R-4 zoning districts. Program 16 has been included to ensure compliance with State law.

Housing for People with Disabilities

The Lanterman Development Disabilities Services Act declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. A state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards or require variances on these homes than those required for homes in the same district.

All residential districts in the city allow for the development of both small and large residential care homes for adults or children. The Municipal Code specifies that residential care homes are allowed in all of the residential zones, and this former constraint to the development of affordable housing has been removed. The City has included Program 28 to review the current reasonable accommodation procedure to ensure compliance with State law and program 5 to ensure residential care facilities are permitted with other similar housing types.

Emergency Shelters

The California Health and Safety Code, Section 50801, defines an emergency shelter as “housing with minimal supportive services for homeless persons that is



limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.”

Legislation (Senate Bill [SB] 2 [Cedillo 2007]) requires jurisdictions to allow emergency shelters by-right without discretionary review in at least one zone or sufficiently sized site in the city to meet the city’s homeless need. The Live Oak Municipal Code allows emergency shelters in residential zoning districts R-3 and R-4 by-right without discretionary review. These sites are located in areas where infrastructure exists nearby and can easily be provided to these sites. As stated in Chapter 2, the Sutter County Sheriff’s Department has identified less than five homeless persons in the City of Live Oak. The City of Live Oak currently has 6.72 acres of vacant land that is currently zoned R-3. These vacant properties range in size from less than an acre to 2.5 acres. Therefore, the currently vacant R-3 sites meet the City’s needs for emergency shelters. In addition, there are no unusual landscaping requirements, parking requirements, lot coverage or setback requirements, loading area standards, or other aspects of the city’s development standards that would place a constraint on the establishment of emergency shelters.

Program 29 has been included to ensure compliance with State law.

Transitional and Supportive Housing

Transitional housing is defined in Health and Safety Code Section 50675.2 as rental housing for stays of at least six months but where the units are recirculated to another program recipient after a set period. It may be designated for a homeless individual or family transitioning to permanent housing. This housing can take many structural forms, such as group housing and multifamily units, and may include supportive services to allow individuals to gain necessary life skills in support of independent living.

Supportive housing is defined by Health and Safety Code Section 50675.14 as housing with linked on-site or off-site services with no limit on the length of stay and that is occupied by a target population as defined in Health and Safety Code Section 53260 (i.e., low-income person with mental disabilities, AIDS, substance abuse or chronic health conditions, or persons whose disabilities originated before the age of 18).

Supportive housing can be found in a variety of housing types and configurations, including apartments, multi-family units, and SRO units. In Live Oak, Supportive housing is included under the definition of residential care homes and permitted by right in R-3 and R-4 zones. SRO units are described as “apartment hotels” in



the Municipal Code and permitted in the R-4 zone, or in the R-3 zone with a use permit.

Pursuant to Government Code Section 65583(a)(5), transitional and supportive housing types must be treated as residential uses and subject only to the restrictions that apply to other residential uses of the same type in the same zone. Additionally, State law requires jurisdictions to allow supportive housing by right in multifamily zones and mixed-use and nonresidential zones allowing multifamily. Program 29 has been included to comply with State law (Government Code Section 65651).

Density Bonus

Developers who include affordable housing in their projects are given a density bonus and other incentives, including reductions in zoning standards, other development standards, design requirements, mixed use zoning, as well as other incentives that can reduce development costs. Senate Bill 1818, which went into effect January 1, 2005, significantly reduces the percentage of affordable units that a developer must provide in order to receive a density bonus, and requires up to three concessions, depending upon the percentage of affordable units in the development. Under the new law, the maximum density bonus a developer can receive is 35 percent when a project provides either 10 percent of the units for very-low-income households, 20 percent for low-income households, or 40 percent for moderate-income households. The legislation also imposes new statewide parking standards and density incentives for developers that donate land for affordable housing.

Section 17.15.120 of the Code outlines the city's process for granting density bonuses in accordance with Government Code Sections 65915-65918. When requests for density bonus allowances are received, they will be reviewed by the city on a case-by-case basis to determine if the project conforms to state law. Program 27 has been included to ensure compliance with State law.

Residential Development Standards

The City's four residential zoning districts have different development standards that set limitations on the density, building heights, lots coverage, lot setbacks, and allowable uses for each zoning district. These limitations can create constraints on providing affordable housing. For example, a zoning district with a low allowable density combined with high land costs may prevent the development of housing that could be affordable to lower-income families. In areas with high land costs, higher allowable densities would place more homes on a parcel, reducing the cost of that dwelling unit. Height limits and building coverage requirements can also create constraints; these factors could prevent developing a parcel with its



maximum density potential. Table 3-3 below shows this information for each residential zoning district.

The city has revised its Municipal Code to allow for higher net densities in all four residential districts, which may reduce constraints on the development of affordable housing. The R-1 district is intended to be used in areas for single family home development. Although the R-1 district maintains a minimum lot size of 6,000 square feet, the density range for new developments (which was previously undefined) is now two to six units per acre. The R-2 district is intended for smaller single-family lots and duplexes. The gross density range in the R-2 district is now four to 10 units per acre, and the minimum lot area ranges from 3,500 square feet for single family to 7,000 square feet for duplexes. The 6,000 square foot minimum lot size in the R-1 district could present a constraint to the development of housing affordable to Moderate, Low, Very Low, or Extremely Low income households due to the land cost per unit. However, as shown in the vacant land survey, the city has designated adequate land in the R-2 through R-4 zones to accommodate its share of housing for these income levels.

Zone District	Density	Max. Building Height (ft)	Min. Lot Width (ft)	Min. Yard Setback (ft)			Min. Lot Area (sq ft)	Max. Building Coverage (%)
				Front	Side	Rear		
R-1	2 to 6 per acre	30	50: 55 corner lot	15; 20 garage	5	20 or 20% lot depth	6,000	45 one story; 40 two story
R-2	4 to 10 per acre	30	35 single family; 70 two family	15; 20 garage	5	20 or 20% lot depth	3,500 single family; 7,000 two family	50 one story; 45 two story
R-3	8 to 15 per acre	30 two story; 40 three story	30 single family; 60 two family; 100 multi-family	15; 20 garage	5	20 or 20% lot depth	2,500 single family; 5,000 two family; 10,000 multi-family	60
R-4	15 to 25 per acre	30 two story; 40 three story; 50 four story	100	15; 20 garage	5	20 or 20% lot depth	10,000	75

Source: Live Oak Municipal Code, 2021.



The R-1 district has a minimum lot width of 55 feet, and the R-2 district allows for lot widths varying from 35 feet for single family to 70 feet for duplexes. The R-1 and R-2 districts have the same building height and yard setback requirements as were described in the 2008 Housing Element, and which do not represent constraints on the ability to construct affordable housing.

The R-3 and R-4 districts, on the other hand, are the higher-density districts intended to allow the city to develop more attached housing options. The R-3 district has an allowable density of between eight and 15 dwelling units per acre and is intended to allow for the development of duplexes, attached townhouses and garden apartments, whereas the R-4 district allows between 15 and 25 dwelling units per acre and the development of apartments. Like the R-1 and R-2 districts, the development restrictions in these two districts are similar for the minimum lot width, minimum yard setbacks, and maximum building coverage; however, the R-4 district allows for a higher maximum building height (50 feet) than the other districts, and the minimum lot area is 10,000 square feet.

Parking Standards

In addition to allowed uses and development standards, off-street parking requirements can also create constraints on a jurisdiction’s ability to provide adequate housing. If a jurisdiction has excessive parking standards, more land is needed to provide parking, which reduces land availability and increases the overall cost of housing. Most jurisdictions have parking standards that are designated by zone; Live Oak, however, provides parking standards by unit type. Table 3-4 below provides a summary of the parking standards by unit in the city.

Table 3-4 Parking Standards	
Residential Land Use	Parking Required
Single-family residence	2 spaces
Two-family residence or half-plex	2 spaces per residence
Multi-family residence	One parking space per studio apartment or one bedroom dwelling unit; one and one-half parking spaces per 2-bedroom dwelling unit; and two parking spaces per dwelling unit containing three or more bedrooms. Plus one guest space per ten residences
Second Residence: ADU, JADU	One space per unit in addition to the two spaces for the primary residence. JADUs have no parking requirement.
Manufactured home park	Two spaces per residence (may be tandem) plus one guest space per five residences



Table 3-4 Parking Standards	
Residential Land Use	Parking Required
Bed and breakfast, boarding house	Two spaces plus one space per room for rent
Residential Care Homes	0.6 spaces per unit, or a parking study to show lower need based on type of residents and/or proximity to services and transit
Source: City of Live Oak Municipal Code, 2022	

Open Space

In highly dense residential environments, open space between housing units and buildings can provide a more pleasant setting and more livable environment. As a means to improve the quality of high-density residential complexes, multifamily projects must comply with open space requirements. New residential projects are required to include common outdoor space. Private outdoor space in the form of patios, decks, fenced yards, and similar spaces is also required. Buildings must be oriented to create courtyards and common open space areas that are usable by residents and not relegated to leftover pieces of the site that are difficult to access. Requirements may be modified through either Site Plan and Design Review or the conditional use permit approval.

Adequacy of Density and Development Standards

Densities of 12 to 20 units per acre are preferable for affordable rental housing. Moreover, projects should also incorporate amenities such as open space, common areas, and community space that are vital to livability and appeal.

The Zoning Codes establish density and development standards to facilitate affordable housing. Multifamily projects can be built at 12 to 20 units per acre in the Multiple-Family Residential Zone (R-4). It should be noted that, within the last three years, the City of Live Oak has not received any requests for development below the allowable density range.

Development Fees

The cost of housing can be adversely affected if a jurisdiction has high planning and site development fees, which are required during the development process. The Housing Element is required to include information about the fees and exactions to determine whether high fees add to the potential constraints to providing affordable housing in Live Oak. Currently, the City of Live Oak collects a combination of fees for proposed residential development. These fees include permit processing and development fees, development impact fees, and utility



connection fees, school impact fees, and Mellow-Roos assessments. The different fees and how they affect the cost of developing housing in the city are described in more detail below.

Permit Processing and Planning Fees

Permit processing and planning fees are those paid to the city at the time of a permit application. Because different projects require different types of permits, the total cost of these fees varies, depending on the specific situation. For example, not all developments require zoning changes, General Plan Amendments, variances, conditional use permits, etc. Different factors contribute to the level of environmental review that is required for a project: more complicated projects may require the preparation of an environmental impact report, which can be more costly than an initial study. Obviously, the more of these special circumstances that a project has, the greater the total amount of fees that would be required to be paid to the city.

Table 3-5 below shows Live Oak’s application fees by type of application and whether the fee applies to a single-family or multi-family development application. Each fee shown is the amount to be paid per application.

Table 3-5 Planning and Application Fees		
Fee Category	Fee Amount (per application)	
	Single-Family	Multi-Family
Variance	433.00	867.00
Conditional Use Permit	811.00	1,899.00
General Plan Amendment	Text and Map Changes 3,147.00	
Zone Change	Map change 1,998.00 Text change 1,664.00	
Design Review	527.00	
Subdivision		
Certificate of Compliance	515.00	
Lot Line Adjustment	465.00+ 40.00 per lot over 2	
Tentative Subdivision Map	1,329.00+ 30.00 per lot over 4	
Parcel Map	1,017.00	
Environmental		
Initial Study	Fee is based on the actual cost and varies	
Environmental Impact Report	Fee is based on the actual cost and varies	
Source: City of Live Oak, 2021.		



Development Impact Fees

Development impact fees vary from permit processing fees in that they are required for each dwelling unit constructed to account for the impacts that each unit will have on services, utilities, and public facilities. The city also requires development impact fees for commercial and industrial development based on square footage, but fees for these uses are not included in this analysis. Table 3-6 shows the city’s required development impact fees for residential development, including capacity and connection fees for storm drainage, sewer, and water.

The estimated development impact fees for a single-family home (zoned R-1, R-2, and R-3) add to \$31,909; fees for a duplex (zoned R-2 and R-3) add to \$28,172; fees for a multi-family home (zoned R-3 and R-4) add to \$20,222, a difference of \$11,687 from the fees for a single-family dwelling unit.

Each unit is required to pay one-time utility connection fees to allow the unit to connect to the city’s water, sewer, and storm drainage systems. The connection fees are based on the size of the pipe connecting the dwelling unit to the system for water and sewer services. Sewer and water connection fees can be paid, at the developer’s option, either prior to issuance of a building permit or prior to issuance of a certification of occupancy, or at such earlier time permitted by law. (see Live Oak Municipal Code section 15.50.020).

Table 3-6 Development Impact Fees			
Fee Type	Single- Family R-1, R-2, R-3 (per unit)	Residential Zones	
		Duplex R-2, R-3 (per unit)	Multi-Family R-3, R-4 (per unit)
General Governmental Facilities			
Corp Yard	653	467	420
General Government	1,143	816	735
Public Safety Facilities			
Police	626	448	402
Fire	1,733	1,238	1,114
Parks and Recreation Facilities			
Recreation	231	165	149
Parks	3,351	2,394	2,155
Community Center	881	630	567



Transportation Facilities			
Transportation	3,092	2,945	2,361
Water, Sewer, & Flood Control Capacity and Connection Fees			
Storm Drain	3,949	2,819	3,038
Sewer	8,815	8,815	5,086
Water	7,435	7,435	4,195
Total Development Impact Fees (Including Capacity and Connection Fees)	31,909	28,172	20,222
Notes: Development fees for Sewer and Water are based on meter size; the table provides the fee for the smallest connection for single family and duplex units. For multi-family units, the table provides totals based on 8 units per acre. Source: City of Live Oak, 2021.			

Most single-family developments use a 3/4-inch pipe, which has a connection fee of \$7,435 for water. The typical sewer connection fee for a single-family dwelling unit is \$8,815. These fees are adjusted accordingly depending on the size of the pipe. The storm drainage connection fee is now calculated per unit at \$3,949 for single family residential and \$2,819 per unit for duplexes.

Multi-family developments typically have a water connection fee of \$33,559 for a two- inch pipe and a sewer connection fee of \$40,688. Stormwater fees for multi-family developments are calculated on a per-acre basis at \$24,960 per acre. Assuming a one- acre development with eight units in an R-3 zone, this would result in per-unit fees of \$4,195 for water, \$5,086 for sewer, and \$3,038 for stormwater. These totals represent a conservative estimate of density.

For a development in the R-4 district, with 15 units on a one-acre parcel (consistent with the minimum density for R-4), per-unit fees would be \$2,237 for water, \$2,712 for sewer, and \$1,664 for stormwater. Overall, connection fees for city utilities are substantially less for multi-family developments compared to those charged for single family development.

Community Facilities District

All new development in Live Oak is required to annex into a Community Facilities District, and an annual fee is levied on a per parcel basis. As of 2020, affordable housing developments that receive a welfare exemption under the Revenue and Tax Code are exempt from these fees.



Analysis of Fees and Exactions

Based on the previous information, the total development impact, school, and building permit fees for a typical single-family home would be approximately \$40,000, assuming a 2,000 square foot house. On the other hand, a 1,000 square foot multi-family unit developed on a lot with a density of 15 units per acre would result in total fees of nearly

\$25,100, nearly \$15,000 less than per single-family unit. These fees do not include Community Facility District fees, which are paid through annual property taxes; therefore, Community Facility District fees are not paid directly by renters. Although the fees for multi-family units are less expensive than those for single-family units, these fees still represent a substantial cost, and have increased since the last Housing Element was prepared in 2013. These fees make up a large portion of a home's cost, especially in a jurisdiction like Live Oak, where home prices are relatively low compared to larger cities in the region. The high cost of fees, especially when compared to similar jurisdictions in the region, may present a constraint to the development of affordable housing. However, these fees are necessary in order to provide services to new development. The city has determined that it would be difficult to reduce any of these cost components without jeopardizing its ability to provide required services. It can, and does encourage programs that can help reduce other costs such as the Self-Help Housing Program through the Farmers Home Administration, the Mortgage Credit Certificate Program, and other programs established to assist low- and moderate-income home buyers.

Building Codes and Site Improvements

Building codes and site improvements can also increase the cost of developing housing, particularly affordable rental housing. The following examines the city's building codes and site improvement standards.

Building Codes and Enforcement

Live Oak implements the 2019 edition of the California Building Code and other model construction codes, with amendments adopted by the California Building Standards Commission. These model codes establish standards and require inspections at various stages of construction to ensure code compliance and minimum health and safety standards. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties, the codes are mandated for all jurisdictions in California. The City has not adopted local amendments to the model codes that increase housing costs. Building inspectors are responsible for ensuring that proposed projects meet state and local codes.



Site Improvements

On- and off-site improvements, such as streets, sidewalks, parks dedications, landscaping, utility easements and water, sewer, and drainage infrastructure, are necessary to ensure that new housing developments receive needed utility service, have adequate circulation patterns, and are developed in a manner that meets the city's housing goals and needs; however, development of these elements can be quite costly and often represents a large portion of the development's overall construction cost. Developments with excessive on- and off-site improvements costs can prevent the development of affordable housing.

There are no unusual site improvement requirements in Live Oak. Curbs, gutters, and sidewalks that meet Americans with Disabilities Act standards are required for all developments and associated off-site improvements. The city requires a minimum 60-foot-wide street right-of-way for all developments. This provides for two 12-foot lanes, two 8-foot parking widths, curb, gutter, and sidewalk on either side of the street. This is an excessive requirement for local streets, requiring a large amount of land for the development of streets, which could remove land from being available for the development of affordable housing. This is a constraint.

Please refer to the Circulation Element of the Live Oak General Plan, which addresses this issue in the street standards (Table CIRC-2), Policy CIRC-3.5, and Implementation Program CIRC-7, which requires revisions to Street Design Criteria to comply with the Circulation Element.

Each lot is required to drain into the street and the developed storm drainage system. Each lot must be served by a minimum 3/4-inch water pipe. All units must have water meters and be hooked up to the municipal water system, and no private wells are allowed. Each lot must be served by a gravity sewer service and be hooked up to the city's main sewage treatment facility. No septic tanks are allowed. In addition, construction is not allowed to begin on any project unless the Fire Department can verify that the lot can be adequately protected.

These requirements are considered basic for community health and welfare and are not considered to be excessive or a constraint on building in Live Oak. Due to the excessively flat terrain, some lots may have difficulty complying with drainage requirements without the use of storage or retention basins. This presents some challenges, but proper site engineering has led to acceptable solutions, and this does not cause any major constraints that would add to the cost of development to the extent that they would preclude affordable housing.



The above-mentioned regulations do not represent an undue constraint on the development of affordable housing.

Local Processing and Permit Procedures

A significant factor in land use controls is the processing time involved in gaining approval for development. While permit processing and development review are necessary to ensure that development proceeds in an orderly manner, permit processing fees, the costs of studies, and processing time can adversely affect the cost of housing development. Live Oak's permit approval process follows the requirements set forth in State law and is expedited, whenever possible, by holding special meetings.

The City of Live Oak provides building services to the city, including intake, review, and inspection services for all new construction. Compared to other jurisdictions, permit processing time is considered to be quite fast. For example, an applicant requesting a permit for a single lot can go through the entire permit procedure in one to two days. A small developer, with proper zoning in place, could also go through the process within a few days to a week. Permit decisions can take anywhere from one to 12 weeks, depending on the use. For larger development projects, the City does contract out review services to ensure a fast turnaround time or development review. In addition, a project applicant may submit a request for building permit the very next day after entitlement approval. Multi-family projects that require an entitlement typically take three to four months from permit submittal to permit issuance. Applications for building permits are usually submitted within 30 days once a project is fully entitled.

A development requiring a tentative map, environmental impact report, or negative declaration can take from three months to a year, depending on the level of documentation required. In comparison to other communities, Live Oak's permit processing is relatively quick for typical projects. Table 3-7 below shows typical permit processing times for a variety of different types of permits, although the actual timing may vary depending on the size and complexity of a project and whether the project plans are fully completed at the time of application.



**Table 3-7
Typical Building Permit Processing Times**

Type of Permit	Time to Receive Permit	Application Decision Timing	Is Design Review Required?	Is a Conditional Use Permit Required?	Reviewing Department(s)
Garage, detached	1 day	2-4 weeks	No	No	Building and Planning
Room addition / remodels	1 day	1-4 weeks	No	No	Building and Planning
Single-family dwellings	1 day	2-8 weeks	No (unless development is more than 20 units)	No (for individual dwelling units)	Building and Planning
Multi-family dwellings	1 day	2-8 weeks	No (unless development is more than 20 units)	No	Building and Planning
Commercial building	1 day	3-12 weeks	Yes	No	Building and Planning
Tenant Improvement	1 day	2-6 weeks	No	No	Building and Planning

Source: City of Live Oak, 2021.

Individual single-family dwellings are not required to go through the Design Review process, but all commercial and large residential projects (larger than 20 units) are required to go through this additional step, which is administered by city staff and the Live Oak Planning Commission. This process takes place during a regular planning commission meeting and its main goal is to provide developers with direction regarding the aesthetics of their developments. While these reviews do not adhere to any strict pre-set standards on design, they must comply with the ideals and desired standards expressed by the planning commission and comply with existing neighborhood standards before being approved.

Multi-family dwellings are subject to the same requirements and processing time as single-family dwellings, so total processing times for both types of projects are similar. For typical projects, the total time from application to project approval, including obtaining entitlements, completion of improvement plans, final map approval, and development agreements, generally can take anywhere from six months to a year. The city can, when necessary, expedite the process.



The city continues to partner with developers to accommodate the needs of the community in the most efficient manner possible. The city recognizes the importance of the development process and the implications for future growth and economic development. Live Oak can utilize the negotiation process with developers as a means of implementing the policies of this element and encourages informal discussion with developers so that the needs of the City can be examined and incorporated into development strategies at the onset. Early consultation between the city and developers can reduce the overall processing time of an application, since the city can provide clear, guided direction throughout the entire application process.

Additionally, the city will encourage the use of the Planned Development Combining District (PD) to facilitate the creative, innovative designs which may otherwise be stifled by the standardized provisions of the zoning code. The PD district is designed to allow diversity in the relationship between buildings and open spaces in such a way to create unique and interesting physical environments while preserving public health, safety and welfare.

Based on the City's rapid permit processing time, encouragement of early consultation with developers, and lack of additional processing requirements for multi-family projects, permit processing in Live Oak does not present a major constraint on providing various types of housing for all income levels. In addition, the City of Live Oak does not have any locally adopted ordinances that hinder the development of housing including cost (e.g., inclusionary requirement or short-term rental).

Zoning Clearance

The Live Oak Municipal Code requires a zoning clearance for certain residential uses. For conventional single-family homes on existing lots of record and multi-family projects, city staff can approve the project over the counter unless the development requires an exception or modification. The zoning clearance process is intended to verify that the proposed structures or land use complies with the permitted list of activities allowed in the zoning district and the development standards applicable to the type of use. This process is completed within 10 working days.

Site Plan and Architectural Review

Site Plan and Design Review is required for proposed new housing projects of 20 units or more for site design, including location of structures, landscaping, ingress/egress, parking and loading, grading, and architectural design. Planning



staff determines whether the application complies with site planning standards. The standards are objective in nature with graphic illustrations and descriptions.

Conditional Use

The Live Oak Municipal Code requires a conditional use permit for certain residential uses. The Live Oak Planning Commission is responsible for reviewing and approving the permit after a recommendation by city staff. The planning commission may grant the permit when the proposed use is in accordance with the provisions of the General Plan and the Zoning Codes and appropriate conditions are met. Conditional use permits are required for certain special needs housing (e.g., residential care facilities, condominiums, and mixed-use projects), as well as multi-family units in certain zones. The conditional use permit process typically takes three to five months.

Environmental Review Process

State regulations require environmental review of discretionary project proposals (e.g., subdivision maps, specific plans, use permits). The time frames associated with environmental review are regulated by CEQA. In compliance with the Permit Streamlining Act, City staff ensures that proposals are reviewed within the timeframes established in the CEQA Guidelines.

Senate Bill 35 Approvals

Senate Bill (SB) 35 requires jurisdictions that have failed to meet their RHNA to provide streamlined, ministerial entitlement process for housing developments that incorporate affordable housing. Because Live Oak is currently not on pace to meet its RHNA for moderate-income housing in the Fifth Cycle (2013-2021), projects larger than 10 units providing at least 10 percent affordable units that meet all objective standards are eligible for ministerial (i.e., staff-level) approval under SB 35. However, to be eligible projects must also meet a long list of other criteria, including prevailing wage requirements. As of July 2021, Live Oak has not received any applications for SB 35 approval.

Zoning and Fees Transparency

The City has posted all zoning, development standards, and fees for each parcel to the City website as required by Government Code Section 65940.1(a)(1)(A) and (B).

Housing for People with Disabilities

California law requires jurisdictions to analyze potential and actual constraints on housing for persons with disabilities, demonstrate efforts to remove impediments, and include programs to accommodate housing designed for disabled persons.



Review of the Live Oak Municipal Code, permitting procedures, development standards, and building codes revealed the following findings.

Land Uses and Housing

The city permits a wide variety of housing types in the community, including conventional single- and multifamily housing, mobile homes, emergency shelters, residential care facilities, and other types of housing. As discussed above, the city does not have any special permit requirements for residential care facilities of any size. In addition, there are no occupancy standards pertaining to unrelated adults.

Development Regulations

The city enforces Title 24 of the California Code of Regulations, which addresses access and adaptability of buildings to accommodate persons with disabilities. The City also requires compliance with the 1988 amendments to the Fair Housing Act, which requires a minimum percentage of dwelling units in new housing projects to be fully accessible to the physically disabled. No additional accessibility or visitability standards above state and federal law are required. Housing occupied by people with disabilities is treated like any other residential use. No unique restrictions are in place, such as minimum distances, special conditions for disabled housing, noticing procedures, special use permits, or other regulations that could constrain the development, maintenance, or alteration of housing for disabled persons.

Process for Reasonable Accommodation

Requests to retrofit homes to enable adequate accessibility for disabled persons or for reasonable accommodation are handled in accordance with the city's reasonable accommodation ordinance, which allows flexible application of zoning regulations, and waiver of requirements where necessary to eliminate barriers to housing opportunity. In this way, the city has sought to reduce or eliminate constraints to housing for disabled persons in regards to its permitting procedures. Live Oak must adopt a formal "reasonable accommodation" procedure(s) for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing, or building laws.

Table 3-8 reviews the city's zoning code land use policies, permitting practices, and building codes to ensure compliance with state and federal fair housing laws for persons with disabilities. Constraints for housing for disabled persons associated with the City's development procedures, practices, or policies have not been identified.



**Table 3-8
Constraints on Housing for Persons with Disabilities**

Overarching and General	
Does the City assist in meeting identified needs?	Yes. The city requires a minimum percentage of dwelling units in new housing projects to be fully accessible to the physically disabled.
Zoning and Land Use	
Has the City reviewed all its zoning laws, policies, and practices for compliance with fair housing law?	Yes. The City has reviewed the land use regulations and practices to ensure compliance with fair housing laws.
Are residential parking standards for persons with disabilities different from other parking standards? Does the City have a policy or program for the reduction of parking requirements for special needs housing if a proponent can demonstrate a reduced parking need?	Chapter 17.25 of the Live Oak Zoning Code mandates specific requirements (number, size, performance standards) for disabled parking and reduced parking for new housing for the elderly.
Does the locality restrict the siting of group homes?	Group homes are permitted in the R-3 and R-4 zoning districts.
What zones allow group homes other than those allowed by state law? Are group homes over six persons allowed?	Yes, group homes are permitted in the R-3 and R-4 zoning districts.
Does the City have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families?	No
Does the land use element regulate the siting of special-needs housing in relationship to one another?	No. There is no minimum distance required between two or more special-needs housing.
Permits and Processing	
How does the city process a request to retrofit homes for accessibility?	Ministerially by city staff.
Does the City allow group homes with six or fewer persons by right in single-family zones?	No, group homes are currently only permitted in the R- 3 and R-4 zoning districts.
Does the City have a set of particular conditions or use restrictions for group homes with greater than six persons?	No.
What kind of community input does the City allow for the approval of group homes?	The CUP process provides the public with an opportunity to review the project and express their concerns in a public hearing. Group homes require a CUP for the Employment (E-1) zone and the C-MU zone.
Does the City have particular conditions for group homes that will be providing services on site?	No. The city does not currently have special standards for group homes regarding location, design, or operation.



Table 3-8 Constraints on Housing for Persons with Disabilities	
Building Codes	
Has the locality adopted the Uniform Building Code?	The City of Live Oak has adopted the 2019 California Building Code.
Has the City adopted any universal design ¹ element into the code?	The City of Live Oak does not include specific regulations that require incorporation of universal design.
Does the City provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?	The City of Live Oak enforces what is required by the 2019 California Building Code. The City of Live Oak has a process to ensure reasonable accommodation for those with disabilities.

C. Housing Assessment

Throughout California, community amenities and access to opportunities are not always readily accessible or attainable due to different social, economic, or cultural barriers in society. Because of this imbalance, it is important to ensure that sites for housing, particularly lower income units, are available throughout a jurisdiction and where residents have fair and equitable access to all amenities and opportunities that are available. Therefore, the goal of this assessment is to ensure that jurisdictions are planning for housing, particularly lower-income units, with regards to the accessibility of various opportunities including jobs, good education, health services, and transportation.

Overview of AB 686

Cities and counties are required by Assembly Bill (AB) 686 to take deliberate actions to address disparities in housing needs, access to opportunity, and patterns of racial and ethnic segregation. This process is also known as the legislative requirement to affirmatively further fair housing (AFFH). Housing elements are required to include or address the following five components:

- **Inclusive and Equitable Outreach:** Housing elements must make a diligent effort to equitably include all community stakeholders in the housing element participation process.
- **Fair Housing Assessment:** All housing elements must include an assessment of fair housing. This assessment should include an analysis of the following four fair housing issues: integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.



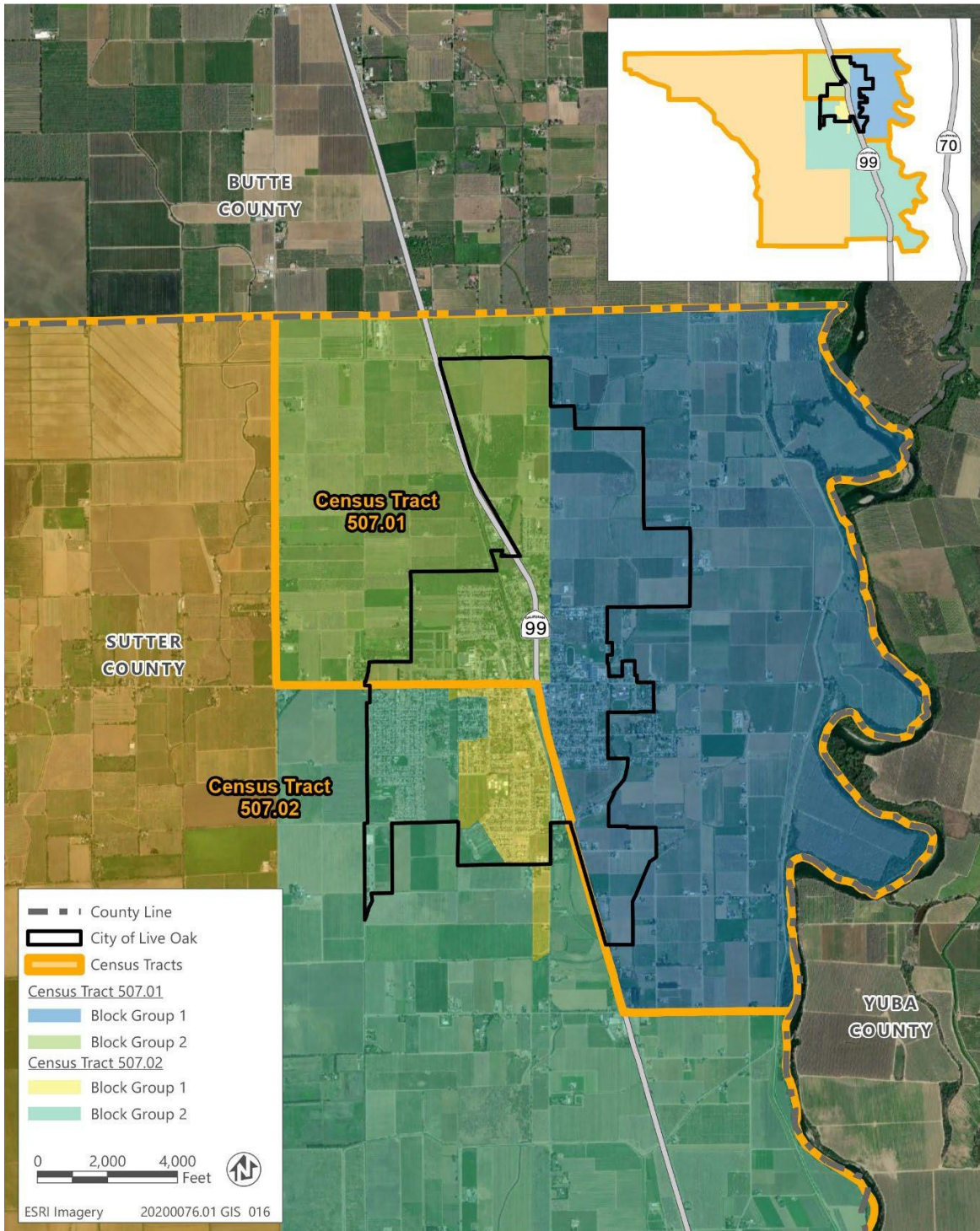
- **Analysis of Sites Inventory:** Local jurisdictions must evaluate and address how particular sites available for housing development will meet the needs of households at all income levels. The housing element must analyze and conclude whether the identified sites improve or exacerbate conditions for fair housing.
- **Identification of Contributing Factors:** Based on findings from the previous steps, housing elements must identify, evaluate, and prioritize the contributing factors related to fair housing issues.
- **Priorities, Goals, and Actions to AFFH:** Local jurisdictions must adopt fair housing goals and actions that are significant, meaningful, and sufficient to overcome identified patterns of segregation and affirmatively further fair housing. The housing element should include metrics and milestones for evaluating progress and fair housing results.

This section serves as an assessment of fair housing practices, pursuant to Government Code Section 65583 (c)(10) in the City of Live Oak. It examines existing conditions and demographic patterns including concentrated areas of poverty within the city, concentrated areas of low- and median- income housing, and areas of low and high opportunity. It also provides and compares the analysis from a local and regional perspective, describing settlement patterns across the region. The analysis is primarily based on data from the U.S. Census American Community Survey (ACS) 2015-2019, and HCDs AFFH Data and Mapping Tool.

Note on Boundaries

For a small city like Live Oak, distilling demographic information at a local level can be difficult. As shown in Figure 3-1, there are two census tract and four block group boundaries that extend beyond the city limits. When local-level data specific to Live Oak is not available, data for these census tracts and block groups has been used as it is the next best available alternative. As an example, census tract- or block group-level information is used in cases where map data or analytical estimates from the HCD AFFH Data and Mapping Tool are referenced.

Figure 3-1
Census Tract Boundaries



Source: U.S. Census, 2010.



Assessment of Fair Housing Issues

Fair Housing Enforcement and Outreach

Fair housing complaints can be used as an indicator to identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act [Government Code Section 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code."

Fair housing issues that may arise in any jurisdiction include but are not limited to:

- Housing design that makes a dwelling unit inaccessible to an individual with a disability;
- Discrimination against an individual based on race, national origin, familial status, disability, religion, or sex when renting or selling a housing unit; and
- Disproportionate housing needs across the city including cost burden, overcrowding, and risk of displacement.

The city refers fair housing complaints to the California Department of Fair Employment and Housing (DFEH). The DFEH dual-files fair housing cases with the U.S. Department of Housing and Urban Development's (HUD) Region IX Office of Fair Housing and Equal Opportunity (FHEO), as part of the Fair Housing Assistance Program. Between 2013 and 2022, three fair housing inquiries were made in Live Oak. No basis was given for two of the inquiries, and one was on the basis of sex. Over the same period, one fair housing case was filed. No basis was given for this case.

The city publicizes and regularly updates affordable housing opportunities and fair housing resources on the city's Housing Assistance website, including its First Time Homebuyer Down Payment Assistance Program and Housing Rehab Program.



Compliance with Fair Housing Laws

In addition to assessing demographic characteristics as indicators of fair housing, jurisdictions must identify how they currently comply with fair housing laws or identify programs to become in compliance. Live Oak enforces fair housing and complies with fair housing laws and regulations through a twofold process: review of local policies and codes for compliance with State law, and referral of fair housing complaints to appropriate agencies. The Table 3-9 identifies how the City complies with fair housing laws.

Title	Statute	Description	Compliance Efforts
Density Bonus Law	Government Code section 65915	The density bonus ordinance allows up to a 50.0 percent increase in project density depending on the proportion of units that are dedicated as affordable, and up to 80.0 percent for projects that are completely affordable, in compliance with state law.	As a part of Program 27, the City will ensure compliance with State Density Bonus law.
No Net Loss Law	Government Code section 65863	The City has identified a surplus of sites available to meet the Regional Housing Needs Allocation.	In compliance.
Housing Accountability Act	Government Code section 65589.5	The City does not condition the approval of housing development projects for very low-, low-, or moderate-income households, or emergency shelters unless specific written findings are made. Further, the City currently allows emergency shelters by-right, without limitations, in at least one zone that allows residential uses, in compliance with Government Code section 65583, subdivision (a)(4).	<p>The City does not condition the approval of housing development projects for very low-, low-, or moderate-income households, or emergency shelters unless specific written findings are made.</p> <p>As part of Program 29, the City will review the Zoning Code and amend as necessary all emergency shelter development standards for compliance with Government Code section 65583, subdivision (a)(4).</p>



<p align="center">Table 3-9 Fair Housing Compliance</p>			
Title	Statute	Description	Compliance Efforts
Senate Bill 35	Government Code Section 65913.4	The City has established a written policy or procedure, as well as other guidance as appropriate, to streamline the approval process and standards for eligible projects.	As part of Program 24 the City will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4.
Senate Bill 330	Government Code Section 65589.5	The City relies on regulations set forth in the law for processing preliminary applications for housing development projects, conducting no more than five hearings for housing projects that comply with objective general plan and development standards, and making a decision on a residential project within 90 days after certification of an environmental impact report or 60 days after adoption of a mitigated negative declaration or an environmental report for an affordable housing project.	As part of Program 24, the City will develop a preliminary application form and procedure or will adopt the Preliminary Application Form developed by HCD pursuant to SB 330. Additionally, the City will continue to process housing applications within timelines that are in compliance with Government Code Section 65589.5.
California Fair Employment and Housing Act and Federal Fair Housing Act	Government Code Section 12900 – 12996 Title VIII of the Federal Civil Rights Act	The City provides protections to residents through referrals to legal assistance organizations.	In compliance.
Anti-Discrimination in Zoning and Land Use	Government Code Section 65008	The City reviews affordable development projects in the same manner as market-rate developments, except in cases where affordable housing projects are eligible for preferential treatment, including, but not limited to, projects built on residential sites subject to AB 1397.	In compliance.
Assembly Bill 686	Government Code section 8899.50	The City has completed this AFH analysis and has identified programs to address identified fair housing issues.	In compliance.



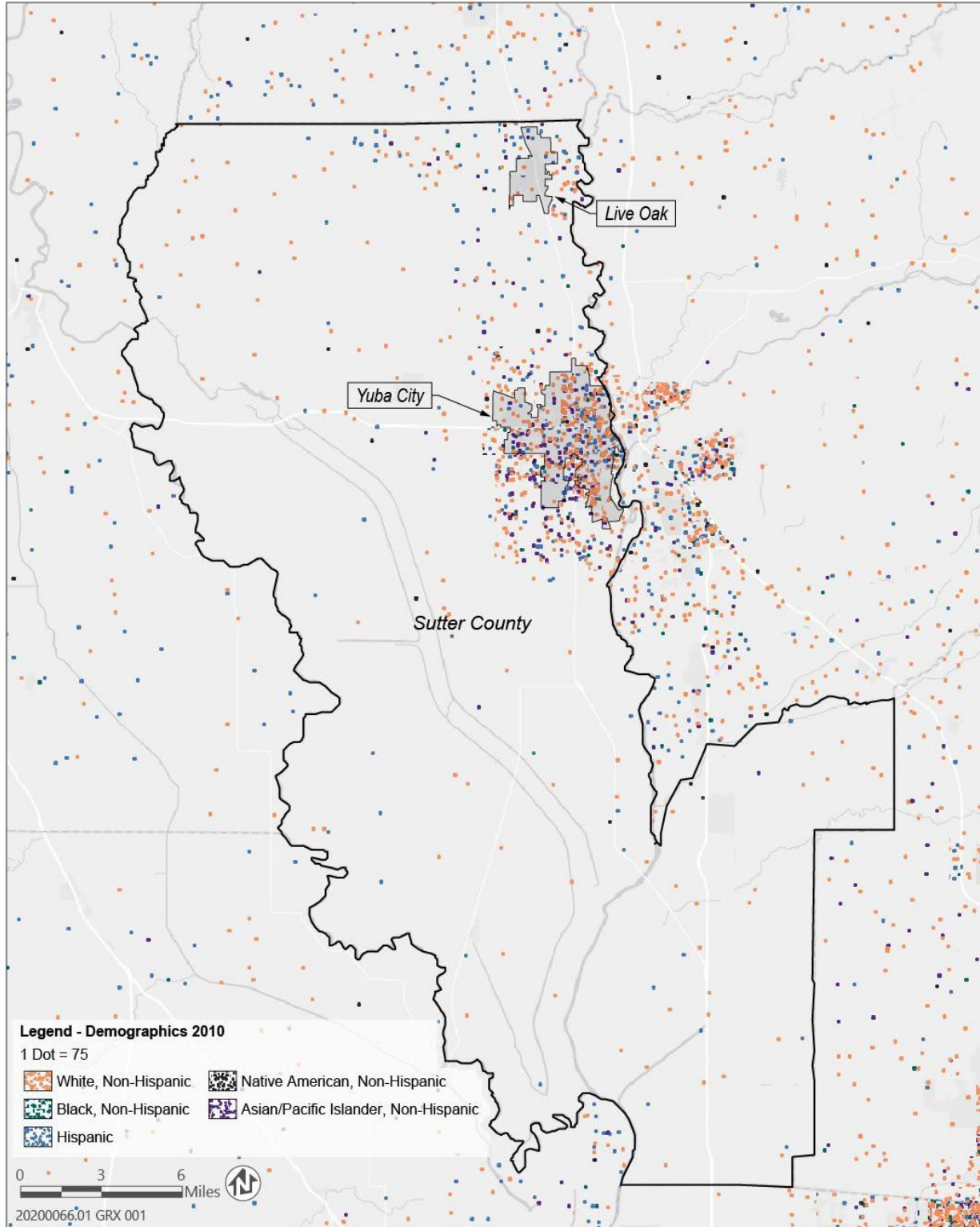
Title	Statute	Description	Compliance Efforts
Equal Access	Government Code section 11135 et seq.	The City prohibits discrimination and offers accessibility accommodations to ensure equal access to all public meetings, programs and activities operated, administered, or funded with financial assistance from the state, regardless of membership or perceived membership in a protected class.	In compliance.

Patterns of Residential Integration and Segregation

Race and Ethnicity

In recent decades, Sutter County has grown in diversity. Between 2010 and 2019, the Hispanic/Latino population grew at a rate faster than statewide trends, from 19.7 percent of the total population to 26.4 percent. Figure 3-2 shows the racial and ethnic distribution of the population in and around Sutter County in 2010, where the majority of non-White residents lived in and around the cities of Live Oak and Yuba City.

**Figure 3-2
Regional Settlement Trends by Race/Ethnicity 2010**



Source: HUD AFFH Mapping Tool.



Live Oak has increased in diversity in the last decade as well, and is generally more diverse than Sutter County with 62 percent of the population identifying as non-White in 2019. As shown in Figure 3-3, residents who identified as Hispanic/Latino made up a slim majority of the population in 2010. Additionally, the proportion of residents who identified as non-White in 2010 varied slightly across the city, from 38 percent in the area east of Larkin Road to 42 percent in the area west of Larkin Road (Figure 3-4). By 2018, the total Non-White population of these areas had increased to 59 and 70 percent respectively (Figure 3-5). Overall, the areas west of SR 99 and Larkin Road have greater diversity and a higher proportion of residents identifying as non-White than the rest of the city. However, there is not known to be a significant concentration of any one racial or ethnic group within any area the city.

As of the 2017-2021 American Communities Survey, residents that identify as Hispanic or Latino of Any Race were the predominant population citywide. Hispanic or Latino residents were also the predominant population in parts of Yuba City and the surrounding area, though in other areas in Sutter County the predominant population is White, not Hispanic or Latino.

Dissimilarity Index

A common measure of the magnitude of segregation within a city or county is the dissimilarity index (DI). The DI measures the degree to which two specific groups are distributed across a geographic area. The DI varies between 0 and 100 and measures the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group. A dissimilarity index of 0 indicates conditions of total integration under which both groups are distributed in the same proportions across all neighborhoods. A dissimilarity index of 100 indicates conditions of total segregation such that the members of one group are in completely different neighborhoods than the second group.

It is important to note that the DI uses non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of non-Hispanic White residents and do not directly measure segregation between two minority groups (e.g., Black and Hispanic/Latino segregation).

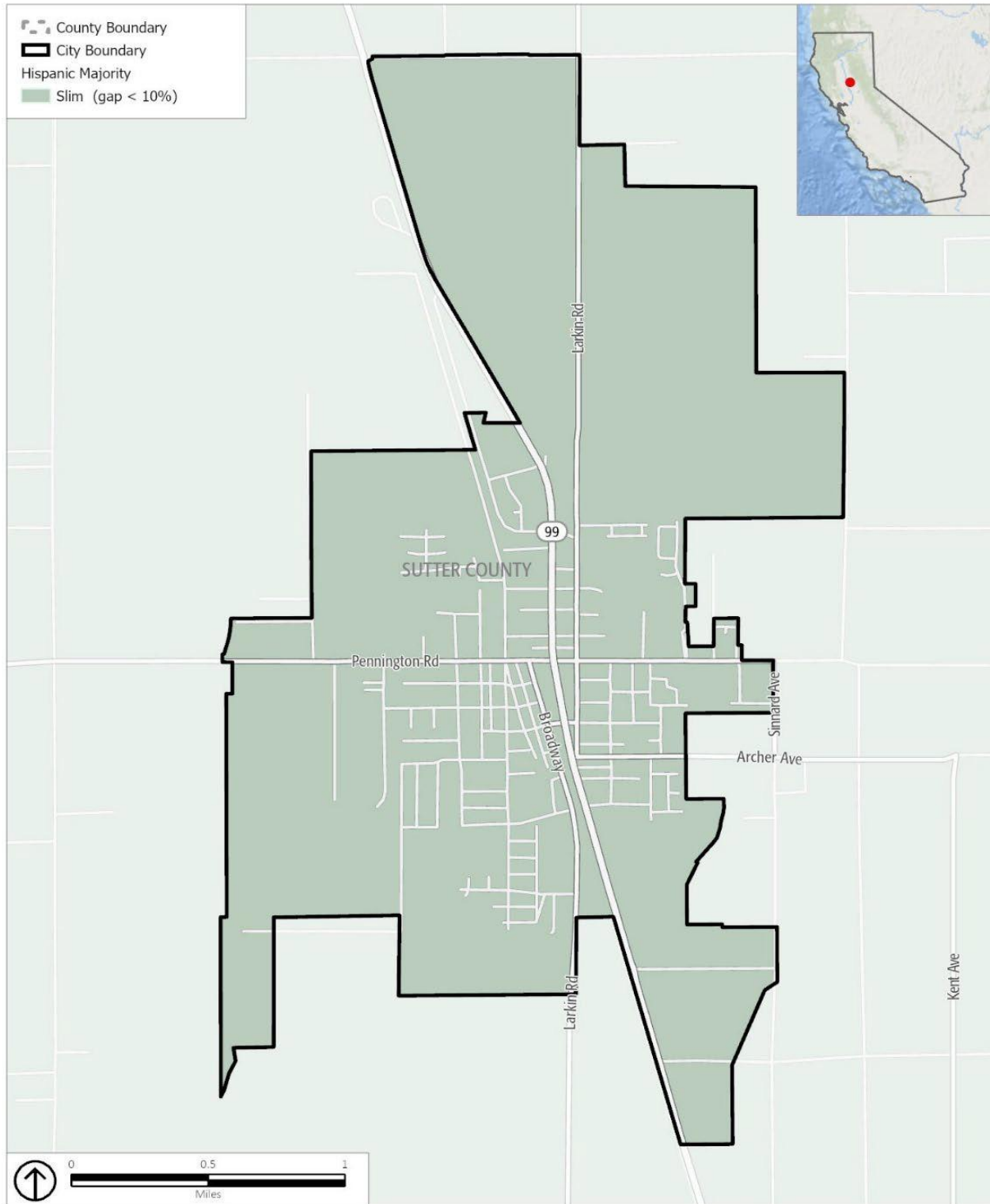
Live Oak has a moderate dissimilarity index rating for Black residents, indicating that this group is concentrated in areas throughout the city. As shown in Table 3-10, the data shows an index rating of 52.5 in comparing the dispersal of Black residents to non- White Hispanic residents, which is similar to Sutter County (48.8). This indicates that approximately 53 percent of Black residents would need



to move neighborhoods to achieve full integration in the city. The index also shows that Asian residents are somewhat concentrated in certain neighborhoods. The index rating for Asian (33.2) and Hispanic/Latino (15.6) residents is lower than Sutter County (46.3 and 34.6 respectively), indicating that residents of these groups are less concentrated than the county. However, because Live Oak has a small sample size of residents, these estimations have a higher margin of error and may not be representative of the magnitude of segregation within the city.



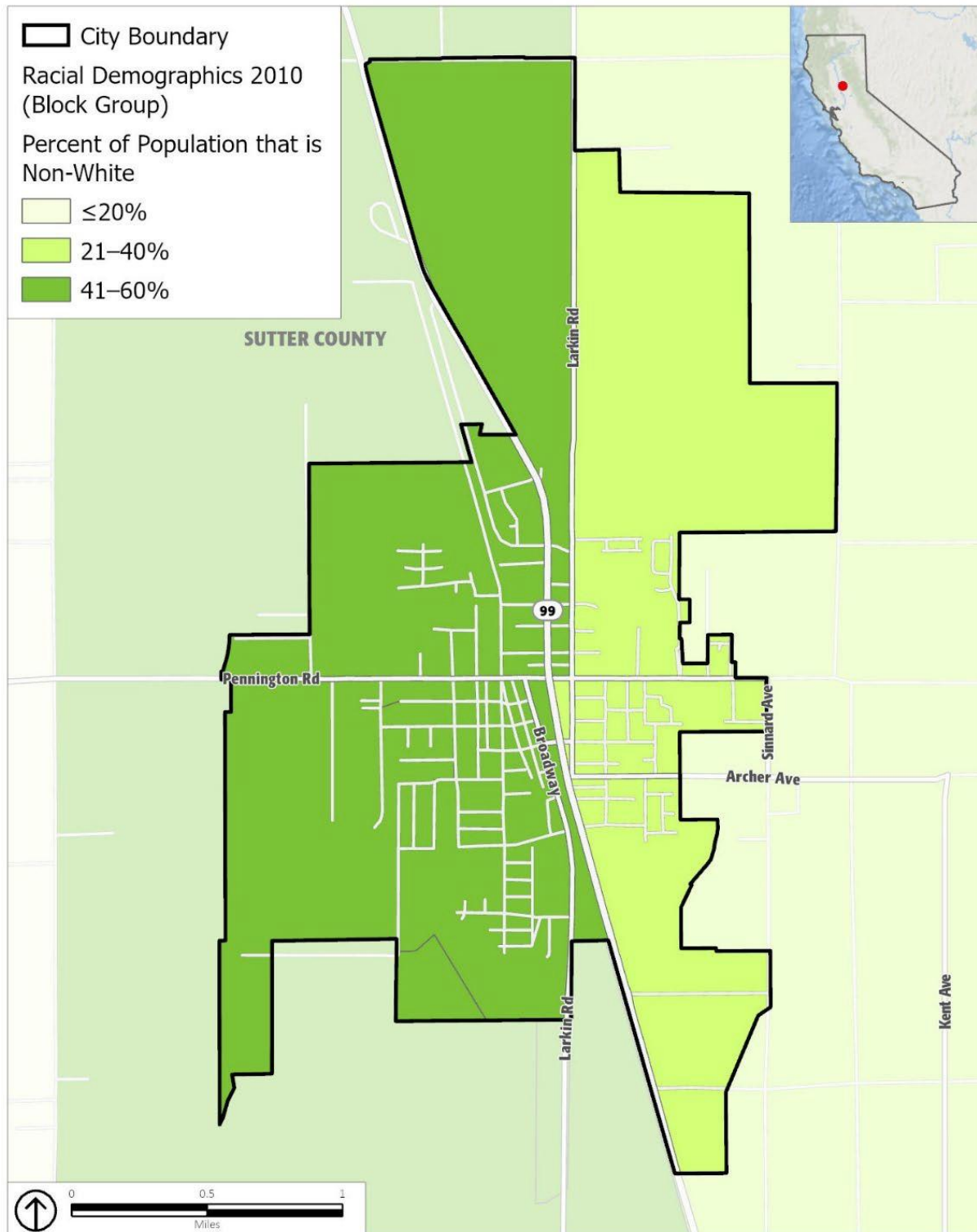
Figure 3-3
Racial Predominance in Live Oak 2010



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census American Community Survey 2010.



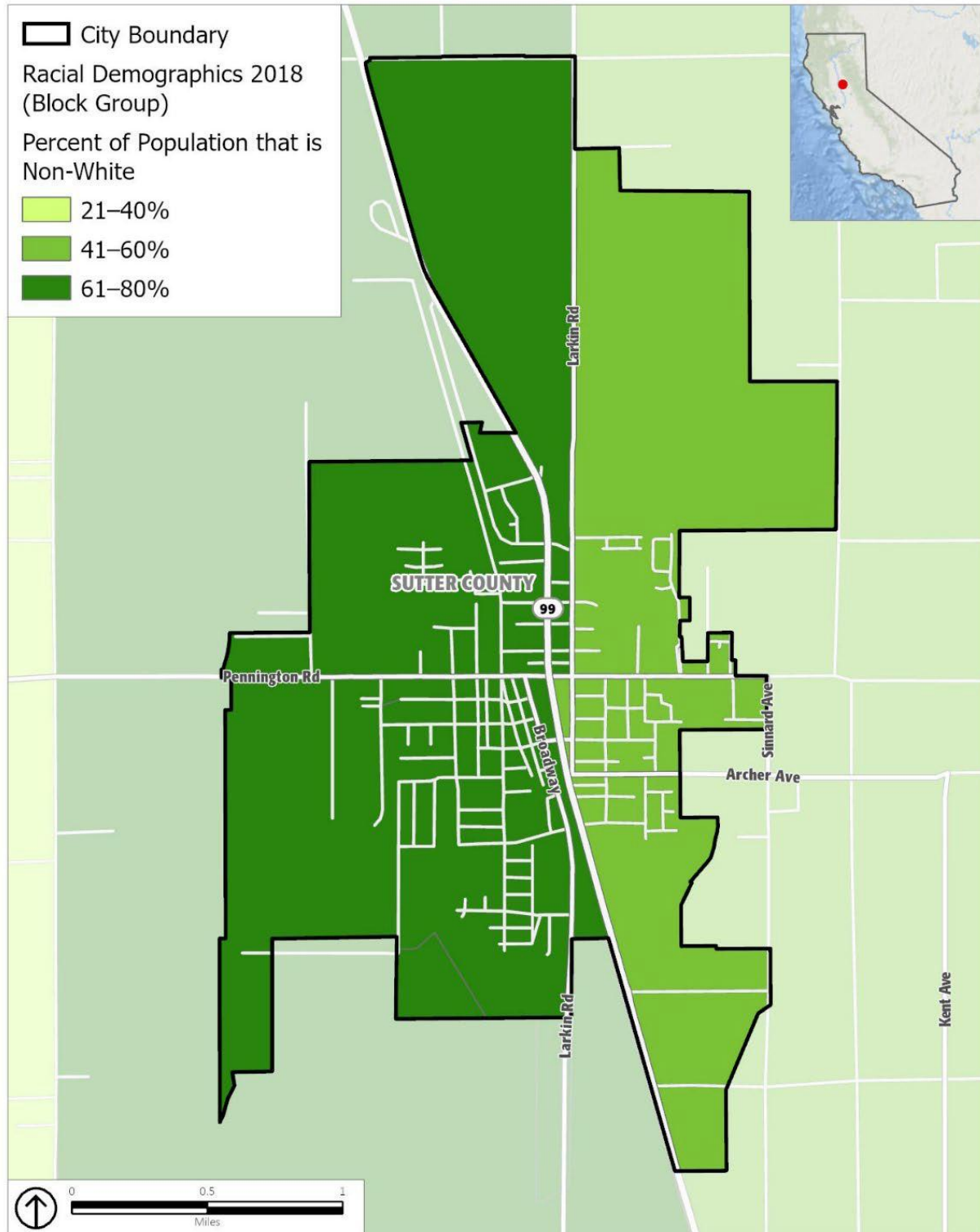
Figure 3-4
Racial Demographics in Live Oak 2010



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2010.



Figure 3-5
Racial Demographics in Live Oak 2018



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census, 2018 ACS.



Table 3-10 Dissimilarity Index 2019					
	Non-Hispanic White	Hispanic/Latino	Black	Asian	Other*
City of Live Oak					
Total Population	4,059	5,039	182	618	331
Index Score	-	15.6	52.5	33.2	9.5
Rating	-	Low	Moderate	Low	Low
Sutter County					
Total Population	44,412	29,748	1,684	14,914	5,351
Index Score	-	34.6	48.8	46.3	28.2
Rating	-	Moderate	Moderate	Moderate	Low
Source: U.S. Census, 2019 ACS, Table B03002.					
* “Other” represents American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, Some Other Race Alone, and Two or more Races.					

Disability Status

The U.S. Census Bureau defines a disability as having difficulty with one or more of the following: hearing, vision, self-care, independent living, and cognitive or ambulatory function. Between 2015 and 2019, there were 1,226 residents in Live Oak with a disability, which equates to 14 percent of the total non-institutionalized population in the city. This is slightly higher in proportion to Sutter County (13.6 percent) and four percentage points higher than the overall proportion of disabled residents in California (10.6 percent). There is no known concentration of residents with a disability within the city, nor any known concentration of residential care facilities or group homes. There is no hospital in the city and smaller medical clinics are centrally located in the city, so there is no known disparity in medical care access across populations within the city.

Live Oak has multiple resources and organizations set up for seniors or persons with disabilities. Though not all seniors have disabilities and not all people with disabilities are seniors, resources for seniors can also include resources that address disability-related needs. Resources for these groups include but are not limited to:

- River Valley Care Center, skilled nursing facility
- Butte View Estates for income-eligible seniors or disabled persons
- Live Oak Senior Mobile Home Park
- Habitat for Humanity Oak Haven, for low-income and disabled individuals



Familial Status

The FHA bans discrimination based “familial status”, which refers to the presence of at least one child under the age of 18. Housing discrimination based on familial status can occur when a landlord, property manager, real estate agent, or property owner treats someone or a group of people differently because they have a family with children under the age of 18. This assessment examines the spatial distribution of households by familial status to determine the potential of familial status discrimination in the city of Live Oak. Figure 3-6 displays the percent of children in married couple households in the city.

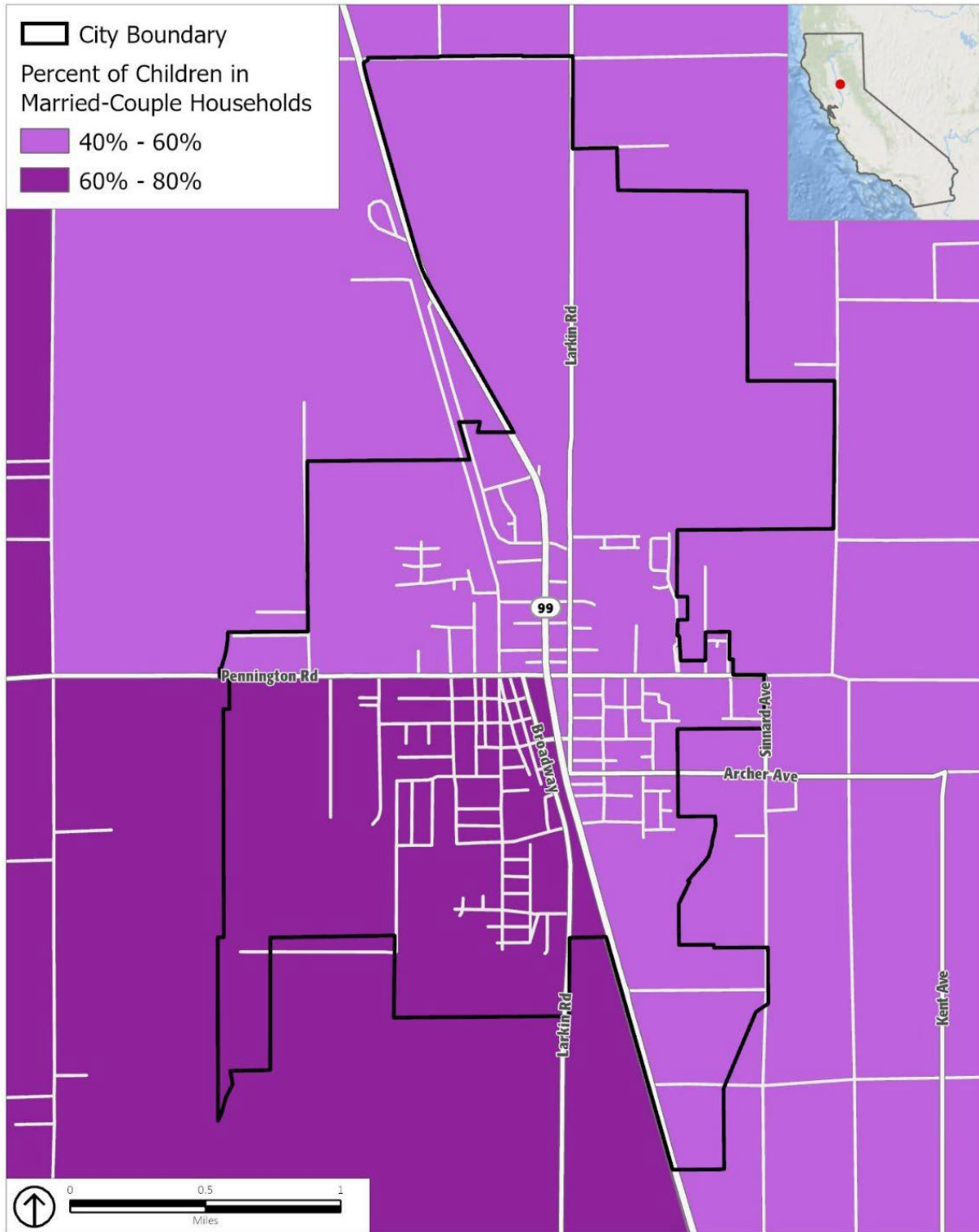
Married Couple Families

In 2019, about 51 percent of all households in the city were married-couple families, which is slightly lower than the 52.9 percent estimated countywide, and slightly higher than the statewide average of 49.8 percent. Of the approximately 2,500 households in the city, 20.1 percent are married-couple households with children under 18 years of age, compared to a countywide average of 22.9 percent and statewide average of 21.5 percent. As shown in Figure 3-6, the area with the highest percentage of children in married-couple households (60 to 80 percent) is south of Pennington Road and west of SR 99, while the rest of the city has slightly lower percentages (40 to 60 percent).

Female Headed Households, No Spouse Present

Between 2015-2019, 39 percent of households with children were female-headed with no spouse present, which is nearly double the countywide average of 23 percent and the statewide average of 20 percent. As of the 2017-2021 ACS, there was a higher rate of children living in female-headed households on the city’s north and east sides (33.8 percent) compared to the southwest side (11.9 percent). Rates on the north and east sides are similar to those in parts of Yuba City and Marysville, while rates on the southwest side are more similar to other areas of Yuba City and the county’s unincorporated areas.

Figure 3-6
Percent of Children in Married-Couple Households in Live Oak 2015-2019



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2015-2019 ACS 5-Year Estimates.

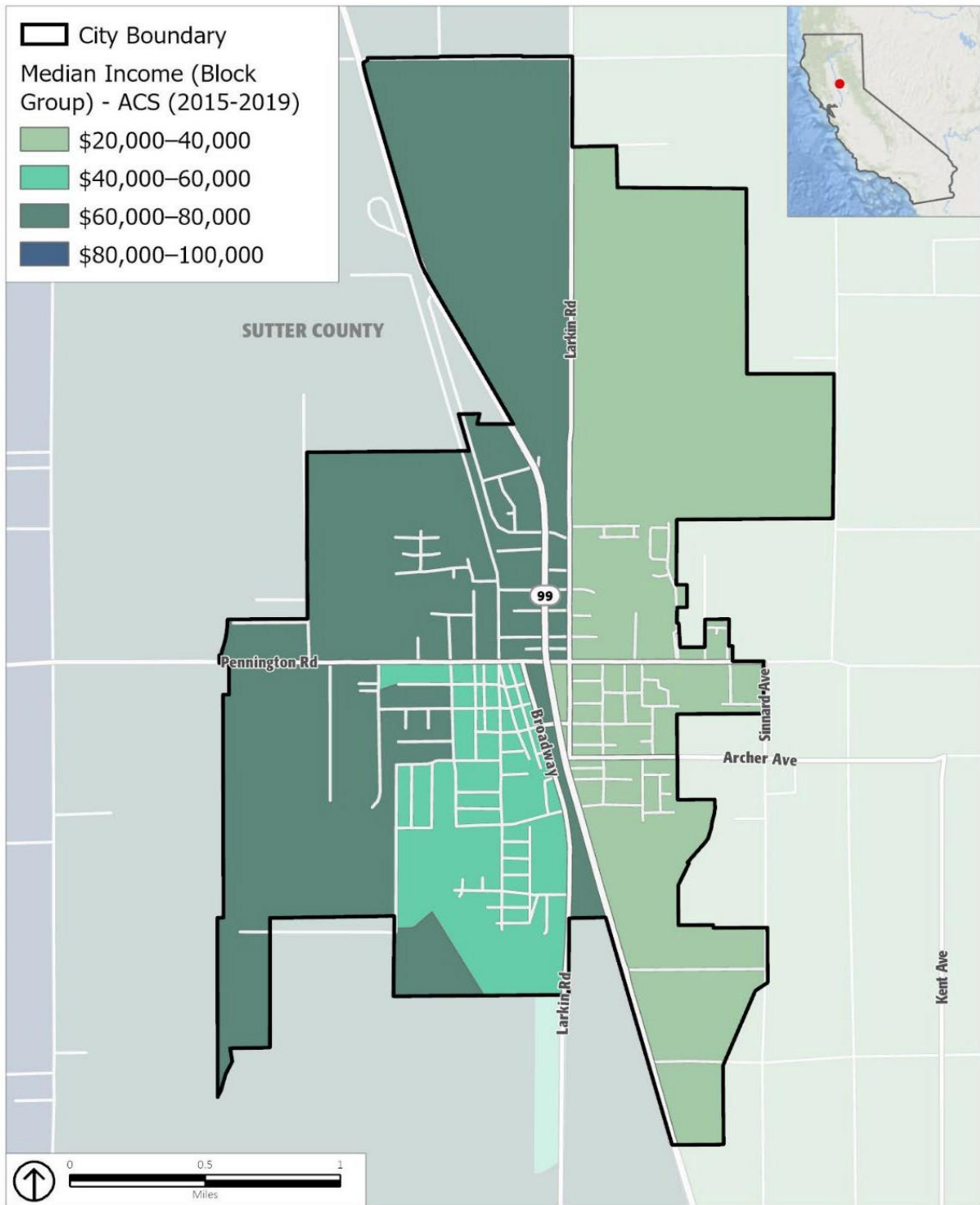


Income

According to the 2015-2019 ACS, Live Oak had a median household income (\$54,792) that was slightly lower than Yuba City (\$56,816), and Sutter County (\$59,050). Figure 3-7 shows the geographic distribution of median household incomes in Live Oak. All areas of the city have median household incomes less than the 2020 State Median Income (\$87,100). Households with higher median incomes (greater than \$65,000) mostly live west of Larkin Road, while households with lower median incomes (lower than \$40,000) mostly live in the areas east of SR 99. The South-Central part of the city west of Broadway, south of Pennington Road, and east of Dee Ree Road has a moderate median income (between \$40,000 and \$65,000).

Figure 3-8 further displays this information by showing the percentage of low to moderate income residents by block groups. As displayed in the map, similar to the distribution of median income, block groups with the highest percentages (50 to 75 percent) of low and moderate income residents are generally located in the areas east of SR 99, as well as in the southcentral part of the city. The block group with the lowest percentage (25 to 50 percent) of low to moderate income residents, or residents with higher incomes, is located in the southwestern part of the city south of Pennington Road.

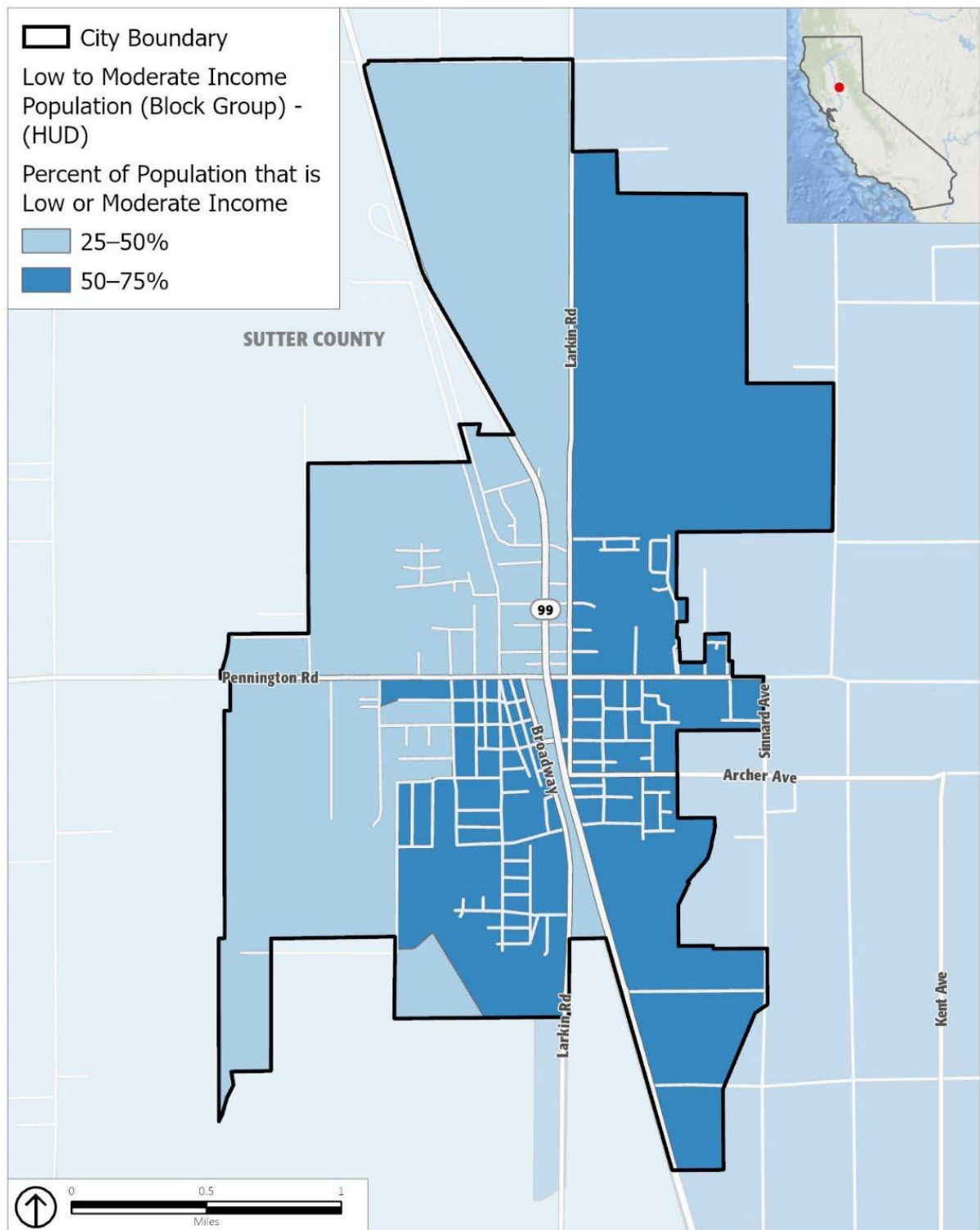
Figure 3-7
Median Income in Live Oak 2015-2019



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2015-2019 ACS 5-Year Estimates.



Figure 3-8
Low to Moderate Income Populations in Live Oak 2015-2019



Source: HCD AFFH Data Resources and Mapping Tool, U.S. Census 2015-2019 ACS 5-Year Estimates.



Poverty levels in Live Oak are higher than surrounding areas and the state. As of 2019, the poverty rate in Live Oak (19.9 percent) was higher than in Sutter County (15.5 percent) and the statewide average (13.4 percent). As shown in Table 3-11, the share of total population in poverty among racial and ethnic groups in Live Oak closely aligns with the overall population distribution of the city. Residents who identified as non- Hispanic White (36 percent) and Hispanic/Latino (38 percent) make up the majority of the population in poverty, which is similar to each group’s share of the total population of the city (37 percent each). These two groups make up over two-thirds of the total population in poverty, which is representative of their share of the total population of Sutter County in poverty (70 percent). However, the share of Hispanic/Latino residents in poverty in the county (46 percent) is higher than in Live Oak (38 percent). The data shows that residents who identified as Native Hawaiian or Pacific Islander or Two or more races had disproportionately high poverty rates (75 percent and 30 percent respectively) compared to the citywide rate and the county rates for each group (16 percent and 19 percent). However, it is important to note that estimations for some racial and ethnic groups may not be representative of actual conditions because of small sample sizes and a higher margin of error. As an example, residents identifying as Native Hawaiian and Other Pacific Islander have the highest poverty rates at 75 percent, but only account for 0.1 percent of the total population and 0.4 percent of the total population in poverty. Overall, Live Oak’s patterns of poverty do not match trends in the rest of the state in which people of color often experience poverty at higher rates.

	Below Poverty Line			Total Population	
	Number	Poverty Rate	Share of Total Population in Poverty	Number	Percent
White (non-Hispanic)	620	19.4%	36.3%	3,193	37.3%
Black	17	9.1%	1.0%	186	2.2%
Asian	38	7.1%	2.2%	539	6.3%
Native Hawaiian and Other Pacific Islander	6	75.0%	0.4%	8	0.1%
American Indian and Alaskan Native	12	17.6%	0.7%	68	0.8%
Some Other Race	152	22.3%	8.9%	681	8.0%



**Table 3-11
Poverty by Race/Ethnicity in Live Oak 2015-2019**

	Below Poverty Line			Total Population	
	Number	Poverty Rate	Share of Total Population in Poverty	Number	Percent
Two or More Races	220	30.3%	12.9%	725	8.5%
Hispanic or Latino	641	20.3%	37.6%	3,153	36.9%
Total	1,706	19.9%	100.0%	8,553	100.0%

Source: U.S. Census, 2015-2019 ACS 5-Year Estimates, Table S1701.

Concentration Areas by Race, Ethnicity, and Income
Racially/Ethnically Concentrated Areas of Poverty

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods in which there are both racial concentrations and high poverty rates. HUD defines R/ECAPs as census tracts with:

- A non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; or
- A non-White population of 50 percent or more (majority-minority) and the poverty rate is three times the average poverty rate for the county, whichever is lower.

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. R/ECAPs are meant to identify where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity. While there are no R/ECAPs in the City of Live Oak, the area with the highest concentration of poverty (21 percent) also has the highest concentration of non-White residents (76 percent), located in the south-central part of the city west of Broadway, south of Pennington Road, and east of Dee Ree Road. Additionally, there are R/ECAPs near Live Oak in Yuba City (see Figure 3-9).

Racially/Ethnically Concentrated Areas of Affluence

Conversely, affluence is most generally defined as an abundance of wealth or money. A spatial analysis of affluence by race or ethnicity can be used to determine a Racially or Ethnically Concentrated Area of Affluence (RCAA). RCAs are defined by HCD as census tracts with both a median income that is at least 1.5

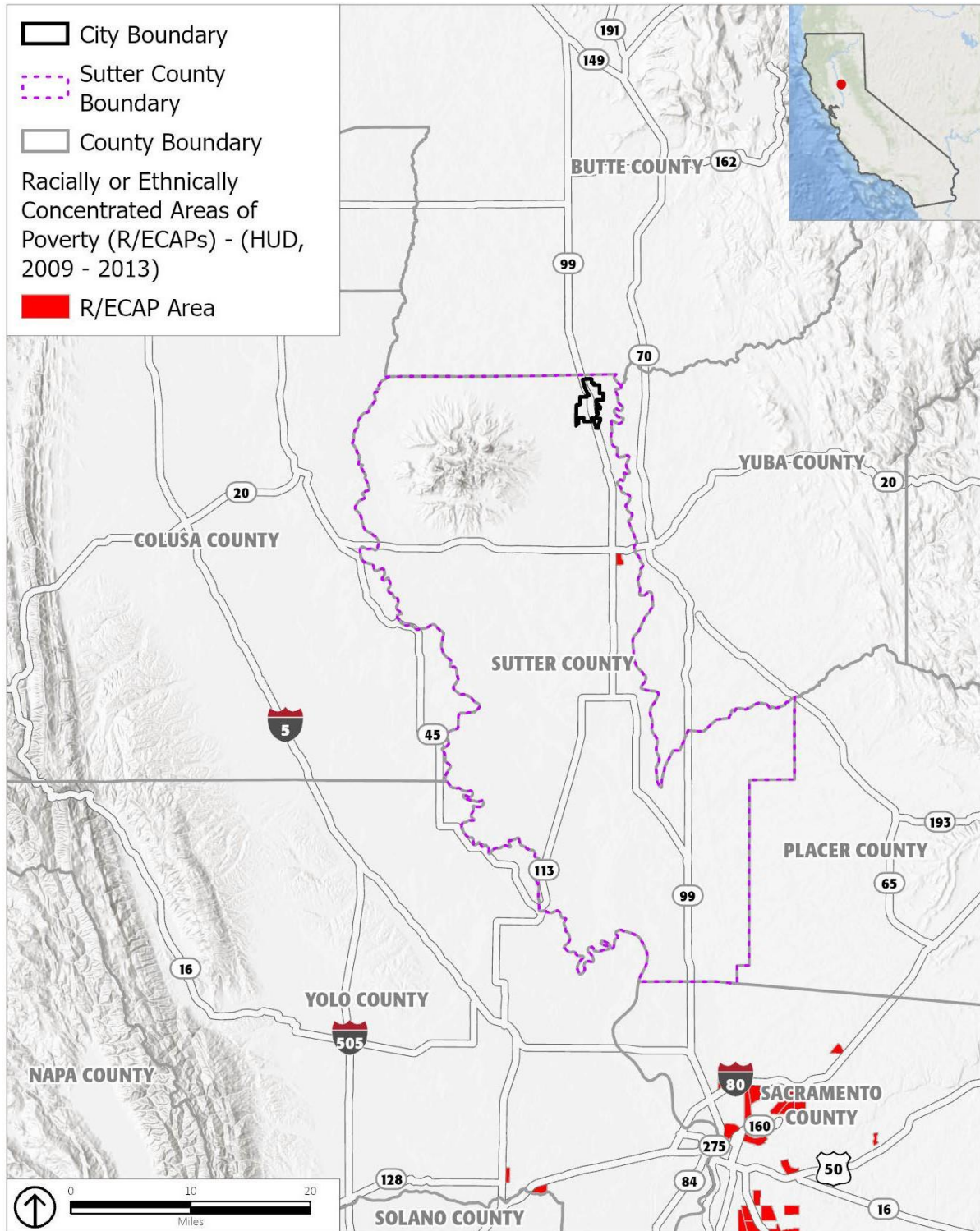


times higher than the median income for the Council of Governments (COG) area and a population where the percentage of the total white population is at least 1.25 times higher than the COG average. There are no RCAAs within Live Oak as of the HCD analysis based on 2018-2022 American Community Survey data. There are no RCAAs in the region; however, there are places that are closer to RCAAs such as nearby Yuba City, which has areas with higher concentrations of White non-Hispanic households (65 percent) and higher median incomes (\$66,563).

Concentrations of Subsidized Housing

The city has seven subsidized housing developments located in the center and south sides of the city. Three developments are located in the south side of the city and four developments are located in the central areas of the city. While these developments are focused in these general areas, they are not located adjacent to each other. Two of the seven developments are located on the same street (Maple Park). To monitor potential concentration of assisted units, the city has included program 2.

Figure 3-9
Racially/Ethnically Concentrated Areas of Poverty in Yuba Sutter Region



Source: HCD AFFH Data Resources and Mapping Tool; HUD AFFH Tool 2013.



Access to Opportunity

Across the country, affordable housing has been disproportionately developed in communities of color with high poverty rates, thereby reinforcing the concentration of poverty and racial segregation in low opportunity and low resource areas. HUD and HCD, in coordination with the California Tax Credit Allocation Committee (TCAC), has developed “opportunity indices” to analyze access to opportunity. Access to opportunity is measured in the TCAC/HCD maps by access to positive economic, educational, and health outcomes. For the purpose of this assessment, the TCAC Opportunity Areas are used to analyze access to opportunity in Live Oak, in conjunction with ACS data on job proximity and HUD data on transportation costs.

TCAC/HCD Opportunity Areas

The TCAC/HCD maps display the areas that offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health (or highest resource area) along with areas of high segregation and poverty and lower resource areas that have fewer of these opportunities. In order to equitably assess indicators across California, these maps compare data for Sutter County to nearby Yuba, Shasta, and Butte counties as well as other rural areas of the state. The primary function of TCAC is to oversee the Low-Income Housing Tax Credit (LIHTC) Program, which provides funding to developers of affordable rental housing.

As shown in Figure 3-10, the areas of Live Oak generally west of SR 99 and Larkin Road are considered high and highest resources areas as of the 2021 analysis. Specifically, the block group in the southwestern part of the city south of Pennington Road is considered a highest resource area. High and highest resource areas are areas with high index scores for a variety of educational, environmental, and economic indicators. Some of these indicators include high levels of employment and close proximity to jobs, access to effective educational opportunities for both children and adults, low concentration of poverty, and low levels of environmental pollutants, among others. In comparison to other incorporated cities in the Sutter and Yuba counties region, Live Oak has a greater proportion of high and highest resource areas.

The area of Live Oak generally east of SR 99 and Larkin Road is considered a moderate resource area as of the 2021 analysis. These areas have access to many of the same resources as the high and highest resource areas, but they may have longer commuting times to places of employment, lower median home values, fewer educational opportunities, or other factors that lower their indexes for

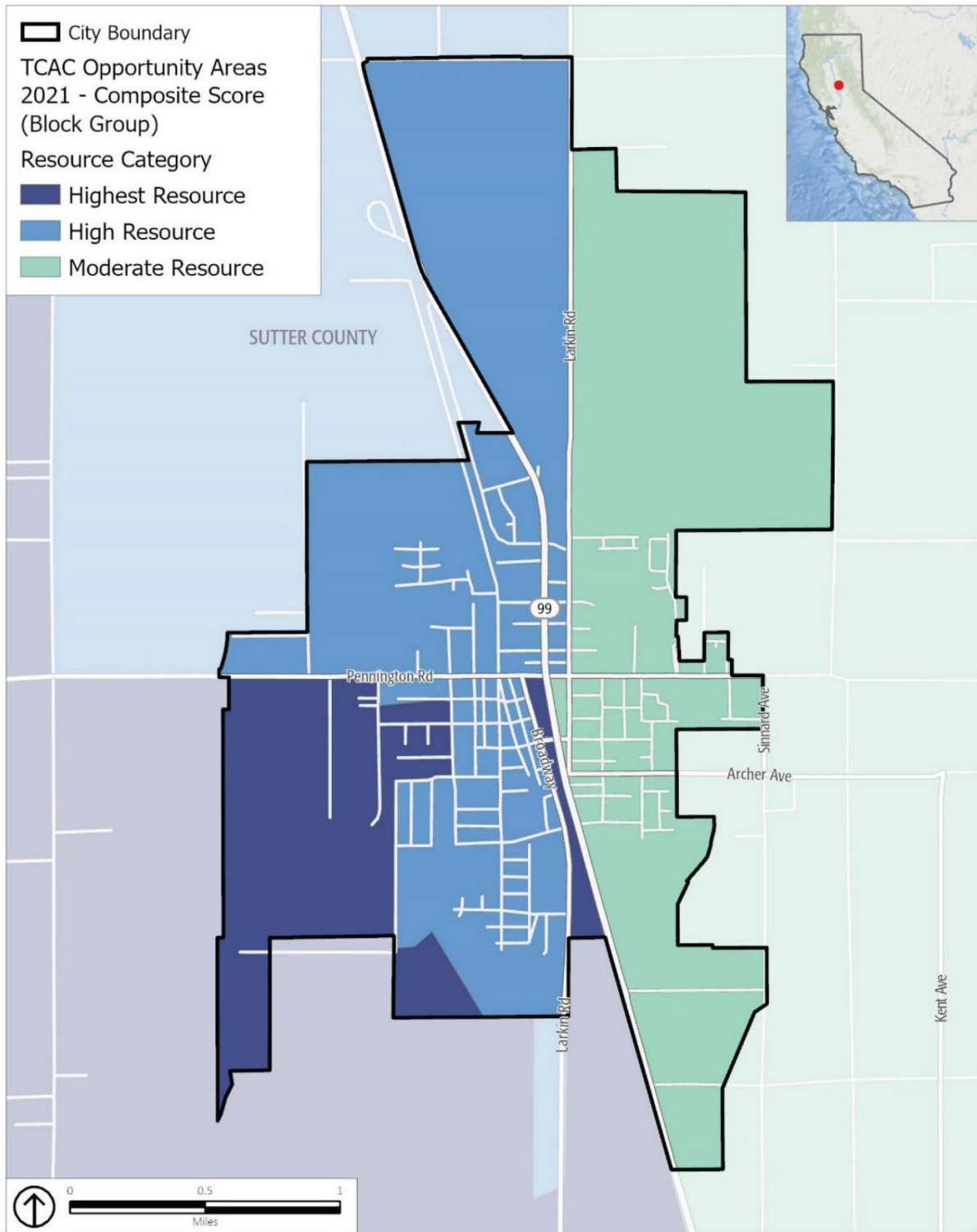


Chapter 3 Housing Constraints

economic, environmental, and educational indicators. There are no block groups within the city considered low resource areas, which TCAC/HCD maps define as areas where there are fewer opportunities to access jobs, education, and lower home values in addition to other economic, environmental, and educational indicators.



Figure 3-10
TCAC/HCD Opportunity Areas – Composite



Source: HCD AFFH Data Resources and Mapping Tool, TCAC and HCD Opportunity Areas 2020.



Educational Opportunity

TCAC/HCD maps measured educational opportunity using indicators for math proficiency, reading proficiency, high school graduation rates, and student poverty rate. All areas of Live Oak have the highest TCAC/HCD education scores (greater than 0.75), which means that children receive more positive educational outcomes and have greater access to proficient schools in comparison to other rural areas of California (see Figure 3-11). Despite the above average poverty levels and the low median household income in the city, children in Live Oak have access to high educational opportunities. In comparison to other incorporated cities in the nearby region, Live Oak has higher TCAC/HCD education scores than Yuba City, Marysville, and Wheatland.

Live Oak Unified School District has two elementary schools, one middle school, and one traditional high school, plus a continuation high school program. There are no charter schools or private schools within the city.

Luther Elementary is located centrally within Live Oak. As of 2024, students scored 9.7 above the state standard in English Language Arts and 3.7 points above the state standard in Mathematics. Many schools in rural north state communities have standardized testing scores below the state standard. In this school, 82.1 percent of students are socioeconomically disadvantaged and over a quarter are English language learners (26.4 percent). The school has a chronic absenteeism rate of 15 percent. In contrast, Encinal Elementary serves grades K-8 and is located in the unincorporated area south of Live Oak. As of 2024, students in this school scored 18.7 points above the state standard in English Language Arts and 8.4 points below standard in Mathematics. Just over half of the students are socioeconomically disadvantaged and only 4.4 percent of students are English language learners. The rate of chronic absenteeism is 7 percent. This indicates that students living in the city of Live Oak who attend Luther Elementary have at least equal access to quality educational opportunities as students in nearby schools. In 2024, Live Oak Middle School was recognized in the California Distinguished Schools program. In 2025, Encinal Elementary was given a California Distinguished Schools award. Students at Live Oak High School scored 5 points above the state standard in English Language Arts, but 90.1 points below the standard in Mathematics. The school has a high graduation rate at 99.3 percent. Because Live Oak's schools all have positive outcomes in comparison to State standards and trends in rural north state communities, no areas of the community are considered to be at a disadvantage with regard to education access.



The California State Preschool Program (CSPP) is also available in Live Oak to children between the ages of two years nine months through five years old at the Live Oak Child Care Center. The program also offers a part-day pre-school and pre-kindergarten class and childcare for elementary-aged children before and after school. The Center is located on the far east side of the city. A Head Start program is also available near the south side of the city.

Economic Opportunity

TCAC/HCD maps measured economic opportunity using indicators for poverty, adult education, employment, job proximity, and median home value. Based on the TCAC/HCD maps, Live Oak is considered an area of low economic opportunity. The community is a bedroom community for Yuba City. Major employers include the Live Oak Unified School District and the City of Live Oak. Figure 3-12 shows that the majority of the city has the lowest economic opportunity scores (less than 0.25), indicating that there are less positive economic outcomes. However, the southwestern part of the city south of Pennington Road has a slightly higher economic opportunity score (0.25 to 0.5), but still indicates less positive economic outcomes. Overall, this economic distribution correlates with the previously described income findings in which the southcentral and eastern areas of the city had lower median household incomes and higher percentages of low and moderate income households. In comparison to other incorporated cities in the nearby region, Live Oak has lower economic scores than Yuba City, Marysville, and Wheatland.

Sutter County has a Career Training Center located in Yuba City that offers programs in Medical Assisting and Cosmetology. No career training programs are located in Live Oak. Other job training programs in the region include Yuba College Extension, Quality Education Services, CAL Regional Marysville, Sutter County Adult Education, University of California Cooperative Extension, US Realty Training, and Yuba County Career Prep Charter School. The Yuba-Sutter Economic Development Corporation provides business plan development assistance, small business loans, and other business development services to businesses in Yuba and Sutter Counties.

Proximity to Jobs

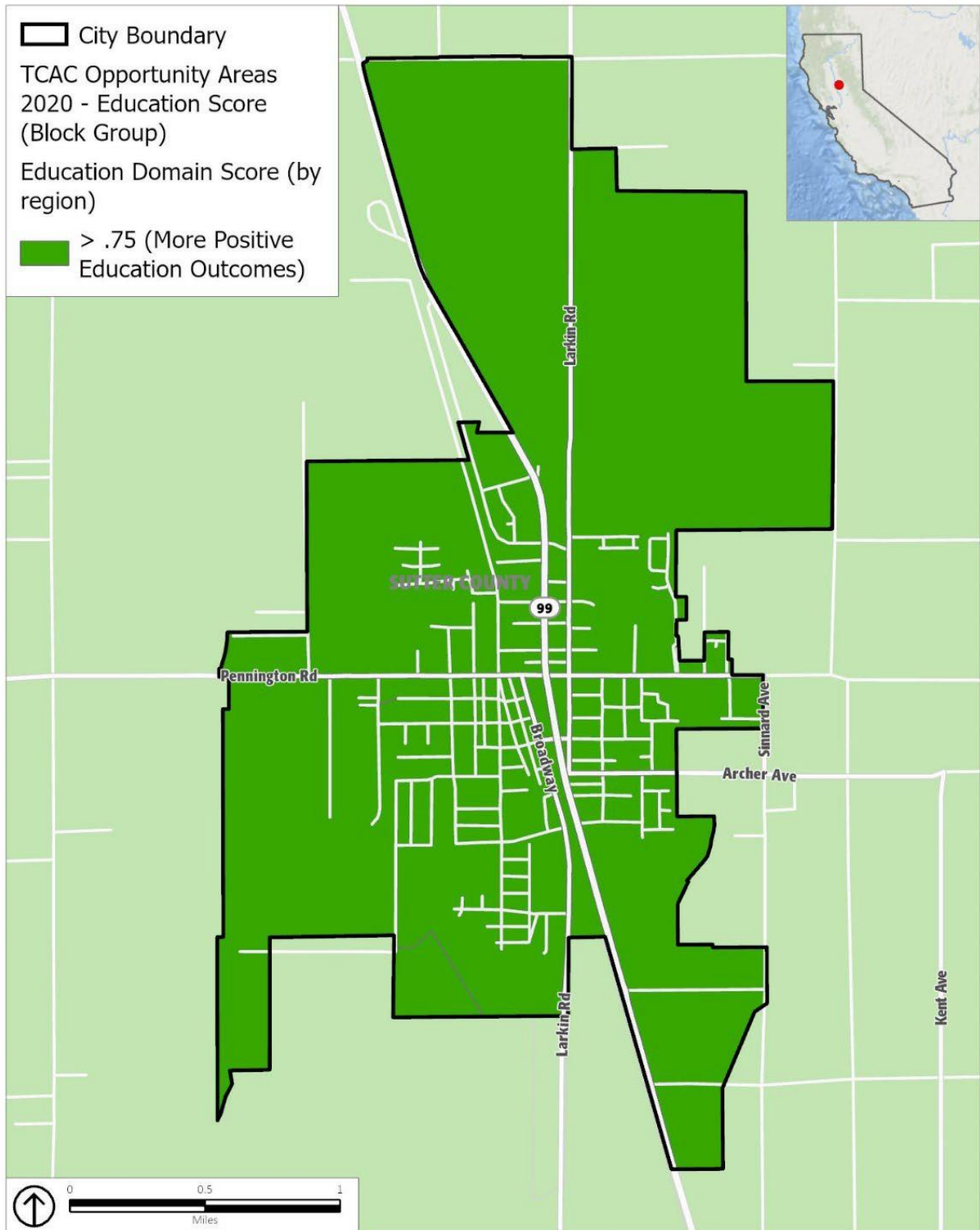
The 2014-2017 HUD jobs proximity index quantifies the accessibility of a given neighborhood to all jobs within a core-based statistical area (CBSA). CBSAs tend to be larger in size and do not follow city boundaries. CBSAs are anchored by at least one urban center with a population of at least 10,000 along with adjacent counties that are socioeconomically tied to the urban center by commuting. In this



case, the CBSA encompasses all of Sutter County and Yuba County. Accessibility to jobs is measured by distance “as the crow flies” to employment centers and does not integrate transportation and commuter data. Moreover, this index positively weighs larger employment centers as opposed to small, neighborhood commercial centers, and it inversely weighs the labor supply or competition in a location.

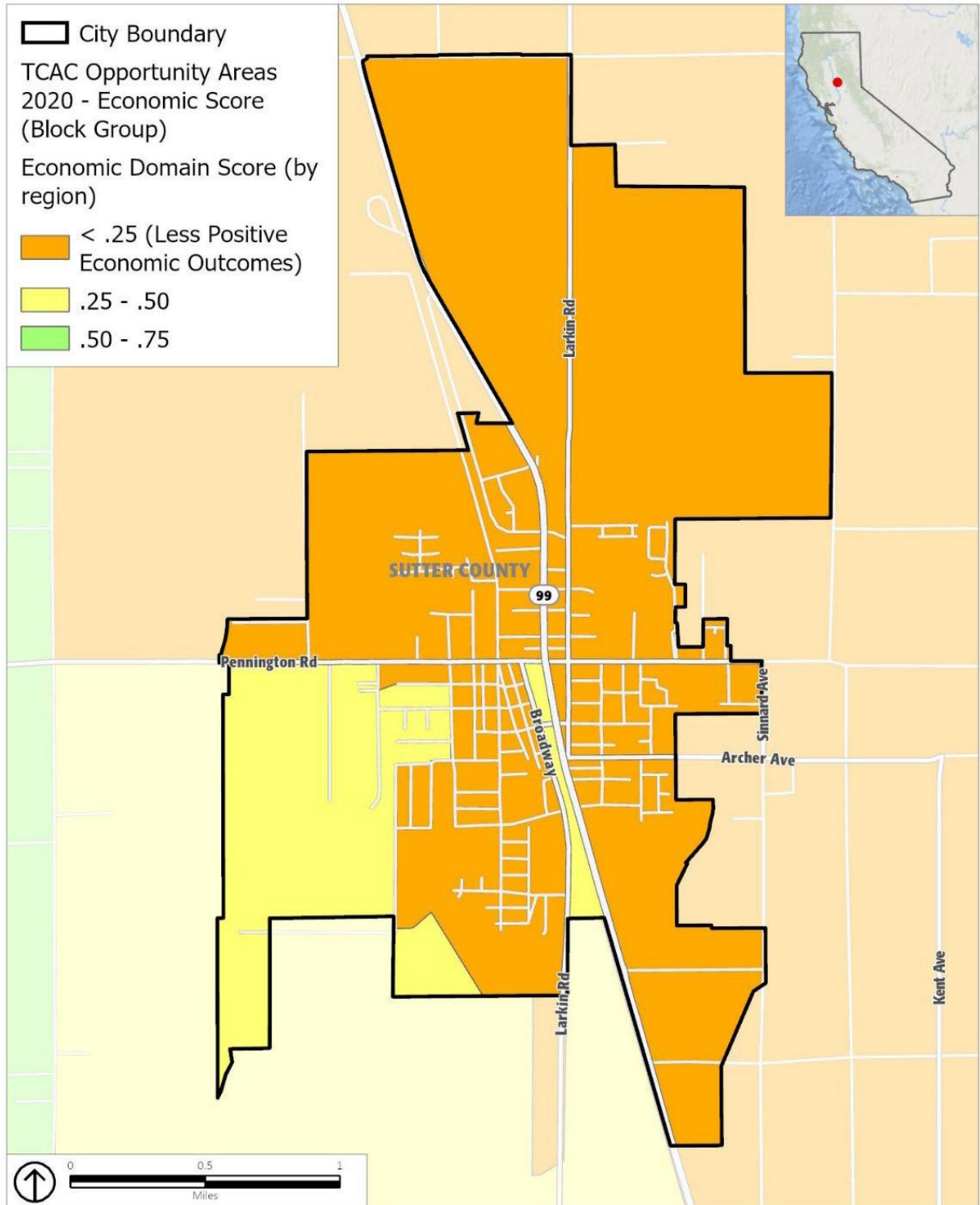


Figure 3-11
TCAC/HCD Opportunity Areas - Education Score



Source: HCD AFFH Data Resources and Mapping Tool, 2020.

Figure 3-12
TCAC/HCD Opportunity Areas - Economic Score



Source: HCD AFFH Data Resources and Mapping Tool, 2020.



Overall Live Oak has low job proximity index scores, with the southcentral and eastern parts of the city having a jobs proximity index of below 20, meaning that those residents have the furthest proximity to job opportunities (see Figure 3-13). Although the two westernmost block groups have a slightly higher jobs proximity index of between 20 and 40, residents in these areas still have longer than average commutes to job opportunities. According to the 2015-2019 ACS, approximately 15 percent of working Live Oak residents commute less than 10 minutes to their workplace, while

18 percent commute more than 45 minutes to their workplace. Overall, this distribution correlates with the previously described economic opportunity findings in which most areas of Live Oak had the lowest economic opportunity scores. However, it is important to note that this score does not consider job opportunities from Live Oak's surrounding agricultural areas. In comparison to other incorporated cities in the nearby region, Live Oak has lower jobs proximity index scores than Yuba City and Marysville, but similar jobs proximity index scores to Wheatland.

According to the OnTheMap data viewer published by the US Census, as of 2022 the largest share of workers in Live Oak travel to Yuba City to work, approximately 16.9 percent. Another 6.7 percent work within Live Oak and 5.3 percent work in Sacramento. Smaller shares of the workforce travel to Marysville, Gridley, Oroville, Roseville, Chico or cities further away from Live Oak.

The City is an active member in the Yuba Sutter Chamber of Commerce and the Yuba-Sutter Economic Development Corporation. These groups are actively advocating in partnership with the City to provide different programs, events, and grants that provide support for local business.

Transportation and Infrastructure

HUD developed the Low Transportation Cost Index to estimate the percentage of income that residents use to pay for transportation. The index is measured at the census tract scale and the higher an area's index score, the lower the cost of transportation. Scores can be influenced by factors such as access to public transportation, housing density, and proximity of employment centers and other services. Live Oak has an average index score of 22, meaning it has lower transportation costs than 22 percent of the nation. In comparison, Live Oak has higher transportation costs than the statewide average of 66 and Sutter County average of 29. As shown in Figure 3-14, the southwest portion of Live Oak, west of SR 99 and south of Pennington Road, falls in the lowest range of index scores (0 to 20), while the rest of the city falls within a slightly higher range of index scores



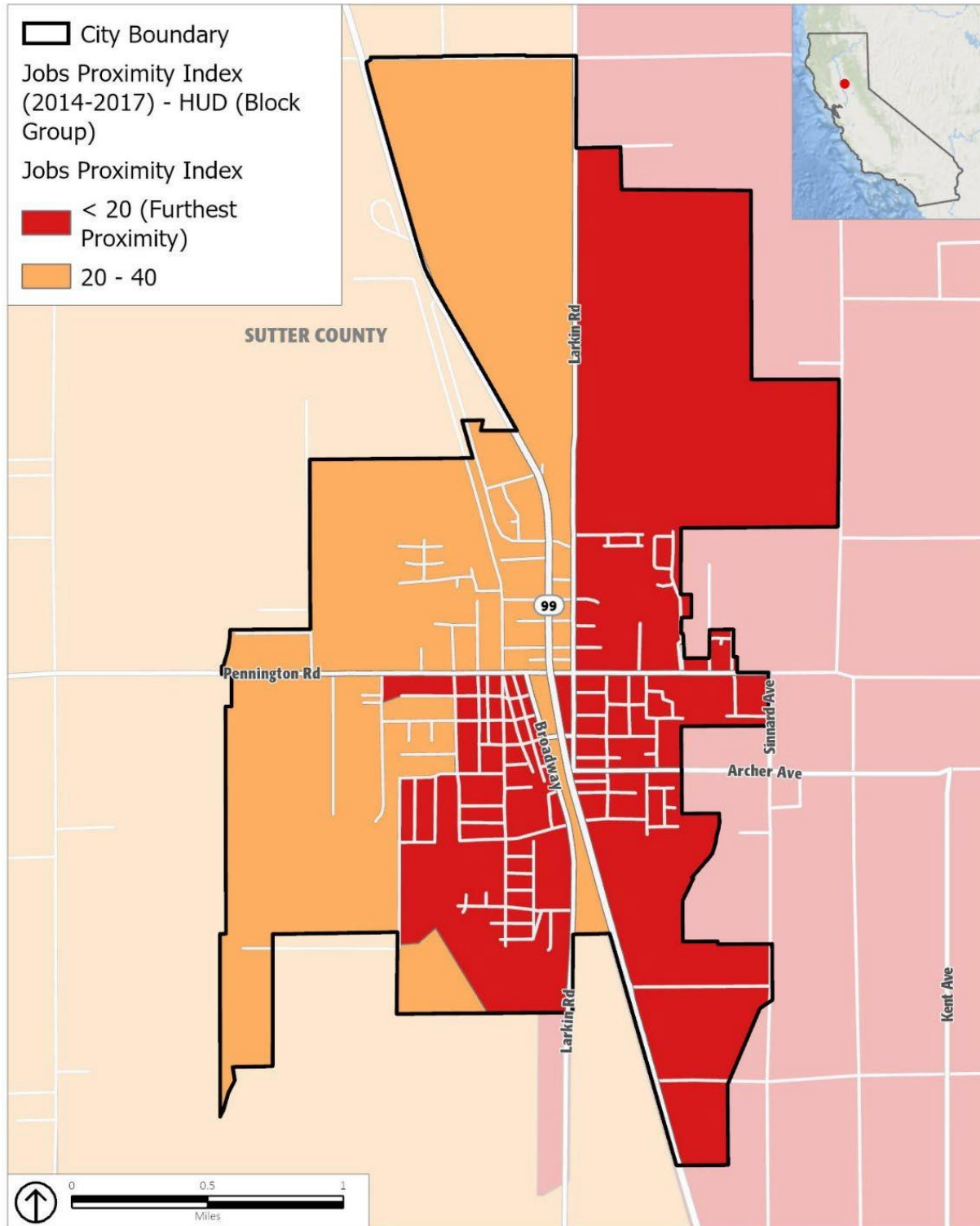
(20 to 40). However, the actual scores for these areas are very close, as the southwest portion's index score is 19 and the rest of the city's score is 22. Transportation cost scores could be much lower in Live Oak and Sutter County because of its remote location and because overall distance to services, employment centers, and public transportation are greater. The estimations for Live Oak also include the rural areas to the south and southwest of Live Oak, which could be negatively impacting the index score for the city.

Live Oak is serviced by Yuba-Sutter Transit, which offers one combined fixed route and demand response service. The route has six stops in Live Oak and advanced reservations can be made for pick-up anywhere within one-quarter mile of the route. The service has limited availability, as it offers two Live Oak-bound buses per day, one in the morning and one in the afternoon, and two Yuba City-bound buses, one in the afternoon and one in the early evening. This route operates only on weekdays and provides the only connection to Yuba City. Accessing other areas in the region requires transferring at the Yuba City transit center. Dial-a-Ride service is also available through Yuba-Sutter Transit. Yuba-Sutter Transit will also be transferring to an app-based micro-mobility system within one to two years. Though there are few opportunities to access transit in the city, there is not a known disparity in access between different neighborhoods in the community.

As a small and relatively compact jurisdiction, the City has number of parks. Memorial Park is located in the center of the city next to the city's community center and skate park. Pennington Ranch Park is another large park with play infrastructure and is located on the southwest side of the city. Date Street Park is smaller but also has play infrastructure and is located in the central area of the city. Oak Tree Park is located near City Hall on the east side of the city and has play structures. The City also has soccer fields on the south side of the city. There are parks distributed throughout the city. Though the parks are different sizes and have slightly different recreation spaces, the city measures approximately 1.5 miles from east to west and 3 miles from north to south, so no neighborhoods are located far from park space.

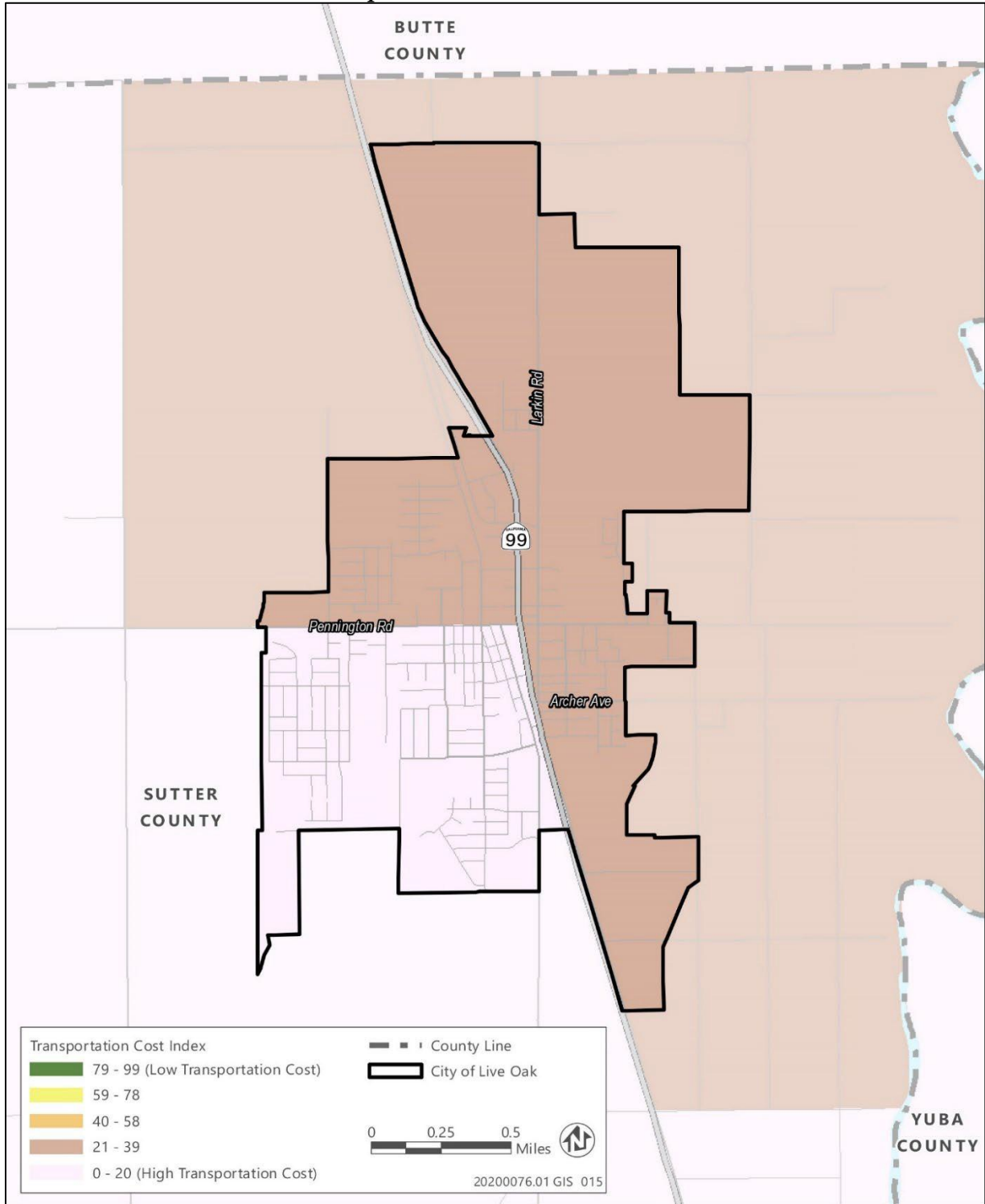


Figure 3-13
Jobs Proximity Index in Live Oak 2014-2017



Source: HCD AFFH Data Resources and Mapping Tool, 2021.

Figure 3-14
Low Transportation Cost Index in Live Oak



Source: HCD AFFH Data Resources and Mapping Tool.



In December 2024 the Sutter County Children & Families Commission (SCCFC) received a \$170,489 grant to implement Safe Routes to School (SRTS) projects throughout the county, which may also support traffic safety work within Live Oak.

Road conditions in the city vary based on location, with newer subdivisions and development that have been built since 2000 generally being in good condition. These subdivisions are located in the west and north portions of the City. The older portions of central and southeast areas of the city have road conditions that are classified as in poor condition. The City's overall road conditions cumulatively are assumed to be near the State's average condition. New design standards require the implementation of streetlights, and the development of pedestrian and bike infrastructure. Therefore, newer developments (built in the 2000s) have sidewalks and some bike infrastructure. More rural and older portions of the city, on the outer edges, lack streetlights and bike and pedestrian infrastructure due to different design standards having been required when those areas were developed. However, there are bike routes in older areas, but not designated bike lanes. There are no significant differences or major disparities in terms of access and quality of the streets and sidewalks. The recent Regional Safety Action Plan identified gap closures needed and opportunities for other safety improvements. There are also pedestrian safety challenges for students walking to the High School and Middle School. The City will address these needs and opportunities through the Capital Improvement Plan through improved crosswalks and a potential future roundabout and will apply for funding to implement them as opportunities become available.

As identified in the Regional Safety Action plan, there are numerous infrastructure improvement projects currently underway or planned in Live Oak on state and local roadway facilities, including Class I off-street bikeways, the construction and reconstruction of roads with integrated sidewalks and bike lanes. Improvement projects also include streetscape improvements along SR 99 as part of the Highway 99 Streetscape Master Plan's later phases. Live Oak has adopted several plans, including the Highway 99 Streetscape Master Plan, Bicycle, Pedestrian & Trails Plan and Circulation Element of the Live Oak General Plan. The Highway 99 Streetscape Master Plan is a long-range, multi-phase infrastructure and urban design strategy to transform SR 99 through Live Oak into a safer, more attractive, and multimodal corridor. Major safety improvements made to the Highway 99 corridor between Ramsdell Drive and Ash Street were completed in 2022, as part of the Highway 99 Streetscape Master Plan Phases 1 through 3. The City's Bicycle, Pedestrian & Trails Plan establishes policies and identifies projects to support a



robust and safe network for people walking and biking. In addition, there are several policies within the Circulation Element that support roadway safety for all users.

Environmental Opportunity

TCAC/HCD maps measured environmental opportunity using the exposure, pollution burden, and environmental effect indicators used in CalEnviroScreen 3.0. CalEnviroScreen 3.0 is a statewide risk assessment tool developed by the California Office of Environmental Health Hazard Assessment, that measures the cumulative impacts of multiple sources of pollution. As shown in Figure 3-15, the entire city of Live Oak has the highest environmental opportunity score (above 0.75), indicating more positive environmental outcomes. Although Live Oak overall has low exposure to most environmental pollutants, it does have relatively high exposure to drinking water contaminants and pesticides, which could be from nearby agricultural fields. In comparison to other incorporated cities in the nearby region, Live Oak generally has higher environmental scores than Yuba City, Marysville, and Wheatland.

The CalEnviroScreen environmental health evaluation tool, developed by the California Office of Environmental Health Hazard Assessment (OEHHA), indexes social and environmental factors to evaluate potential effects of environmental conditions on health outcomes. According to the CalEnviroScreen 4.0 analysis, the southwest side of the city has a higher environmental burden than the north and east sides of the city. Citywide factors of concern identified by the analysis include pesticides, drinking water, and impaired waters. According to the City's 2024 water quality Consumer Confidence Report, none of the regulated substances tested in water samples were present at levels in violation of state limits, though the level of arsenic was at the maximum contaminant level. Arsenic in water may come from erosion of natural deposits or from runoff from orchards. In other settings, arsenic can also come from glass and electronics production, though these industries are not present in Live Oak. Though pesticides and drinking water contaminants are regulated by the state rather than the city, the Feather River Air Quality Management District (FRAQMD) provides information about available grants to support agricultural emissions reduction, and the California Department of Food and Agriculture (CDFA) provides grants for projects related to healthy soils, which may reduce pesticide use. Agricultural uses are generally orchards and tend to be located in closer proximity to newer neighborhoods in the city. Though agricultural uses are in close proximity to residential uses, smaller parcel sizes in this area form a natural buffer between homes and more intense agriculture. Therefore, the presence of agriculture in close



proximity is not considered an environmental justice issue in the city. As part of Program 30, the City will coordinate with both agencies to conduct outreach about available grant programs at least once per year.

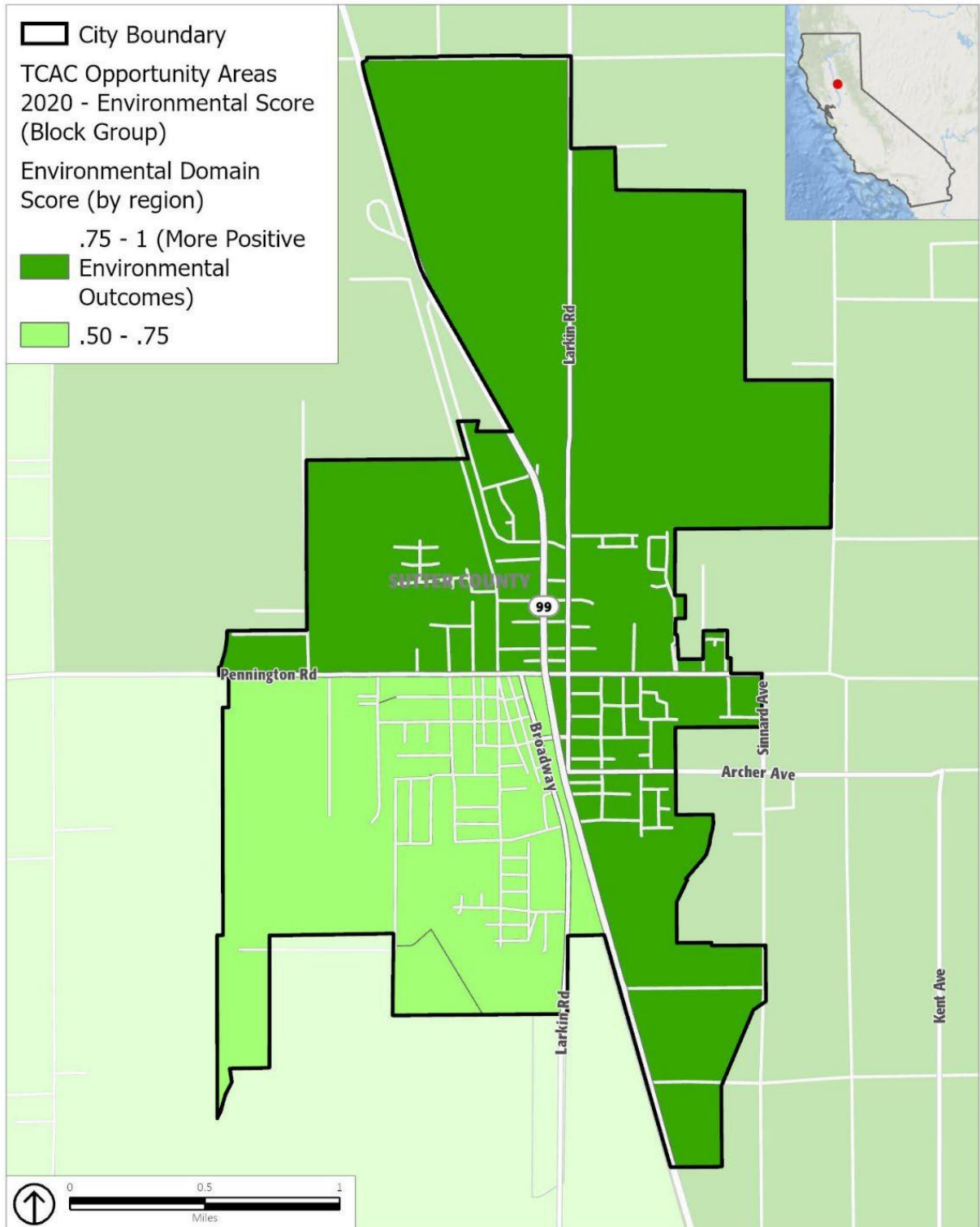
Disproportionate Housing Needs

Cost Burden

Housing cost burden, also referred to as overpayment, is defined as households paying more than 30 percent of their gross income on housing related expenses, including rent or mortgage payments and utilities. Overpayment for renters is a chronic issue throughout the city and region, including in Live Oak where 63 percent of renters were overpaying for housing between 2015-2019. As shown in Figure 3-16, the southwestern portion of the city has a higher percentage of renters overpaying for housing (60 to 80 percent) than the rest of the city (40 to 60 percent). Although overpayment among homeowners is less prominent, Figure 3-17 shows that there were still between 20 and 40 percent of homeowners overpaying for housing in Live Oak between 2015-2019. Severe overpayment, defined as paying more than 50 percent of gross income on housing related expenses, affects 11 percent of renters and 7 percent of homeowners in Live Oak. Similar to statewide trends, more renters are overpaying for housing compared to homeowners. As part of Program 2, the City will continue working with developers of affordable housing for Extremely Low, Very Low, Low, or Moderate income households including special needs groups by identifying potential building sites and processing potential affordable housing projects/application with high importance and priority, and will continue to conduct proactive outreach and assistance to non-profit service providers and developers, prioritizing funding for housing developments affordable to special needs households and offering financial incentives or regulatory concessions to encourage a variety of housing types.

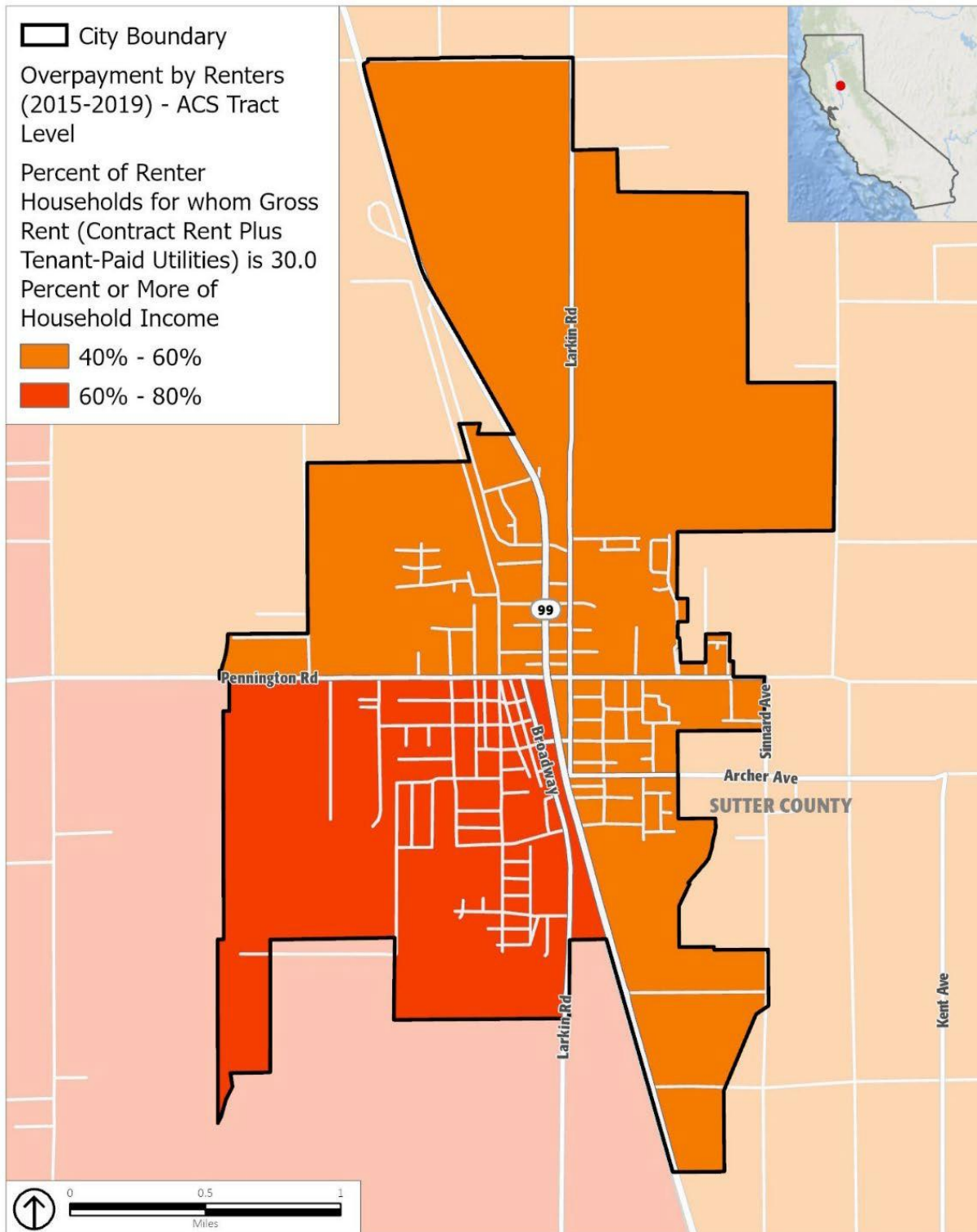
Additionally, because overpayment among renters is more prevalent than it is among homeowners, some groups are more impacted by cost burden than others. Specifically, renters in Live Oak are disproportionately represented by Hispanic/Latino and multi- race populations, and these residents are more likely to feel the impacts of cost burden more so than non-Hispanic White residents, who are more likely to be homeowners.

Figure 3-15
TCAC/HCD Opportunity Areas - Environmental Score



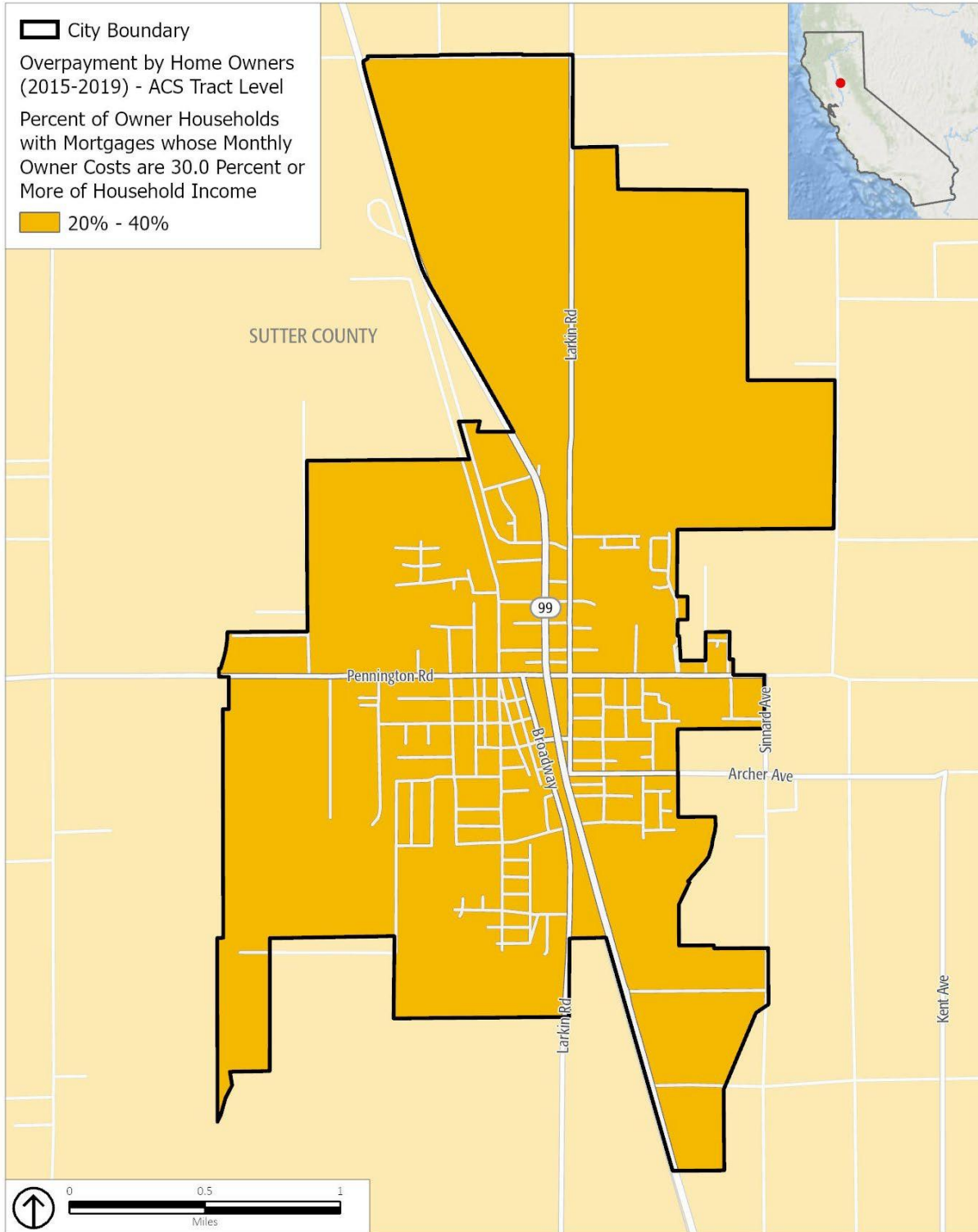
Source: HCD AFFH Data Resources and Mapping Tool, 2020.

Figure 3-16
Overpayment by Renters in Live Oak 2015-2019



Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census 2015-2019 ACS 5-Year Estimates.

Figure 3-17
Overpayment by Home Owners in Live Oak 2015-2019



Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census 2015-2019 ACS 5-Year Estimates.



Location Affordability Matrix

Using 2012-2016 ACS data, the Location Affordability Index measures standardized housing and transportation cost estimates in the form of median gross rent index ratings. Figure 3-18 below shows the Location Affordability Index's median gross rent in Live Oak. Overall, Live Oak is in the lowest category of median gross rents (below

\$1,000 per month). Within this category, the southwestern section of the city, south of Pennington Road and west of SR 99 has higher median gross rent (\$857) than the northern and eastern parts of the city (\$715). These rents are affordable to both moderate-income and lower-income households. In comparison to the region, Live Oak has similar affordability scores to Marysville and Wheatland, but higher affordability scores than Yuba City.

Overcrowding

Overcrowding of residential units, in which there is more than one person per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. According to the 2015-2019 ACS, 8.3 percent of households were defined as overcrowded in Live Oak, roughly the same as the statewide average of 8.2 percent. However, Figure 3-19 shows that the area of Live Oak south of Pennington Road and west of SR 99 has an overcrowding rate lower than the state average, at 5.1 percent. In contrast, the area north of Pennington Road and east of SR 99 is above the statewide average with an overcrowding rate of 11.3 percent. In comparison to other incorporated cities in the region, Live Oak has similar overcrowding rates to Wheatland and Yuba City, but higher overcrowding rates than Marysville. Severely overcrowded households, defined as having on average more than 1.5 persons per room, make up two percent of all households in Live Oak, and are only in owner-occupied households. To address the issue of overcrowding, as part of Program 9, the City will encourage the construction of 3- and 4-bedroom units when subsidized affordable multi-family projects are proposed within the city.

Substandard Housing

Live Oak is an aged community in Sutter County and the housing stock is reflective of that. Approximately 4 percent of homes in the city may be dilapidated since they were built prior to 1939 and about 58 percent of the homes in the city were constructed prior to 1989 indicating potential need for repair or rehabilitation. Substandard housing conditions, in which a housing unit has incomplete kitchen or plumbing facilities, is most likely to affect the senior population, residents with disabilities, and extremely low income households. Though the railroad bisects the



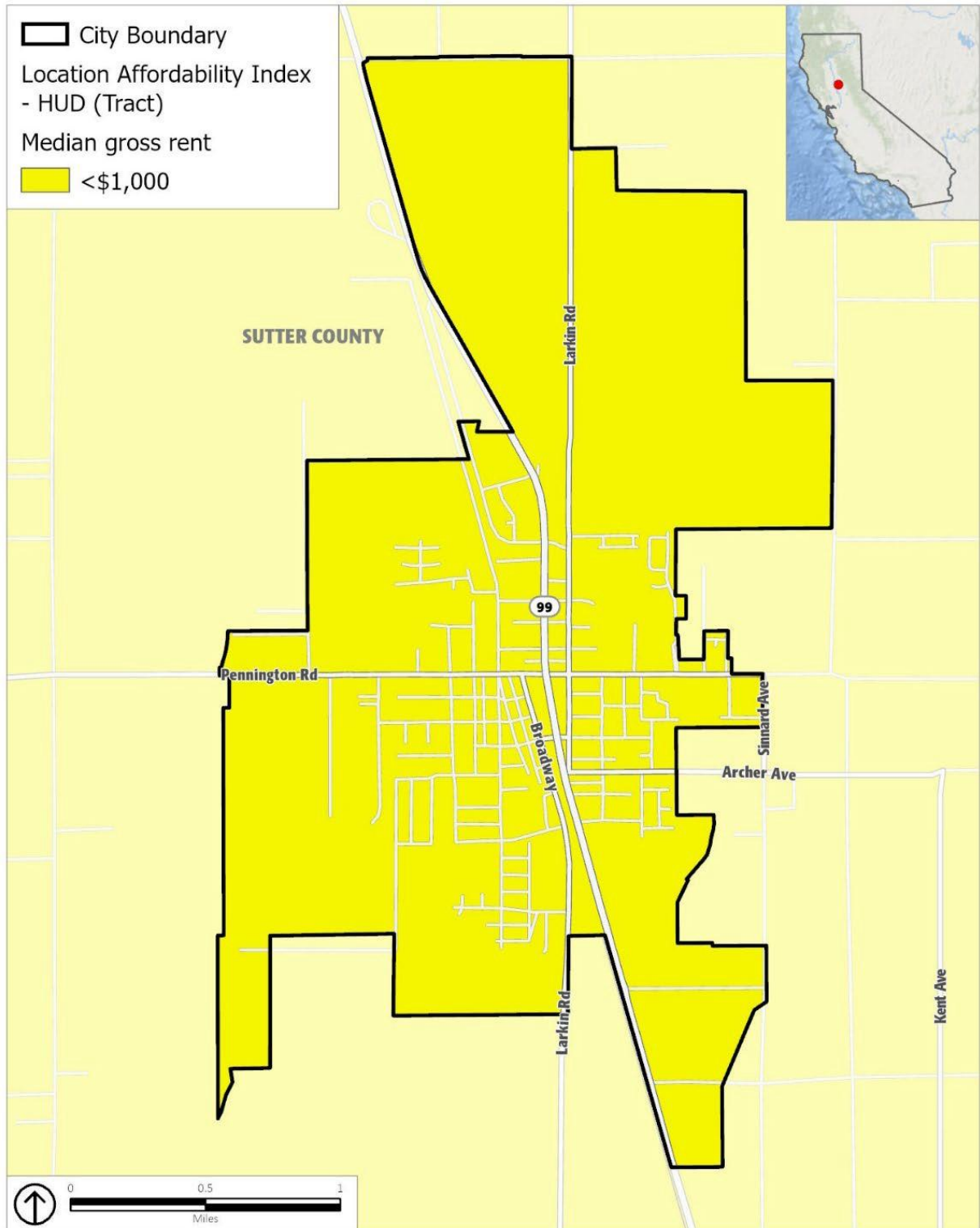
city and homes on the east side are relatively older and proximal to commercial uses, the newer homes on the west side were mostly built in the mid-2000s, so rehabilitation may be needed on the newer homes in the future. Therefore, there is not a known disparity between sides of the community.

Seniors and residents with disabilities are typically on fixed incomes and may not be able to finance repair costs if they do own their home. According to 2015-2019 ACS data, less than 1 percent of housing units in Live Oak lacked either complete kitchen or plumbing facilities. The city currently has a Home Repair Assistance Program to provide funding to homeowners who lack the resources to make necessary repairs to their home. No residents have utilized this program in the past five years. As part of Program 21, the City will conduct outreach related to the Home Repair Assistance Program in order to encourage residents to apply for the program.

Since 2021 there have been approximately 132 complaints made to the Building and Code Enforcement Department in relation to housing. There is no observed geographic concentration of complaints within the community.

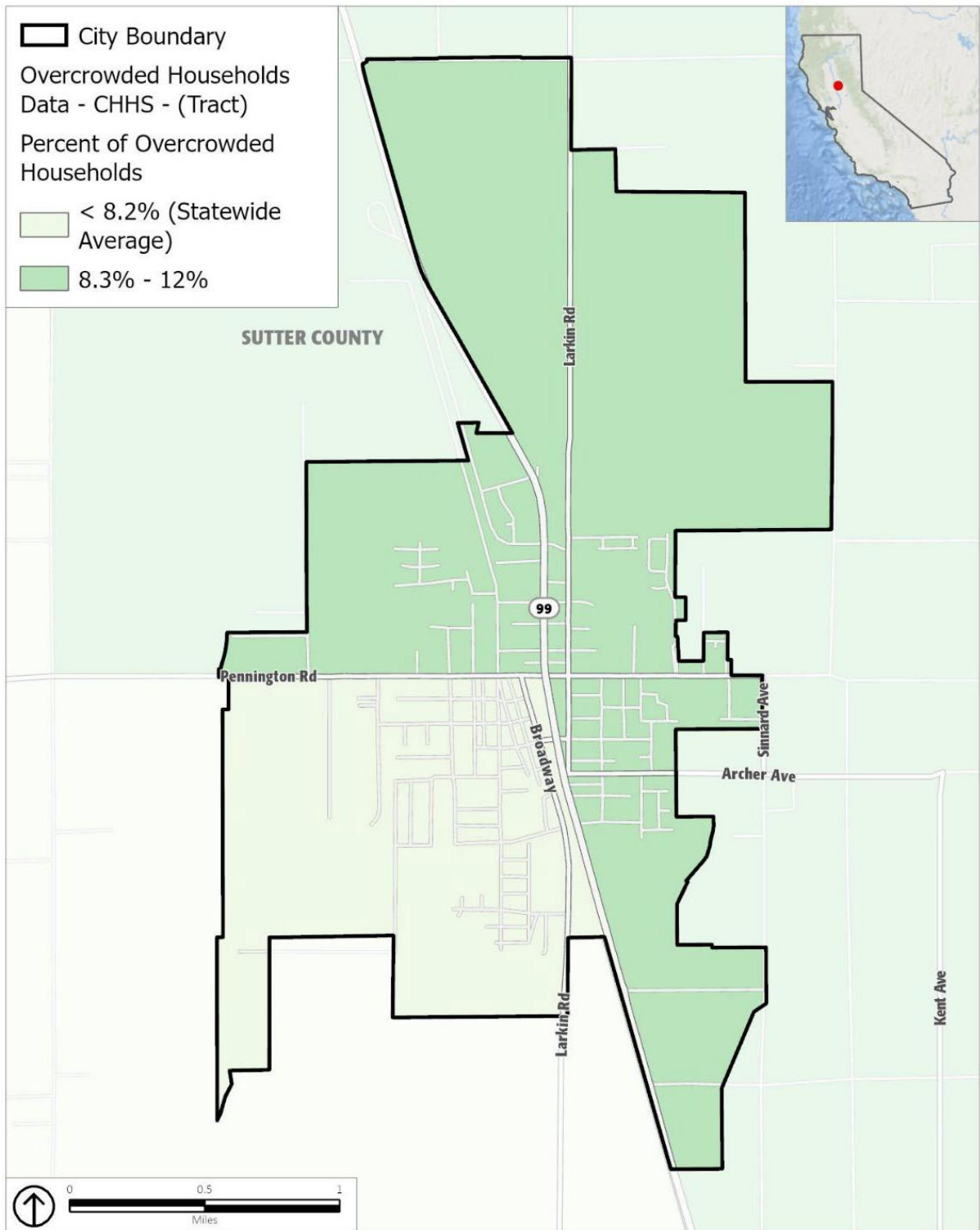


Figure 3-18
Location Affordability Index



Source: HCD AFFH Data Resources and Mapping Tool, 2021.

Figure 3-19
Overcrowded Households in Live Oak 2015-2019



Source: HCD AFFH Data Resources and Mapping Tool, 2021. U.S. Census 2011-2015 ACS 5-Year Estimates.



Displacement Risk

The rising cost of housing is becoming an increasingly important housing security issue in the Greater Sacramento region, especially for renters. Gentrification is the process by which the influx of capital and higher-income residents into working-class neighborhoods changes the essential character of that neighborhood and displace lower-income residents. Displacement occurs when housing costs or neighborhood conditions force people out and drive rents so high that lower-income people are excluded from moving in. Sensitive areas contain populations at the neighborhood level that could be particularly susceptible to displacement in the face of exacerbated market-based pressures. According to the UC Berkeley Urban Displacement Project, a census tract was flagged as a sensitive community if it met the following criteria as both vulnerable and experiencing market-based displacement pressure:

1. Proportion of very low-income residents was above 20 percent in 2017
2. The census tract meets two of the following criteria:
 - a. Share of renters is above 40 percent in 2017;
 - b. Share of people of color is above 50 percent in 2017;
 - c. Share of very low-income households (50 percent AMI or below) that are also severely rent burdened households is above the county median in 2017; or
 - d. Nearby areas have been experiencing displacement pressures.

According to these metrics, and as shown in Figure 3-20, the areas north of Pennington Road and east of SR 99 are vulnerable to displacement because of the high proportion of households that are renters and low to moderate income. In comparison to other incorporated cities in the region, residents of Live Oak are similarly at-risk to the economic pressures of displacement such as rising rents, property taxes, and home prices as residents of Marysville and Yuba City, but at greater risk of displacement than residents of Wheatland. Though there is limited housing availability, there have been no known recent increased displacement trends from increased rents or disasters. The Paradise Fires affected Chico and Gridley, but not Live Oak.

While displacement is most commonly thought of as the result of gentrification and related economic pressures such as rising rents, property taxes, and home prices, it can also result from sudden or slow-onset natural events forcing people to leave their homes and communities. Natural disasters, especially flooding, are a primary concern for displacement of communities in Sutter County. The county

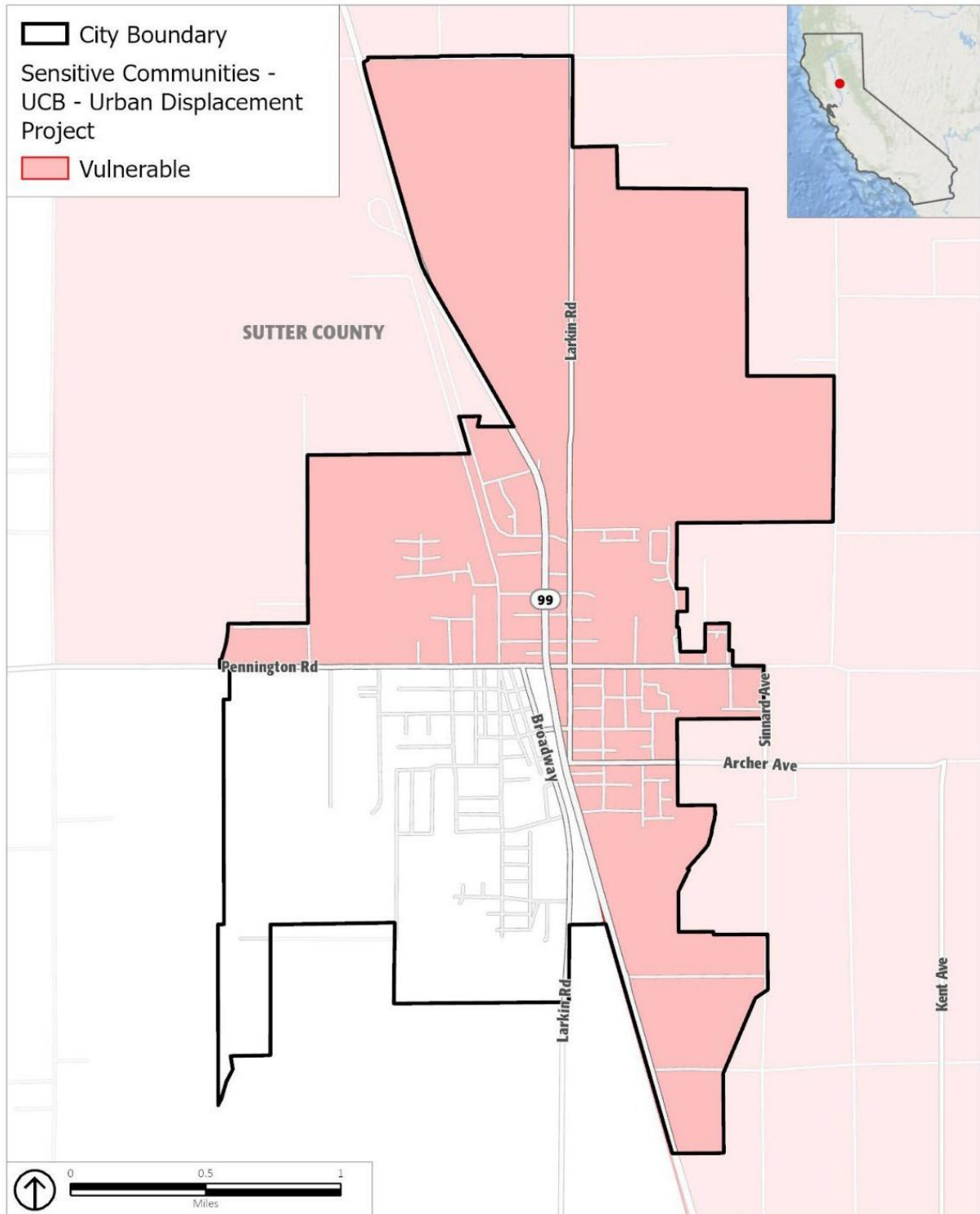


experienced major flooding 15 times during the 20th Century, and regional flood control infrastructure is crucial in reducing the frequency of flooding events. The county is protected from flooding by over 260 linear miles of levees, however there are approximately 70 miles of the levees that have been improved but still do not meet new, higher federal standards. Failure in one area, such as a levee break, can result in flooding across counties. The City does not have any areas that are within the 100-year floodplain, according to FEMA's 2024 analysis. Live Oak is not considered to be in a high or very high fire hazard severity area as of the 2024 CalFire analysis.

Sutter County utilizes an emergency notification system called CODE RED, which sends alerts via voice, e-mail, and text during natural disasters. Additionally, Live Oak manages various social media platforms to notify residents.



Figure 3-20
Sensitive Communities in Live Oak 2013-2017



Source: HCD AFFH Data Resources and Mapping Tool, 2021. UC Berkeley Urban Displacement Project, U.S. Census 2013-2017 ACS 5-Year Estimates.



Homelessness

As discussed in detail in Chapter 2 of this housing element, the City of Live Oak does not have a significant homeless population, and therefore, detailed data of homeless persons in the City of Live Oak does not exist. As a result, countywide data is used for this analysis. The total number of homeless persons in Sutter and Yuba County has doubled since 2009; therefore, homelessness remains a pressing issue in Sutter County as a whole. In 2019, the County's CoC point-in-time (PIT) count documented a total of 721 homeless persons, of which 293 persons were identified in Sutter County. Almost one-third, an estimated 237 persons, are considered chronically homeless in Sutter and Yuba Counties in 2019. As of the 2015-2019 ACS, Live Oak represents approximately 9 percent of the County's total population. Therefore, it could be estimated that 21 homeless persons are located in Live Oak if the distribution is proportionate to overall population. However, because homeless services are concentrated in Yuba City, it is also estimated that homeless community members in Sutter County are mostly in the Yuba City area. Available services in Yuba City include the Better Way emergency shelter, located at the Sutter-Yuba Behavioral Health Services campus, and seasonal beds provided by Regional Emergency Shelter Team (REST). There is one area in Live Oak where homeless community members are known to congregate, which is the railroad tracks between Kola and Ivy Streets. This is in close proximity to two commercial plazas that include grocery stores as well as a park and community center.

The chronically homeless are those persons who have experienced homelessness for at least a year or have experienced four episodes of homelessness over the last three years. A comparison of point-in-time homeless counts shows a one percent decrease in the number of homeless in the county between 2017 and 2019. Of the 721 homeless, 72 percent were unsheltered. This survey also reported an estimated 236 homeless persons (unsheltered) in Sutter County. Throughout the larger south county region identified in the 2019 Point-In-Time Census, there were 211 persons counted. From the Continuum of Care 2019 report, 251 people were reported to be precariously sheltered, staying in hospitals, jails, hotels, sheltering with friends or family, or couch surfing.

Other Relevant Factors

Rates of Homeownership

Homeownership is a powerful vehicle for counteracting rising housing prices and the effects of gentrification and displacement, especially for lower-income households. Statewide, homeownership rates vary widely by race and ethnicity, and this is also true for Sutter County and Live Oak. Between 2015-2019, Live Oak



had an overall homeownership rate of 57 percent, which is slightly higher to California’s homeownership rate, 54.8 percent in 2019.

Various racial and ethnic groups do not have the same likelihood of owning a home in Live Oak, similar to statewide patterns. As shown in Table 3-12, homeownership rates of residents identifying as non-Hispanic White (69 percent), Asian (77 percent), or some other race (91 percent) are much higher than the citywide average (57 percent). In contrast, residents who identified as Hispanic/Latino have much lower rates of homeownership (43 percent), and residents identifying as multiracial have even lower rates (6 percent). Native Hawaiian and Other Pacific Islander households make up a small proportion of all households in the city (less than 1 percent), with all 8 households in renter-occupied units.

**Table 3-12
Housing Tenure by Race/Ethnicity in Live Oak 2015-2019**

	Owner Occupied		Renter Occupied		Total Occupied Units
	Number	Percent of Total	Number	Percent of Total	Number
White non-Hispanic	732	69%	335	31%	1,067
Black	8	24%	25	76%	33
Asian	112	77%	33	23%	145
Native Hawaiian and Other Pacific Islander	0	0%	8	100%	8
American Indian and Alaskan Native	17	52%	16	48%	33
Some other Race	138	91%	14	9%	152
Multiracial (Two or more races)	9	6%	133	94%	142
Hispanic or Latino	379	43%	496	57%	875
Total	1,395	57%	1,060	43%	2,455

Source: U.S. Census, 2015-2019 ACS 5-Year Estimates, Table S2502.

Regional Loan Denial Rates

Nationally, Black and Hispanic/Latino households are more likely than other groups to be denied a home loan and to receive a subprime loan. Subprime mortgages are a type of housing loan most often given to individuals that have weak credit history. They are more expensive because there is a higher pre-determined risk of default and carry higher interest rates. A concentration of



subprime mortgages in areas with concentrations of people of color is a potential consequence of historically discriminatory practices, such as redlining. Despite efforts to reform long-standing practices of discrimination in the housing credit system, patterns of inequality still exist. Communities of color disproportionately experience higher rates of loan denial than White non-Hispanic applicants. The Great Recession and housing crisis brought to light the unusually high concentration of non-White residents with subprime mortgages and property foreclosures across the country.

Based on 2017 data from the Home Mortgage Disclosure Act (HMDA), there were 2,649 loan applications filed in Sutter County in 2017 for owner-occupied homes with a rate of loan denial of 18 percent, which is lower than the statewide rate of 21 percent; however, denial rates vary substantially by census tract. The denial rate for the census tracts that include Live Oak was higher than the county at 22 percent, with 58 loans denied out of 259.

Fair Housing Issues, Contributing Factors, and Housing Programs

Based on the findings from this assessment, there are two main fair housing issues in Live Oak: low access to jobs and economic opportunity relative to the region and housing needs (Table 3-13). Pursuant to Government Code Section 65583 (c)(10)(A)(v), the Housing Element includes several policies and programs to proactively address fair housing issues and replace segregated living patterns with integrated and balanced communities.

Assessment of Fair Housing Identified Issue	Contributing Factors	Meaningful Actions
(A) Low Access to Jobs and Economic Opportunity Relative to the Region	Location of employers Lack of positive economic opportunities available to residents High Transportation costs	Coordinate with local and regional partners to pursue funding for affordable housing (Programs 1 and 2) Create opportunities for lower-income residents in high resource areas (Program 19) Increase services and amenities to improve access to opportunity in low resource areas (Program 19) Outreach to development community (Programs 7 and 16)



Table 3-13
Factors that Contribute to Fair Housing Issues

Assessment of Fair Housing Identified Issue	Contributing Factors	Meaningful Actions
(B) Housing Needs	<p>Limited affordable and accessible housing for individuals who need supportive services</p> <p>Substandard housing and older housing stock</p> <p>Overcrowding in some areas of the city.</p>	<p>Establish formal procedures for providing reasonable accommodations (Program 19)</p> <p>Inventory housing stock to survey housing needing rehabilitation (Programs 2, 11 and 15)</p> <p>Encourage the construction of larger units (Program 9)</p>
(C) Environmental Concerns	<p>Close proximity to agricultural land uses.</p>	<p>Coordinate with the Feather River Air Quality Management District (FRAQMD) and the California Department of Food and Agriculture (CDFA) to conduct outreach about available grant programs related to air and water quality as well as pesticide mitigation at least once per year. (Program 30)</p>
Source: City of Live Oak, 2021		



**Table 3-14
Programs Addressing Fair Housing**

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
Housing Mobility					
Accessory Dwelling Units	Encourage the development of ADUs in appropriate locations to expand housing opportunities for all income levels and special needs groups.	<ol style="list-style-type: none"> 1. Develop ADU informational materials and ‘as built’ sample plans to promote the development of ADUs in the city. 2. Monitor the production and affordability of ADUs annually to ensure the city is developing ADUs as projected annually. 	High priority / within 18 months of Housing Element adoption.	Citywide, target marketing and outreach efforts in higher opportunity areas.	<p>Complete ADU informational materials and ‘as built’ sample plans within 2023.</p> <p>Annually monitor ADUs permitted at the time of the Annual Progress Reports (APRs). Target 20 percent of ADUs in higher opportunity areas.</p>
Public Housing and Rental Assistance	Support Housing Choice Voucher Assistance Program	<ol style="list-style-type: none"> 1. Encourage the Housing Choice Voucher Assistance Program to continue to provide housing choice vouchers and increase voucher usage in higher opportunity areas. 	Low priority / within 36 months of Housing Element adoption.	Increase the number of voucher assistance recipients in higher opportunity areas. Target education and marketing efforts throughout the community with an emphasis on higher opportunity areas (for landlord education materials) and lower-income areas such as the east side of the city and central areas of the city (voucher recipient information)	Increase the number of low-income recipients in receiving voucher assistance in higher opportunity areas.



**Table 3-14
Programs Addressing Fair Housing**

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
New Opportunities in Higher Opportunity Areas					
Provide Housing Opportunities in Higher Opportunity Areas for all Members of the Community	Provide government incentives to promote creative private and public-sector housing products, particularly for lower income households and all special needs groups.	<ol style="list-style-type: none"> 1. Provide incentives to encourage development of a range of creative and affordable housing types to accommodate homeless persons, seniors, disabled persons, and other low and extremely low-income populations, such as single room occupancy dwellings (SROs), prefabricated housing, tiny houses, and other emerging housing products through fee waivers or deferrals, flexible development standards, supporting funding applications, etc. 2. Work with local developers to include affordable housing units in all new housing developments during the entitlement process. 3. Develop inclusionary housing ordinance to increase variety of affordable housing to provide to those special needs groups that 	Medium priority/ within 24 months of Housing Element adoption.	Target creative housing types throughout the city with an emphasis on higher opportunity areas. Provide affordable housing throughout the city with an emphasis on higher opportunity areas and areas of concentrated poverty. Prioritize funding for infrastructure improvements in areas of concentrated poverty.	Creative incentive packages for creative housing solutions in FY 23/24. Develop an inclusionary housing ordinance and promote the inclusion of affordable units in every housing project in entitlement beginning in FY 22/23. Target 30 percent of new affordable housing in higher opportunity areas and 30 percent in areas of concentrated poverty. Prioritize funding for infrastructure improvements in the most impacted areas beginning in FY 23/24.



**Table 3-14
Programs Addressing Fair Housing**

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
		aren't being reached right now according to the AFFH. 4. Prioritizing funding for infrastructure improvements to most economically impacted neighborhoods.			
Place-based Strategies for Community Revitalization					
Affordable Mobile Homes Conservation	Preserve mobile homes and encourage their maintenance and improvement as affordable housing for special needs groups.	1. Conservation. Conserve affordable mobile home housing stock and help bring such housing up to code through periodic outreach and mobile home loan and improvement grants funded by CDBG and other funds, as available.	Medium priority / within 24 months of Housing Element adoption.	Existing mobile home parks and areas of concentrated poverty and higher need.	Work with the Fair Housing Council to develop a program for annual outreach to mobile home owners, non-profits and other agencies and fund three mobile home improvements per year beginning in FY 23/24 with CDBG funds.
Substandard Housing Conditions	Undertake efforts to correct disparities in the provision of standard housing conditions due to the lack of new housing affordability, age of housing stock and cost of repairs or	1. Allocate CDBG grant for housing update and rehabilitation for most aged housing stock for homes older than 50 years.	Medium priority/ within 24 months of Housing Element adoption.	Areas of concentrated poverty and higher need.	Allocate CDBG funding for five houses per year beginning in FY 23/24.



**Table 3-14
Programs Addressing Fair Housing**

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
	rehabilitation.				
Enforcement and Outreach to Reduce Discrimination	Reduce fair housing discrimination by small landlords resulting from the lack of local private fair housing outreach and enforcement, resources for fair housing agencies and organizations, and state or local fair housing laws to support strong enforcement.	<ol style="list-style-type: none"> 1. Allocate CDBG funding to creating locally hosted educational workshops on fair housing to reduce the amount of discrimination. 2. Provide social media and fact sheets/resource alternatives to access fair housing info with links to the city website. 3. Collaborate with the Fair Housing Council for continued tracking of fair housing enforcement for discrimination cases. 	Medium priority/ within 24 months of Housing Element adoption.	Citywide	Allocate CDBG funding for a minimum of an educational workshop each year and provide social media and fact sheets on fair housing beginning in FY 23/24.
Improving Environmental Conditions	Coordinate with the Feather River Air Quality Management District (FRAQMD) and the California Department of	<ol style="list-style-type: none"> 1. Conduct outreach about available grant programs related to air and water quality as well as pesticide mitigation at least once per year. 	Ongoing/once per year	Citywide	Reach at least 100 households with information about available grant programs.



**Table 3-14
Programs Addressing Fair Housing**

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
	Food and Agriculture (CDFA) to conduct outreach about available grant programs related to air and water quality as well as pesticide mitigation at least once per year.				
Displacement					
Displacement Risk of Low Income Residents Due to Economic Pressures	Reduce disparities in the loss of affordable units and encourage the development of affordable units to reduce the displacement of residents due to unaffordable rents, the concentration of poverty in some tracts, and the availability of affordable housing.	<ol style="list-style-type: none"> 1. Work with the Fair Housing Council to continue to provide access to aid and financial counseling for residents and develop an outreach plan for the neighborhoods with the greatest concentration of poverty. 2. Promote development of affordable units through city policies and State law on every housing project in entitlement. 	Low priority / within 36 months of Housing Element adoption	<p>Target financial aid and counseling on areas of concentrated poverty and higher need.</p> <p>Promote the development of affordable units in higher opportunity areas.</p>	Provide financial aid and counseling through the Fair Housing Council to a minimum five households per year beginning in FY 24/25; promote the inclusion of affordable units on every housing project in entitlement in FY 22/23.



**Table 3-14
Programs Addressing Fair Housing**

Action Area	Programs	Specific Comments	Timeline	Geographic Targeting	Metrics
<p>Limited Availability of Larger Units in Areas with Higher Rates of Overcrowding.</p>	<p>Encourage the construction of 3- and 4-bedroom units when subsidized affordable multi-family projects are proposed within the city.</p>	<ol style="list-style-type: none"> 1. The City will review available funding opportunities to facilitate the inclusion on an annual basis and apply as funds become available in order to incentivize and facilitate development of larger housing units. 2. The City will coordinate with the Sutter County Housing Authority to encourage the inclusion of larger rental units. 3. The City will ensure that development standards do not impede the development of larger uses, including parking, open space requirements, and other requirements. 	<p>Review development standards to ensure the development of larger units is not constrained by June 2026 and adopt any necessary revisions within three months. Review available funding opportunities on an annual basis.</p>	<p>Target increased availability of larger housing units in the area north of Pennington Road and east of SR 99.</p>	<p>Facilitate the creation of at least five affordable housing units that can accommodate larger families during the planning period, prioritizing rental units. At least three of these units will be located in the area north of Pennington Road and east of SR 99. Apply for funding at least once during the planning period.</p>



Sites Inventory

A primary goal of the assessment is to ensure available sites for lower-income housing are located equitably with fair access to opportunities and resources. Ensuring that sites for housing, particularly lower income units, are in high resource areas rather than concentrated in areas of high segregation and poverty requires jurisdictions to consider the accessibility of various opportunities including jobs, transportation, good education, and health services when planning for housing.

This section analyzes whether the sites included in the 2021-2029 Housing Element sites inventory improve or exacerbate fair housing conditions and patterns of segregation by comparing the sites inventory to a few of the fair housing indicators identified in this assessment.

**Table 3-15
Distribution of Site and Project Capacity to Meet RHNA by Census Tract**

Census Tract (Area)	Characteristics	RHNA			
		Lower Income	Moderate Income	Above Moderate Income	Total
507.01 (North and east sides of the city)	Lower-income areas east of Larkin Road, moderate incomes west of Larkin Road. Higher levels of children living in female-headed households.	64	33	173	270
507.02 (Southwest side of the city)	Moderate incomes in areas farther from the center of the city, lower incomes closer to the city center.	65	124	47	236
Total		129	157	220	506

Low-income unit capacity in vacant sites and constructed or approved projects is approximately equally divided between tract 507.01 and 507.02. Moderate-income unit capacity is more concentrated in tract 507.02. Incomes across Live Oak are relatively low, with the lowest median household income on the east side of Tract 507.01 and other low-income areas located in the central city area within Tract 507.02. Additionally, Hispanic or Latino residents of any race are the predominant population throughout the community. It is therefore not expected that this even



distribution of low-income unit capacity will create a concentration of poverty or influence segregation within the community.

The majority of above moderate-income unit capacity in vacant sites and constructed or approved projects (78.6 percent of above moderate-income unit capacity) was identified in Tract 507.01, which includes the north and east sides of the city. There are no existing racially concentrated areas of affluence in the city, and this tract includes a lower-income block group. Above moderate-income unit capacity within Tract 507.01 is located both in the northwest area of the city at the Orchard View project, which is within a moderate-income area, and on individual sites in the city's lowest-income block group. Therefore the development of these sites is not expected to create a concentration of affluence, as neither area is presently affluent.

Energy Conservation Opportunities

Introduction

Greenhouse gas emissions from human activities, such as electricity production, motorized transportation, and livestock production, are contributing to global climate change. The effects of global climate change are potentially drastic and may result in severe flooding, droughts, heat waves, and other weather-related effects that may in turn cause property damage, negatively impact agriculture, and cause a loss of biodiversity. New housing development contributes to greenhouse gas emissions, but wise choices related to site design, building architecture, and materials specification can significantly reduce these emissions. In addition, these increases in efficiency can contribute to reduced housing costs and reduce automobile dependence. Energy efficiency has direct application to affordable housing because if more money is spent on energy, less money is available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and must choose between basic needs such as shelter, food, and energy. State housing element law requires an analysis of the opportunities for energy conservation in residential development. This section describes opportunities for conserving energy in existing homes as well as in new residential construction. The factors affecting energy use, conservation programs currently available in Live Oak, and examples of effective programs used by other jurisdictions are discussed.



Factors Affecting Energy Use

The factors that affect residential energy use must be understood in order to identify opportunities for conservation. One such factor is the size of the population. At any given time, the larger the population, the more electricity is consumed. But over time, new conservation mandates and technological advances decrease the per capita consumption of energy. This means that the total energy use increases at a slower rate than population. A greater density of development can offer the economies of scale, which increase efficiencies in energy systems, as well as the need for water and sewer infrastructure. Land use planning and zoning practices can help to conserve energy. For example, if the General Plan and zoning ordinance encourage residential subdivision in a relatively isolated area, far from commercial facilities such as grocery stores, residents must travel longer distances to take care of their daily shopping and service needs. Keeping housing and jobs in balance and near each other helps to reduce energy use for commuting. Longer trips usually necessitate using an automobile rather than walking or cycling. Changing the land use pattern can also change energy use patterns.

In addition to the effects of land use patterns on energy use patterns, the price of energy itself often plays a role in its consumption. The price of energy has a significant effect; the more expensive it becomes, the more incentive people have to conserve. Pricing energy at higher levels encourages alternative consumption patterns in the community.

Residential water heating and heating/cooling are major sources of energy consumption. With the application of energy-efficient design and the use of solar power systems, home heating and cooling can be operated on a more efficient and sustainable level. Encouraging energy-efficient building design and green energy systems through incentives and other measures contributes to reduced energy consumption across the community at large.

The local climate has a large effect on residential energy use. In general, summers temperatures in Live Oak average approximately 95 degrees, and while winter temperatures average 68 degrees. Prolonged periods of cold weather cause increased energy use for space and water heating. Conversely, prolonged periods of hot weather cause increased energy use for space cooling. This situation is particularly true if homes are not well insulated. Landscaping can mitigate this effect. For example, deciduous trees near a home can shade it from sun in the summer and allow the sun's rays to reach it in the winter.



The efficiency of household appliances also affects energy use. Older appliances may not operate as efficiently as when they were new, and many older appliances were built when energy conservation was not considered important. Significant energy-efficient design advances have been made in refrigerators, stoves, and furnaces.

Existing Conservation Programs

The following energy conservation programs are implemented in Live Oak:

The California Building Standards Code (specifically Title 24) requires that all new residential development comply with several energy conservation standards. The standards require ceiling, wall, and concrete slab insulation, vapor barriers, weather-stripping on doors and windows, closeable doors on fireplaces, no continuous burning gas pilot lights, insulated heating and cooling ducts, water heater insulation blankets, swimming pool covers and timers, certified energy-efficient appliances, etc. All new construction in Live Oak must comply with Title 24. Updates to the standards are issued every three years. The next update will take effect January 1, 2020.

SACOG adopted the 2035 Sustainable Communities Strategy (SCS) in April 19, 2012. The SCS is a plan to meet the region's greenhouse gas emissions reduction target, while taking into account regional housing needs, transportation demands, and protection of resource and farm lands based on the best forecast of likely land use patterns across all 28 local jurisdictions.

The SCS is similar to SACOG's Blueprint, which implements smart growth principles, such as compact and mixed-use development, to shorten commute times, reduce traffic congestion, lessen dependence on automobiles, improve air quality, and provide for housing choices more aligned with the changing demographics.

Live Oak's Housing Element (and the rest of the General Plan) promotes the principles of access to multi-modal travel, placing services closer to lower-income and special needs populations. The General Plan's land use diagram and land use policies link jobs to housing, with the aim of reducing transportation costs and VMT.



The City of Live Oak General Plan includes goals and policies in several elements which support energy conservation and reduction of GHG emissions. Goals and policies address issues such as:

- Promoting mixed-use development and multi-modal transportation systems that promote walking, bicycling, and transit use (and therefore decrease energy use);
- Facilitating infill development, which can have lower construction- and operation-related energy use;
- Energy conservation/efficiency incentives and education;
- Public outreach on reduced energy consumption, using alternative or renewable energy sources, green building practices, recycling, and responsible purchasing;
- Incentives for renewable sources of energy;
- Encouraging shade trees on south and west sides of new or renovated buildings, and shading parking lots;
- Coordinating public facilities with transit services;
- Encouraging passive solar design;
- Encouraging cogeneration facilities;
- Encouraging adaptive reuse of historic structures;
- Using energy-efficient technology, construction practices, and construction materials;
- Using energy efficient materials and methods in City operations and buildings;
- Encouraging renewable energy generation in large commercial and industrial buildings and in city-owned buildings;
- Investigating solar hot water systems to heat the municipal swimming pool; and,
- Reducing water use through low-water landscaping and irrigation.

PG&E offers a variety of energy conservation services for residents and provides several other energy assistance programs for lower-income households. These programs include the Low Income Home Energy Assistance Program (LIHEAP) and the Energy Savings Assistance Program. LIHEAP is a federally subsidized program that helps provides one-time financial assistance to low-income residents



struggling to pay their energy bills and provides home weatherization services that helps residents to lower their energy costs. The Energy Savings Assistance Program provides home energy assessments for low-income Californians and provides energy updates, such as refrigerator or furnace replacements, energy-efficient lightbulbs, caulking, or low-flow showerheads. PG&E also offers rebates for energy-efficient home appliances (such as heating and cooling equipment or appliances) and remodeling for customers at all income levels and housing types.

Infrastructure and Environmental Constraints

Land available for development, if constrained by environmental conditions or in need of infrastructure improvements, may not be appropriate for the development of housing if these issues cannot be addressed within the timeframe covered by the housing element. Housing sites must have adequate water and sewer services, and have appropriate site access improvements.

Environmental conditions can also pose constraints on development. Factors including proximity to earthquake fault zones, flood zones, and contaminated soils, among others, can limit areas where housing is appropriate.

The following discussion examines the environmental and infrastructure constraints present in the city, and the means by which these constraints are mitigated.

Water Supply

Live Oak provides water to city users from groundwater supplies with a system consisting of groundwater wells, treatment systems, a 1.4 million gallon (MG) water storage tank, a booster pump station, and a water distribution system. The city's drinking water system is in compliance with State and federal drinking water regulations. The system has a maximum pumping capacity of 4.01 million gallons per day. The existing system has surplus water supply of 2.85 million gallons per day, relative to annual average demand of 1.16 million gallons per day. Single-family residential development has been conservatively estimated to demand roughly 500 gallons per day of water. Medium-density residential development (smaller lot sizes, roughly 8 to 15 units per gross acre) generates roughly 400 gallons per day per unit, while higher-density residential development generates a demand of roughly 300 gallons per day per unit. The city has remaining capacity to serve between 5,700 and 9,500 residential units.

This capacity is more than enough to serve buildout of the existing city, including the city's share of regional housing needs.



Wastewater

The City of Live Oak provides wastewater collection and treatment service for residents and businesses located within the city. The system includes approximately 131,000 lineal feet (24.9 miles) of gravity and pressure pipe within the collection system. The first infrastructure, approximately 30 percent of the current system, was constructed in 1952. Pipe materials include vitrified clay, asbestos cement, PVC, and ductile iron pipe. Pipe sizes range from 4-inch to 21-inch diameter. The system experiences excessive inflow and infiltration (I/I) and at least some parts of the collection system are known to be in poor condition. Relining and pipe replacement are necessary for at least some of the system pipelines to correct the issues with I/I.

The Live Oak Wastewater Treatment Plant has a capacity of 1.4 million gallons/day (MGD) average dry weather flow. It provides secondary treatment of raw wastewater through a series of aerated ponds and lagoons, discharging disinfected effluent to an irrigation drain (Reclamation District 777 Lateral Drain Number 1). Current wastewater flows average 0.70 MGD, or approximately 100 gallons per day (gpd) per capita. The city assumes a per unit flow generation rate of 250 gallons per day, which is roughly equivalent to the per-capita existing flow generation rate. Using this flow generation rate, a total of 1,200 future additional housing units can be accommodated at the wastewater treatment plant. The city's 2009 Wastewater Master Plan identifies the existing capacity in the wastewater system and illustrates the number of equivalent development units (EDUs) that could be accommodated as infill development in different parts of the city. EDUs are roughly equivalent to a single-family residence and are used to show capacity for single family residential uses as well as multifamily and non-residential development. The existing capacity illustrated in the Master Plan is sufficient to accommodate both the number and location of units identified on the land inventory – capacity for 439 EDUs is shown in the northwest corner of the city (the site of most moderate- and above-moderate sites) and capacities on the individual parcels identified for moderate, low, very low, and extremely low-income units also have EDU capacities in excess of the number of units identified for each site in the land inventory. The city has identified additional system improvements that are needed to accommodate future growth outside of existing city limits in the Sphere of Influence Area and has established wastewater fees to fund these improvements.

The Wastewater Treatment Plant was updated and expanded to accommodate future growth in 2012. And as soon as the City receives funding secured from the California Water Control Resources Board, construction of the new Wastewater



Treatment Plant Solar Array will begin. The updated plant was designed for connection to solar to provide power for plant operations.

Road Improvements

Pennington Road is the main east/west arterial for the City of Live Oak, intersected by SR 99 and Live Oak Blvd. The Pennington Road West Project, a reconstruction of the road from SR 99 west to Connecticut Avenue, was completed in 2023. The Pennington Road East Project, from the high school east to the city boundary, was completed in 2024. The funding sources were SACOG and CDBG.

Environmental Constraints

The Background Report prepared for the City's General Plan Update in 2006 did not identify any major environmental constraints that could prevent housing development in Live Oak. There is a small portion of the city in the area bound by Juniper Street, Larkin Road, Pennington Road, L Street, Archer Avenue, SR 99, and the Union Pacific Railroad right-of-way, which is designated as being in flood hazard zone A (100-year floodplain), along Live Oak Slough. This portion of the city is largely developed already, and none of the parcels identified in the land inventory is in this area. The city is currently in the process of removing the Zone A designation for this area through issuance of a Letter of Map Revision issued by FEMA based on recent State flood mapping. The rest of the city is located outside of flood hazard areas.

Chapter 4

Housing Resources



This chapter addresses the resources available for the development, improvement, and preservation of housing in Live Oak. This includes:

- An evaluation of Live Oak’s Regional Housing Needs Allocation.
- A sites inventory and analysis, which is an inventory of land suitable for residential development.
- A summary of potential infrastructure and environmental constraints to residential development.
- An overview of financial and administrative means for developing and implementing city housing programs.

A. Regional Housing Needs Allocation

California law requires the California Department of Housing and Community Development (HCD) to project statewide housing needs and allocate the need to each region in the state. After consulting with the Sacramento Area Council of Governments (SACOG), HCD provides the regional need to SACOG, which then distributes the Regional Housing Needs Allocation (RHNA) to the six-counties and 22 cities within the Sacramento Region, SACOG

allocates housing production goals for the counties and cities based on their share of the region’s population and employment growth. The projected housing needs in the RHNA are categorized by income based on the standards of very low-, low-, moderate-, and above moderate-income households established by the US Department of Housing and Urban Development (HUD) (California Health and



Safety Code Section 50079.5). The following sections describe the RHNA for the current 2021–2029 (sixth) RHNA cycle.

2021–2029 Regional Housing Needs Allocation

The RHNA timeframe for the 6th cycle is May 15, 2021 to October 31, 2029. The city’s RHNA for the 2021–2029 projection period (412 units) is shown in Table 4-1.

Income Category	Allocation (Units)
Extremely Low	36
Very Low	37
Low	44
Moderate	87
Above Moderate	208
Total	412
Source: SACOG, 2021	

B. Constructed Units and Pending Projects

Since the start of the planning period (May 15, 2021) the City has issued 77 building permits for single family homes and one project, Kristin Court Apartments III was constructed in April 2023. This project was funded with Low Income Housing Tax Credits and consists of 32 units affordable to households making between 30 and 60 percent of the area median income. Additionally, an extension was granted for a tentative subdivision map for 172 units of housing in Phase I and Phase II of the Orchard View subdivision. These homes are assumed to be affordable to above moderate-income households. As of October 2025, the developers are designing improvement plans for Phase I. The City is coordinating to reduce Development Impact Fees beginning Jan. 1, 2026, to help incentivize more affordable development.



C. Sites Inventory and Analysis

Local governments can employ a variety of development strategies to meet their RHNA housing production goals, as established in California Government Code Section 65583(c)(1)). In addition to identifying vacant or underutilized land resources, local governments can address a portion of their adequate sites requirement through the provision of ADUs. This section summarizes units permitted, the vacant land inventory, and ADU potential.

Vacant Land Inventory

State law governing the preparation of housing elements emphasizes the importance of an adequate land supply by requiring that each housing element “identify adequate sites... to facilitate and encourage the development of a variety of types of housing for all income levels” (Government Code Section 65583(c)(1)). If an adequate supply of new housing is to be provided, enough land must be zoned to allow for the construction of a variety of housing at densities that will satisfy the objectives of the housing element. The land must also have access to appropriate public services, such as water, sewer, storm drainage, and roads.

The current vacant land inventory is shown below Table 4-2 and a site map is shown in Figure 4-1.

Realistic Capacity

The City of Live Oak currently allows a maximum density of 25 du/ac in the R-4 zoning district which allows up to three-story construction. The most recent affordable housing project was Phase three of the Kristen Court Apartments Project which was placed into service in 2023. On 1.44 acres, the Kristen Court Apartments project consisted of a total of 32 housing units affordable to households earning 60 percent of less than the area median income. This project developed at 89 percent of the maximum capacity. Looking at this project and accounting for land use controls and site improvements, the City assumed a realistic capacity of 80 percent for R-4 sites. In other zones, the realistic capacity was based on the minimum permitted density in the zone. (see Table 4-2).

Sites Used in Previous Housing Elements

Pursuant to California Government Code Section 65583.2(c), a nonvacant site identified in the previous planning period and a vacant site identified in two or more previous consecutive planning periods cannot be used to accommodate the lower-income RHNA unless the site is subject to an action in the Housing Element that requires rezoning within three years of the beginning of the planning period that will allow residential use by right for housing developments with at least 20



percent units affordable to lower-income households. There are four vacant sites (06-470-035, 06-580-086, 06-173-010, and 06-171-005), denoted in bold, that were identified in previous cycles however, none of those sites are assumed to accommodate the lower income RHNA.



**Table 4-2
Vacant Sites Inventory**

Assessor Parcel Number	General Plan Designation	Zoning	Min Density (units/acre)	Max Density (units/acre)	Assumed units/acre	Parcel Size (Acres)	Realistic Capacity	Existing Use	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity
06-330-009	Higher Density Residential	R-4	15	25	20	1.67	33	Vacant	33		
06-230-005	Higher Density Residential	R-4	15	25	20	3.2	64	Vacant	64		
Lower						4.9	97		97		
06-213-004	Higher Density Residential	R-4	15	25	20	0.08	1	Vacant		1	
06-230-006	Higher Density Residential	R-4	15	25	20	0.28	5	Vacant		5	
06-111-007	Downtown Mixed Use	R-3	8	15	8	0.9	7	Vacant		7	
06-142-017	Medium-Density Residential	R-3	8	15	8	0.2	1	Vacant		1	
06-250-034	Medium-Density Residential	R-3	8	15	8	1.1	9	Vacant		9	
Moderate							23			23	
06-390-015	Smaller-Lot Residential	R-2	4	10	4	1.2	5	Vacant		5	
06-470-035	Smaller-Lot Residential	R-2	4	10	4	25.2	101	Vacant		101	
06-580-086	Smaller-Lot Residential	R-2	4	10	4	1.4	5	Vacant		5	
06-173-010	Smaller-Lot Residential	R-2	4	10	4	0.3	1	Vacant		1	
06-202-003	Smaller-Lot Residential	R-2	4	10	4	0.3	1	Vacant		1	
06-203-016	Smaller-Lot Residential	R-2	4	10	4	0.3	1	Vacant		1	
06-640-011	Smaller-Lot Residential	R-2	4	10	4	1.0	4	Vacant		4	
06-710-082	Smaller-Lot Residential	R-2	4	10	4	1.0	4	Vacant		4	
06-171-005	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-241-002	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-001	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-083	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-084	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-004	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-005	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	



**Table 4-2
Vacant Sites Inventory**

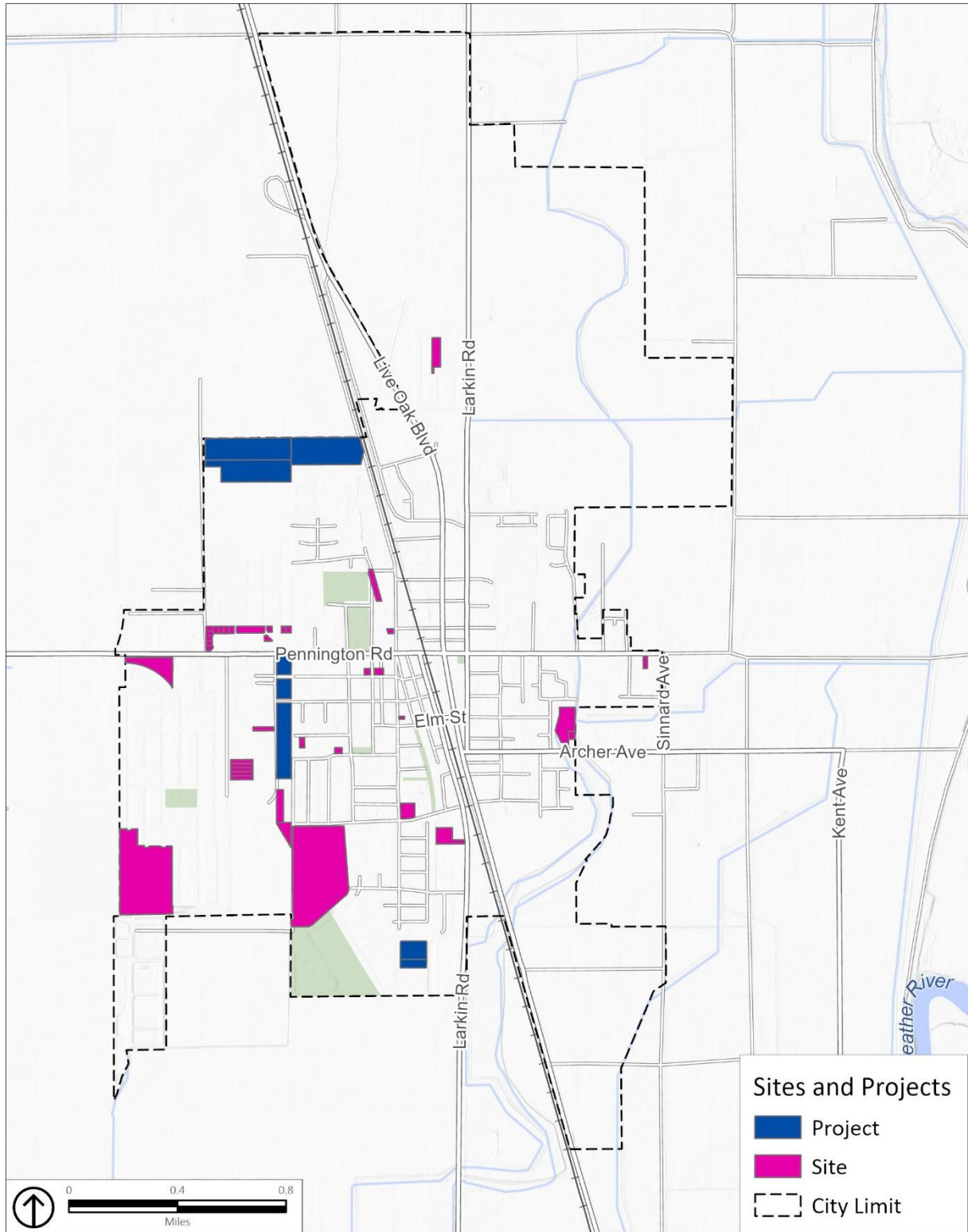
Assessor Parcel Number	General Plan Designation	Zoning	Min Density (units/acre)	Max Density (units/acre)	Assumed units/acre	Parcel Size (Acres)	Realistic Capacity	Existing Use	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity
06-710-006	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-007	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-008	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-009	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-017	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-019	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-062	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
06-710-063	Smaller-Lot Residential	R-2	4	10	4	0.2	1	Vacant		1	
Moderate							136			136	
06-433-025	Low-Density Residential	R-1	2	6	2	0.3	1	Vacant			1
06-620-005	Low-Density Residential	R-1	2	6	2	0.4	1	Vacant			1
06-630-009	Low-Density Residential	R-1	2	6	2	0.5	1	Vacant			1
06-630-010	Low-Density Residential	R-1	2	6	2	0.5	1	Vacant			1
06-630-011	Low-Density Residential	R-1	2	6	2	0.5	1	Vacant			1
06-630-012	Low-Density Residential	R-1	2	6	2	0.5	1	Vacant			1
06-630-013	Low-Density Residential	R-1	2	6	2	0.5	1	Vacant			1
06-640-008	Low-Density Residential	R-1	2	6	2	20.3	41	Vacant			41
Above Moderate							48				48
Total									97	159	48

Source: City of Live Oak, July 2025

Sites listed in the inventory do not have any known environmental constraints or conditions that would preclude development. The City conducted a review of access, shape, Williamson Act Contracts, conservation easements, contamination, and airport and military compatibility to make this determination.



Figure 4-1
Vacant Sites Inventory



Source: City of Live Oak, 2025



Accessory Dwelling Unit Potential

The City of Live Oak received grant funding for the preparation of the Live Oak Accessory Dwelling Unit (ADU) Ordinance which was adopted on November 16, 2022. From 2019 to 2024 the City of Live Oak has permitted four ADUs. To promote a variety of housing types the City has assumed that three ADUs will be built during the planning period. Program 27 has been included to support the development of ADUs through a variety of efforts.

Meeting the RHNA

As shown in Table 4-3, the city is able to meet the RHNA through several avenues; building permits issued since the start of the planning period, units that have been constructed, approved projects, projected ADUs, and relying on an inventory of land currently zoned to accommodate a variety of housing types. Table 4-3 shows that the city has a total surplus of 176 units, 13 affordable to lower income, 72 affordable to moderate income, and 91 affordable to above moderate income.

Income Category	2021-2029 RHNA	BPs Issued After 5/15/21	Units Constructed /Approved Projects	Vacant Sites Inventory	Projected ADUs	Total Capacity	RHNA Surplus
Very Low	73		32	97	1	130	13
Low	44						
Moderate	87			159		159	72
Above Moderate	208	77	172	48	2	299	91
Total	412	77	204	304	3	588	176

Source: City of Live Oak, July 2025

D. Infrastructure and Environmental Constraints

Land available for development, if constrained by environmental conditions or in need of infrastructure improvements, may not be appropriate for the development of housing if these issues cannot be addressed within the timeframe covered by the housing element. Housing sites must have adequate water and sewer services, and have appropriate site access improvements.



Environmental conditions can also pose constraints on development. Factors including proximity to earthquake fault zones, flood zones, and contaminated soils, among others, can limit areas where housing is appropriate.

The following discussion examines the environmental and infrastructure constraints present in the city, and the means by which these constraints are mitigated.

Infrastructure Analysis

Infrastructure adds to the cost of new construction (e.g., major and local streets, water and sewer lines, and street lighting). In most cases, these improvements are dedicated to the city, which is then responsible for their maintenance. Water and sewer service capacity is discussed herein. An analysis of other site improvements is conducted in Chapter 3.

Water Service

Live Oak provides water to city users from groundwater supplies with a system consisting of four groundwater wells, treatment systems at each of the wellheads, a 1.4- million-gallon (MG) water storage tank, a booster pump station, and a water distribution system. The system has a maximum pumping capacity of 4.01 million gallons per day. The existing system has surplus water supply of 2.85 million gallons per day, relative to annual average demand of 1.16 million gallons per day. Single-family residential development has been conservatively estimated to demand roughly 500 gallons per day of water. Medium-density residential development (smaller lot sizes, roughly 8 to 15 units per gross acre) generates roughly 400 gallons per day per unit, while higher-density residential development generates a demand of roughly 300 gallons per day per unit. The city has remaining capacity to serve between 5,700 and 9,500 residential units.

This capacity is more than enough to serve buildout of the existing city, including the city's share of regional housing needs.

Wastewater

The City of Live Oak provides wastewater collection and treatment service for residents and businesses located within the city. The system includes approximately 131,000 lineal feet (24.9 miles) of gravity and pressure pipe within the collection system. The first infrastructure, approximately 30 percent of the current system, was constructed in 1952. Pipe materials include vitrified clay, asbestos cement, PVC, and ductile iron pipe. Pipe sizes range from 4" to 21" diameter. A comprehensive study of the condition of the system has not been done, so the physical condition of the existing collection system is not well known.



However, the system experiences excessive inflow and infiltration (I/I) and at least some parts of the collection system are known to be in poor condition. Relining and pipe replacement are necessary for at least some of the system pipelines to correct the issues with I/I.

The Live Oak Wastewater Treatment Plant has a capacity of 1.4 million gallons/day (MGD) average dry weather flow. It provides secondary treatment of raw wastewater through a series of aerated ponds and lagoons, discharging disinfected effluent to an irrigation drain (Reclamation District 777 Lateral Drain Number 1). Current wastewater flows average 0.70 MGD, or approximately 100 gallons per day (gpd) per capita. The city assumes a per unit flow generation rate of 250 gallons per day, which is roughly equivalent to the per-capita existing flow generation rate. Using this flow generation rate, a total of 1,200 future additional housing units can be accommodated at the wastewater treatment plant. Figure 7-1 in the City's 2009 Wastewater Master Plan identifies the existing capacity in the wastewater system and illustrates the number of equivalent development units (EDUs) that could be accommodated as infill development in different parts of the city. EDUs are roughly equivalent to a single-family residence, and are used to show capacity for single family residential uses as well as multifamily and non-residential development. The existing capacity illustrated in the Master Plan is sufficient to accommodate both the number and location of units identified on the land inventory – capacity for 439 EDUs is shown in the northwest corner of the city (the site of most moderate- and above-moderate sites) and capacities on the individual parcels identified for moderate, low, very low, and extremely low-income units also have EDU capacities in excess of the number of units identified for each site in the land inventory. The city has identified additional system improvements that are needed to accommodate future growth outside of existing city limits in the Sphere of Influence Area, and has established wastewater fees to fund these improvements.

Dry Utilities

Dry utility service, including electrical service and internet, are available on all of the parcels in the city's land inventory.

Environmental Issues

Environmental constraints to residential development typically relate to unsuitable soils, sensitive biological resources and wildlife, topographic constraints, the potential for natural hazards, and the presence of hazardous wastes or other factors.



The background report prepared for the city’s General Plan did not identify any major environmental constraints that could prevent housing development in Live Oak. There is a small portion of the city in the area bound by Juniper Street, Larkin Road, Pennington Road, L Street, Archer Avenue, State Highway 99, and the Union Pacific Railroad right-of-way, which is designated as being in flood hazard zone A (100-year floodplain), along Live Oak Slough. This portion of the city is largely developed already, and none of the parcels identified in the land inventory is in this area. The city is currently in the process of removing the Zone A designation for this area through issuance of a Letter of Map Revision issued by FEMA based on recent State flood mapping. The rest of the city is located outside of flood hazard areas.

E. Financial and Administrative Resources

Developing affordable housing requires access to local, state, and federal funding, as well as organizations with the expertise to build and manage affordable housing. The following financial and administrative resources are available for affordable housing development and conservation in Live Oak.

State Funding Sources and Information

Live Oak has access to a variety of existing and potential funding sources available for affordable housing activities. Potential funding sources from state programs are presented in Table 4- 4. The programs that Live Oak uses most commonly are described in greater detail in the following sections. Adoption and certification of a jurisdiction’s housing element is required for many State funding sources.

Community Development Block Grant

Community Development Block Grants (CDBG) are available to the city on a competitive basis for a variety of housing and community development activities, including rehabilitation, home buyer assistance, economic development, homeless assistance, and public services. The city must compete for funds through the State’s allocation process. The City of Live Oak has received funding in the past and seeks to apply for funds during this planning period.

Table 4- 4 State Program Funding Sources	
- CalHome Program	- Low Income Housing Fund Loan Packaging Program
- California Housing Finance Agency (CalHFA) Tax Exempt Permanent Loan Program	- Low Income Housing Fund Mortgage Banking Pools
- CalHFA FHA Loan Program	- Low Income Housing Tax Credit Program
- California Self-Help Housing Program	- Mobile Home Park Resident Ownership Program



**Table 4- 4
State Program Funding Sources**

- Caltrans Surplus Land Priority Sale	- Multifamily Housing Program
- DOE Energy Weatherization Assistance Program	- Office of Migrant Services
- DWR Surplus Property Sale	- Predevelopment Loan Program
- Emergency Housing and Assistance Program Capital Development	- State CDBG Program Economic Development Allocation, Over the Counter Component
- Emergency Housing and Assistance Program Operating Facility Grants	- State CDBG Program Economic Development Allocation, Enterprise Fund Component
- Family Housing Demonstration Program (FHDP)	- State CDBG Program General, Native American, and Colonias Allocations
- Federal Emergency Solutions Grant Program	- State CDBG Planning/Technical Assistance
- HOME Investment Partnerships Program	- State Housing Assistance Council Rural Seed Money Loan Programs
- Farmworker Housing Assistance Program	- Tax-Exempt Private Activity Bond Program
- Farmworker Housing Grant Program	
- Joe Serna, Jr., Farmworker Housing Grant Program	
- Low Income Home Energy Assistance Program (LIHEAP)	

Source: California Department of Housing and Community Development, 2021.

Housing Choice Voucher Program (Section 8)

The Housing Choice Voucher Program is a federal program to assist very-low income families, the elderly, and the disabled to find housing in the private market. Participants are not limited to units in subsidized housing projects, but may choose any housing as long as the owner agrees to rent under the program and the unit meets the requirements. Housing choice vouchers are administered locally by the Sutter County Housing Authority. As of December 2012, the Housing Authority was administering 49 vouchers for families living within Live Oak, with an additional 44 vouchers at Maple Park beginning in January 2013. One of these vouchers is for an elderly household.

Home Investment Partnership Program (HOME)

The HOME Program was created under Title II of the Cranston-Gonzales National Affordable Housing Act enacted on November 28, 1990. The HOME Program helps to expand the supply of decent, affordable housing for Low and Very Low income families by providing grants to States and local governments. This money can be used to acquire property, construct new housing for rent or homeownership, rehabilitate rental or owner-occupied housing, improve sites for HOME-assisted development or demolish dilapidated housing on such sites, pay relocation costs for households displaced by HOME activities, provide financing



assistance to Low income homeowners and new homebuyers for home purchase or rehabilitation, provide tenant-based rental assistance or help with security deposits to Low income renters, meet HOME program planning and administration expenses to take a more regional, collaborative approach to meeting their affordable housing needs.

Low Income Housing Tax Credit Program (LIHTC)

The LIHTC Program provides for federal and state tax credits for private and non-profit developers and investors who agree to set aside all or an established percentage of their rental units for households at or below 60 percent of AMI for 55 years. These tax credits may also be utilized on rehabilitation projects, contributing to the preservation program.

Administrative Resources

Described below are public and nonprofit agencies that have been involved or are interested in housing activities in Live Oak. These agencies play important roles in meeting the housing needs of the community. In particular, they are or can be involved in the improvement of the housing stock, expansion of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need.

Habitat for Humanity Yuba/Sutter

Habitat for Humanity is a nonprofit, faith-based organization dedicated to building affordable housing and rehabilitating homes for lower-income families. Habitat for Humanity builds and repairs homes with the help of volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals typically donate land for new homes. Habitat has completed homes in the City of Live Oak, and Live Oak continues to work on identifying potential sites within the City for Habitat.

Mercy Housing California (MHC)

MHC is a nonprofit developer that develops affordable housing for families, seniors, formerly homeless persons, individuals with HIV/AIDS, and persons with chronic mental illnesses and physical impairments. With the assistance of public and private funding, MHC builds housing to meet community needs. The types of housing developed include multi-unit rental apartments and single-family homes, single-room occupancy apartments for formerly homeless adults, and handicapped-accessible units for individuals with physical impairments.



Regional Housing Authority

The Regional Housing Authority oversees Yuba, Sutter, Colusa, and Nevada Counties with one waitlist for housing vouchers (Section 8). According to the Executive Director of the Regional Housing Authority, as of November 2025 the waitlist is closed and there are 6,000 people on the waiting list. The waitlist is not sorted by current place of residence, so it is impossible to know how many current Live Oak residents are on it. There are 2,100 total vouchers for Yuba, Sutter, Colusa, and Nevada Counties. Some waiting lists for projects with project-based vouchers are open throughout the region. The Housing Authority does not allocate a specific number of vouchers per county. As of November 2025, 122 vouchers were in use in Live Oak, including project-based vouchers at Maple Park Phases 1 and 2. The City of Live Oak continues to work with the Regional Housing Authority.

Chapter 5

Review of the Previous Housing Element



As part of the housing element update, cities must review the progress and efficacy of existing housing goals, policies, and programs. Live Oak's 2013-2021 Housing Element considered conditions and constraints and set strategies to accommodate the City's share of the region's housing production goals. This chapter summarizes the city's

progress in achieving the housing goals established in the 2013-2021 Housing Element.

The 2013-2021 Housing Element addressed the city's housing needs for the 2013-2021 planning period, referred to as the Regional Housing Needs Allocation (RHNA). The RHNA is the number of housing units the city had to plan to accommodate during the previous housing element planning period. Table 5- 1 shows the RHNA and summarizes the number of housing units produced (building permit issued) each year by income category from the start of the previous planning period. As shown in the table, very little housing development occurred in the city in 2013, 2014, 2016, and 2017. In 2015, 87 residential units were constructed consisting of predominately very low income and low income units. Development in Live Oak increased in 2018, 2019, and 2020 consisting of low income units and above moderate income units. Overall, during the 2013-2021 planning period, the City of Live Oak was successful in developing very low income units, low income units, and above moderate income units, which supplied additional housing opportunities for special needs populations (e.g., elderly persons with disabilities, large households, female headed households, farmworkers, and persons experiencing homelessness).



**Table 5-1
2013-2021 Regional Housing Needs Allocation Progress**

Year	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
RHNA	104	72	83	190	449
2013	0	0	0	0	0
2014	0	0	1	0	1
2015	46	37	2	2	87
2016	0	0	0	2	2
2017	0	0	0	1	1
2018	0	0	0	52	52
2019	0	0	0	50	50
2020	3	21	0	83	107
Total	49	58	3	190	300
Percentage of RHNA	47.1%	80.5%	3.6%	100%	-

Source: City of Live Oak 2021

The primary housing goal of the City of Live Oak is to promote the construction of a variety of housing types that meet safe standards with minimal environmental impact and provide a choice location, preserve existing neighborhoods, and have adequate public services for the residents of the City of Live Oak.

Review of Special Needs Programs

Government Code Section 65588 requires that local governments review the effectiveness of the housing element goals, policies, and related actions to meet the community’s special housing needs (e.g., low income households, elderly, persons with disabilities, large households, female headed households, farmworkers, and persons experiencing homelessness). Given Live Oak’s limited financial, staff, and land resources, the city has made good progress in addressing much of its affordable housing needs and accommodating its share of regional housing needs under the SACOG Regional Housing Needs Plan. The City of Live Oak has worked diligently to continuously promote housing for special needs groups in a variety of ways by:

- Continue to address the challenges of providing housing on small, infill sites, and underutilized properties.



Chapter 5 Review of the Previous Housing Element

- Assisting **low income and elderly residents** that apply for Section 8 rental assistance;
- Adoption of an Accessory Dwelling Unit Ordinance to allow for the development of a unique housing option well-suited to meet the needs of the City's **lower-income and elderly populations**;
- Continuing to support and provide resources for individual homeowners requesting exemptions to zoning and development standards in order to accommodate a disability thereby assisting **persons with disabilities**.
- Affirmatively further fair housing and access to opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The City of Live Oak has considered the cumulative efforts to address special needs housing and finds that the City's existing programs to address the community's special housing needs continues to be relevant and will be continued in the next planning period.

City of Live Oak staff has determined that a majority of the goals, policies, and implementation measures in the 5th Cycle Housing Element are appropriate and effective in providing sound housing and community development planning on a regional basis and for the City of Live Oak. The City's affordable housing programs continue to utilize as many affordable housing tools as possible to help meet the goals it has established.

Unless otherwise specified, any program not implemented will continue to be an important potential source for affordable housing assistance and will remain in the Housing Element for possible future use. These programs may be implemented if the need for the program exists and sufficient resources are available. Table 5-2 describes the programs contained within the existing element. The objective of each program is identified, and the progress of each program is evaluated. Based on the results and the requirements of State law (Government Code 65583(c)(1) through 65583(c)(6)(d)), modifications, continuation, or deletion are recommended for each program.



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p>Program A.1 – Provide Adequate Sites for Housing for All Income Levels Accommodate housing for all income groups – in particular affordable housing – that contributes to the city’s share of the Regional Housing Needs Allocation (RHNA) for lower and moderate income households, by ensuring that adequate sites for all types of housing are located throughout the city. To achieve this objective, the city will do the following:</p> <p>The city will prepare applications for state planning grants and applications for state and federal project development grants to collect as much funding as possible.</p> <p>Inform property owners and developers of regulatory and financial incentives through direct contacts with affordable housing providers in Live Oak, the distribution of a brochure explaining the city’s residential property development standards at the city’s permit counter and post of information on the city’s web site, and mail to owners of recorded vacant and underutilized properties.</p> <p>Use the flexible application of the Zoning Ordinance, including approval of minor variations from, or exceptions to, zoning standards (such as minimum lot dimension, parking, yard, or set-back requirements), when necessary, to permit financially feasible residential development.</p> <p>Work with the Sutter County Housing Authority to identify opportunities for reuse of the Leo Chesney Correctional Facility as an affordable housing site.</p> <p>The Housing Element identifies several sites zoned R-4 and Commercial-Mixed Use to accommodate the housing need for lower income households (Table Resources and Constraints-2, pages Resources and Constraints-5 and -6). To maintain adequate sites throughout the planning period to accommodate the housing need for lower income households, the city will implement a RHNA Housing Sites Monitoring Program. The Program will monitor the capacity of sites identified in Table Resources and Constraints- 2 to accommodate the RHNA for lower income households on a project-by-project basis pursuant to Government Section 65863 and an annual monitoring report will be included in the annual progress reports required by Government Code section 65400.</p> <p>The program shall ensure, at a minimum, the remaining identified sites have capacity equivalent to the remaining RHNA for lower income households. If a development is approved at less than 20 units per acre AND approval of such a development will result in a reduction of site capacity of the</p>	<p>The city amended its zoning map to ensure that land is available to accommodate at least 174 units of lower-income (low-, very low- and extremely low- income) housing. Land that has been designated in the new R-4 zone district includes 27.8 acres of vacant, orchard or agricultural parcels on Larkin Road, N Street, and Archer Avenues.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p>remaining sites below the remaining need for lower income households, the city will identify, and if necessary, rezone, sufficient sites to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the remaining housing need for lower income households.</p> <p><u>Funding Source:</u> Community Development Block Grant, Home Investment Partnership Program (HOME), California Housing Finance Agency (CalHFA) HELP Program, CalHome Program, other state and federal funds identified for specific projects/planning activities. Responsibility: Planning Department, City Manager</p> <p><u>Time Frame:</u> The city will apply for state planning grants and applications for state and federal project development grants as such grant applications become available on an ongoing basis between 2013 and 2021. The city will inform property owners and developers of regulatory and financial incentives on an ongoing basis between 2013 and 2021. The city will provide site monitoring information in its annual progress reports</p> <p><u>Objective:</u> Accommodate the development of a minimum of 181 additional dwelling units, including 83 moderate income units, 4 low income units, 24 very low income units, and 70 extremely low income units, in Live Oak between 2013 and 2021 to meet the City’s share of the RHNA, according to income level, by ensuring that adequate sites for such development are available.</p> <p><u>Corresponding Goal/Policy:</u> Goal A; Policies A.1, A.2, A.3, A.4</p>		
<p>Program A.2 – Identify Opportunity Sites for Infill Development Investigate ways to encourage residential infill development on vacant and under-utilized lots in older sections of the City. Use the City’s GIS system to provide information to the public concerning the supply of vacant and underutilized lots in the City, including commercial and retail sites with opportunities for mixed use and second floor residential. Apply for funding for state and federal planning and development grants to develop these sites to assist in accommodating a portion of the City’s RHNA.</p> <p><u>Funding Source:</u> Community Development Block Grant, HOME Program, USDA Rural Development Services grants</p> <p><u>Responsibility:</u> Planning Department, City Manager</p>	<p>Through Sutter County, the city's GIS is continuously updated to assist staff in identifying vacant parcels and opportunities for infill development. In addition, as part of this housing element update process, the city conducted a citywide vacant land survey.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p><u>Time Frame:</u> Within 12 months of Housing Element adoption</p> <p><u>Objective:</u> Provide for sites that could accommodate 100 units. Provide public access to GIS systems identifying vacant and underutilized sites that could potentially be used for infill development.</p> <p><u>Corresponding Goal/Policy:</u> Goal A; Policies A.1, A.2, A.3, A.4</p>		
<p>Program A.3 – Special Housing Needs</p> <p>Continue existing zoning practices that allow for the permitting of a wide range of alternative housing, group care facilities, special-needs housing, and shelter facilities in both the residential and non- residential zones.</p> <p>The City will propose an amendment to the Zoning Ordinance, either to permit transitional housing in the R-1 and R-2 zones by right, or to specifically include transitional housing in the definition of “small residential care homes,” permitting this use to be developed in R-1 and R-2 zones by right.</p> <p>The City will propose an amendment to the Zoning Ordinance to permit employee housing for 6 or fewer residents in the R-1 and R-2 zones by right.</p> <p>Though the region includes significant agricultural activity that attracts farmworkers and their families, agricultural activity and farmworker housing is expected to occur largely outside City limits. The most likely alternative housing need would be for temporary housing during those times of year when crop harvesting and processing occur. The City will coordinate with the Housing Authority to meet the needs of farmworkers and their families by increasing the supply of affordable housing – both temporary and permanent – for lower-income families, many of whom are farmworkers.</p> <p><u>Funding Source:</u> General Fund</p> <p><u>Responsibility:</u> Planning Department</p> <p><u>Time Frame:</u> Amend Zoning Ordinance by March 2014, then Ongoing</p> <p><u>Objective:</u> Ensure adequate sites for special housing types by continuing zoning practices that currently allow these uses within the City.</p> <p><u>Corresponding Goal/Policy:</u> Goal A; Policies A.1, A.2, A.3, A.4</p>	<p>The city continuously reviews zoning practices to ensure adequate sites are available for special needs housing.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p>Program A.4 – Second Units Consistent with Assembly Bill (AB) 1866, the City will continue to support the use and construction of second units on single family residential lots to provide additional affordable housing options. The City will create and distribute brochures containing information about the benefits of building second units and the City’s permitting process.</p> <p><u>Funding Source:</u> General Fund, permit fees Responsibility: Planning Department</p> <p><u>Time Frame:</u> Develop and begin distributing brochures within 18 months of Housing Element adoption.</p> <p><u>Objective:</u> Educate residents about second units and how they can help the City meet its affordable housing obligation.</p> <p><u>Corresponding Goal/Policy:</u> Goal A; Policies A.1, A.2, A.3, A.4</p>	<p>The city was granted funding with the Local Early Action Planning (LEAP) grants program to prepare and adopt an Accessory Dwelling Unit (ADU) Ordinance. The city has drafted the draft ADU Ordinance and is currently preparing the adoption process.</p>	<p>Modify</p>
<p>Program A.6 – Homeless Services The City will work with the Sutter County Social Services & Welfare Department and regional non-profit organizations providing services for the homeless to find ways Live Oak can assist in addressing homelessness in the region. Explore alternative housing options for the homeless or people in danger of becoming homeless, such as shared housing.</p> <p><u>Funding Source:</u> General Fund and permitting fees Responsibility: Planning Department</p> <p><u>Time Frame:</u> Meet with partner organizations within 18 months of the adoption of the Housing Element.</p> <p><u>Objective:</u> Accommodate any future needs for housing that can support those without permanent residents, including the homeless.</p> <p><u>Corresponding Goal/Policy:</u> Goal A; Policies A.1, A.2, A.3, A.4</p>	<p>The City of Live Oak is receptive to working with partner organizations to address future housing needs to those without permanent residences. The city has contact information with adjacent jurisdictions (Yuba City and Marysville) with homeless assistance programs. In 2017, the city approved a Memorandum of Understanding (MOU) and is now formally part of a two-county, six-jurisdiction collaborative effort called Bi-County Homeless Services.</p>	<p>Modify</p>
<p>Program A.7 – Design Review The City will evaluate the design review process on an annual basis and report to the City Council and Planning Commission. As a part of this review, staff will examine the procedures, processing time, and expense of design review to ensure that this is not an impediment to higher-density</p>	<p>The city evaluated the design review process (examining procedures, processing, time and expense) and has not found that the process deterred for</p>	<p>Delete</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p>housing development. The City will make changes to the procedures for design review, the Municipal Code, and the design guidelines, as necessary, to facilitate the production of higher-density housing.</p> <p><u>Funding Source:</u> General Fund and permitting fees Responsibility: Planning Department</p> <p><u>Time Frame:</u> Monitor on an annual basis starting in June 2013 and through June of 2021. Objective: To clarify the design review process to provide certainty for development and facilitate higher-density housing development.</p> <p><u>Corresponding Goal/Policy:</u> Goal A; Policies A.1, A.2, A.3, A.4</p>	<p>higher-density housing development. The city offers a free pre- application meeting to all applicants.</p>	
<p>Program B.1 – Density Bonuses and Other Incentives The City will encourage the use of density bonuses in accordance with the State Density Bonus Law. In compliance with current state law, the City’s density bonus program used a sliding scale for density bonuses based on the percentage and affordability level of the housing developed. Developers can receive a maximum density bonus of up to 35 percent when they develop at least 10 percent very-low- income housing, 20 percent low-income housing, or 40 percent moderate-income housing, along with other cost- saving incentives. Other ratios of different levels of affordability result in lower density bonuses. These incentives may include, but are not limited to reductions in zoning standards, different development standards and design criteria, mixed-use zoning, or expedited staff review and permit processing.</p> <p><u>Funding Source:</u> General Fund and permit fees Responsibility: Planning Department</p> <p><u>Time Frame:</u> Ongoing as projects qualifying for density bonuses are proposed. Provide developers with incentives to encourage the construction of housing that if affordable to all income levels and meets the needs of special housing groups.</p> <p><u>Objective:</u> Provide developers with incentives to encourage the construction of housing that if affordable to all income levels and meets the needs of special housing groups.</p> <p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p>	<p>The City of Live Oak follows the State Density Bonus Law for development.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p>Program B.2 – Large Unit Multi-Family Development Encourage the construction of 3 and 4 bedroom units when subsidized affordable multi- family projects are proposed within the City. The City will coordinate with the Housing Authority to encourage inclusion of larger rental units. The City will ensure that development standards do not impede the development of larger uses, including parking, open space requirements, and other requirements.</p> <p><u>Funding Source:</u> General Fund Responsibility: Planning Department, City Manager, City Council</p> <p><u>Time Frame:</u> Current and ongoing, 2013-2021, through pre-application meetings for affordable housing projects that request City assistance.</p> <p><u>Objective:</u> Create a greater number of affordable housing units, primarily rental units, which can accommodate larger families.</p> <p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p>	<p>The city constructed the affordable housing project known as the Kristen Court Apartments, which consisted of 40 3-bedroom units and 16 4-bedroom units.</p>	<p>Modify</p>
<p>Program B.3 – Financing Programs and Agreements Participate in financing programs and agreements such as mortgage credit and bond financing to provide assistance to first time lower and moderate income homebuyers. In addition, the City will determine the feasibility of participating in a consortium with other public agencies to take advantage of tax-exempt bond financing. Assist the funding of these programs through the submission of HOME applications. Feasibility will be based on the amount of funding that could be used within the City in relation to the cost of participation and the attractiveness of these certificates to first-time homebuyers. The City will identify existing public agency consortiums and determine the most feasible group in which to participate. The availability of these programs will continue to be publicized locally through brochures, quarterly newsletter, and education of local finance agencies and real estate offices. Credit certificate allocations are available at a countywide level on a first-come first serve basis..</p> <p><u>Funding Source:</u> General Fund</p> <p><u>Responsibility:</u> City Manager, Finance Department, Consolidated Housing Authority of Sutter County</p>	<p>The city utilized HOME FUNDS to rehabilitate substandard dwellings.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p><u>Time Frame:</u> Identify consortiums within 12 months of the adoption of the Housing Element</p> <p><u>Objective:</u> Increase financing options for affordable housing projects</p> <p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p>		
<p>Program B.4 – Pursue Funding Under State and Federal Programs</p> <p>Provide assistance in preparing funding applications for affordable housing projects proposed by or with the Housing Authority. The City will also consider providing staff support in providing needed information for funding requests to increase the likelihood of receiving state or federal funding. To promote its application assistance efforts, a representative of the City will meet annually, and additionally during the year as needed, with the Housing Authority to determine their interest in, and plans for, constructing affordable housing in Live Oak. Based on the clients to be served by proposed projects and the type of housing and services to be incorporated into funding requests, the City will assist the Housing Authority in identifying the most appropriate state and/or federal funding sources.</p> <p>Funding Source: Various state or federal programs, depending on the clients to be served and the type of housing to be provided</p> <p><u>Responsibility:</u> Planning Department, City Manager, Finance Department</p> <p><u>Time Frame:</u> Ongoing, 2013-2021, as well as annual contact with affordable housing providers, and additional contact as needed to discuss project-specific issues</p> <p><u>Objective:</u> Assist the Housing Authority in seeking funding to provide affordable housing to meet the City’s affordable housing obligations</p> <p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p>	<p>The Regional Housing Authority purchased the Centennial Arms property and extended affordability until October 20, 2041. The City has also worked with the Housing Authority to secure \$2 million in HOME for construction of the Maple Park Phase 1 Development, which began renting 56 new units affordable to families at 30 to 60 percent of the area median income in January 2013. The unit numbers were accounted under the 2012 year as the building permits were pulled in 2012. In 2015 building permits (34 units) were obtained for Phase II Senior apartments for low income housing, along with \$4.5 million in HOME funds from the city.</p>	<p>Modify</p>
<p>Program B.5 – Community Reinvestment</p> <p>The City will meet with representatives of each of the locally/regionally-based lending institutions to determine their interest in funding community development and housing activities, including participation in Federal Home Loan Bank Board affordable housing programs. For participating lenders, the City will serve as a liaison between the institution and housing providers seeking funding sources for their projects.</p>	<p>The city met with representatives of local lending institutions annually.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p><u>Funding Source:</u> General Fund</p> <p><u>Responsibility:</u> City Manager, Finance Department</p> <p><u>Time Frame:</u> Meet with representatives of local lending institutions within 12 months of the adoption of the Housing Element, and as needed thereafter for project-specific funding requests</p> <p><u>Objective:</u> Increase funding options for affordable housing projects</p> <p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p>		
<p>Program B.6 – Joint Effort with Sutter County and Non-Profit Organizations The City will seek the assistance of the Consolidated Housing Authority of Sutter County and non-profit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert non-residential buildings to residential use. To accomplish this, the City will:</p> <p>Meet with Housing Authority representatives to provide information on potential sites and housing development proposals that would be appropriate for the use of housing vouchers in conjunction with state or federal new construction or rehabilitation subsidies.</p> <p>Meet with representatives of non-profit housing providers to seek their interest in securing funding and developing infill sites or converting nonresidential buildings, potentially including the former Leo Chesney Correctional Facility site.</p> <p><u>Funding Source:</u> General Fund</p> <p><u>Responsibility:</u> Planning Department and City Manager</p> <p><u>Time Frame:</u> Conduct initial meetings with the Housing Authority and non-profit organizations within the first 12 months after Housing Element adoption, and then meet annually thereafter.</p> <p><u>Objective:</u> Improve collaboration among public and private agencies that provide housing and supportive services to lower-income households</p>	<p>The city works with the Housing Authority and non-profit housing on any potential development of vacant properties. The city worked with the Housing Authority on the affordable housing project known as the Kristen Court Apartments.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p> <p>Program B.7 – Impact Fees Seek public funding options that would help subsidize impact fees for affordable housing projects. Provide impact fee credits, or delay payment of development impact fees for affordable housing development until the certificates of occupancy is issued, instead of at issuance of a building permit.</p> <p><u>Funding Source:</u> General Fund, grants, and other potential funding options to help subsidize and delay fees</p> <p><u>Responsibility:</u> Planning Department, City Manager, City Council</p> <p><u>Time Frame:</u> Within 18 months of the adoption of the Housing Element.</p> <p><u>Objective:</u> Reduce the cost of development impact fees in order to provide incentive to the Housing Authority and other housing developers to build affordable housing. Provide at least \$175,000 in fee credits as a funding support for Phase II of the Maple Park development</p> <p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p>	<p>The city provided at least \$175,000 in fee credits as funding support for Phase II of the Maple Park development.</p>	<p>Modify</p>
<p>Program B.8 – Service Provision The City will prioritize service for affordable housing. The City provides water and wastewater service. Although this is not currently planned, it is possible in the future that the City could contract with another water or sewer service provider. If this happens, the City will provide a copy of the adopted Housing Element to such water and wastewater service providers and ensure that they are aware of their legal requirement to prioritize service for affordable housing. Refer to Government Code Section 65589.7 in the conditions of approval for subdivisions that require “will-serve” letters from sewer and water districts.</p> <p><u>Funding Source:</u> General Fund</p> <p><u>Responsibility:</u> Planning Department, City Manager</p> <p><u>Time Frame:</u> Within 18 months of the adoption of the Housing Element.</p>	<p>Currently, the city provides water and wastewater services. If in the future a contract with another water or sewer service provider happens, the city will provide the service provider with a copy of the Housing Element and ensure that they are aware of their legal requirement to prioritize service for affordable housing.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p><u>Objective:</u> Reduce the cost of development impact fees in order to provide incentive to the Housing Authority and other housing developers to build affordable housing. Provide at least \$175,000 in fee credits as a funding support for Phase II of the Maple Park development</p> <p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p>		
<p>Program B.9 – Extremely Low-Income Households The City will direct its housing programs to consider the needs of extremely low-income households, including the funding programs discussed throughout the Housing Element that address production/preservation of residential care facilities, supportive housing, farmworker housing, and other types of housing that would be expected to serve extremely low-income households. Examples of such programs in this Housing Element include Program A.1, Program A.3, Program A.6, Program B.6, Program D.1, and Program D.2.</p> <p>The City shall coordinate with the Housing Authority and other operators of subsidized housing projects to track the number of units provided to extremely low-income households and maintain the affordability of existing housing units that provide housing to extremely low-income households. The City, in coordination with the Housing Authority, shall seek funding for programs that would add subsidy to existing subsidized projects to increase the number of units provided in the project for extremely low-income households. This "buy down" of units could apply to both projects that are entirely income-restricted and those that provide mixed-income housing. The City, in coordination with the Housing Authority, shall apply for, and use available housing resources, including project-based rental subsidies and other resources to support housing for extremely low-income households.</p> <p><u>Funding Source:</u> General Fund, regional, state, and federal housing grants, loans, and other funding</p> <p><u>Responsibility:</u> Planning Department, City Manager Time Frame: Current and ongoing, 2013-2021.</p> <p><u>Objective:</u> To increase the supply of housing for extremely low-income households</p> <p><u>Corresponding Goal/Policy:</u> Goal B; Policies B.1, B.2, B.3</p>	<p>The city worked with the Housing Authority on affordable housing project known as the Kristen Court Apartments.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p>Program C.1 – Housing Survey Continue to conduct housing condition surveys every five years to monitor the overall condition of the City’s housing stock. Maintain an inventory of properties in need of improvement and track improvements or increasing deterioration over time.</p> <p><u>Funding Source:</u> CDBG planning grant, General Fund Responsibility: Planning and Building Departments</p> <p><u>Time Frame:</u> Every five years after the last survey, last updated in 2012.</p> <p><u>Objective:</u> Monitor the City’s housing stock to help target which properties need to be rehabilitated</p> <p><u>Corresponding Goal/Policy:</u> Goal C; Policies C.1, C.2, C.3, C.4</p>	<p>The city was granted funding with the Local Early Action Planning (LEAP) grants program to conduct a new housing conditions survey as part of this housing element update process.</p>	<p>Delete</p>
<p>Program C.2 – Voluntary Inspections The City will, on a request basis, arrange for inspections of residential properties where building code violations may be present and may need to be corrected. A more comprehensive voluntary building code inspection would be performed by the Building Department for an inspection fee that covers the cost of this service, or at no cost to the property owner in conjunction with an application for housing rehabilitation assistance.</p> <p><u>Funding Source:</u> Inspection fees, Live Oak Community Development Department, Rehabilitation Program funds (Community Development Block Grant, Home Investment Partnership Program).</p> <p><u>Responsibility:</u> Building Department</p> <p><u>Time Frame:</u> Current and ongoing, 2013-2021.</p> <p><u>Objective:</u> Increase the rate of compliance with City code requirements and participation in housing rehabilitation programs.</p> <p><u>Corresponding Goal/Policy:</u> Goal C; Policies C.1, C.2, C.3, C.4</p>	<p>The city’s building department performs approximately 10 voluntary inspections on residential properties each year.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p>Program C.3 – Code Enforcement and Abatement The City will initiate appropriate code enforcement action on dwelling units that are so substandard that they represent an imminent threat to health and safety. The City will require that property owners comply with building code standards or that property owners remove such housing units. If necessary, the City may abate the unsafe building. These actions will be taken only in the most extreme cases in which the owner of the dwelling unit is unable or unwilling to make necessary repairs, in which repairs are not feasible, or in which the dwelling unit has been abandoned.</p> <p><u>Funding Source:</u> General Fund, code enforcement fees, Housing Rehabilitation Program funds.</p> <p><u>Responsibility:</u> Building Department</p> <p><u>Time Frame:</u> Current and ongoing, through 2021. Objective: Correction of the most serious code violations.</p> <p><u>Corresponding Goal/Policy:</u> Goal C; Policies C.1, C.2, C.3, C.4</p>	<p>The city operates a Code Enforcement Program, which takes actions on any substandard dwellings in the city.</p>	<p>Modify</p>
<p>Program C.4 – Rehabilitation of Substandard Dwelling Units To encourage private rehabilitation efforts, the City will undertake the following actions:</p> <p>The City will apply for and/or assist eligible households in applying for various private, state, and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate overcrowding. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement for specified minimum time period.</p> <p>The City will apply for state funding as frequently as the City has the capacity to expend and manage grant funds. The City will promote the housing rehabilitation program through program information included in semi-annually in utility billings, brochures available at City Hall, the City’s web site, and distribution of program information to property owners in targeted neighborhoods.</p> <p>The City will maintain current information on the condition of dwelling units by periodically updating its housing conditions data base. Approximately every 5 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.</p>	<p>The city has not had any applications for assistance with the rehabilitation of dwelling units.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p><u>Funding Source:</u> Community Development Block Grant, Home Investment Partnership Program (HOME), Multifamily Housing Program, USDA Rural Development Services.</p> <p><u>Responsibility:</u> Planning Department, Building Department Time Frame: Current and ongoing, through 2021.</p> <p><u>Objective:</u> Rehabilitate 25 dwelling units that do not conform to City code and are a risk to personal and public health.</p> <p><u>Corresponding Goal/Policy:</u> Goal C; Policies C.1, C.2, C.3, C.4</p>		
<p>Program D.1 – Monitoring and Preservation of At-Risk Housing The City will coordinate with the Housing Authority and property owners of privately- owned, government-subsidized affordable housing projects with the goal of maintaining affordability status of properties in the long term. The City will contact property owners of such affordable housing projects at least one year in advance of the date where properties could convert to market rate. The City, in collaboration with the Housing Authority, will describe options for maintaining affordability status. If the owner expresses an interest in selling or converting their properties, the City will contact the Housing Authority to determine interest in acquisition and operation of such properties, or to get assistance in seeking another interested investor or nonprofit housing corporation to acquire and continue operating the rental development for low-income households. The City will, in coordination with the Housing Authority, assist in identifying and applying for funds to maintain the affordability of rental units..</p> <p><u>Funding Source:</u> Multifamily Housing Program, California Housing Finance Agency Preservation, Acquisition Financing Mortgage Insurance for Purchase/Refinance (HUD).</p> <p><u>Responsibility:</u> Planning Department, City Manager</p> <p><u>Time Frame:</u> Contact property owners of publicly assisted rental housing at least one year prior to the expiration of the affordable housing covenant for each property to determine future ownership plans; implement preservation strategy if owners indicate desire to sell or convert their properties.</p> <p><u>Objective:</u> Preservation of affordable rental housing units.</p>	<p>There are no At-Risk Housing that will expire within the next year.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p><u>Corresponding Goal/Policy:</u> Goal D; Policies D.1, D.2</p> <p>Program D.2 – Housing Replacement Relocation Assistance The City will seek funding to pay for the relocation expenses of low-income residents displaced as a result of the condemnation or required vacation of dwelling units due to code violations. The City will follow the requirements of state law regarding the demolition or conversion of dwelling units occupied by lower-income households within the city.</p> <p><u>Funding Source:</u> Community Development Block Grant, Home Investment Partnership Program.</p> <p><u>Responsibility:</u> Planning and Building Departments Time Frame: Current and ongoing, 2013-2021.</p> <p><u>Objective:</u> Avoidance of permanent displacement and replacement of housing demolished as a result of code enforcement and implementation of housing rehabilitation program.</p> <p><u>Corresponding Goal/Policy:</u> Goal D; Policies D.1, D.2</p>	<p>The city seeks funding for the Housing Rehabilitation</p> <p>Program and funding to pay for any relocation expenses of low-income residents displaced by the Program or due to housing condemnation. The has required the vacancy of less than 10 dwelling units within the previous planning period.</p>	<p>Modify</p>
<p>Program E.1 – Fair Housing Program The City will continue its present information and referral services for equal housing opportunities. The City will provide published information from state and federal agencies that investigate housing discrimination complaints. The City will also assist individuals with complaints in contacting the appropriate agency and filing a complaint. The City will provide a point of contact for these services at City Hall for referral information. The City will consider other means, as well, for distributing such information. For example, City building inspectors could distribute information, as appropriate.</p> <p><u>Funding Source:</u> General Fund, Community Development Block Grant, Live Oak Community Development Department.</p> <p><u>Responsibility:</u> Finance and Planning Department</p> <p><u>Time Frame:</u> Within six months of adoption of the Housing Element the City shall provide public information on housing discrimination; assist individuals as necessary, ongoing, 2013-2021.</p> <p><u>Objective:</u> Resolution or referral of fair housing complaints to the appropriate agency.</p>	<p>The city provides information and referral services (including a point of contact) for equal housing complaints that are brought to the city.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p><u>Corresponding Goal/Policy:</u> Goal E; Policies E.1, E.2, E.3</p>		
<p>Program E.2 – Public Information and Education Promote education and awareness of fair housing laws by making this information widely available to the public. Fair housing law materials in printed in several languages will be posted in prominent locations throughout the City. The City shall also post and make available informational flyers on fair housing complaints. This information will also be made available at the local library branch and City Hall. The City shall, during all public hearings, program seminars, and other housing related meetings, provide fair housing information to all attendees and will include fair housing materials in all housing program application packages.</p> <p>Funding Source: General Fund, Community Development Block Grant, Live Oak Community Development Department</p> <p>Responsibility: City Manager</p> <p>Time Frame: Provide public information on fair housing law within 6 months of Housing Element adoption and as appropriate when housing is proposed, ongoing, 2013-2021. Objective: Inform the public about fair housing laws. Corresponding Goal/Policy: Goal E; Policies E.1, E.2, E.3</p>	<p>The city provides public information on fair housing laws in English and Spanish at City Hall. Fair housing information is available at all public hearings including City Council hearings.</p>	<p>Modify</p>
<p>Program F.1 – Implement State Energy Conservation Standards The City will continue to require applicants for building permits to demonstrate compliance with the state energy conservation requirements at the time building plans are submitted.</p> <p><u>Funding Source:</u> Permit fees Responsibility: Building Department</p> <p><u>Time Frame:</u> Current and on-going, 2013-2021</p> <p><u>Objective:</u> Compliance with minimum energy efficiency standards.</p> <p><u>Corresponding Goal/Policy:</u> Goal F; Policies F.1, F.2</p>	<p>The Building Department requires building plans to demonstrate compliance with State energy conservation requirements before a building permit will be issued.</p>	<p>Modify</p>



**Table 5-2
Review of Previous Housing Element Programs**

Housing Program	Progress	Continue/ Modify/Delete
<p>Program F.2 – Energy Conservation Assistance for Low-Income Households The City will include weatherization and energy conservation as eligible activities under its housing rehabilitation program. The City will provide information and refer eligible property owners to other programs offered by Pacific Gas & Electric and nonprofit organizations. The City will promote weatherization and energy efficiency home improvement options through general advertisement of its housing rehabilitation program. The City will also refer interested individuals to energy rebate and conservation assistance programs offered by others and maintain information on these programs at City Hall. Information on other energy conservation and weatherization programs will be included in City mailings and advertisements of its housing rehabilitation program.</p> <p><u>Funding Source:</u> Community Development Block Grant, Home Investment Partnership Program (HOME), USDA Rural Development Services</p> <p><u>Responsibility:</u> Finance and Planning Departments Time Frame: Current and on-going, 2013-2021</p> <p><u>Objective:</u> Weatherization and energy efficiency improvement of between 25 and 30 dwelling units.</p> <p><u>Corresponding Goal/Policy:</u> Goal F; Policies F.1, F.2</p>	<p>The city meets the requirements for State Law energy efficiency home improvement and new home construction through plan checks.</p>	<p>Modify</p>

Chapter 5 Review of the Previous Housing Element



This page intentionally left blank.

Chapter 6

Goals, Policies, and Programs



This chapter identifies housing goals, policies, and programs for the City of Live Oak. Housing programs define the actions the city will use to enact policies and achieve housing goals. Proposed programs include providing adequate sites for a variety of housing types, density bonus incentives, updates to zoning, minimum densities, maintaining the existing housing stock, housing for special needs groups,

funding strategies, strategies for irregular parcels, fair housing, and energy

conservation. In order to make adequate provisions for the housing needs of all economic segments, the city has developed the following goals:

- 1) To accommodate the City of Live Oak's share of the Regional Housing Need;
- 2) Provide for a variety of housing opportunities and affordability levels within the City of Live Oak;
- 3) Encourage and assist in the rehabilitation of housing units in need of repair and occupied by extremely low-, very low-, and low-income residents. Strive to enhance the overall quality of the city's existing housing stock;
- 4) Preserve, and if necessary, replace the city's publicly assisted affordable housing;
- 5) Ensure that no person seeking housing in the City of Live Oak is discriminated against on the basis of race, color, religion, sex, disability, familial status, ancestry, national origin, ancestry, marital status, sexual orientation, source of income, or age; and
- 6) To promote energy conservation.

Additionally, the following policies have been developed to complement these goals:

- 1) Ensure that Live Oak has sufficient land with appropriate zoning to accommodate the City's obligation to provide its share of the regional housing needs, including accommodations for affordable housing to extremely low, very low, low, and moderate-income households;
- 2) Ensure that future sites designated for higher-density housing are located near community services, schools, and public transportation;
- 3) Identify whether there are any vacant or underutilized parcels that could accommodate the development of multi-family housing. Encourage the development of these parcels for affordable housing;
- 4) Coordinate the provision of services, such as water, sewer, drainage, and law enforcement and fire protection to those areas where development is planned and take the steps to ensure the public facilities are made available to meet the expected housing growth;
- 5) Facilitate and encourage the construction of a variety of housing types to provide alternatives to single family housing, provide housing for all income levels, and address special housing needs;
- 6) Encourage the construction of new homes that vary in cost, size, and design to meet the needs of existing and future residents of all income levels. Promote balanced distribution of housing that is affordable to lower and moderate income households rather than concentrating such housing in a single location;
- 7) Provide property owners with assistance to inspect and identify code violations in residential buildings;
- 8) Encourage property owners to rehabilitate units in deteriorating or critical condition and promote room additions that can eliminate overcrowding;
- 9) Advertise the availability of grants, loans, and other funds available for the rehabilitation of housing stock to homeowners, landlords, and other investors;
- 10) Continue to apply for state and federal assistance for housing rehabilitation for low- income households. Rental housing that is repaired with government assistance shall remain affordable to low-income households for a specified period of time;
- 11) The city will seek to preserve the affordable housing developments in Live Oak;



- 12) Continue to provide information and referral services to people with fair housing complaints;
- 13) Support the enforcement of fair housing laws by appropriate state and county agencies.
- 14) Promote equal housing opportunities and programs for all housing within the city;
- 15) Continue to implement state energy efficiency standards; and
- 16) Seek funding to provide weatherization assistance to low-income households.

Table 6-1 summarizes the quantified objectives for the development, rehabilitation, and preservation of housing in the community over the 2021–2029 planning period. Programs to achieve these objectives are described in detail on the following pages.

	Income Category					Total
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
Regional Housing Needs Allocation	36	37	44	87	208	412
New Construction Objectives	40	40	60	200	276	606
Housing Preservation Objectives	0	10	20	0	0	30
Housing Rehabilitation Objectives	0	5	10	0	0	15

Source: City of Live Oak 2021.

Program 1: The City will monitor the Sites Inventory annually and as projects are processed through the Community Development Department to ensure sufficient capacity is maintained to accommodate the City's remaining RHNA numbers.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Annually and as projects are processed.

Program 2: The city shall continue working with developers of affordable housing for Extremely Low, Very Low-, Low-, or Moderate-income households including special needs groups by identifying potential building sites and processing potential affordable housing projects/application with high importance and priority. In addition, the City will continue to conduct proactive outreach and assistance to non-profit service providers and developers, prioritizing funding for housing developments affordable to special needs households and offering financial incentives or regulatory concessions to encourage a variety of housing types. The City will monitor new housing development to ensure new affordable units are developed in the north and west sides of the city.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: At least every other year and ongoing and ongoing.

Quantified Objective: 60 multi-family residential units, at least 30 of which will be built on the southwest side of the city and at least 10 units in the northwest side of the city.

Program 3: The city shall post all current zoning, development standards, and fees for each parcel, as well as provide literature on universal design, disabled accessibility, and the city's reasonable accommodation procedures on the city's website.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing. By December 31, 2025.



Program 4: Investigate ways to encourage residential infill development on vacant and under-utilized lots in older sections of the city. Use the city's GIS system to provide information to the public concerning the supply of vacant and underutilized lots in the city, including commercial and retail sites with opportunities for mixed use and second floor residential. Apply for funding for state and federal planning and development grants to develop these sites to assist in accommodating a portion of the city's RHNA.

Funding Source: Community Development Block Grant, HOME Program, USDA Rural Development Services grants

Responsibility: Community Development Department

Time Frame: Ongoing.

Quantified Objective: 60 multi-family residential units

Program 5: In compliance with State law, the city will review the zoning code and amend as necessary to allow residential care facilities serving six or fewer clients in all residential zones without a conditional use permit and care facilities with 7 or more persons consistent with other similar housing types..

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department

Time Frame: Zoning Amendment by December 31, 2025

Quantified Objective: 2 residential care facilities

Program 6: Consistent with Assembly Bill (AB) 1866, the city will continue to support the use and construction of second units on single family residential lots to provide additional affordable housing options. The city will create and distribute brochures containing information about the benefits of building second units and the city's permitting process.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing.

Quantified Objective: 20 second residential units

Program 7: Annually, the city will work with the Sutter County Social Services & Welfare Department and regional non-profit organizations providing services for the homeless to find ways Live Oak can assist in addressing homelessness in the region. Explore alternative housing options for the homeless or people in danger of becoming homeless, such as shared housing. In addition, the city will provide information on homeless services, including emergency shelters, transitional housing, and food banks on the city's website and on brochures available at city hall.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: December 31, 2025.

Quantified Objective: Accommodate any future housing needs for those without permanent residences, including the homeless

Program 8: The city will continue to encourage the use of density bonuses in accordance with the State Density Bonus Law. These incentives may include, but are not limited to reductions in zoning standards, different development standards and design criteria, mixed-use zoning, or expedited staff review and permit processing.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing

Quantified Objectives: 20 multi-family residential units, with at least five units located on the west side of the city to encourage housing mobility

Program 9: Encourage the construction of 3- and 4-bedroom units when subsidized affordable multi-family projects are proposed within the city, targeting increased availability of larger housing units in the area north of Pennington Road and east of SR 99. The city will coordinate with the Regional Housing Authority to encourage the inclusion of larger rental units and units located in higher-resource areas of the city to encourage housing mobility. The City will review available funding opportunities to facilitate the inclusion on an annual basis and apply as funds become available in order to incentivize and facilitate the development of larger housing units. The city will ensure that development standards do not impede the development of larger uses, including parking, open space requirements, and other requirements.



Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing. Review development standards to ensure the development of larger units is not constrained by June 2026 and adopt any necessary revisions within three months. Review available funding opportunities on an annual basis.

Quantified Objectives: Facilitate the creation of at least five affordable housing units that can accommodate larger families during the planning period, prioritizing rental units. At least three of these units will be located in the area north of Pennington Road and east of SR 99. Apply for funding at least once during the planning period.

Program 10: Participate in financing programs and agreements such as mortgage credit and bond financing to provide assistance to first time lower and moderate-income homebuyers. In addition, the city will determine the feasibility of participating in a consortium with other public agencies to take advantage of tax-exempt bond financing. Assist the funding of these programs through the submission of HOME applications. Feasibility will be based on the amount of funding that could be used within the city in relation to the cost of participation and the attractiveness of these certificates to first-time homebuyers. By 2026, the city will identify existing public agency consortiums and determine the most feasible group in which to participate. The availability of these programs will continue to be publicized locally through brochures and quarterly newsletters available on the city's website and city hall, as well as education of local finance agencies and real estate offices. Credit certificate allocations are available at a countywide level on a first-come first serve basis.

Funding: General Fund

Responsibility: City Manager, Finance Department, Regional Housing Authority

Time Frame: 2026 and Ongoing

Quantified Objectives: Increase financing options for affordable housing projects

Program 11: Provide assistance in preparing funding applications for affordable housing projects proposed by or with the Regional Housing Authority. By 2026, the city will also consider providing staff support in providing needed information for funding requests to increase the likelihood of receiving state or federal funding. To promote its application assistance efforts, a representative of the city will meet

annually, and additionally during the year as needed, with the housing authority to determine their interest in, and plans for, constructing affordable housing in Live Oak. Based on the clients to be served by proposed projects and the type of housing and services to be incorporated into funding requests, the city will assist the housing authority in identifying the most appropriate state and/or federal funding sources.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department, City Manager, Finance Department

Time Frame: 2026 and Ongoing

Quantified Objective: Assist the Housing Authority in seeking funding to provide affordable housing to meet the City's affordable housing obligations

Program 12: The city will meet with representatives of each of the locally/regionally-based lending institutions to determine their interest in funding community development and housing activities, including participation in Federal Home Loan Bank Board affordable housing programs. For participating lenders, the city will serve as a liaison between the institution and housing providers seeking funding sources for their projects.

Funding Source: General Fund

Responsibility: City Manager and Finance Department

Time Frame: Ongoing

Quantified Objective: Increase funding options for affordable housing projects

Program 13: The city will seek the assistance of the Regional Housing Authority and non-profit housing organizations to identify and secure funding sources to develop vacant properties and to rehabilitate and convert non-residential buildings to residential use, particularly on the west side of the city.

Funding Source: General Fund

Responsibility: Community Development Department and City Manager

Time Frame: Ongoing



Quantified Objective: Improve collaboration among public and private agencies that provide housing and supportive services to lower-income households. Facilitate the development or conversion and rehabilitation of two units of lower-income housing through improved collaboration.

Program 14: Seek public funding options that would help subsidize impact fees for affordable housing projects. Provide impact fee credits, or delay payment of development impact fees for affordable housing development until the certificates of occupancy is issued, instead of at issuance of a building permit.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department and City Manager

Time Frame: Ongoing

Quantified Objective: Reduce the cost of development impact fees in order to provide incentive to the Housing Authority and other housing developers to build affordable housing

Program 15: The city will prioritize service for affordable housing. The city provides water and wastewater service. Although this is not currently planned, it is possible in the future that the city could contract with another water or sewer service provider. If this happens, the city will provide a copy of the adopted housing element to such water and wastewater service providers and ensure that they are aware of their legal requirement to prioritize service for affordable housing. Refer to Government Code Section 65589.7 in the conditions of approval for subdivisions that require “will- serve” letters from sewer and water districts.

Funding Source: General Fund

Responsibility: Community Development Department and City Manager

Time Frame: Ongoing

Quantified Objective: To make applicants and service providers aware of state law requirements for serving affordable housing

Program 16: To comply with the state Employee Housing Act (Health and Safety Code Sections 17021.5, 17021.6, and 17021.8), the city will review the zoning code and amend as necessary.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department

Time Frame: Zoning Amendment by December 31, 2025

Quantified Objective: 20 multi-family residential units

Program 17: The city shall continue code enforcement to expedite the removal of illegal or unsafe dwellings, to eliminate hazardous site or property conditions, and resolve chronic building safety problems. In addition, the city will, on a request basis, arrange for inspections of residential properties where building code violations may be present and may need to be corrected. The city will seek funding to pay for the relocation expenses of low-income residents displaced as a result of the condemnation or required vacation of dwelling units due to code violations. The city will follow the requirements of state law regarding the demolition or conversion of dwelling units occupied by lower-income households within the city.

Funding Source: General Fund and Grant Funding

Responsibility: Code Enforcement

Time Frame: Ongoing

Quantified Objective: Rehabilitate 15 residential units

Program 18: Annually, the city will coordinate with the Regional Housing Authority and property owners of privately-owned, government-subsidized affordable housing projects with the specific commitment of maintaining affordability status of properties in the long term, as well as, the compliance with noticing requirements, and the coordination with qualified entities to purchase properties and provide education and support to tenants. In addition, the city will contact property owners of such affordable housing projects at least one year in advance of the date where properties could convert to market rate. The city, in collaboration with the housing authority, will describe options for maintaining affordability status. If the owner expresses an interest in selling or converting their properties, the city will contact the housing authority to determine interest in acquisition and operation of such properties, or to get assistance in seeking another interested investor or nonprofit housing corporation to acquire and continue operating the rental development for low-income households. The city will, in coordination with the housing authority, assist in identifying and applying for funds to maintain the affordability of rental units.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department and City Manager

Time Frame: Annually



Quantified Objective: Preservation of affordable rental housing units

Program 19: The city shall display multi-lingual fair housing posters in prominent locations in city buildings and facilities throughout the city, as well as distribute educational materials to property owners, apartment managers, and tenants every two years throughout the planning period.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing

Quantified Objective: Inform the public about fair housing laws

Program 20: The city shall continue to work with the local fair housing council to provide fair housing services to the residents and property owners for resolving fair housing complaints. The city shall continue to refer fair housing complaints to the California Rural Legal Assistance (CRLA), or similar organization.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing

Program 21: The city shall develop a plan to Affirmatively Further Fair Housing (AFFH). The AFFH Plan shall take actions to address significant disparities in housing needs and in access to opportunity for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2), Section 65008, and any other State and federal fair housing and planning law.

Actions that the city will take to affirmatively further fair housing will include:

- Conduct a comprehensive review of the city's Zoning Code to ensure compliance with State and federal fair housing laws. If the city identifies crime-free or nuisance ordinances or programs that result in penalties to landlord and evictions of tenants, the city will remove these to prevent displacement.
- Work with California Rural Legal Assistance on a quarterly basis to track fair housing complaints to enforce fair housing laws.

- Support non-profit organizations in their efforts to combat lending practices that disproportionately impact people in protected classes including race, color, national origin, religion, sex, age, or disability.
- Continue to refer individuals with complaints to California Rural Legal Assistance; assist individuals with this process to file the complaint. The city will continue to designate a point of contact at City Hall for referral information. If a request is made for translation to another language, the city will reach out to Alta Language services (or another organization, as appropriate) for assistance.
- Facilitate public education and outreach by creating informational flyers on fair housing and assistance programs and opportunities that will be made available at the City's public counters, libraries, and on the city's website. Information will be included with utility billing at least once per year. City Council meetings will include a fair housing presentation at least once per year. The city will provide materials in Spanish and other languages, as requested.
- Encourage multi-family housing near schools and utilize land use, zoning, and development standards to address barriers to housing choices in high opportunity areas such as Accessory Dwelling Unit (ADU) ordinances, minimum lot sizes, and transit availability.
- Develop a targeted program to connect lower-income residents with affordable rental and homeownership opportunities in the city.
- Train staff, elected officials, and appointees on issues of disparity, structural racism, and inequality.
- Be sensitive to potential literacy or language limitations by structuring meetings and outreach in a way that minimizes the need to read materials or write information.
- Develop a proactive code enforcement program that targets areas of concentrated rehabilitation needs, results in repairs, and mitigates potential cost, displacement, and relocation impacts on residents.
- Conduct at least one round of outreach related to the Home Repair Assistance Program before the end of the planning period.
- Invest available funding in improving infrastructure, including road conditions, and access to opportunity in areas not currently designated as high resource. Pursue additional infrastructure funding as opportunities



become available, at least once during the planning period. Apply for funding and/or submit funding allocation requests at least twice during the planning period to implement pedestrian infrastructure improvements and other traffic safety improvements identified in the Capital Improvement Plan and Yuba-Sutter Regional Safety Action Plan, including, but not limited to, crosswalks and a potential roundabout. The City will continue to implement its Bicycle, Pedestrian & Trails Plan, which includes policies to support a robust, safe transportation network and address safety concerns for pedestrians, cyclists, drivers, and public transit users.

- Residents from areas of concentrated poverty to serve on boards, committees, task forces and other local government decision-making bodies.

The city will continue to support the efforts of the Housing Authority in administering the Housing Choice Voucher program. As city resources allow, to enhance housing mobility and access to higher opportunity areas, the city will:

- Conduct outreach to property managers in high resource areas with a low percent of vouchers to provide education on source of income discrimination and voucher programs and to encourage them to accept Section 8 assistance.
- Compile information on organizations that provide pre- and post-move services to voucher holders.
- Continue to collaborate schools to promote a diversity of students and staff to serve lower income students.
- Encourage collaboration between local governments and community land trusts as a mechanism to develop affordable housing in higher-opportunity areas.
- Post information on the city's website, including city-wide affordable rental registries.
- Encourage the development of four or more units in a building.
- Implement accessibility programs to encourage housing mobility with a focus on improving access to housing, transit, public buildings and facilities, sidewalks, pedestrian crossings, and businesses, in particular through the Live Oak Bicycle, Pedestrian & Trails Plan.

- In order to encourage housing mobility, conduct landlord outreach to educate them about source of income discrimination and voucher programs and to increase the number of participating properties.

Encourage the Housing Authority to:

- Extend search times for particular groups with housing choice vouchers, such as larger families with children or persons with disabilities.
- Engage in regional cooperation and administration of vouchers (such as through portability and shared waiting lists);

The city will implement the following anti-displacement strategies:

- Support non-profit organizations that provide multi-lingual landlord/tenant mediation, foreclosure assistance, or tenant legal counseling services.
- Implement replacement requirements in targeted growth areas such as transit stations, transit corridors, job and housing rich areas, downtowns and revitalization areas or policies on sites identified to accommodate the housing needs of lower income households.
- Create a rent stabilization program beyond what is required by California Civil Code 1946.2.
- Create a just cause eviction program to improve tenant stability beyond what is required by California Civil Code 1946.2.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department

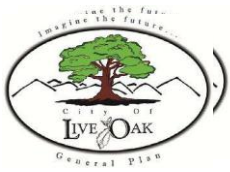
Time Frame: Create plan by June 2026 and implement on an ongoing basis.

Program 22: The city will continue to implement state requirements for energy conservation in new residential projects and encourage retrofits of existing units. Provide materials/access to utility-sponsored programs that educate residents on ways to reduce energy usage or costs.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing



Quantified Objective: Compliance with minimum energy efficiency standards and retrofit 10 residential units.

Program 23: The city will monitor permitted ADUs and affordability by the fourth year of the planning period and take appropriate action such as adjusting the outreach approach before the end of the planning period

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department

Time Frame: 2027 and Ongoing

Program 24: The city will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4. Additionally, the City will develop a preliminary application form and procedure or will adopt the Preliminary Application Form developed by HCD pursuant to SB 330.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Develop a SB 35 streamlining approval process within two years of adoption of the Housing Element, review annually. Develop or adopt HCD's SB 330 preliminary application form by June 2026.

Program 25: The City of Live Oak will cooperate with the homeless shelter providers in the area to assist the needs of individuals and families without permanent housing. In addition, the city will support the development of transitional housing facilities to assist such persons in returning to permanent housing. This program consists of the following actions:

The city will allow for the expansion of existing homeless facilities and the siting of transitional housing facilities under its Zoning Ordinance (see Programs 29).

The city will meet with homeless shelter and service providers to determine future siting needs and the appropriate locations for such facilities.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Ongoing.

Program 26: Seek to meet the needs of farmworkers and their families to increase the supply of affordable housing for low-income families, many of whom are farmworkers. The city will meet with the Agricultural Commissioner, farmers, ranchers, affordable housing advocates, and housing providers to address the housing needs of year-round and migrant farmworkers and to assist in the applications for State and federal funds.

The city may assist providers of farmworker housing in accessing state and federal funds.

Funding Source: General Fund

Responsibility: Community Development Department

Time Frame: Meet at least twice during the planning period.

Program 27: The City of Live Oak will continue its current zoning practices of promoting and permitting a wide range of alternative housing, including, Accessory Dwelling Units (ADUs), single-room occupancy, and the availability of a density bonus to developers interested in any of the sites identified for lower-income housing through the following actions:

- Provide guidance and educational materials for building ADUs on the City's website, including permitting procedures and construction resources.
- Track ADU approvals and affordability and adjust or expand the focus of its education and outreach efforts through the 2021-2029 planning period (see Program 23).
- Annually monitor state grants and financial incentives in connection with the planning, construction and operation of affordable ADUs.
- Provide guidance and encourage the development of single-room occupancy.
- Update the City's Density Bonus Ordinance to ensure compliance with State law.

Funding Source: General Fund

Responsibility: Community Development Department



Time Frame: Ongoing, update Density Bonus Ordinance by December 31, 2025.

Program 28: In compliance with State law, the City of Live Oak will review the Zoning Code and amend as necessary to provide a ministerial process for reasonable accommodation requests for persons with disabilities seeking equal access to housing in application of zoning laws and other land use regulations. The City of Live Oak will publish information on its permit procedures in the form of brochures that are available at the permit counter at City Hall.

Funding Source: General Fund and Grant Funding

Responsibility: Community Development Department

Time Frame: Zoning Amendment by December 31, 2025

Program 29: In compliance with State law, the City of Live Oak will review and amend the Municipal Code to:

- Define and permit both transitional and supportive housing as a residential use in all zones allowing residential uses, treated no differently than residential dwellings of the same type in the same zone (Government Code Section 65583 (a)(5)). Specifically, permit transitional and supportive housing in the R-1, R-2 and allow supportive housing in the C-MU and C-MU (D) zones similar to other residential uses of the same type. Additionally, the City will allow supportive housing as a permitted use without discretionary review in zones where multifamily and mixed-use developments are permitted, including nonresidential zones permitting multifamily uses (Government Code Section 65651).
- Permit low-barrier navigation centers—defined as low-barrier, temporary, service-enriched shelters to help homeless individuals and families quickly obtain permanent housing—by right in zones where mixed uses are allowed or in nonresidential zones that permit multifamily housing (Government Code Section 65662).
- Permit manufactured homes the same as single family dwellings.
- Permit accessory dwelling units (ADUs) consistent with State law found in Government Code sections 66310 – 66342.
- Review existing development and managerial standards for emergency shelters to ensure they are objective and comply with State law. Adopt parking standards for emergency shelters that do not require more parking

for emergency shelters than for other residential or commercial uses in the same zone, in compliance with Government Code Section 65583 (a)(4), and update the City’s definition of emergency shelters to includes other interim interventions including but not limited to, navigation centers, bridge housing, and respite or recuperative care, pursuant to Government Code section 65583, subdivision (a)(4).

- Funding Source:** General Fund and Grant Funding
- Responsibility:** Community Development Department
- Time Frame:** Zoning Amendment by December 31, 2025

Program 30: Coordinate with the Feather River Air Quality Management District (FRAQMD) and the California Department of Food and Agriculture (CDFA) to conduct outreach about available grant programs related to air and water quality as well as pesticide mitigation at least once per year.

- Funding Source:** General Fund and Grant Funding
- Responsibility:** Community Development Department
- Time Frame:** Conduct outreach at least once per year.
- Quantitative Objective:** Reach at least 100 households with information about available grant programs.

City of Live Oak

HOUSING ELEMENT UPDATE

April 2026 | CEQA Exemption Support Memorandum



This page is intentionally left blank.

April 2026 | CEQA Exemption Memorandum

HOUSING ELEMENT UPDATE

for City of Live Oak

City of Live Oak

Contact: Ben Moody, City Manager
9955 Live Oak Boulevard
Live Oak, California 95953
530.695.2112

Prepared by:

PlaceWorks

Contact: Mark Teague, AICP, Principal
101 Parkshore Drive, Suite 200
Folsom, California 95630
858.776.5574
www.placeworks.com

TABLE OF CONTENTS

- 1. Introduction 1**
 - 1.1 Statutory Exemptions 1
- 2. Project Description 3**
 - 2.1 Regional Location 3
 - 2.2 Proposed Project 3
- 3. Findings Concerning CEQA Exemption..... 9**
 - 3.1 CEQA Guidelines Section 15061(b)(3): Common Sense Exemption 9
 - 3.2 Analysis in Support of Findings 9
 - 3.3 Conclusion 14
 - 3.4 References 14

Figures

- Figure 2-1 Live Oak’s Sites Inventory 5

Tables

- Table 2-1 Live Oak’s Regional Housing Need 4
- Table 3-1 Proposed Housing Element and CEQA Determination 11

SOURCES

All documents cited in this report and used in its preparation are hereby incorporated by reference into this document. Copies of documents referenced herein are available for review at the City of Live Oak Community Development Department, 9955 Live Oak Boulevard, Live Oak, California 95953.

TABLE OF CONTENTS

This page is intentionally left blank.

1. INTRODUCTION

This section describes the standards for determining a significant effect on the environment from adoption of the proposed Housing Element Update (proposed project), pursuant to the requirements of the California Environmental Quality Act (CEQA).

1.1 STATUTORY EXEMPTIONS

Once it is determined that an activity is a project subject to CEQA, the City must then determine whether the project is exempt from CEQA. Pursuant to State CEQA Guidelines Section 15061(b), a project is exempt from CEQA if:

1. The project is exempt by statute (see, e.g., Article 18, commencing with Section 15260).
2. The project is exempt pursuant to a categorical exemption (see Article 19, commencing with Section 15300) and the application of that categorical exemption is not barred by one of the exceptions set forth in Section 15300.2.
3. The activity is covered by the common-sense exemption. CEQA applies only to projects that have the potential to cause a significant effect on the environment. Where it can be seen with certainty that there is no possibility that the activity in question could have a significant effect on the environment, the activity is not subject to CEQA.
4. The project will be rejected or disapproved by a public agency (see Section 15270(b)).
5. The project is exempt pursuant to the provisions of Article 12.5, *Exemptions for Agricultural Housing, Affordable Housing, and Residential Infill Projects*, of Chapter 3 of the CEQA Guidelines.

This document provides information to decision makers regarding a finding that the proposed project would be a “common-sense” exemption under State CEQA Guidelines Section 15061(b)(3) because implementation of the proposed project would not have the potential to cause a significant effect on the environment, as further discussed in Section 3, *Findings Concerning CEQA Exemption*.

1. INTRODUCTION

This page is intentionally left blank.

2. PROJECT DESCRIPTION

2.1 REGIONAL LOCATION

The City of Live Oak is in Sutter County in northern California, within the Sacramento Valley. The city lies approximately 10 miles north of the city Yuba City and about 35 miles south of the city of Chico. State Route 99 runs north to south through the city and serves as the primary regional transportation corridor, connecting Live Oak to surrounding communities and the broader region. The surrounding area is predominantly agricultural, with orchards, farmland, and irrigation waterways characteristic of the Sacramento Valley landscape. Nearby natural features, such as the Feather River and the Sutter Buttes, further define the regional setting and contribute to the area’s agricultural productivity and rural character.

2.2 PROPOSED PROJECT

2.2.1 Project Background

The proposed 2021–2029 Housing Element (proposed project) would replace the City’s previous 2013–2021 Housing Element and serve as the guiding housing policy document to help meet the City’s future needs of housing for all the City’s economic levels.

As a policy document, the Housing Element would not result in physical changes and does not entitle or approve any development project. Rather, the document encourages the provision of affordable housing within housing development projects developed consistent with the existing land use designations in the Land Use Element of the General Plan, and zone districts and map established in the City of Live Oak Municipal Code. The site inventory for the proposed project is shown on Figure 2-1, *Live Oak’s Sites Inventory*.

2. PROJECT DESCRIPTION

2.2.2 Meeting the City’s Regional Housing Needs Allocation

Pursuant to Government Code Section 65584, the California Department of Housing and Community Development (HCD) developed the Regional Housing Needs Allocation (RHNA). The Sacramento Area Council of Governments (SACOG) is responsible for distributing the RHNA to the 6 counties and 22 cities within the Sacramento Region. SACOG allocates housing production goals for the counties and cities based on their share of the region’s population and employment growth.

The projected housing needs in the RHNA are categorized by income based on the standards of very low-, low-, moderate-, and above moderate-income households established by the United States Department of Housing and Urban Development (HUD). As shown in Table 2-1, *Live Oak’s Regional Housing Need*, Live Oak must accommodate 412 housing units, at the following income levels: 73 very low-income, 44 low-income, 87 moderate-income, and 208 above moderate-income units.

As detailed in Table 2-1, the city’s housing inventory includes building permits issued since the start of the planning period, units that have been constructed, approved projects, projected accessory dwelling units (ADUs), and relying on an inventory of land currently zoned to accommodate a variety of housing types. The city’s housing inventory would exceed the RHNA requirement by approximately 176 units, without the need for changes to existing land-use designations or zone districts.

Table 2-1 Live Oak’s Regional Housing Need

Income Category	RHNA	Building Permits ²	Units Constructed/ Approved Projects	Vacant Sites Inventory	Projected ADUs	Total Capacity	RHNA Surplus
Very Low ¹	73	---	32	97	1	130	13
Low	44						
Moderate	87	---	---	159	---	159	72
Above Moderate	208	77	172	48	2	299	91
Total	412	77	204	304	3	588	176

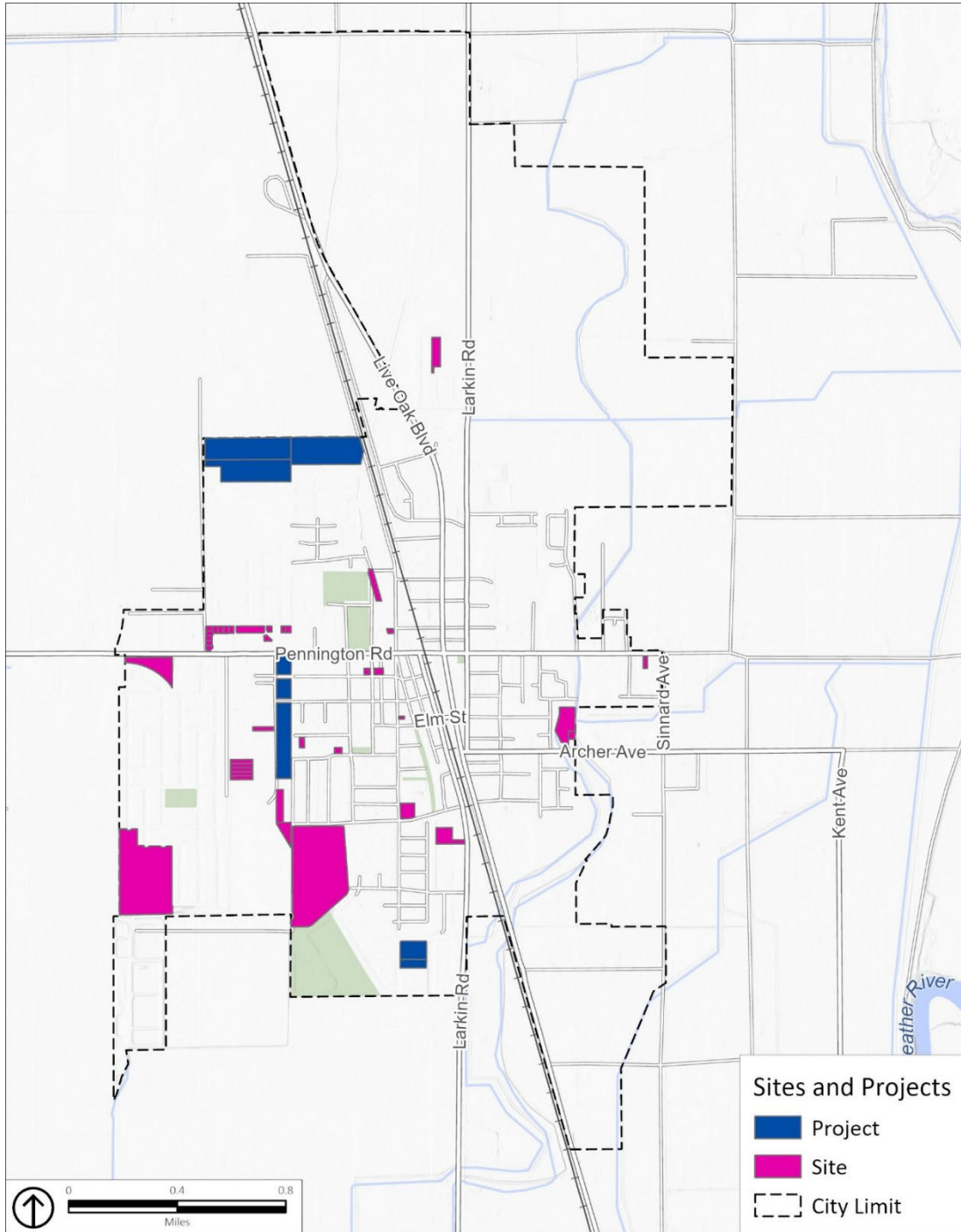
Source: Live Oak 2021.

¹ Includes extremely low- and very low-income households.

² Issued after May 15, 2021.

2. PROJECT DESCRIPTION

Figure 2-1 Live Oak's Sites Inventory



Source: Live Oak 2021.

2. PROJECT DESCRIPTION

This page is intentionally left blank.

2.2.3 Proposed Housing Element Programs

The proposed project includes programs to encourage housing production and outline steps for future housing implementation. Housing programs define the actions the city will use to enact policies and achieve housing goals. Proposed programs include providing adequate sites for a variety of housing types, density bonus incentives, updates to zoning, minimum densities, maintaining the existing housing stock, housing for special-needs groups, funding strategies, strategies for irregular parcels, fair housing, and energy conservation. Except for the programs listed below, the programs are either informational or would not result in physical changes to the environment. Since CEQA requires the City to evaluate the environmental impacts of direct and reasonably foreseeable indirect physical changes, these specific programs are analyzed in Section 3.2, *Analysis in Support of Findings*.

The proposed Housing Element includes the following programs, which require the City to revise the zoning code, and their proposed changes.

Program 5

In compliance with State law, the city will review the zoning code and amend as necessary to allow residential care facilities serving six or fewer clients in all residential zones without a conditional use permit and care facilities with 7 or more persons consistent with other similar housing types).

Program 24

The city will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4. Additionally, the City will develop a preliminary application form and procedure or will adopt the Preliminary Application Form developed by HCD pursuant to SB 330.

Program 25

The City of Live Oak will cooperate with the homeless shelter providers in the area to assist the needs of individuals and families without permanent housing. In addition, the city will support the development of transitional housing facilities to assist such persons in returning to permanent housing. This program consists of the following actions:

The city will allow for the expansion of existing homeless facilities and the siting of transitional housing facilities under its Zoning Ordinance (see Programs 29).

The city will meet with homeless shelter and service providers to determine future siting needs and the appropriate locations for such facilities).

2. PROJECT DESCRIPTION

Program 28

In compliance with State law, the City of Live Oak will review the Zoning Code and amend as necessary to provide a ministerial process for reasonable accommodation requests for persons with disabilities seeking equal access to housing in application of zoning laws and other land use regulations. The City of Live Oak will publish information on its permit procedures in the form of brochures that are available at the permit counter at City Hall.

Program 29

In compliance with State law, the City of Live Oak will review and amend the Municipal Code to:

- Define and permit both transitional and supportive housing as a residential use in all zones allowing residential uses, treated no differently than residential dwellings of the same type in the same zone (Government Code Section 65583 (a)(5)). Specifically, permit transitional and supportive housing in the R-1, R-2 and allow supportive housing in the C-MU and C-MU (D) zones similar to other residential uses of the same type. Additionally, the City will allow supportive housing as a permitted use without discretionary review in zones where multifamily and mixed-use developments are permitted, including nonresidential zones permitting multifamily uses (Government Code Section 65651)).
- Permit low-barrier navigation centers—defined as low-barrier, temporary, service-enriched shelters to help homeless individuals and families quickly obtain permanent housing—by right in zones where mixed uses are allowed or in nonresidential zones that permit multifamily housing (Government Code Section 65662).
- Permit manufactured homes the same as single family dwellings.
- Permit accessory dwelling units (ADUs) consistent with State law found in Government Code sections 66310 – 66342.
- Review existing development and managerial standards for emergency shelters to ensure they are objective and comply with State law. Adopt parking standards for emergency shelters that do not require more parking for emergency shelters than for other residential or commercial uses in the same zone, in compliance with Government Code Section 65583 (a)(4), and update the City’s definition of emergency shelters to includes other interim interventions including but not limited to, navigation centers, bridge housing, and respite or recuperative care, pursuant to Government Code section 65583, subdivision (a)(4).

Because the amendments are designed to reflect current State law, they can be implemented today without any change to the zoning ordinance. The inclusion of the zoning text is at the request of HCD, and the changes do not represent a change from the existing condition and will not result in significant environmental impacts.

3. FINDINGS CONCERNING CEQA EXEMPTION

3.1 CEQA GUIDELINES SECTION 15061(B)(3): COMMON SENSE EXEMPTION

The proposed project is exempt as a “common-sense” exemption under CEQA Guidelines Section 15061(b)(3) because the project involves goals, policies, and programs to meet the City’s RHNA allocation that would not have the potential to cause a significant physical effect on the environment.

3.2 ANALYSIS IN SUPPORT OF FINDINGS

The proposed project includes programs that require the City to revise the zoning code to address development standards and barriers to support a variety of housing types in compliance with existing state law. As state law supersedes local ordinances the proposed zoning ordinance provisions can be implemented today, without any change to the city’s zoning ordinance. The changes requested by HCD to the zoning ordinance as part of the proposed Housing Element are intended to eliminate any confusion caused by having local ordinance read differently than state law.

The proposed project’s programs listed in Section 2.2.3 require updates to the zoning code to encourage housing modification for special-needs populations. All amendments to the zoning code affect building types that are already envisioned by the General Plan and permitted by the existing zoning code.

Table 3-1, *Proposed Housing Element and CEQA Determination*, provides a summary of each program and its CEQA applicability, demonstrating that these efforts are intended to bring the City into compliance with state housing law without causing substantial environmental impacts. Additionally, any future zoning or land use changes for individual parcels or as part of a development project would be subject to separate CEQA review at the time they are proposed. Moreover, future by-right residential projects (Program 29) would still be required to comply with applicable federal, state, and local regulations, including those protecting biological resources (e.g., the Migratory Bird Treaty Act), streambed alteration, wetlands, and air quality. The proposed project’s programs do not directly authorize or result in physical construction, nor do they alter existing land use designations or zoning districts or facilitate expansion into previously undeveloped areas. Instead, they refine existing zoning standards, support infill

3. FINDINGS CONCERNING CEQA EXEMPTION

development, and allow for a greater diversity of housing types in areas already designated for residential use. As such, these actions are limited to zoning code updates and administrative procedures, and as such it can be stated with certainty that there is no possibility of a significant environmental impact.

In conclusion, because these programs are regulatory, aligned with existing State law, and consistent with the City's existing planning documents, they would not result in a significant effect on the environment. Therefore, the proposed programs are appropriately exempt from further CEQA review under the common-sense exemption (CEQA Guidelines Section 15061(b)(3)).

3. FINDINGS CONCERNING CEQA EXEMPTION

Table 3-1 Proposed Housing Element and CEQA Determination

Programs	California State Code Section	CEQA Determination
<p>Program 5 In compliance with State law, the city will review the zoning code and amend as necessary to allow residential care facilities serving six or fewer clients in all residential zones without a conditional use permit and care facilities with 7 or more persons consistent with other similar housing types).</p>	<p>Health and Safety Code Sections 1500 et seq.; Government Code Section 65583(c)(3)</p>	<p>This program involves regulatory amendments to ensure consistency with state law and does not result in a direct physical change to the environment. Any indirect housing-facilitating actions would occur within existing land use designations and zoning.</p>
<p>Program 24 The city will establish a written policy or procedure and other guidance as appropriate to specify the SB 35 streamlining approval process and standards for eligible projects, as set forth under Government Code Section 65913.4. Additionally, the City will develop a preliminary application form and procedure or will adopt the Preliminary Application Form developed by HCD pursuant to SB 330.</p>	<p>Government Code Section 65913.4 Senate Bill 330</p>	<p>Administrative actions to implement state-mandated procedures. Any future development facilitated would occur consistent with existing land use and zoning regulations.</p>
<p>Program 25 The City of Live Oak will cooperate with the homeless shelter providers in the area to assist the needs of individuals and families without permanent housing. In addition, the city will support the development of transitional housing facilities to assist such persons in returning to permanent housing. This program consists of the following actions:</p> <ul style="list-style-type: none"> ▪ The city will allow for the expansion of existing homeless facilities and the siting of transitional housing facilities under its Zoning Ordinance (see Programs 29). ▪ The city will meet with homeless shelter and service providers to determine future siting needs and the appropriate locations for such facilities. 	<p>Government Code Section 65583</p>	<p>This program consists of policy coordination and facilitation efforts and does not directly authorize development. Any future housing or facility development would occur on sites consistent with existing land use designations and zoning.</p>

3. FINDINGS CONCERNING CEQA EXEMPTION

Programs	California State Code Section	CEQA Determination
<p>Program 28 In compliance with State law, the City of Live Oak will review the Zoning Code and amend as necessary to provide a ministerial process for reasonable accommodation requests for persons with disabilities seeking equal access to housing in application of zoning laws and other land use regulations. The City of Live Oak will publish information on its permit procedures in the form of brochures that are available at the permit counter at City Hall.</p>	<p>Government Code Sections 65583(a)(5), 65008; Title 42 United States Code (U.S.C.) Section 3601 et seq. (Fair Housing Act)</p>	<p>Regulatory amendments and informational materials that do not result in direct physical environmental impacts. Any accommodations would occur within existing development standards and zoning.</p>
<p>Program 29 In compliance with State law, the City of Live Oak will review and amend the Municipal Code to:</p> <ul style="list-style-type: none"> ▪ Define and permit both transitional and supportive housing as a residential use in all zones allowing residential uses, treated no differently than residential dwellings of the same type in the same zone (Government Code Section 65583 (a)(5)). Specifically, permit transitional and supportive housing in the R-1, R-2 and allow supportive housing in the C-MU and C-MU (D) zones similar to other residential uses of the same type. Additionally, the City will allow supportive housing as a permitted use without discretionary review in zones where multifamily and mixed-use developments are permitted, including nonresidential zones permitting multifamily uses (Government Code Section 65651). ▪ Permit low-barrier navigation centers—defined as low-barrier, temporary, service-enriched shelters to help homeless individuals and families quickly obtain permanent housing—by right in zones where mixed uses are allowed or in nonresidential zones that permit multifamily housing (Government Code Section 65662). ▪ Permit manufactured homes the same as single family dwellings. ▪ Permit accessory dwelling units (ADUs) consistent with State law found in Government Code sections 66310 – 66342. 	<p>Government Code Sections 65583 (a)(5), 65651, 65662, 66310 – 66342, 65583 (a)(4), 65583, subdivision (a)(4)</p>	<p>Amendments to ensure consistency with state law. Any development facilitated by these amendments would occur within existing land use designations and zoning and would not increase allowable density or intensity beyond what is currently permitted.</p>

3. FINDINGS CONCERNING CEQA EXEMPTION

Programs	California State Code Section	CEQA Determination
<ul style="list-style-type: none"> ▪ Review existing development and managerial standards for emergency shelters to ensure they are objective and comply with State law. Adopt parking standards for emergency shelters that do not require more parking for emergency shelters than for other residential or commercial uses in the same zone, in compliance with Government Code Section 65583 (a)(4), and update the City’s definition of emergency shelters to includes other interim interventions including but not limited to, navigation centers, bridge housing, and respite or recuperative care, pursuant to Government Code section 65583, subdivision (a)(4). 		

3. FINDINGS CONCERNING CEQA EXEMPTION

3.3 CONCLUSION

As analyzed in Section 3.2, *Analysis in Support of Findings*, the proposed project meets the criteria for the common-sense exemption. Accordingly, this document finds that a Notice of Exemption is appropriate for the proposed project pursuant to CEQA Guidelines Section 15061(b)(3)).

3.4 REFERENCES

Live Oak, City of. 2021. *2021-2029 Housing Element*.

<https://www.liveoakcity.org/home/showpublisheddocument/2244/638314013351070000>.

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

651 Bannan Street, Suite 400
Sacramento, CA 95811
(916) 263-2911 / FAX (916) 263-7453
www.hcd.ca.gov



May 7, 2026

Ben Moody, City Manager
City of Live Oak
9955 Live Oak Blvd
Live Oak, CA 95953

Dear Ben Moody:

RE: City of Live Oak's 6th Cycle (2021-2029) Revised Draft Housing Element

Thank you for submitting the City of Live Oak's (City) revised draft housing element update which was received for review on March 9, 2026 along with revisions received on May 5, 2026. The revisions were posted and made available to the public for seven days prior to review. Pursuant to Government Code section 65585, the California Department of Housing and Community Development (HCD) is reporting the results of its review.

The revised draft element, with revisions, meets the statutory requirements that were described in HCD's January 9, 2026 review. The housing element will substantially comply with State Housing Element Law (Gov. Code, § 65580 et seq) when the element is adopted, submitted to, and approved by HCD, in accordance with Government Code section 65585.

As a reminder, the City's 6th Cycle housing element was due May 15, 2021. As of today, the City has not completed the housing element process for the 6th cycle. The City's 6th cycle housing element no longer satisfies statutory requirements. HCD encourages the City to revise the element, adopt, and submit to HCD to regain housing element compliance.

Public participation in the development, adoption and implementation of the housing element is essential to effective housing planning. Throughout the housing element process, the City should continue to engage the community, including organizations that represent lower-income and special needs households, by making information regularly available and considering and incorporating comments where appropriate. Please be aware, any revisions to the element must be posted on the local government's website and to email a link to all individuals and organizations that have previously requested notices relating to the local government's housing element at least seven days before submitting to HCD.

For your information, pursuant to Government Code section 65583.3, subdivision (b), the City must utilize standards, forms, and definitions adopted by HCD when preparing the sites inventory and submit an electronic version of the sites inventory. While the City has submitted an electronic version of the sites inventory, if any changes occur, any future adopted versions of the element must also submit the electronic version of the sites inventory.

Several federal, state, and regional funding programs consider housing element compliance as an eligibility or ranking criteria. For example, the CalTrans Senate Bill (SB) 1 Sustainable Communities grant, the Affordable Housing and Sustainable Communities program, and HCD's Permanent Local Housing Allocation consider housing element compliance and/or annual reporting requirements pursuant to Government Code section 65400. With a compliant housing element, the City will meet housing element requirements for these and other funding sources.

For your information, some general plan element updates are triggered by housing element adoption. HCD reminds the City to consider timing provisions and welcomes the opportunity to provide assistance. For information, please see the Technical Advisories issued by the Governor's Office of Land Use and Climate Innovation at: <https://www.lci.ca.gov/planning/general-plan/guidelines.html>.

HCD appreciates the efforts of the City's housing element team during the housing element update. We are committed to assisting the City in addressing all statutory requirements of State Housing Element Law. If you have any questions or need additional technical assistance, please contact Irvin Saldana, of our staff, at Irvin.Saldana@hcd.ca.gov.

Sincerely,



Paul McDougall
Senior Program Manager

CITY OF LIVE OAK
STAFF REPORT

Date: June 3, 2026
To: Honorable Mayor & Members of the City Council
From: Ethan Gutierrez, Finance

Subject: FY2026-27 Proposed Budget

Summary: Recommendation: Review and Comment on FY2026-27
Proposed Budget and Fiscal Check-In for FY2025-26

Fiscal Impact: Informational and Discussion Item Only.

Purpose:

To provide a Proposed FY2026-27 Budget, then review expenditure and revenue projections with trends in comparison to the FY2025-26 Adopted/Amended Budget.

Background:

Prior to the commencement of each fiscal year on July 1, City management presents the proposed annual budget to the City Council for review, input, and consideration. Adoption of the annual budget represents one of the primary statutory responsibilities of the Mayor and City Council, with final adoption scheduled for June 17, 2026.

The proposed budget, as of June 3, 2026, is included herein. Development of the budget began with the Finance Director utilizing the mid-year projections presented to the City Council on February 18, 2026, with ongoing updates incorporated as actual financial data became available. Beginning on May 7, 2026, the Finance Department and City Manager conducted meetings with departmental staff to review projections, evaluate operational needs, and discuss priorities for FY2026-27. The City's management staff played a significant role throughout the budget development process and in the formulation of the FY2026-27 Proposed Budget.

Analysis:

The FY2026-27 Proposed Budget contains all the budgeted funds of the City, including General Fund, special revenue funds, and the Water and Sewer enterprise funds.

Included with the FY2026-27 Proposed Budget is a summary of changes from the prior FY2025-26 Adopted Budget. Also, the FY2026-27 GANN Appropriations Limit is included for review, which is required to have a posting period of 14 days or more prior to adoption.

Fiscal Impact:

Agenda Item 3.

Informational and Discussion Item Only.

Recommendation:

Review FY2026-27 Proposed Budget and Check-In for FY2025-26.

Attachments:

[Exhibit A - FY2026-27 Proposed Budget](#)

[Exhibit B - FY2026-27 GANN Appropriation Limit](#)



LIVE OAK

CALIFORNIA

FISCAL YEAR 2026-27

PROPOSED BUDGET



ELECTED OFFICIALS

Mayor
Vice-Mayor
Councilmember
Councilmember
Councilmember

Jeremy Chapdelaine
Aaron Pamma
Ashley Hernandez
Nancy Santana
Bob Woten

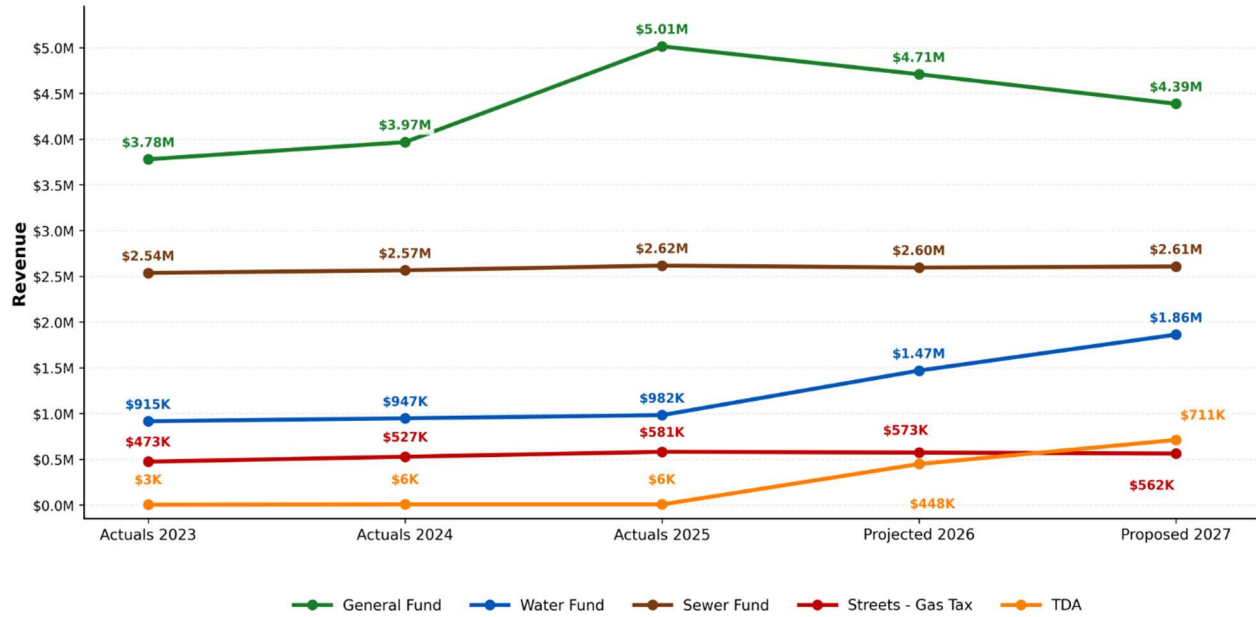
SUBMITTED BY

City Manager
Finance Director

Ben Moody
Ethan Gutierrez



City of Live Oak Top 5 Funds - Revenue at a Glance FY2023-24 Actuals to FY2026-27 Proposed



- The **General Fund** has experienced a decline in revenues over the past several years, primarily due to the exhaustion of one-time American Rescue Plan Act (ARPA) funding. Property Taxes & Assessments, which include CFD transfers supporting Public Safety, Pool, Recreation, and Animal Services operations, remain the City’s largest General Fund revenue source, comprising approximately 75% of total General Fund revenues. With economic development activity slowing, this revenue source is projected to experience steady but limited growth in the near term. In the absence of additional sustainable funding sources, continued operational efficiencies and strategic decision-making related to either enhancing revenues or reducing service levels will remain critical to maintaining long-term fiscal stability.
- The **Sewer Fund** has experienced relatively flat revenue growth over the past several years, with no significant increases projected under the current rate structure. The lack of a comprehensive rate adjustment has limited the Fund’s

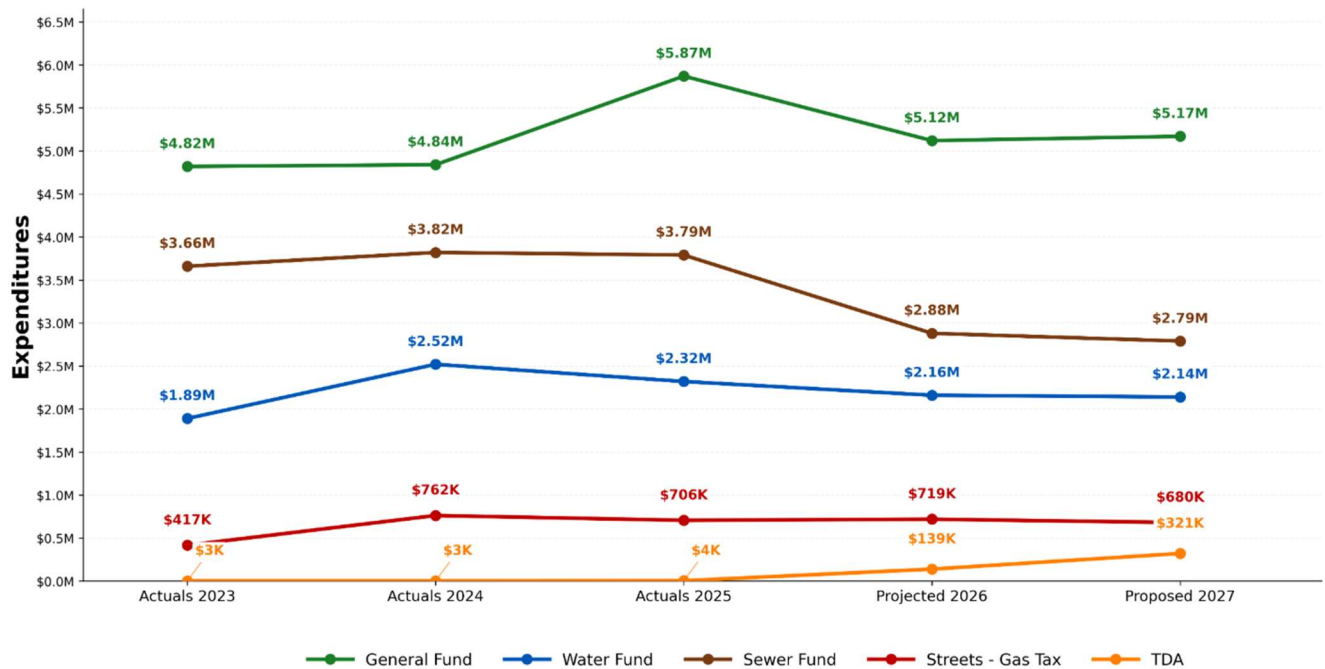
ability to keep pace with rising operational, maintenance, and infrastructure costs. As a result, the Sewer Fund has had limited capacity to build and maintain reserves necessary for future capital improvement projects and long-term system sustainability. Without additional revenue enhancements, including potential rate adjustments, the Fund's ability to address aging infrastructure and future capital needs will continue to be constrained.

- The **Water Fund** has begun to experience revenue growth following the implementation of the phased rate adjustments adopted through the 2025 Water Rate Study. The phased-in approach has provided a positive trajectory for the Fund and is expected to gradually improve revenues in accordance with the financial plan outlined in the study. However, despite these increases, current revenues are still not keeping pace with rising operational, maintenance, and infrastructure-related expenditures. At present, the Fund is nearing the ability to provide sufficient revenues to support ongoing operations, but remains limited in its ability to build reserves, address deferred maintenance, or fund significant capital improvement needs without continued implementation of the rate plan and additional long-term financial stabilization efforts.
- The **Streets - Gas Tax Fund** has historically experienced steady revenue growth over the years, primarily driven by statewide fuel tax allocations and transportation-related funding formulas. However, current projections provided through California City Finance indicate that revenues may begin to decline in the near future due to factors such as improved fuel efficiency, shifts toward electric vehicles, and reduced fuel consumption trends statewide potentially related to current gas prices. Staff will continue to closely monitor revenue performance and funding projections, while also identifying opportunities to offset eligible roadway and transportation expenditures through alternative funding sources such as Transportation Development Act (TDA) funds when applicable. These efforts will help preserve Gas Tax funding capacity and support the long-term sustainability of street maintenance and transportation infrastructure programs.
- The **Transportation Development Act (TDA) Fund** represents an important transportation funding source for the City's roadway and eligible transportation-related projects. Historically, there had been an approximate five-year delay in securing and claiming available TDA allocations prior to FY2025-26. Staff have since prioritized efforts to address the backlog and successfully secured the FY2021-22 TDA allocation during FY2025-26. Building upon this progress, staff plan to pursue and secure the FY2022-23 allocation during FY2026-27. Moving forward, staff are committed to continuing the annual claim process in order to

fully capture available funding opportunities and bring the City current on outstanding allocations. These efforts will enhance the City's ability to support roadway maintenance, transportation improvements, and eligible matching fund requirements while maximizing the use of available external funding sources.



City of Live Oak Top 5 Funds - Expenditure at a Glance FY2023-24 Actuals to FY2026-27 Proposed



- The **General Fund** has experienced expenditure increases over the past several years driven by rising personnel, contractual, and operational costs associated with maintaining core City services. However, recent proposed budgetary adjustments are intended to improve the long-term sustainability of the Fund with the understanding of reduced services not to be taken lightly or a true long-term goal but is seen as a need to find sustainability for the Fund. These efforts include planned reductions to public safety service contracts, increased oversight and management of contracted work, transitioning certain contracted services to either in-house City staffing or new City staff, and the deletion of select positions. Collectively, these operational changes are intended to better align expenditures with available revenues to the extent feasible.

- The **Sewer Fund** has maintained relatively steady operational expenditures in recent years; however, the projected FY2025-26 and proposed FY2026-27 expenditure figures do not include annual depreciation expenses, which average approximately \$1.1 million annually. As a result, the presented expenditure trends may understate the true long-term cost of operating and maintaining the City’s sewer infrastructure system. With current revenues just almost being sufficient enough to support ongoing operations (without depreciation included), the Fund remains limited in its ability to adequately

address long-term capital replacement and infrastructure rehabilitation needs without future revenue enhancements or additional funding sources.

- The **Water Fund** has similarly maintained relatively stable operational expenditures over the past several years, though the projected FY2025-26 and proposed FY2026-27 expenditure figures do not include annual depreciation expenses, which average approximately \$400,000 annually. As a result, the Fund is nearing closer to generating revenues that are sufficient to support day-to-day operations (without depreciation included) within a couple years due the 2025 Water Study, but it will still remain constrained in its ability to build reserves for future capital improvements and infrastructure replacement needs. Additionally, the scheduled FY2029-30 repayment related to the advance from Connection Fees further limits the Fund's long-term financial flexibility and capacity to fund major capital projects which may include hindering operations in the future.

- The **Streets - Gas Tax Fund** has maintained relatively steady expenditure levels in recent years, primarily supporting roadway maintenance and transportation-related activities. While expenditures have remained stable, staff anticipate a potential reduction in Gas Tax utilization in future years as efforts continue to identify eligible Transportation Development Act (TDA) funding opportunities that can offset roadway and transportation expenditures when applicable. These efforts are intended to preserve Gas Tax funding capacity and maximize the use of available external transportation funding sources.

- The **Transportation Development Act (TDA) Fund** has experienced increased expenditure activity as staff actively work to identify and implement eligible transportation-related projects in order to fully utilize available TDA allocations. With the City committed to bringing previously delayed TDA claims current, staff are prioritizing the use of these funds for eligible roadway, transportation, and matching fund purposes. As additional allocations are secured and claimed, expenditures within the TDA Fund are anticipated to continue increasing in alignment with eligible project implementation and funding utilization efforts.



Noteworthy Discussion

Expenditures	FY2025-26 Budgeted Costs	FY2026-27 Proposed Budget	Cost Difference	Notes
Public Safety				
Fire Services	1,300,000	750,000	(550,000)	Reduced Contract Services Planned
Police Services	2,800,000	1,750,000	(1,050,000)	Reduced Contract Services Planned
Subtotal	4,100,000	2,500,000	(1,600,000)	
Community & Economic Development				
BPR Consulting Group	240,000	-	(240,000)	Eliminate Contract
JC Nelson Consulting	120,000	50,000	(70,000)	Reduced Contracts (Solar Proj Only)
Associate Planner	150,000	-	(150,000)	Reallocated Position
Community & Economic Development Director	-	228,000	228,000	New Position
Code Enforcement - EH	-	25,000	25,000	New Position
Assistant Planner - EH	-	40,000	40,000	New Position
Miguel (Mike) Campos	-	100,000	100,000	New Contract
Subtotal	510,000	443,000	(67,000)	
Engineering				
Rolls, Anderson & Rolls	324,000	216,000	(108,000)	Increased Oversight of Contract Use
Subtotal	324,000	216,000	(108,000)	
Finance				
Eide Bailly	270,000	25,000	(245,000)	Reduced Contracts
Finance Director	-	235,000	235,000	New Position
Subtotal	270,000	260,000	(10,000)	
Parks & Recreation				
Parks Maintenance Worker I	120,000	-	(120,000)	End Employment
Maintenance Worker - Temp	-	21,500	21,500	New Position
Maintenance Worker - Temp	-	21,500	21,500	New Position
Recreation	21,500	-	(21,500)	End Employment
Subtotal	141,500	43,000	(98,500)	
Grand Total	5,345,500	3,462,000	(1,883,500)	

Revenues	FY2025-26 Budgeted Revenue	FY2025-26 Projected Revenue	FY2026-27 Proposed Budget	Notes
ARPA	-	254,459	-	Exhausted Funding
COPS	525,000	932,591	215,000	Baseline Revenue
TDA	-	444,000	700,789	Captured Funding (TDA)
PLHA	-	-	135,000	Captured Funding (PLHA); 5% to GF
Master Fee Schedule Updates	Various	Various	75,000	Updated All City Fees to assist with Cost Recovery; 50% of fees not updated since 2003
Grand Total	525,000	1,631,050	1,125,789	



**POSITION ALLOCATION
FISCAL YEAR 2026-27**

Proposed Full-time Positions

Departments	FY2025-26 Approved Positions	FY2026-27 Proposed Budget	Change from 2025-26 to 2026-27	Notes	Extra Help	FY2025-26 Approved Positions	FY2026-27 Proposed Budget	Change from 2025-26 to 2026-27	Notes
Administration:					Elected/Appointed				
City Manager	1.00	1.00	-		Council:				
City Clerk	1.00	1.00	-		Mayor	1.00	1.00	-	
Executive Assistant to City Manager	1.00	-	(1.00)	Perm Delete	Vice-Mayor	1.00	1.00	-	
Management Analyst	1.00	1.00	-		City Council Member	3.00	3.00	-	
Finance:					City Treasurer (Vacant)	1.00	-	(1.00)	Hold
Finance Director	1.00	1.00	-		Part Time and/or Temporary Employees				
Finance Services Manager	1.00	1.00	-		Parks & Recreation:				
Management Analyst	1.00	1.00	-		Maintenance Worker	1.00	3.00	2.00	New (2)
Senior Administrative Assistant	3.00	2.00	(1.00)	Perm Delete	Recreation Leader I / II	32.00	32.00	-	
Parks & Recreation:					Aquatic Supervisor	1.00	1.00	-	
Parks & Recreation Director	1.00	1.00	-		Head Lifeguard	2.00	2.00	-	
Management Analyst	1.00	1.00	-		Lifeguards	16.00	16.00	-	
Lead Park Maintenance Worker	1.00	1.00	-		Public Works & Utilities				
Park Maintenance Worker - I / II / III	3.00	2.00	(1.00)	Hold	Maintenance Worker	1.00	1.00	-	
Public Works & Utilities:					Community & Economic Development:				
Public Works Director	1.00	-	(1.00)	Hold	Code Enforcement Officer	1.00	1.00	-	
Chief Plant Operator	1.00	-	(1.00)	Perm Delete	Assistant Planner	1.00	1.00	-	
Water Wastewater Plant Supervisor	-	1.00	1.00	New	Intern	-	1.00	1.00	New
Water & Wastewater Treatment Plant Operator - I / II / III	3.00	3.00	-		Contracts				
Lead PW Maintenance Worker	1.00	1.00	-		City Attorney	1.00	1.00	-	
PW Maintenance Worker - I / II / III	2.00	2.00	-		City Engineer	1.00	1.00	-	
Administrative Assistant-Treatment Plant	1.00	1.00	-		Chief Building Official/Inspector	1.00	1.00	-	
Principal Engineer (Contract)	1.00	-	(1.00)	Perm Delete	Subtotal				
Associate Engineer (Contract)	1.00	-	(1.00)	Perm Delete		31.00	22.00	(9.00)	
Community & Economic Development:									
Community & Economic Development Director	1.00	1.00	-						
Chief Building Official/Inspector	1.00	-	(1.00)	Perm Delete					
City Planner	1.00	-	(1.00)	Perm Delete					
Associate Planner	1.00	-	(1.00)	Perm Delete					

FT Position Change Summary	Count
25-26 Approved Positions	31.00
Perm Delete	(8.00)
Hold	(2.00)
New	1.00
26-27 Total Budgeted Positions	22.00



CITY OF LIVE OAK
Summary of General Fund Expenditure Changes
From Adopted/Amended FY2025-26 to Proposed FY2026-27

Expenditures				
Expenditure Category	Item	Increase / (Decrease)	Change	Notes
Salaries & Benefits				
	Health Insurance	Increase	\$ 90,000	Projected 12% Increase
	Cost of Living Adjustment (COLA)	Increase	42,000	1.25% Effective 07/01/2026, per MOU
	PERS - Employer Contributions	Increase	49,000	Combination of increased wages and FT staff
	PERS - UAL	Increase	27,000	PERS UAL - Annual Increase
	Finance Director	Increase	70,000	Full Year
	Community & Economic Director	Increase	100,000	Full Year
	Maintenance Worker (Temp)	Increase	21,500	Additional support for Deletion of PMW I
	Maintenance Worker (Temp)	Increase	21,500	Additional support for Deletion of PMW I
	Park Maintenance Worker I	(Decrease)	(120,000)	Perm Delete of Position
	Recreation Leader	(Decrease)	(22,000)	Perm Delete of Position
	Total Salaries & Benefits		\$ 279,000	
Material, Services, & Supplies				
	Small Tools and Equipment	Increase	20,000	Pool Vacuum & Sweep; Exterior Security Cameras & Screens
	Professional Development	Increase	15,000	Staff Trainings
	Repair & Maintenance	Increase	27,000	Fire Station & City Hall Repairs
	Special Dept Expense	Increase	70,000	Revenue Measure & Fire Assessment
	Dues & Subscriptions	Increase	19,000	Dues & Subscriptions - General Inflation
	Various Accounts	Increase	37,000	Materials & Supplies - General Inflation
	Professional Services	(Decrease)	(1,430,000)	Public Safety Contracts & Others
	Total Materials, Services, & Supplies		\$ (1,242,000)	
Debt Service				
	Principal & Interest	Increase	120,000	Fire Engine - Loan
	Total Debt Service		\$ 120,000	
Capital Projects				
	Capital Outlay - IT	Increase	12,000	Various IT Projects
	Capital Outlay - Pool	(Decrease)	(200,000)	Removal of Pool Rehab
	Total Capital Projects		\$ (188,000)	
Transfers In				
	Transfers In	(Decrease)	314,000	Reduction in COPS Transfers (Contra Expense)
	Total Transfers In		\$ 314,000	
	Total Net Change - Increase / (Decrease)		\$ (717,000)	Overall Decrease
	Adopted/Amended FY2025-26 Budget		\$ 5,892,000	
	Proposed FY2026-27 Budget		(5,175,000)	
	Difference		\$ (717,000)	



CITY OF LIVE OAK
Summary of Water Fund Expenditure Changes
From Adopted/Amended FY2025-26 to Proposed FY2026-27

Expenditures				
Expenditure Category	Item	Increase / (Decrease)	Change	Notes
Salaries & Benefits				
	Salaries & Benefits Reallocations	Increase	\$ (120,000)	Corrected Allocation of Labor
	Extra Help Budget	(Decrease)	(40,000)	Reduced Extra Help Budget
	Overtime	Increase	17,000	Budgeted based on current trend
	Total Salaries & Benefits		\$ (143,000)	
Material, Services, & Supplies				
	Chemicals	Increase	22,000	General Inflation and Current Trend
	Repair & Maintenance	Increase	56,000	Anticipated repairs - 2 Booster pump rebuilds, SCADA, Backwash valves
	Repair Distribution System	Increase	61,000	Anticipated repairs - Meters, hydrants, valves
	Repair & Maint Building	Increase	11,000	HVAC
	Repair & Maint Vehicles	Increase	5,000	Corrected Allocation
	Professional Services	(Decrease)	(19,000)	Reduced Contracts
	Special Dept Expense	(Decrease)	(250,000)	Arsenic Removal
	Property & Other Insurance	(Decrease)	(55,000)	Corrected Allocation & corrected budget
	Dues & Subscriptions	Increase	11,000	Meter Software
	Various Accounts	Increase	36,000	Materials & Supplies - General Inflation
	Total Materials, Services, & Supplies		\$ (122,000)	
Debt Service				
	N/A			
	Total Debt Service		\$ -	
Capital Projects				
	Capital Outlay	Increase	43,000	BPS Communications
	Capital Outlay - IT	Increase	3,000	Various IT Projects
	Capital Asset	(Decrease)	(33,000)	Removed Vehicle (Tractor) Purchase; Procured
	Capital Outlay - Pool	(Decrease)	(750,000)	Rate Study - Remove
	Total Capital Projects		\$ (737,000)	
Transfers In				
	N/A			
	Total Transfers In		\$ -	
	Total Net Change - Increase / (Decrease)		\$ (1,002,000)	Overall Decrease
	Adopted/Amended FY2025-26 Budget		\$ 3,139,000	
	Proposed FY2026-27 Budget		(2,137,000)	
	Difference		\$ (1,002,000)	



CITY OF LIVE OAK
Summary of Sewer Fund Expenditure Changes
From Adopted/Amended FY2025-26 to Proposed FY2026-27

Expenditures				
Expenditure Category	Item	Increase / (Decrease)	Change	Notes
Salaries & Benefits				
	Salaries & Benefits Reallocations	(Decrease)	(128,000)	Corrected Allocation of Labor
	Extra Help Budget	(Decrease)	(41,000)	Reduced Extra Help Budget;
	Overtime	Increase	17,000	Budgeted based on current trend
	Total Salaries & Benefits		\$ (152,000)	
Material, Services, & Supplies				
	Repair & Maintenance WWTP	(Decrease)	(145,000)	Decreased Maintenance Needs
	Repair/Maint Collection System	(Decrease)	(125,000)	Decreased Maintenance Needs
	Professional Services	(Decrease)	(76,000)	Decreased Contracts
	Utilities	(Decrease)	(137,000)	Fixed utility issue at plant; costs normalizing
	Property & Other Insurance	(Decrease)	(21,000)	Corrected Allocation
	Sludge Removal	(Decrease)	(80,000)	Every 3-5 years completed in mass; reducing Solar Project - To be brought to Council when Contract awarded
	Solar Project Expense	(Decrease)	(100,000)	awarded
	Liability Insurance	Increase	9,000	Increase in projected premiums
	Dues & Subscriptions	Increase	10,000	CV Clean Water, SCADA software, WIMS
	Various Accounts	Increase	21,000	Materials & Supplies - General Inflation
	Total Materials, Services, & Supplies		\$ (644,000)	
Debt Service				
	Principal & Interest	Increase	2,000	Based on Repayment Schedule
	Total Debt Service		\$ 2,000	
Capital Projects				
	Capital Asset	Increase	3,000	Utility Line Locator
	Capital Outlay - IT	Increase	8,000	Various IT Projects
	Capital Asset - Vehicles	(Decrease)	(33,000)	Removed Vehicle (Tractor) Purchase; Procured
	Capital Outlay - Sludge	(Decrease)	(65,000)	Sludge Removal Solar Project - To be brought to Council when Contract awarded
	Capital Outlay - Solar Project	(Decrease)	(810,000)	awarded
	Total Capital Projects		\$ (897,000)	
Transfers In				
	Transfers In	(Decrease)	(125,000)	Removed Interfund Transfer
	Total Transfers In		\$ (125,000)	
	Total Net Change - Increase / (Decrease)		\$ (1,816,000)	Overall Decrease
	Adopted/Amended FY2025-26 Budget	\$	4,534,000	
	Proposed FY2026-27 Budget		(2,718,000)	
	Difference	\$	(1,816,000)	



CITY OF LIVE OAK
Summary of Streets - Gas Tax Fund Expenditure Changes
From Adopted/Amended FY2025-26 to Proposed FY2026-27

Expenditures				
Expenditure Category	Item	Increase / (Decrease)	Change	Notes
Salaries & Benefits				
	Health Insurance	Increase	\$ 25,000	Projected 12% Increase
	Cost of Living Adjustment (COLA)	Increase	16,000	1.25% Effective 07/01/2026, per MOU
	PERS - Employer Contributions	Increase	9,000	Combination of increased wages and FT staff
	Maintenance Worker	Increase	29,000	EH Maintenance Worker to FT
	Finance Director	Increase	8,000	Full Year Allocation
	Elected Officials	Increase	6,000	Corrected Allocation of Elected Officials
	Overtime	Increase	3,000	Increased based on current trend
	Extra Help Budget	(Decrease)	(47,000)	Reduced Extra Help Budget; EH to FT
	PERS UAL	(Decrease)	(20,000)	Corrected Allocation of UAL
	Total Salaries & Benefits		<u>\$ 29,000</u>	
Material, Services, & Supplies				
	Repair & Maintenance	Increase	20,000	Increased based on current trend
	Total Materials, Services, & Supplies		<u>\$ 20,000</u>	
Debt Service				
	N/A		-	
	Total Debt Service		<u>\$ -</u>	
Capital Assets & Projects				
	Capital Outlay - IT	Increase	5,000	Various IT Projects
	Capital Outlay - Vehicles & Heavy Equipment	(Decrease)	(83,000)	Removal of Pool Rehab
	Total Capital Projects		<u>\$ (78,000)</u>	
Transfers In				
	N/A		-	
	Total Transfers In		<u>\$ -</u>	
	Total Net Change - Increase / (Decrease)		\$ (29,000)	Overall Decrease
	Adopted/Amended FY2025-26 Budget	\$	672,000	
	Proposed FY2026-27 Budget		<u>(643,000)</u>	
	Difference	\$	<u>(29,000)</u>	



CITY OF LIVE OAK
Capital Asset & Capital Project Listing
 by Department/Fund
 FY 2026-27

Priority	C#	Capital Type	Fund	Department	Account #	FY2026-27 Proposed	Budgeted (Y/N)	Reasoning
Critical	CA2027-01	Utility Line Locator	012	1200 - Water	5704	\$ 2,475	Y	Cost Avoidance
			013	1300 - Sewer	5704	2,550	Y	Cost Avoidance
			014	1400 - Streets	5704	2,475	Y	Cost Avoidance
			Total				\$ 7,500	
Moderate	CA2027-02	Portable Generator	012	1200 - Water	5704	\$ 1,980	N	Funding Priorities
			013	1300 - Sewer	5704	2,040	N	Funding Priorities
			014	1400 - Streets	5704	1,980	N	Funding Priorities
			Total				\$ 6,000	
Moderate	CA2027-03	Portable Lift	010	1030 - Parks	5703	\$ 6,250	N	Funding Priorities
			012	1200 - Water	5703	6,250	N	Funding Priorities
			013	1300 - Sewer	5703	6,250	N	Funding Priorities
			014	1400 - Streets	5703	6,250	N	Funding Priorities
			Total				\$ 25,000	
Moderate	CA2027-04	Corp Yard Gate	010	1030 - Parks	5703	\$ 2,500	N	Funding Priorities
			012	1200 - Water	5703	2,500	N	Funding Priorities
			013	1300 - Sewer	5703	2,500	N	Funding Priorities
			014	1400 - Streets	5703	2,500	N	Funding Priorities
			Total				\$ 10,000	
Moderate	CA2027-05	Stump Grinder	010	1030 - Parks	5704	\$ 1,250	N	Funding Priorities
			012	1200 - Water	5704	1,250	N	Funding Priorities
			013	1300 - Sewer	5704	1,250	N	Funding Priorities
			014	1400 - Streets	5704	1,250	N	Funding Priorities
			Total				\$ 5,000	
Moderate	CA2027-06	Sidewalk Grinder	010	1030 - Parks	5704	\$ 2,000	N	Funding Priorities
			012	1200 - Water	5704	2,000	N	Funding Priorities
			013	1300 - Sewer	5704	2,000	N	Funding Priorities
			014	1400 - Streets	5704	2,000	N	Funding Priorities
			Total				\$ 8,000	
Moderate	CA2027-07	Heavy Duty Trailer	010	1030 - Parks	5703	\$ 3,750	N	Funding Priorities
			012	1200 - Water	5703	3,750	N	Funding Priorities
			013	1300 - Sewer	5703	3,750	N	Funding Priorities
			014	1400 - Streets	5703	3,750	N	Funding Priorities
			Total				\$ 15,000	
Moderate	CA2027-08	Bank Mower	010	1030 - Parks	5703	\$ 1,500	N	Funding Priorities
			012	1200 - Water	5703	1,500	N	Funding Priorities
			013	1300 - Sewer	5703	1,500	N	Funding Priorities
			014	1400 - Streets	5703	1,500	N	Funding Priorities
			Total				\$ 6,000	
Moderate	CA2027-09	Jack Hammer	014	1400 - Streets	5703	\$ 5,000	N	Funding Priorities
			Total				\$ 5,000	

Requested Capital Asset	
010 - GF	\$ 17,250
012 - Water	21,705
013 - Sewer	21,840
014 - Streets	26,705
Total	\$ 87,500

Proposed Funding Capital Asset	
010 - GF	\$ -
012 - Water	2,475
013 - Sewer	2,550
014 - Streets	2,475
Total	\$ 7,500



CITY OF LIVE OAK
Capital Asset & Capital Project Listing
 by Department/Fund
 FY 2026-27

Priority	C#	Capital Type	Fund	Department	Account #	FY2026-27 Proposed	Budgeted (Y/N)	Reasoning
Critical	CP2027-01	Firewall Upgrade (IT)	010	0000 - Non-Dept	5705	\$ 800	Y	Cost Savings with Implementation
			012	1200 - Water	5705	500	Y	Cost Savings with Implementation
			013	1300 - Sewer	5705	500	Y	Cost Savings with Implementation
			014	1400 - Streets	5705	200	Y	Cost Savings with Implementation
						Total		\$ 2,000
Critical	CP2027-02	Sever to Cloud Migration (IT)	010	0000 - Non-Dept	5705	\$ 10,000	Y	Cost Savings with Implementation
			012	1200 - Water	5705	6,250	Y	Cost Savings with Implementation
			013	1300 - Sewer	5705	6,250	Y	Cost Savings with Implementation
			014	1400 - Streets	5705	2,500	Y	Cost Savings with Implementation
						Total		\$ 25,000
Critical	CP2027-03	Sewer Internet - Starlink (IT)	010	0000 - Non-Dept	5705	\$ 1,200	Y	Cost Avoidance
			012	1200 - Water	5705	750	Y	Cost Avoidance
			013	1300 - Sewer	5705	750	Y	Cost Avoidance
			014	1400 - Streets	5705	300	Y	Cost Avoidance
						Total		\$ 3,000
Critical	CP2027-04	Communication Improvements - BPS	012	1200 - Water	5705	\$ 35,000	Y	Operational Need
			Total		\$ 35,000			
Critical	CP2027-05	Garden Glen Phase I - Design & Shade Structure Install	010	1030 - Parks	5705	\$ 50,000	N	Funding Priorities
			Total		\$ 50,000			
Critical	CP2027-06	Pool Rehab	010	1040 - Pool Operations	5705	\$ 250,000	N	Contingent on Prop 64 Grant Approval
			Total		\$ 250,000			
Moderate	CP2027-07	SR-99 Street Light Fuse Box/Outlet Relocation	015	1500 - TDA	5705	\$ 16,000	Y	Available TDA Funding
			Total		\$ 16,000			
Moderate	CP2027-08	Planning/Building Software	010	1015 - Comm Dev	5705	\$ 50,000	N	Funding Priorities
			010	1020 - Building Inspection	5705	50,000	N	Funding Priorities
						Total		\$ 100,000
Moderate	CP2027-09	Pool Shade Structure	010	1040 - Pool Operations	5705	\$ 20,000	N	Funding Priorities
			Total		\$ 20,000			
Moderate	CP2027-10	Bathroom/Water Damage	010	1050 - Police Services	5705	\$ 15,000	N	Funding Priorities
			Total		\$ 15,000			
Moderate	CP2027-11	Playground Structure Repair/ Replacement	010	1030 - Parks	5705	67,500	N	Funding Priorities
			Total		\$ 67,500			

Requested Capital Project	
010 - GF	\$ 514,500
012 - Water	42,500
013 - Sewer	7,500
014 - Streets	3,000
015 - TDA	16,000
Total	\$ 583,500

Proposed Funding Capital Project	
010 - GF	\$ 12,000
012 - Water	42,500
013 - Sewer	7,500
014 - Streets	3,000
015 - TDA	16,000
Total	\$ 81,000



**CITY OF LIVE OAK
PROJECTED ENDING FUND BALANCE
FY 2025-26**

Fund Number	Fund Name	Audited Fund Balance FY 2025	FY2025-26 Projected Revenues	FY2025-26 Projected Expenditures	Projected Ending Balance FY 2026
Governmental Funds					
10	General Fund	1,644,632	4,708,596	(5,117,268)	1,235,960
14	Streets - Gas Tax	337,761	573,036	(719,433)	191,364
15	TDA Transportation Tax	260,857	447,686	(139,298)	569,245
16	Traffic Safety	51,135	8,103	(58,305)	933
18	Sidewalk Improvement	19,273	270	-	19,543
20	Street Lighting	104,605	57,767	(57,858)	104,514
21	CFD 92-1 Mello Roos	1,015	109,360	(110,375)	-
22	Fire Assessment	1,950	132,756	(134,706)	-
23	Fire CFD 2004-1	419	145,674	(146,093)	-
24	Police CFD 2004-1	1,134	398,418	(399,552)	-
25	Animal Control CFD 2004-1	2,326	23,265	(25,591)	-
26	Street Lighting CFD 2004-1	(67,745)	23,854	(30,388)	(74,279)
27	Rec/Pool CFD 2004-1	19,695	182,902	(202,597)	-
28	Drainage CFD 2004-1	209,328	26,605	(14,670)	221,263
30	Parks AB1600	583,602	8,428	-	592,030
31	Community Ctr AB1600	384,963	6,221	-	391,184
32	Public Works AB 1600	133,270	2,013	-	135,283
33	Gen Gov't AB1600	564,026	8,190	-	572,216
34	Police AB1600	95,527	2,064	-	97,591
35	Fire AB1600	75,354	1,704	-	77,058
36	Roads/Signals AB1600	536,083	16,060	-	552,143
39	Flood Control AB 1600	2,419	34	-	2,453
52	Drainage Connection Fees	674,858	8,000	-	682,858
59	Capital Equipment Purchase Reserve	-	1,800	-	1,800
90	CDBG HR Program Income	-	16,316	-	16,316
92	HOME Housing Grants	-	2,434	(10,500)	(8,066)
96	PLHA	-	-	-	-
<i>Available balance based on cash balance</i>					
17	COPS*	468,700	657,650	(1,126,350)	(0)
58	ARPA Funding*	254,459	-	(254,459)	-
Enterprise Funds					
12	Water Enterprise**	(37,200)	1,469,120	(2,161,285)	(729,365)
13	Sewer Enterprise**	2,714,921	2,595,350	(2,881,838)	2,428,433
50	Water Connection Fees*	288,638	14,947	-	303,585
51	Sewer Connection Fees*	302,661	14,022	-	316,683
		9,628,666	11,662,645	(13,590,566)	7,700,745

* Balances based on cash balances

** Balances based on cash balance and does not include Depreciation



**CITY OF LIVE OAK
BUDGETED FUND BALANCE
FISCAL YEAR 2026-27**

Fund Number	Fund Name	Estimated Fund Balance FY 2026	FY2026-27 Proposed Budgeted Revenues	FY2026-27 Proposed Budgeted Expenditures	Proposed Ending Balance FY 2027
-------------	-----------	--------------------------------	--------------------------------------	--	---------------------------------

Government Funds

10	General Fund	1,235,960	4,386,161	(5,174,839)	447,282
14	Streets - Gas Tax	191,364	561,600	(679,769)	73,195
15	TDA Transportation Tax	569,245	710,789	(321,200)	958,834
16	Traffic Safety	933	8,000	(44,000)	(35,067)
18	Sidewalk Improvement	19,543	250	-	19,793
20	Street Lighting	104,514	58,275	(60,900)	101,889
21	CFD 92-1 Mello Roos	-	110,200	(110,200)	-
22	Fire Assessment	-	134,050	(134,050)	-
23	Fire CFD 2004-1	-	150,500	(150,500)	-
24	Police CFD 2004-1	-	408,500	(408,500)	-
25	Animal Control CFD 2004-1	-	23,650	(23,650)	-
26	Street Lighting CFD 2004-1	(74,279)	24,400	(31,000)	(80,879)
27	Rec/Pool CFD 2004-1	-	185,950	(185,950)	-
28	Drainage CFD 2004-1	221,263	27,200	(8,350)	240,113
30	Parks AB1600	592,030	8,200	-	600,230
31	Community Ctr AB1600	391,184	5,200	-	396,384
32	Public Works AB 1600	135,283	1,950	-	137,233
33	Gen Gov't AB1600	572,216	8,300	-	580,516
34	Police AB1600	97,591	3,700	-	101,291
35	Fire AB1600	77,058	2,900	-	79,958
36	Roads/Signals AB1600	552,143	15,000	-	567,143
39	Flood Control AB 1600	2,453	75	-	2,528
52	Drainage Connection Fees	682,858	12,000	-	694,858
59	Capital Equipment Purchase Reserve	1,800	1,800	-	3,600
90	CDBG HR Program Income	16,316	3,000	-	19,316
92	HOME Housing Grants	(8,066)	2,500	-	(5,566)
96	PLHA	-	135,000	(135,000)	-

Fund balance based on cash balance

17	COPS*	(0)	216,000	(216,000)	(0)
58	ARPA Funding*	-	-	-	-

Enterprise Funds

12	Water Enterprise**	(729,365)	1,862,500	(2,137,378)	(1,004,243)
13	Sewer Enterprise**	2,428,433	2,607,000	(2,788,213)	2,247,220
50	Water Connection Fees*	303,585	28,000	-	331,585
51	Sewer Connection Fees*	316,683	31,000	-	347,683
		7,700,745	11,733,650	(12,609,499)	6,824,896

* Balances based on cash balances

** Balances based on cash balance and does not include Depreciation



**CITY OF LIVE OAK
HISTORICAL & PROPOSED REVENUES BY FUND
FY 2026-27**

Fund	Revenue Actuals FY 2023	Revenue Actuals FY 2024	Revenue Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amounts FY 2026	Proposed Rev Budget FY 2027
General Fund	\$ 3,779,462	\$ 3,967,058	\$ 5,014,111	\$ 4,236,719	\$ 4,708,596	\$ 4,386,161
Water Enterprise	887,076	947,373	982,061	1,398,400	1,469,120	1,862,500
Sewer Enterprise	2,536,825	2,565,623	2,616,984	2,533,000	2,595,350	2,607,000
Streets - Gas Tax	472,975	527,175	581,109	534,756	573,036	561,600
TDA Transportation Tax	2,754	5,754	5,576	3,200	447,686	710,789
Traffic Safety	4,028	14,326	14,869	13,500	8,103	8,000
COPS	152,344	18,277	504,723	209,000	657,650	216,000
Sidewalk Improvement	349	417	409	500	270	250
Street Lighting	56,134	58,136	56,307	56,964	57,767	58,275
CFD 92-1 Mello Roos	129,039	129,119	119,097	105,200	109,360	110,200
Fire Assessment	130,895	134,846	132,666	134,800	132,756	134,050
Fire CFD 2004-1	133,587	142,259	144,149	139,322	145,674	150,500
Police CFD 2004-1	361,653	385,044	390,827	386,610	398,418	408,500
Animal Control CFD 2004-1	21,314	22,383	22,705	23,187	23,265	23,650
Street Lighting CFD 2004-1	22,673	22,966	23,467	23,237	23,854	24,400
Rec/Pool CFD 2004-1	166,208	175,992	178,491	177,831	182,902	185,950
Drainage CFD 2004-1	23,512	26,843	27,635	25,537	26,605	27,200
Parks AB1600	82,358	13,649	16,192	11,750	8,428	8,200
Community Ctr AB1600	22,775	8,319	9,042	5,750	6,221	5,200
Public Works AB 1600	15,668	3,138	3,588	2,450	2,013	1,950
Gen Gov't AB1600	30,378	12,660	13,292	8,500	8,190	8,300
Police AB1600	15,922	6,302	5,905	4,300	2,064	3,700
Fire AB1600	40,620	9,959	6,277	7,100	1,704	2,900
Roads/Signals AB1600	70,057	27,176	18,145	13,600	16,060	15,000
Flood Control AB 1600	218	52	51	75	34	75
Water Connection Fees	174,524	47,966	47,663	37,000	14,947	28,000
Sewer Connection Fees	214,058	47,608	47,454	39,000	14,022	31,000
Drainage Connection Fees	113,266	22,530	26,033	26,000	8,000	12,000
ARPA Funding	56,541	334,305	1,015,742	-	-	-
Capital Equipment Purchase Reserve	-	-	125,000	-	1,800	1,800
CDBG HR Program Income	23,501	10,397	10,772	-	16,316	3,000
HOME Housing Grants	62,070	4,424	7,838	-	2,434	2,500
PLHA	-	-	-	-	-	135,000
Total Revenues	\$ 9,802,784	\$ 9,692,076	\$ 12,168,180	\$ 10,157,288	\$ 11,662,645	\$ 11,733,650



**CITY OF LIVE OAK
SUMMARY OF PROPOSED REVENUES BY TYPE
FY 2026-27**

Fund	Type of Revenue	Revenue Actuals FY 2023	Revenue Actuals FY 2024	Revenue Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amounts FY 2026	Proposed Rev Budget FY 2027
General Fund	Charges for services	\$ 62,093	\$ 78,793	\$ 85,429	\$ 75,600	\$ 97,037	\$ 113,500
	Franchise Fees	298,307	303,031	312,355	312,225	309,103	330,250
	Intergovernmental	50,716	118,225	44,341	30,450	267,408	38,950
	Licenses, Fees, & Permits	276,862	306,084	216,126	247,600	192,650	250,200
	Other revenues	10,723	8,873	32,027	30,000	10,005	10,000
	Taxes	2,912,440	2,986,759	3,159,050	3,240,944	3,232,059	3,303,861
	Transfers	-	-	991,446	157,400	431,784	157,900
	Use of money and property	168,323	165,293	173,338	142,500	168,550	181,500
Water Fund	Water / Sewer Charges	915,239	947,373	981,655	1,398,400	1,469,120	1,862,500
	Other revenues	-	-	405	-	-	-
Sewer Fund	Transfers	-	-	-	-	-	-
	Use of money and property	42,052	70,442	64,599	38,000	38,000	32,000
	Water / Sewer Charges	2,494,773	2,495,182	2,551,980	2,495,000	2,557,350	2,575,000
	Other revenues	-	-	405	-	-	-
Streets - Gas Tax	Intergovernmental	465,726	510,986	575,189	532,256	569,397	559,100
	Use of money and property	7,249	16,190	5,514	2,500	3,639	2,500
	Other revenues	-	-	405	-	-	-
TDA Transportation Tax	Use of money and property	2,754	5,754	5,576	3,200	3,680	10,000
	Intergovernmental	-	-	-	-	444,006	700,789
Traffic Safety	Licenses, Fees, & Permits	2,754	13,674	13,956	13,000	7,500	7,500
	Use of money and property	1,274	652	913	500	603	500
COPS	Intergovernmental	145,426	1,205	491,617	200,000	512,000	210,000
	Use of money and property	6,918	17,072	13,106	9,000	5,650	6,000
Sidewalk Improvement	Use of money and property	349	417	409	500	270	250
Street Lighting	Intergovernmental	1,775	1,775	887	1,000	1,775	1,775
	Taxes	53,319	54,298	53,255	54,464	54,563	55,000
	Use of money and property	1,040	2,063	2,164	1,500	1,429	1,500
CFD 92-1 Mello Roos	Taxes	127,761	126,914	118,783	105,000	109,153	110,000
	Use of money and property	1,278	2,205	314	200	207	200
Fire Assessment	Taxes	130,728	134,084	132,596	134,650	132,710	134,000
	Use of money and property	167	762	69	150	46	50
Fire CFD 2004-1	Taxes	133,037	140,860	143,931	138,822	145,530	150,000
	Use of money and property	551	1,399	218	500	144	500
Police CFD 2004-1	Taxes	360,789	382,005	390,336	385,610	398,094	408,000
	Use of money and property	864	3,039	491	1,000	324	500
Animal Control CFD 2004-1	Taxes	20,968	22,201	22,685	23,137	23,252	23,600
	Use of money and property	347	182	20	50	13	50
Street Lighting CFD 2004-1	Taxes	21,691	22,966	23,467	23,137	23,854	24,400
	Use of money and property	983	-	-	100	-	-
Rec/Pool CFD 2004-1	Taxes	164,850	174,543	178,350	177,381	182,809	185,700
	Use of money and property	1,358	1,449	141	450	93	250
Drainage CFD 2004-1	Taxes	21,691	22,966	23,467	23,137	23,854	24,400
	Use of money and property	1,821	3,877	4,168	2,400	2,751	2,800
Parks AB1600	Licenses, Fees, & Permits	75,222	378	3,725	4,000	200	200
	Use of money and property	7,136	13,271	12,467	7,750	8,228	8,000
Community Ctr AB1600	Licenses, Fees, & Permits	18,501	-	881	1,000	100	200
	Use of money and property	4,274	8,319	8,161	4,750	6,121	5,000
Gov't Serv PW AB1600							



**CITY OF LIVE OAK
SUMMARY OF PROPOSED REVENUES BY TYPE
FY 2026-27**

Fund	Type of Revenue	Revenue Actuals FY 2023	Revenue Actuals FY 2024	Revenue Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amounts FY 2026	Proposed Rev Budget FY 2027
Gen Gov't AB1600	Licenses, Fees, & Permits	13,713	274	765	800	150	200
	Use of money and property	1,955	2,864	2,823	1,650	1,863	1,750
Police AB1600	Licenses, Fees, & Permits	24,003	482	1,338	1,500	300	300
	Use of money and property	6,375	12,178	11,954	7,000	7,890	8,000
Fire AB1600	Licenses, Fees, & Permits	13,146	264	733	800	150	200
	Use of money and property	2,776	6,038	5,172	3,500	1,914	3,500
Roads/Signals AB1600	Licenses, Fees, & Permits	36,393	732	2,029	2,100	400	400
	Use of money and property	4,227	9,227	4,248	5,000	1,304	2,500
Flood Control AB1600	Licenses, Fees, & Permits	64,932	16,038	6,842	7,000	8,100	7,000
	Use of money and property	5,125	11,138	11,303	6,600	7,960	8,000
Water Connection Fees	Use of money and property	218	52	51	75	34	75
Sewer Connection Fees	Licenses, Fees, & Permits	160,335	11,734	11,734	13,000	-	13,000
	Use of money and property	14,189	36,232	35,929	24,000	14,947	15,000
Drainage Connection Fees	Licenses, Fees, & Permits	199,166	14,088	14,088	16,000	-	16,000
	Use of money and property	14,892	33,520	33,366	23,000	14,022	15,000
ARPA Funding	Licenses, Fees, & Permits	106,864	1,985	3,949	4,000	-	4,000
	Use of money and property	6,402	20,545	22,084	22,000	8,000	8,000
CDBG HR Program Income	Intergovernmental	40,546	301,765	990,407	-	-	-
	Use of money and property	15,995	32,540	25,334	-	-	-
HOME Housing Grants	Use of money and property	23,501	10,397	10,772	-	16,316	3,000
PLHA	Use of money and property	62,070	4,424	7,838	-	2,434	2,500
	Intergovernmental	-	-	-	-	-	135,000
	Grand Total	\$ 9,802,788	\$ 9,692,078	\$ 12,168,986	\$ 10,157,288	\$ 11,520,845	\$ 11,731,850



**CITY OF LIVE OAK
HISTORICAL & PROPOSED EXPENDITURES BY FUND
FY 2026-27**

Fund	Exp Actuals FY 2023	Exp Actuals FY 2024	Exp Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
General Fund	\$ 4,817,425	\$ 4,840,229	\$ 5,865,375	\$ 5,891,834	\$ 5,117,268	\$ 5,174,839
Water Enterprise	1,892,582	2,524,660	2,316,359	3,138,911	2,161,285	2,137,378
Sewer Enterprise	3,655,640	3,815,731	3,792,901	4,567,274	2,881,838	2,788,213
Streets - Gas Tax	416,999	761,847	705,576	678,068	719,433	679,769
TDA Transportation Tax	2,971	2,582	4,084	5,800	139,298	321,200
Traffic Safety	-	-	-	44,000	58,305	44,000
COPS	145,426	76,205	526,617	537,500	1,126,350	216,000
Sidewalk Improvement	-	-	-	-	-	-
Street Lighting	47,723	45,437	61,515	63,800	57,858	60,900
CFD 92-1 Mello Roos	145,396	192,199	138,128	103,150	110,375	110,200
Fire Assessment	109,800	115,000	154,339	134,400	134,706	134,050
Fire CFD 2004-1	125,000	125,000	194,826	173,200	146,093	150,500
Police CFD 2004-1	305,150	329,514	509,066	381,900	399,552	408,500
Animal Control CFD 2004-1	21,000	21,000	25,500	25,500	25,591	23,650
Street Lighting CFD 2004-1	24,753	28,990	29,647	28,000	30,388	31,000
Rec/Pool CFD 2004-1	173,207	175,616	194,867	195,200	202,597	185,950
Drainage CFD 2004-1	4,650	3,729	8,289	12,000	14,670	8,350
Parks AB1600	14,947	39,191	9,300	50,000	-	-
Community Ctr AB1600	-	-	-	-	-	-
Public Works AB 1600	-	-	-	-	-	-
Gen Gov't AB1600	-	-	-	-	-	-
Police AB1600	-	-	183,440	50,000	-	-
Fire AB1600	-	-	348,383	50,000	-	-
Roads/Signals AB1600	-	-	-	-	-	-
Flood Control AB 1600	-	-	-	-	-	-
Water Connection Fees	-	-	-	-	-	-
Sewer Connection Fees	-	-	-	-	-	-
Drainage Connection Fees	-	-	-	-	-	-
ARPA Funding	40,546	301,765	990,407	-	254,459	-
Capital Equipment Purchase Reserve	-	-	-	-	-	-
CDBG HR Program Income	-	-	-	-	-	-
HOME Housing Grants	-	21,000	-	10,500	10,500	-
PLHA	-	-	-	-	-	135,000
	\$ 11,943,215	\$ 13,419,695	\$ 16,058,619	\$ 16,141,037	\$ 13,590,566	\$ 12,609,499



**CITY OF LIVE OAK
SUMMARY OF PROPOSED EXPENDITURES BY TYPE
FY 2026-27**

Fund	Type of Expenditure	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Budget FY 2026	Projected Amounts FY 2026	Proposed Budget FY 2027
General Fund	Salaries & Benefits	1,290,687	\$ 1,558,235	\$ 1,764,651	\$ 1,812,749	\$ 1,960,700	\$ 2,158,984
	Services & Supplies	1,426,085	1,342,099	1,563,396.32	1,444,085	1,395,657	1,554,280
	Fire Services	872,845	809,897	1,244,838.00	1,300,000	1,175,000	750,000
	Police Services	1,640,247	1,829,282	2,619,511.09	2,600,000	2,600,000	1,731,000
	Capital outlay	32,099	55,717	97,530.74	200,000	10,300	12,000
	Debt Service	157,968	160,999	106,261.52	-	119,723	119,725
	Transfers in	(603,800)	(916,000)	(1,530,813.91)	(1,465,000)	(2,144,113)	(1,151,150)
	Transfers out	1,294	-	-	-	-	-
Water Enterprise	Capital outlay	40,330	73,678	2,805	783,333	33,000	44,975
	Salaries & Benefits	679,563	1,092,094	792,003	975,220	787,664	832,543
	Services & Supplies	666,618	843,123	968,968	1,271,158	1,228,221	1,148,017
	Debt Service	37,519	35,742	34,104	72,000	72,000	71,450
	Miscellaneous	-	-	-	-	-	-
	Transfers out	-	-	37,200	37,200	38,600	38,600
	Depreciation	468,551	480,024	481,278	-	1,800	1,793
Sewer Enterprise	Debt Service	263,417	262,064	65,183	287,530	287,530	288,836
	Miscellaneous	-	-	-	-	-	-
	Salaries & Benefits	834,443	1,053,256	913,822	1,111,566	943,854	995,686
	Services & Supplies	1,393,072	1,296,676	1,487,832	2,067,939	1,496,304	1,422,498
	Transfers out	-	-	191,906	191,906	69,350	69,350
	Capital outlay	56,443	72,897	-	908,333	83,000	10,050
	Depreciation	1,108,266	1,130,838	1,134,159	-	1,800	1,793
Streets - Gas Tax	Capital outlay	-	184,882	64,974	83,334	25,000	5,475
	Salaries & Benefits	230,202	318,564	386,381	387,093	397,205	415,962
	Services & Supplies	186,796	255,182	229,555	191,240	280,528	241,632
	Debt Service	-	3,219	8,265	-	-	-
	Transfers out	-	-	16,401	16,401	16,700	16,700
TDA Transportation Tax	Services & Supplies	2,971	2,582	2,784	4,500	138,098	304,000
	Transfers out	-	-	1,300	1,300	1,200	1,200
Traffic Safety	Transfers out	-	-	-	44,000	58,305	44,000
COPS	Capital outlay	100,930	-	90,000	-	192,722	-
	Services & Supplies	44,496	1,205	1,617	12,500	1,037	500
	Transfers out	-	75,000	435,000	525,000	932,591	215,500
Street Lighting	Services & Supplies	47,723	45,437	52,715	55,000	48,958	52,000
	Transfers out	-	-	8,800	8,800	8,900	8,900
CFD 92-1 Mello Roos	Services & Supplies	91,396	92,199	92,078	70,350	75,812	75,800
	Transfers out	54,000	100,000	46,050	32,800	34,563	34,400
Fire Assessment	Transfers out	109,800	115,000	154,339	134,400	134,706	134,050
Fire CFD 2004-1	Transfers out	125,000	125,000	194,826	173,200	146,093	150,500
Police CFD 2004-1	Services & Supplies	11,150	14,514	9,129	15,000	12,370	13,000
	Transfers out	294,000	315,000	499,938	366,900	387,182	395,500
Animal Control CFD 2004-1	Transfers out	21,000	21,000	25,500	25,500	25,591	23,650



**CITY OF LIVE OAK
SUMMARY OF PROPOSED EXPENDITURES BY TYPE
FY 2026-27**

Fund	Type of Expenditure	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Budget FY 2026	Projected Amounts FY 2026	Proposed Budget FY 2027
Street Lighting CFD 2004-1	Services & Supplies	24,753	28,990	29,647	28,000	30,388	31,000
	Transfers out	-	-	-	-	-	-
Rec/Pool CFD 2004-1	Services & Supplies	8,207	10,616	10,167	10,500	10,174	10,600
	Transfers out	165,000	165,000	184,700	184,700	192,423	175,350
Drainage CFD 2004-1	Services & Supplies	4,650	3,729	6,989	10,700	13,320	7,000
	Transfers out	-	-	1,300	1,300	1,350	1,350
Parks AB1600	Capital outlay	14,947	39,191	9,300	50,000	-	-
Police AB1600	Capital outlay	-	-	183,440	50,000	-	-
Fire AB1600	Capital outlay	-	-	348,383	50,000	-	-
ARPA Funding	Capital outlay	40,546	248,547	-	-	-	-
	Services & Supplies	-	53,218	140,407	-	-	-
	Transfers out	-	-	850,000	-	254,459	-
Capital Equipment Purchase Reserve	Transfers in	-	-	-	-	-	-
HOME Housing Grants	Services & Supplies	-	21,000	-	10,500	10,500	-
PLHA	Services & Supplies	-	-	-	-	-	135,000
	Grand Total	11,943,215	13,419,694	16,058,618	16,141,037	13,590,566	12,609,499

**City of Live Oak
General Fund 10
Budget Fiscal Year 2026-27**



Dept. #	Department Name	Exp Actuals FY 2023	Exp Actuals FY 2024	Exp Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
0000	Nondepartmental	(21,809)	156,860	234,687	227,699	182,639	213,078
1000	City Council	\$ 89,223	\$ 131,559	\$ 137,340	\$ 85,530	\$ 116,079	\$ 84,065
1005	Administration	374,173	443,396	498,986	477,466	598,930	655,868
1010	Finance Services	270,146	236,384	322,675	440,234	502,618	535,162
1060	City Attorney	45,114	55,466	75,811	65,000	60,600	65,000
1045	Fire Services*	755,787	683,983	1,077,921	1,019,500	1,040,604	633,625
1050	Police Services*	1,368,779	1,457,475	1,705,134	1,690,510	961,433	1,066,000
1055	Animal Control Services*	119,847	70,919	74,498	84,000	131,061	158,124
1015	Community Development	275,570	249,779	273,049	200,694	199,260	206,694
1020	Building & Safety	269,495	120,583	171,642	205,750	318,481	428,232
1025	Engineering	73,385	104,214	78,923	70,500	37,238	70,500
1065	Economic Development	23,812	6,975	5,881	32,150	16,677	76,529
1030	Parks Operations*	540,138	452,951	514,375	523,093	397,923	374,719
1035	Recreation Services*	386,272	434,716	407,297	309,600	282,393	300,168
1040	Pool Operations*	141,285	87,486	89,931	320,607	150,962	177,149
1057	Community Center	-	-	-	-	-	-
1032	Facility Maintenance	106,208	147,483	197,226	139,500	120,369	129,926
	Subtotals	4,817,425	4,840,229	5,865,376	5,891,833	5,117,267	5,174,839
	Total General Fund Revenues	3,779,462	3,967,058	5,014,111	4,236,719	4,708,596	4,386,161
	Revenues Over (Under) Expenditures	\$ (1,037,963)	\$ (873,171)	\$ (851,265)	\$ (1,655,114)	\$ (408,671)	\$ (788,678)

*Net of transfers

Significant Changes from FY2025-26 Amended to FY2026-27 Proposed

Salaries & Benefits - \$279k Overall Increase

- Health Costs - 12% (\$90k) - INCREASE
- COLA - 1.25% (\$42k) - INCREASE
- PERS - Employer Contribution (\$49k) - INCREASE
- PERS UAL (\$27k) - INCREASE
- Finance Director - Full Year (\$70k) - INCREASE
- Community & Economic Development Director - Full Year (\$100k) - INCREASE
- (2) Maintenance Workers Temps (\$43k) - INCREASE
- Park Maintenance Worker I (\$120k) - DECREASE
- Recreation Leader (\$22k) - DECREASE

Material Services & Supplies - \$1.28m Overall Decrease

- Small Tools & Equipment (\$20k) - INCREASE
 - Pool vacuum & sweep
 - Exterior security cameras & screens
- Professional Development (\$15k) - INCREASE
 - Training for Staff
- Repair & Maintenance (\$27k) - INCREASE
- Special Dept Expense (\$70k) - INCREASE
 - Revenue Measure & Fire Assessment
- Dues & Subscriptions (19k) - INCREASE
- Various Accounts - Materials & Supplies (37k) - INCREASE
- Professional Services (including Public Safety) - (1.43m) - DECREASE

Debt Service - \$120k Overall Increase

- Fire Engine (\$120k) - INCREASE

Capital Projects - \$188k Overall Decrease

- Various IT Projects (\$12k) - INCREASE
- Removal of Pool Capital Outlay (\$200k) - DECREASE

Transfers In - \$314k Overall Decrease

- Reduced transfers into GF from COPS (\$314k) - DECREASE



**CITY OF LIVE OAK
SUMMARY OF PROPOSED GENERAL FUND EXPENDITURES
BY TYPE
FY 2026-27**

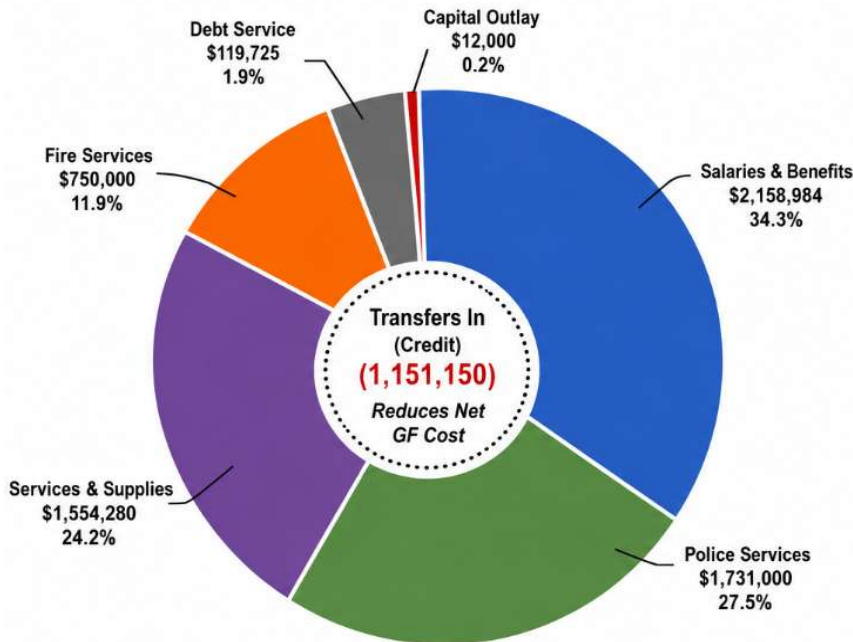
Department	Expenditure Type	Exp Actuals FY 2023	Exp Actuals FY 2024	Exp Actuals FY 2025	Amended Exp Budget FY 2026	Exp Projected FY 2026	Proposed Exp Budget FY 2027
GENERAL GOVERNMENT							
City Council	Salaries & Benefits	69,780	\$ 109,767	\$ 126,760	\$ 76,530	\$ 107,920	\$ 57,137
	Services & Supplies	19,443	21,791	10,580.00	9,000	8,159	26,928
Administrative services	Salaries & Benefits	207,551	323,058	311,644	283,966	361,086	385,243
	Services & Supplies	151,339	106,349	165,508	193,500	237,844	270,625
	Debt Service	13,989	13,989	6,046	-	-	-
	Capital Outlay	-	-	15,789	-	-	-
	Transfers Out	1,294	-	-	-	-	-
Finance services	Salaries & Benefits	84,353	111,417	157,117	257,684	351,344	419,943
	Services & Supplies	185,793	124,967	165,557	182,550	151,274	115,219
City Attorney	Services & Supplies	45,114	55,466	75,811	65,000	60,600	65,000
Nondepartmental	Salaries & Benefits	(21,808)	32,174	76,705	57,600	25,731	32,200
	Services & Supplies	-	124,687	157,982	170,100	156,908	168,878
	Capital Outlay	-	-	-	-	-	12,000
PUBLIC SAFETY							
Fire services	Services & Supplies	21,041	18,757	14,624	19,500	18,880	40,650
	Fire Services	872,845	809,897	1,244,838	1,300,000	1,175,000	750,000
	Capital outlay	6,539	5,167	73,123	-	-	-
	Debt Service	90,162	90,162	90,162	-	119,723	119,725
	Transfers in	(234,800)	(240,000)	(344,826)	(300,000)	(272,999)	(276,750)
Police services	Services & Supplies	22,531	18,193	20,623	19,510	19,833	15,700
	Transfers out	-	-	-	-	-	-
	Police Services	1,640,247	1,829,282	2,619,511	2,600,000	2,600,000	1,731,000
	Transfers in	(294,000)	(390,000)	(935,000)	(929,000)	(1,658,400)	(680,700)
Animal Services	Services & Supplies	141,030	137,813	145,485	140,000	156,152	181,274
	Debt Service	53,817	54,106	-	-	-	-
	Transfers in	(75,000)	(121,000)	(70,988)	(56,000)	(25,091)	(23,150)
COMMUNITY DEVELOPMENT							
Community development	Salaries & Benefits	120,987	105,722	147,091	153,844	104,462	160,385
	Services & Supplies	154,583	144,057	125,958	46,850	94,798	46,309
Building & Safety	Salaries & Benefits	29,522	203	174	56,250	201,567	281,999
	Services & Supplies	239,973	120,381	171,468	149,500	116,914	146,233
Engineering	Salaries & Benefits	-	-	-	-	-	-
	Services & Supplies	73,385	104,214	78,923	70,500	37,238	70,500
Economic development	Salaries & Benefits	-	-	-	31,250	9,700	58,829
	Services & Supplies	23,812	6,975	5,881	900	6,977	17,700
	Capital Outlay	-	-	-	-	-	-



**CITY OF LIVE OAK
SUMMARY OF PROPOSED GENERAL FUND EXPENDITURES
BY TYPE
FY 2026-27**

Department	Expenditure Type	Exp	Exp	Exp	Amended	Exp	Proposed
		Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Exp Budget FY 2026	Projected FY 2026	Exp Budget FY 2027
PARKS AND RECREATION							
Park operations	Salaries & Benefits	345,870	410,447	472,305	453,343	383,853	318,149
	Services & Supplies	168,709	130,655	113,451	149,750	97,380	132,570
	Capital outlay	25,560	10,849	8,619	-	-	-
	Transfers in	-	(99,000)	(80,000)	(80,000)	(83,310)	(76,000)
Recreation services	Salaries & Benefits	336,800	365,911	356,046	268,075	235,696	243,712
	Services & Supplies	49,472	54,143	71,251	61,525	67,697	74,956
	Capital outlay	-	34,662	-	-	-	-
	Transfers in	-	(20,000)	(20,000)	(20,000)	(21,000)	(18,500)
Pool Operations	Salaries & Benefits	103,467	89,031	108,577	133,607	162,300	182,357
	Services & Supplies	37,818	44,456	61,354	67,000	61,675	70,842
	Capital outlay	-	-	-	200,000	10,300	-
	Transfers in	-	(46,000)	(80,000)	(80,000)	(83,313)	(76,050)
Facility maintenance	Salaries & Benefits	14,166	10,506	8,233	40,600	17,041	19,030
	Services & Supplies	92,042	129,196	178,939	98,900	103,328	110,896
	Capital Outlay	-	5,039	-	-	-	-
	Debt Service	-	2,742	10,054	-	-	-
		4,817,426	4,840,231	5,865,375	5,891,834	5,117,267	5,174,839

General Fund Expenditures By Expenditure Type



Percentages based on total expenditures before transfers.

City of Live Oak
General Fund 10



Revenues

Acct #	Description	Actual Revenues FY 2025	Amended Rev Budget FY 2026	Projected Rev Amounts FY 2026	Proposed Rev Budget FY 2027
GENERAL FUND REVENUES					
4101	Secured Property Taxes	\$ 1,091,223	\$ 1,114,134	\$ 1,136,495	\$ 1,152,715
4103	Unsecured Property Taxes	55,667	56,508	55,785	55,950
4105	Property Tax Admin Fee	(25,353)	(24,694)	(25,463)	(25,655)
4107	Homeowners Exemption	10,814	8,500	7,286	8,500
4111	Property Tax In Lieu Veh Fees	1,498,106	1,546,496	1,523,956	1,555,351
4113	General Sales and Use Tax	476,085	480,000	490,000	500,000
4115	Prop 172 Sales Tax	42,231	45,000	42,000	42,000
4120	Property Tax Other	-	-	-	-
4137	Excise Tax	10,277	15,000	2,000	15,000
	Total Taxes	<u>3,159,050</u>	<u>3,240,944</u>	<u>3,232,059</u>	<u>3,303,861</u>
4131	Business License	51,007	48,000	46,000	60,000
4132	Disabled Access	1,210	1,100	1,100	1,100
4134	Plan Check, Eng & Planning	-	-	5,800	7,500
4135	Building Permit Fees	97,485	95,000	95,000	105,000
4136	Plan Review Fees Building	12,846	25,000	19,000	25,000
4139	SMIP Fees	(666)	1,000	950	1,000
4140	CA Bldg Standards Commission	360	500	(350)	100
4141	Plan Retention Fees	162	2,000	150	500
4143	Variance Use Permit Fees	53,722	65,000	25,000	40,000
4145	Code Enforcement Fees	-	10,000	-	10,000
	Total Licenses, Fees, Permits	<u>216,126</u>	<u>247,600</u>	<u>192,650</u>	<u>250,200</u>
4147	PG&E Franchise Fee	104,844	105,000	103,362	105,000
4149	Cable TV Franchise Fee	46,681	45,000	42,000	45,000
4151	Recology Franchise	143,604	145,000	146,000	162,000
4152	Recology General Maint.	17,224	17,225	17,741	18,250
	Total Franchise Fees	<u>312,353</u>	<u>312,225</u>	<u>309,103</u>	<u>330,250</u>
4119	Property Transfer Tax	12,990	10,000	15,000	15,000
4123	VLF Motor Vehicle In Lieu	15,402	11,000	15,011	15,000
4124	CRA Reimbursements	1,129	200	160	200
4125	State Mandated Cost Reimb	-	-	-	-
4127	Vehicle Code Fines	813	1,000	500	500
4606	City Fines	8,400	8,000	3,000	3,000
4129	Fish and Game	160	250	250	250
4601	Grant Proceeds	-	-	160,000	-
4607	FEMA Grant COVID-19	-	-	-	-
4608	General Reimbursements	5,446	-	73,487	5,000
	Total Intergovernmental	<u>44,340</u>	<u>30,450</u>	<u>267,408</u>	<u>38,950</u>
4155	Copies	32	50	-	50
4157	Caltrans Reimbursement	734	1,500	735	1,500
4165	Administrative Fee	18,536	20,000	23,000	22,000
4201	Swimming Pool Fees	9,246	9,000	9,000	17,000
4203	Recreation Special Events	13,226	9,500	15,000	17,000
4204	Snack Bar	-	-	-	-

City of Live Oak
General Fund 10



Revenues

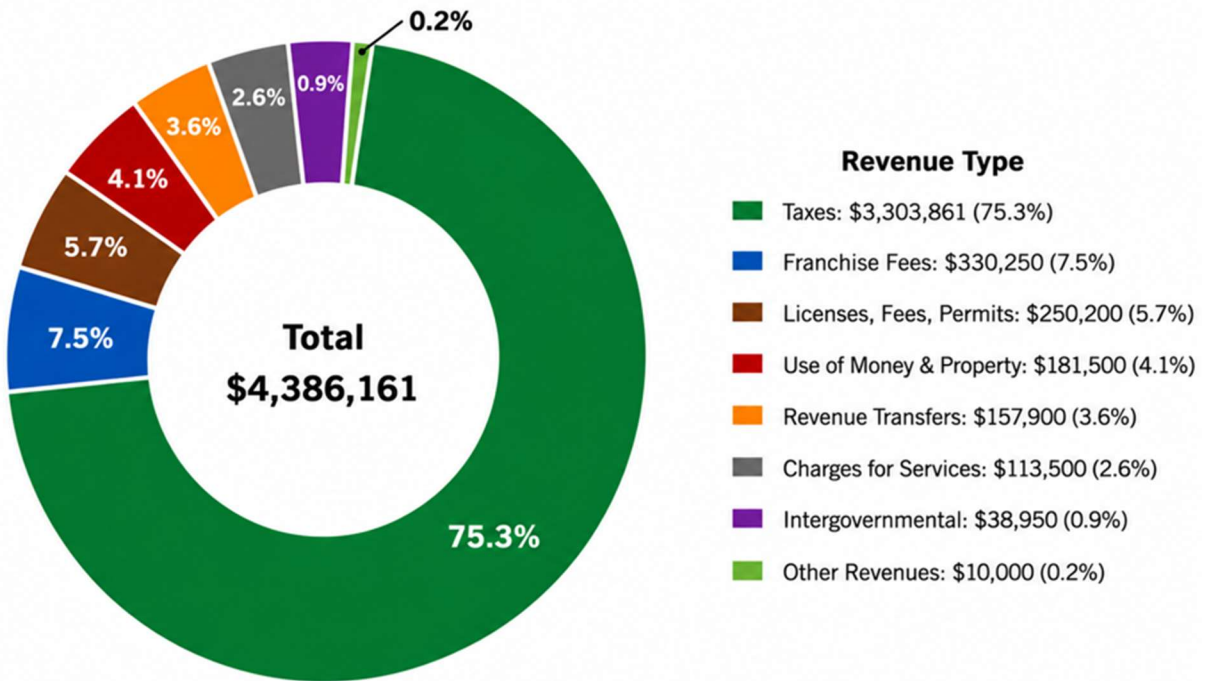
Acct #	Description	Actual Revenues FY 2025	Amended Rev Budget FY 2026	Projected Rev Amounts FY 2026	Proposed Rev Budget FY 2027
4205	Swim Lessons/Fees	12,626	11,000	16,000	18,000
4207	Youth Basketball	5,520	6,000	7,280	8,500
4209	Mens Basketball	-	-	-	-
4211	Adult Aerobic Classes	624	750	-	750
4212	Adult Soccer	-	-	-	-
4213	Tennis Lessons	960	-	1,200	1,200
4214	Youth Soccer	20,340	16,000	21,000	25,000
4216	Wrestling Program	3,285	1,800	2,250	2,500
4219	Scholarship Program	300	-	1,572	-
	Total Charges for Services	85,429	75,600	97,037	113,500
4169	Interest Earnings	90,227	60,000	39,550	50,000
4161	Rents & Royalties	38,318	22,500	84,000	86,500
4162	Lease revenue	44,793	60,000	45,000	45,000
	Total Use of Money & Property	173,338	142,500	168,550	181,500
4167	Miscellaneous Income	32,141	30,000	10,000	10,000
4171	Sale of Fixed Assets	-	-	-	-
4173	Cash Over/Short	(113)	-	5	-
	Total Other Revenues	32,028	30,000	10,005	10,000
4301	Interfund transfer	850,100	-	273,884	-
4303	Legal Cost Transfer	17,600	20,400	20,600	20,600
4305	Finance Cost Transfer	63,000	69,200	69,200	69,200
4309	General Govt Cost Transfer	44,746	51,800	52,000	52,000
4311	Engineering Cost Transfer	16,000	16,000	16,100	16,100
	Total Revenue Transfers	991,446	157,400	431,784	157,900
	TOTAL GENERAL FUND REVENUES	\$ 5,014,111	\$ 4,236,719	\$ 4,708,596	\$ 4,386,161



**City of Live Oak
General Fund – FY2026-27 Proposed
Revenue by Categorical Type**

General Fund Revenues

By Revenue Type | Proposed 2027



City of Live Oak
 General Fund 10
 Department Expenditures 0000 - Nondepartmental



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ (21,808)	\$ (15,355)	\$ 24,437	\$ -	\$ (24,437)	\$ (20,000)
5019	Workers Compensation	-	47,529	52,268	57,600	50,168	52,200
	Total Salaries & Benefits	<u>(21,808)</u>	<u>32,174</u>	<u>76,705</u>	<u>57,600</u>	<u>25,731</u>	<u>32,200</u>
5323	Communications	-	-	-	6,600	-	-
5331	Travel, Lodging & Meals	-	-	-	500	-	-
5341	Professional Services	-	21,084	21,230	18,000	19,545	18,000
5343	Liability Insurance	-	59,818	82,462	90,000	92,835	96,328
5345	Property & Equip Insurance	-	43,785	54,291	55,000	44,528	44,550
	Total Services and Supplies	<u>-</u>	<u>124,687</u>	<u>157,982</u>	<u>170,100</u>	<u>156,908</u>	<u>158,878</u>
	Total Department Expenditures	<u>\$ (21,808)</u>	<u>\$ 156,861</u>	<u>\$ 234,687</u>	<u>\$ 227,700</u>	<u>\$ 182,639</u>	<u>\$ 191,078</u>

**City of Live Oak
General Fund 10
Departmental Expenditures 1000 - City Council**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5001	Salaries Elected	\$ 25,656	\$ 34,652	\$ 32,953	\$ 19,691	\$ 24,640	\$ 13,784
5003	Salaries Permanent	-	-	-	-	-	-
5013	Social Security	1,080	1,427	1,505	1,221	1,137	1,891
5015	Medicare	253	334	352	286	266	230
5019	Workers Compensation	2,210	-	-	-	-	-
5021	CalPERS City employer rate	(10,501)	2,094	2,321	-	1,530	437
5023	CalPERS Employee rate paid by City	392	504	252	-	-	-
5025	Health Insurance	47,505	66,424	84,683	53,126	76,597	38,504
5027	Dental Insurance	2,065	3,035	3,326	1,832	2,720	1,550
5029	Vision Insurance	498	616	658	374	505	344
5031	Life Insurance	621	680	710	-	525	397
	Total Salaries & Benefits	69,780	109,767	126,760	76,530	107,920	57,137
5319	Small Tools and Equipment	1,565	5,876	368	500	200	2,000
5323	Communications	6,433	8,955	8,433	8,000	6,775	6,500
5331	Travel, Lodging & Meals	392	-	1,614	-	-	10,000
5335	Professional Development	2,100	5,027	(665)	-	550	5,000
5341	Professional Services	3,358	1,909	830	500	608	3,400
5343	Liability Insurance	5,572	-	-	-	-	-
5349	Fidelity Insurance	23	24	-	-	26	28
	Total Services and Supplies	19,443	21,791	10,580	9,000	8,159	26,928
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Government Transfer	-	-	-	-	-	-
	Total Interfund Transfers	-	-	-	-	-	-
	Total Department Expenditures	\$ 89,223	\$ 131,559	\$ 137,340	\$ 85,530	\$ 116,079	\$ 84,065

**City of Live Oak
General Fund 10
Departmental Expenditures 1005 - Administration**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ 132,533	\$ 242,146	\$ 236,539	\$ 182,375	\$ 228,396	\$ 240,722
5005	Part-Time Wages	3,427	3,372	3,228	2,500	1,777	-
5006	Outsource Personnel	-	-	-	-	-	-
5010	Technology Allowance	720	540	-	-	710	-
5011	Car Allowance	2,640	2,051	229	2,760	3,188	3,458
5012	Bilingual Pay	1,200	1,257	1,143	1,500	2,325	2,513
5013	Social Security	8,045	12,515	15,134	11,307	14,560	15,444
5015	Medicare	1,974	3,470	3,539	2,644	3,405	3,612
5017	Unemployment Insurance	465	620	1,036	-	872	588
5019	Workers Compensation	4,141	-	-	-	-	-
5021	CalPERS City employer rate	10,870	10,280	8,398	18,035	26,170	29,554
5023	CalPERS Employee rate paid by City	-	-	-	954	888	993
5025	Health Insurance	39,842	44,874	40,949	59,267	75,226	83,971
5027	Dental Insurance	1,242	1,448	1,126	2,037	2,715	3,195
5029	Vision Insurance	264	294	186	361	518	734
5031	Life Insurance	188	190	138	226	334	459
	Total Salaries & Benefits	207,551	323,057	311,645	283,966	361,084	385,243
5301	Office Supplies	14,760	5,667	9,109	6,300	10,132	10,500
5303	Operating Supplies	2,154	1,073	872	1,000	863	2,000
5309	Safety Items	193	273	579	300	4,800	500
5311	Repair & Maintenance	4,183	1,050	490	500	1,050	1,200
5313	Repair & Maintenance - Buildings	44	-	-	-	-	8,000
5317	Maintenance & Service Contract	387	63	-	-	-	-
5319	Small Tools and Equipment	152	2,355	70	500	5,183	5,000
5321	Rents & Leases	(9,273)	(10,255)	(2,036)	4,800	4,529	4,800
5323	Communications	27,584	52,431	78,670	73,400	67,835	25,000
5325	Advertising	7,413	5,211	2,980	2,800	3,552	5,000
5327	Postage	3,936	10,688	9,175	10,800	4,244	7,000
5329	Printing & Copying	594	688	221	600	317	500
5331	Travel, Lodging & Meals	3,429	5,448	3,356	-	956	5,000
5333	Dues & Subscriptions	16,826	15,912	18,988	16,200	23,222	60,000
5335	Professional Development	7,006	5,640	6,815	2,500	3,120	5,000

City of Live Oak
 General Fund 10
 Departmental Expenditures 1005 - Administration



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5337	Licenses & Permits	790	3,660	1,886	1,100	5,861	1,500
5341	Professional Services	28,817	5,120	33,190	22,000	49,866	35,000
5343	Liability Insurance	10,259	-	-	-	-	-
5345	Property & Equip Insurance	7,039	1,626	-	-	1,625	1,625
5351	Community Function/Promotion	30	(300)	420	500	489	3,000
5353	Special Departmental Expense	25,018	-	723	50,200	50,200	90,000
5501	Principal	13,475	13,747	5,925	-	-	-
5503	Interest	514	242	121	-	-	-
5706	Equipment	-	-	15,789	-	-	-
	Total Services/Supplies	165,330	120,339	187,343	193,500	237,844	270,625
5901	Interfund Transfer	-	-	-	-	-	-
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	1,294	-	-	-	-	-
	Total Interfund Transfers	1,294	-	-	-	-	-
	Total Department Expenditures	\$ 374,175	\$ 443,396	\$ 498,988	\$ 477,466	\$ 598,928	\$ 655,868

City of Live Oak
 General Fund 10
 Departmental Expenditures 1010 - Finance



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ 15,032	\$ 44,229	\$ 71,453	\$ 140,366	\$ 171,174	\$ 204,114
5005	Salaries Extra Help	-	-	-	-	-	-
5011	Car Allowance	30	196	314	330	2,874	3,675
5012	Bi-lingual Pay	150	1,027	1,572	1,650	2,480	1,875
5013	Social Security	893	2,689	4,617	5,293	10,637	13,105
5015	Medicare	209	629	1,080	1,238	2,488	3,065
5017	Unemployment Insurance	37	484	262	-	1,199	517
5019	Workers Compensation	955	-	-	-	-	-
5020	CalPERS Unfunded Liability	56,301	53,027	65,532	78,750	77,965	87,499
5021	CalPERS City employer rate	1,844	4,025	6,390	7,765	22,177	23,607
5023	CalPERS Employee rate paid by City	1,148	890	902	954	5,990	7,147
5025	Health Insurance	7,420	3,663	4,100	20,115	51,686	71,944
5027	Dental Insurance	277	373	591	924	1,723	2,380
5029	Vision Insurance	35	74	127	116	343	607
5031	Life Insurance	22	111	178	183	283	408
	Total Salaries & Benefits	84,353	111,417	157,117	257,684	351,019	419,943
5301	Office Supplies	890	732	1,492	1,000	4,131	1,000
5317	Maintenance & Service Contracts	19,078	3,268	14,630	13,000	15,564	16,000
5319	Small Tools and Equipment	-	-	-	750	6,100	750
5323	Communications	443	720	797	1,300	1,805	2,250
5325	Advertising	-	-	-	-	-	-
5329	Printing & Copying <i>Envelopes</i>	1,381	405	465	1,000	653	1,000
5333	Dues & Subscriptions <i>ACFR GFOA review</i>	920	920	259	500	500	500
5335	Professional Development	596	-	-	-	20	1,500
5341	Professional Services	134,380	103,731	121,282	149,000	96,862	65,000
5343	Liability Insurance	1,974	-	-	-	-	-
5349	Fidelity Insurance	58	61	-	-	65	69
5350	Cash Drawer Exchange	-	-	625	-	-	-
5353	Special Departmental Expense	26,073	15,130	26,008	16,000	25,524	26,000
	Total Services and Supplies	185,793	124,967	165,557	182,550	151,224	114,069
5903	Legal Cost Transfer	-	-	-	-	-	-
5909	General Government Transfer	-	-	-	-	-	-
	Total Interfund Transfers	-	-	-	-	-	-
	Total Department Expenditures	\$ 270,146	\$ 236,384	\$ 322,675	\$ 440,234	\$ 502,243	\$ 534,012

**City of Live Oak
General Fund 10
Department Expenditures 1015 - Community Development**



Acct #	Description	Exp Actuals FY 2023	Exp Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ 82,131	\$ 79,232	\$ 102,389	\$ 97,425	\$ 65,347	\$ 88,999
5005	Extra Help	-	-	-	25,000	17,588	26,461
5010	Technology Allowance	270	203	-	-	-	-
5011	Car Allowance	990	769	357	300	319	3,045
5012	Bi-lingual Pay	450	471	429	-	350	975
5013	Social Security	4,899	3,984	6,249	5,265	4,217	6,741
5015	Medicare	1,180	1,136	1,461	1,231	986	1,742
5017	Unemployment Insurance	167	120	582	-	915	560
5019	Workers Compensation	5,659	-	-	-	-	-
5021	CalPERS City employer rate	6,955	4,187	8,991	6,760	3,168	7,579
5023	CalPERS Employee rate paid by City	2,413	890	909	-	567	437
5025	Health Insurance	15,100	13,964	24,580	17,138	10,524	22,556
5027	Dental Insurance	563	586	793	465	321	907
5029	Vision Insurance	126	114	153	94	68	236
5031	Life Insurance	84	66	197	166	93	147
	Total Salaries & Benefits	120,987	105,722	147,091	153,844	104,462	160,385
5303	Operating Supplies	-	-	99	-	-	2,500
5317	Maint & Service Contracts	1,486	1,666	118	1,700	1,468	-
5319	Small Tools and Equipment	228	59	-	250	5,798	3,000
5323	Communications	582	807	1,824	2,000	1,636	3,000
5325	Advertising	1,181	2,272	-	-	1,000	3,000
5329	Printing & Copying	1,082	1,031	611	1,000	250	1,350
5333	Dues & Subscriptions	-	-	-	-	-	3,850
5335	Professional Development	-	-	728	500	350	1,000
5341	Professional Services	140,463	138,010	122,579	41,400	84,072	25,000
5343	Liability Insurance	9,354	-	-	-	-	-
5349	Fidelity Insurance	92	97	-	-	103	109
5353	Special Dept Expense	115	115	-	-	121	200
	Total Services and Supplies	154,583	144,057	125,958	46,850	94,798	45,509
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Government Transfer	-	-	-	-	-	-
	Total Interfund Transfers	-	-	-	-	-	-
	Total Department Expenditures	\$ 275,570	\$ 249,779	\$ 273,049	\$ 200,694	\$ 199,260	\$ 205,894

**City of Live Oak
General Fund 10
Departmental Expenditures 1020 - Building & Safety**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ 16,377	\$ -	\$ -	\$ 31,250	\$ 99,642	\$ 137,196
5005	Salaries Extra Help	-	-	-	25,000	37,047	53,487
5011	Car Allowance	-	-	-	-	750	2,550
5012	Bilingual Pay	-	-	-	-	1,350	1,950
5013	Social Security	1,003	-	-	-	7,817	11,693
5015	Medicare	235	-	-	-	1,828	2,852
5017	Unemployment Insurance	-	-	-	-	1,388	1,033
5019	Workers Compensation	8,164	-	-	-	-	-
5021	CalPERS City employer rate	1,475	-	-	-	9,697	13,588
5023	CalPERS Employee rate paid by City	841	-	-	-	1,962	2,510
5025	Health Insurance	1,394	203	174	-	36,623	50,674
5027	Dental Insurance	25	-	-	-	1,056	1,703
5029	Vision Insurance	(2)	-	-	-	224	423
5031	Life Insurance	9	-	-	-	183	340
	Total Salaries & Benefits	29,522	203		56,250	199,567	279,999
5303	Operating Supplies	1,828	743	1,562	1,500	1,500	1,500
5307	Fuel	239	607	453	500	690	750
5309	Safety Items	-	220	449	500	250	400
5315	Repair & Maintenance Vehicles	96	86	220	500	272	250
5317	Maint & Service Contracts	23,509	7,230	18,422	15,000	14,854	15,000
5319	Small Tools and Equipment	-	-	-	-	-	-
5323	Communications	509	430	397	400	1,290	1,800
5325	Advertising	2,615	-	-	-	-	-
5331	Travel, Lodging & Meals	-	-	-	-	20	1,000
5333	Dues & Subscriptions	230	139	9	100	100	-
5335	Professional Development	232	1,462	-	-	77	250
5341	Professional Services	199,228	108,359	149,359	130,000	97,606	125,000
5342	Code Enforcement Expense	-	-	-	-	-	-
5343	Liability Insurance	10,165	-	-	-	-	-
5347	Vehicle Insurance	-	-	-	-	-	-
5349	Fidelity Insurance	69	73	-	-	77	83
5353	Special Departmental Expense	1,253	1,031	597	1,000	178	200
5703	Vehicle	-	-	-	-	-	-
	Total Services and Supplies	239,973	120,381	171,468	149,500	116,914	146,233
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Government Transfer	-	-	-	-	-	-
	Total Interfund Transfers	-	-	-	-	-	-
	Total Department Expenditures	\$ 269,495	\$ 120,583	\$ 171,468	\$ 205,750	\$ 316,481	\$ 426,232

City of Live Oak
 General Fund 10
 Departmental Expenditures 1025 - Engineering



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5311	Repairs & Maintenance	\$ 3,923	\$ 3,923	\$ 3,923	\$ -	\$ -	\$ -
5323	Communications	398	430	397	500	481	500
5340	Professional Svc-Fee Related	-	-	-	-	-	-
5341	Professional Services	68,068	98,829	74,006	70,000	36,757	70,000
5353	Special Dept Expense	997	1,031	597	-	-	-
	Total Services and Supplies	73,385	104,214	78,923	70,500	37,238	70,500
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Government Transfer	-	-	-	-	-	-
	Total Interfund Transfers	-	-	-	-	-	-
	Total Department Expenditures	\$ 73,385	\$ 104,214	\$ 78,923	\$ 70,500	\$ 37,238	\$ 70,500

**City of Live Oak
General Fund 10
Departmental Expenditures 1030 - Parks**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ 200,973	\$ 205,246	\$ 214,038	\$ 248,315	\$ 201,824	\$ 158,279
5005	Salaries Extra Help	25,670	58,621	81,044	40,000	15,357	34,756
5007	Overtime	3,495	6,475	11,767	1,000	6,838	7,000
5009	Certificate Pay	-	-	-	-	-	-
5011	Car Allowance	1,200	1,257	1,143	1,710	1,606	2,115
5012	Bilingual Pay	2,250	2,357	2,393	4,125	3,538	2,250
5013	Social Security	13,665	15,954	18,740	15,396	13,257	12,278
5015	Medicare	3,196	3,731	4,383	3,601	3,100	2,898
5017	Unemployment Insurance	1,814	1,631	1,479	-	1,130	1,090
5019	Workers Compensation	7,873	-	-	-	-	-
5021	CalPERS City employer rate	18,160	24,182	25,591	23,815	20,900	16,088
5023	CalPERS Employee rate paid by City	37	-	-	3,984	2,810	3,300
5025	Health Insurance	64,212	86,316	106,732	107,117	109,137	75,028
5027	Dental Insurance	2,393	3,472	3,699	3,101	3,175	2,086
5029	Vision Insurance	543	709	762	606	656	516
5031	Life Insurance	389	498	533	573	526	465
	Total Salaries & Benefits	345,870	410,447	472,305	453,343	383,853	318,149
5303	Operating Supplies	11,155	9,626	7,670	8,000	8,000	10,000
5305	Chemicals	6,020	5,420	3,912	5,000	3,000	5,000
5307	Fuel	10,713	9,567	9,956	9,000	7,616	9,000
5309	Safety Items	4,105	4,899	13,275	13,000	5,757	7,000
5311	Repair & Maintenance	18,313	14,288	8,641	38,000	14,989	20,000
5313	Repair & Maint Buildings	14,241	1,330	1,269	1,500	1,500	2,000
5315	Repair & Maint Vehicles	12,994	7,517	8,173	5,000	5,421	6,000
5316	Tree Trimming	16,306	8,092	6,546	10,000	10,000	15,000
5317	Maint & Service Contracts	252	-	-	-	-	-
5319	Small Tools and Equip.	2,686	2,680	6,610	2,050	3,050	8,500
5321	Rents & Leases	-	-	-	-	-	-
5323	Communications	2,204	8,382	10,327	14,000	5,133	5,500
5325	Advertising	-	-	-	-	-	-
5331	Travel, Lodging & Meals	3,578	2,813	3,432	1,500	315	3,900
5335	Professional Development	2,105	3,834	1,545	200	170	2,100
5337	Licenses & Permits	1,452	1,348	1,348	1,500	3,459	3,500
	<i>Little League fee - \$1,500 / year</i>						
5339	Utilities	19,291	27,397	27,536	31,000	27,355	28,000
5341	Professional Services	19,728	23,402	2,316	10,000	1,550	5,000
5343	Liability Insurance	9,045	-	-	-	-	-
5345	Property & Other Insurance	8,167	-	-	-	-	-
5349	Fidelity Insurance	58	61	-	-	65	70
5353	Special Dept Expense	5,595	0	895	-	-	2,000
5371	Youth Soccer	704	-	-	-	-	-
	Total Services/Supplies	168,709	130,655	113,451	149,750	97,380	132,570

City of Live Oak
 General Fund 10
 Departmental Expenditures 1030 - Parks



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5701	Vehicles & Heavy Equipment	-	-	-	-	-	-
5702		-	-	8,619	-	-	-
5703	Capital Outlay & Equipment	25,560	10,849	-	-	-	-
	Total Capital Outlay	<u>25,560</u>	<u>10,849</u>	<u>8,619</u>	-	-	-
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Govt Transfer	-	-	-	-	-	-
5912	Parks Contra - Transfer	-	(99,000)	(80,000)	(80,000)	(83,310)	(76,000)
	Total Interfund Transfers	-	<u>(99,000)</u>	<u>(80,000)</u>	<u>(80,000)</u>	<u>(83,310)</u>	<u>(76,000)</u>
	Total Department Expenditures	<u>\$ 540,138</u>	<u>\$ 452,951</u>	<u>\$ 514,375</u>	<u>\$ 523,093</u>	<u>\$ 397,923</u>	<u>\$ 374,719</u>

City of Live Oak
General Fund 10
Department Expenditures 1032 - Facility Maintenance



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ 7,477	\$ 6,297	\$ 5,447	\$ 24,888	\$ 10,854	\$ 11,856
5005	Salaries Extra Help	-	-	-	-	-	-
5007	Overtime	-	-	-	-	-	-
5011	Car Allowance	45	24	14	435	33	45
5012	Bilingual Pay	115	132	143	300	187	225
5013	Social Security	422	367	341	1,543	665	757
5015	Medicare	99	86	80	361	156	177
5017	Unemployment Insurance	67	31	23	2,559	54	43
5019	Workers Compensation	83	-	-	-	-	-
5021	CalPERS City employer rate	548	380	417	569	1,214	1,402
5023	CalPERS Employee rate paid by City	-	-	-	-	362	437
5025	Health Insurance	5,123	3,027	1,678	9,458	3,341	3,851
5027	Dental Insurance	135	108	61	365	121	164
5029	Vision Insurance	29	36	13	72	31	39
5031	Life Insurance	22	17	16	50	24	34
	Total Salaries & Benefits	14,166	10,506	8,233	40,600	17,041	19,030
5303	Operating Supplies	3,428	1,319	1,631	1,500	3,717	4,000
5309	Safety Items	588	11,307	3,499	3,000	1,538	2,000
5319	Small Tools & Equipment	-	-	2,110	-	591	2,500
5313	Repair & Maint Buildings	34,881	55,992	115,228	40,000	43,000	43,500
5323	Communications	8,078	8,588	7,968	1,900	8,443	8,500
5337	Licenses & Permits	1,147	456	2,052	2,500	456	1,000
5339	Utilities	42,545	50,133	46,452	50,000	44,199	48,000
5345	Property & Equip Insurance	1,294	1,315	-	-	1,294	1,300
5349	Fidelity Insurance	81	85	-	-	90	96
	Total Services and Supplies	92,042	129,196	178,939	98,900	103,328	110,896
5501	Principal	-	2,742	10,054	-	-	-
	Total Debt & Contingency	-	2,742	10,054	-	-	-
5705	Furniture/Equipment	-	5,039	-	-	-	-
	Total Capital Outlay	-	5,039	-	-	-	-
	Total Department Expenditures	\$ 106,208	\$ 147,483	\$ 197,226	\$ 139,500	\$ 120,369	\$ 129,926

**City of Live Oak
General Fund 10
Departmental Expenditures 1035 - Recreation**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ 146,921	\$ 153,724	\$ 163,285	\$ 92,511	\$ 97,886	\$ 82,332
5005	Salaries Extra Help	79,125	96,134	72,837	110,000	59,558	94,934
5007	Overtime	2,385	2,797	1,872	-	1,195	1,500
5011	Car Allowance	2,015	2,249	1,979	1,080	2,014	1,575
5012	Bilingual Pay	2,030	2,149	2,000	1,500	1,550	1,200
5013	Social Security	13,594	14,744	14,877	5,736	8,786	9,329
5015	Medicare	3,179	3,448	3,479	1,341	2,055	2,184
5017	Unemployment Insurance	4,808	4,032	2,931	-	1,871	2,189
5019	Workers Compensation	5,050	-	-	-	-	-
5021	CalPERS City employer rate	13,089	14,401	15,682	7,942	9,058	7,540
5023	CalPERS Employee rate paid by City	3,178	3,189	3,248	569	1,332	900
5025	Health Insurance	58,424	65,441	70,388	45,323	48,371	38,369
5027	Dental Insurance	2,175	2,728	2,612	1,583	1,492	1,150
5029	Vision Insurance	518	549	534	307	315	295
5031	Life Insurance	309	326	323	183	212	215
	Total Salaries & Benefits	336,800	365,911	356,046	268,075	235,696	243,712
5309	Safety Items	85	-	133	100	559	300
5323	Communications	1,323	2,642	2,375	2,500	2,500	2,500
5335	Professional Development	-	-	-	-	20	2,000
5341	Professional Services	25	-	9,625	10,500	10,500	10,500
5343	Liability Insurance	6,393	-	-	-	-	-
5349	Fidelity Insurance	46	49	-	-	52	56
5351	Community Promotion	15,846	21,662	21,347	20,000	20,000	21,000
5353	Special Dept Expense	728	947	81	-	-	1,000
5381	Snack Bar	-	3,792	4,450	3,000	6,617	7,000
Youth Programs							
5357	Basketball	4,895	5,093	4,508	4,525	5,375	6,000
5365	Swimming	-	426	40	500	500	500
5367	Tennis	178	594	389	500	500	600
5369	Wrestling	2,982	1,258	1,856	1,900	1,000	2,000
5371	Youth Soccer	15,062	14,814	24,983	15,000	14,210	19,000
5380	Skating	-	-	185	-	-	500
5366	Flag Football	-	-	-	-	-	-
5399	Other Youth Programs	1,456	2,867	1,279	3,000	2,664	1,500
Adult Programs							
5361	Football	395	-	-	-	-	-
5362	Basketball	59	-	-	-	-	-
5364	Adult Aerobics/Zumba	-	-	-	-	-	500
5372	Adult Soccer	-	-	-	-	-	-
	Total Services/Supplies	49,472	54,143	71,251	61,525	64,497	74,956
5703	Equipment	-	34,662	-	-	-	-
	Total Capital Outlay	-	34,662	-	-	-	-
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Govt Transfer	-	-	-	-	-	-
5912	Recreation Contra - Transfer	-	(20,000)	(20,000)	(20,000)	(21,000)	(18,500)
	Total Interfund Transfers	-	(20,000)	(20,000)	(20,000)	(21,000)	(18,500)
	Total Department Expenditures	\$ 386,272	\$ 434,716	\$ 407,297	\$ 309,600	\$ 279,193	\$ 300,168

City of Live Oak
 General Fund 10
 Departmental Expenditures 1040 - Pool



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ 32,867	\$ 36,537	\$ 37,910	\$ 39,095	\$ 49,696	\$ 48,548
5005	Salaries Life Guards	40,045	27,076	42,510	70,000	70,000	90,987
5007	Overtime	448	1,305	364	-	1,315	1,500
5009	Certificate Pay	-	-	-	-	-	-
5011	Car Allowance	600	629	572	870	535	660
5012	Bilingual Pay	450	471	429	450	794	750
5013	Social Security	4,455	3,758	5,139	2,424	7,572	7,908
5015	Medicare	1,042	879	1,202	567	1,490	1,620
5017	Unemployment Insurance	2,471	1,025	1,424	-	2,414	2,458
5019	Workers Compensation	5,950	-	-	-	-	-
5021	CalPERS City employer rate	2,790	3,231	3,477	3,690	5,101	4,964
5023	CalPERS Employee rate paid by City	530	531	542	569	1,062	1,037
5025	Health Insurance	11,236	12,854	14,279	15,161	21,427	20,968
5027	Dental Insurance	423	557	553	599	652	658
5029	Vision Insurance	102	113	112	116	138	163
5031	Life Insurance	59	65	65	66	105	136
	Total Salaries & Benefits	103,467	89,031	108,577	133,607	162,300	182,357
5303	Operating Supplies	1,567	5,035	2,442	1,000	1,000	2,000
5305	Chemicals	21,527	26,738	18,868	27,000	27,000	35,000
5309	Safety Items	1,026	1,148	1,035	1,800	1,296	1,800
5311	Repair & Maintenance	2,234	1,296	10,940	5,000	5,000	5,000
5319	Small Tools and Equipment	64	-	142	-	-	3,500
5323	Communications	503	840	833	1,500	1,091	1,200
5337	Licenses & Permits	1,127	1,151	1,151	1,200	1,200	1,300
5339	Utilities	-	-	23,596	28,000	24,000	-
5341	Professional Services	-	390	1,268	500	500	1,000
	<i>Lifeguard lessonbooks</i>						
5343	Liability Insurance	5,560	-	-	-	-	-
5345	Property & Equip Insurance	2,722	-	-	-	-	-
5349	Fidelity Insurance	35	36	-	-	39	42
5353	Special Dept Expense	1,452	7,821	1,079	1,000	224	20,000
	Total Services and Supplies	37,818	44,456	61,354	67,000	61,350	70,842
5705	Capital Outlay	-	-	-	200,000	-	-
	Total Capital Outlay	-	-	-	200,000	-	-
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Government Transfer	-	-	-	-	-	-
5912	Pool Contra - Transfer	-	(46,000)	(80,000)	(80,000)	(83,313)	(76,050)
	Total Interfund Transfers	-	(46,000)	(80,000)	(80,000)	(83,313)	(76,050)
	Total Department Expenditures	\$ 141,285	\$ 87,486	\$ 89,931	\$ 320,607	\$ 140,337	\$ 177,149

**City of Live Oak
General Fund 10
Departmental Expenditures 1045 - Fire**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5313	Repair & Maint Buildings	\$ 3,452	\$ 2,190	\$ 739	\$ 3,000	\$ 3,000	\$ 23,500
5337	Licenses & Permits	963	915	842	1,000	833	1,000
5339	Utilities	14,686	15,038	13,043	15,500	14,433	15,500
5341	Professional Services	872,845	809,897	1,244,838	1,300,000	1,175,000	750,000
5345	Property & Equip Insurance	1,940	614	-	-	614	650
	Total Services and Supplies	893,886	828,654	1,259,462	1,319,500	1,193,880	790,650
5501	Principal	81,156	84,054	87,054	-	23,104	72,424
5503	Interest	9,006	6,109	3,108	-	96,620	47,301
	Total Debt & Contingency	90,162	90,162	90,162	-	119,723	119,725
5703	Equipment	6,539	5,167	73,123	-	-	-
	Total Capital Outlay	6,539	5,167	73,123	-	-	-
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Govt Transfer	-	-	-	-	-	-
5913	Public Safety Contra - Transfer	(234,800)	(240,000)	(344,826)	(300,000)	(272,999)	(276,750)
	Total Interfund Transfers	(234,800)	(240,000)	(344,826)	(300,000)	(272,999)	(276,750)
	Total Department Expenditures	\$ 755,787	\$ 683,983	\$ 1,077,921	\$ 1,019,500	\$ 1,040,604	\$ 633,625

**City of Live Oak
General Fund 10
Departmental Expenditures 1050 - Police**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5313	Repair & Maint Buildings	\$ 2,000	\$ 1,950	\$ 1,800	\$ 2,000	\$ 1,800	\$ 2,000
5323	Communications	5,395	5,444	5,523	5,500	765	1,000
5337	Licenses & Permits	487	503	508	510	535	550
5339	Utilities	7,874	8,645	10,171	10,500	9,919	10,500
5341	Professional Services	1,640,247	1,829,282	2,619,511	2,600,000	2,600,000	1,731,000
5345	Property & Equip Insurance	1,940	614	-	-	614	650
5353	Special Dept Expense	4,836	1,038	2,621	1,000	6,200	1,000
	Total Services and Supplies	1,662,779	1,847,475	2,640,134	2,619,510	2,619,833	1,746,700
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Gov't Transfer	-	-	-	-	-	-
5913	Public Safety Contra Expense	(294,000)	(390,000)	(935,000)	(929,000)	(1,658,400)	(680,700)
	Total Interfund Transfers	(294,000)	(390,000)	(935,000)	(929,000)	(1,658,400)	(680,700)
	Total Department Expenditures	\$ 1,368,779	\$ 1,457,475	\$ 1,705,134	\$ 1,690,510	\$ 961,433	\$ 1,066,000

City of Live Oak
 General Fund 10
 Departmental Expenditures 1055 - Animal Services



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5341	Professional Services	\$ 141,030	\$ 137,813	\$ 145,485	\$ 140,000	\$ 156,152	\$ 181,274
5353	Special Dept Expense	-	-	-	-	-	-
	Total Services/Supplies	141,030	137,813	145,485	140,000	156,152	181,274
5501	Principal	52,882	52,883	-	-	-	-
5503	Interest Expense	935	1,223	-	-	-	-
	Total Debt & Contingency	53,817	54,106	-	-	-	-
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Gov't Transfer	-	-	-	-	-	-
5913	Public Safety Contra Expense	(75,000)	(121,000)	(70,988)	(56,000)	(25,091)	(23,150)
	Total Interfund Transfers	(75,000)	(121,000)	(70,988)	(56,000)	(25,091)	(23,150)
	Total Department Expenditures	\$ 119,847	\$ 70,919	\$ 74,498	\$ 84,000	\$ 131,061	\$ 158,124

City of Live Oak
General Fund 10
Departmental Expenditures 1060 - Attorney



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5341	Professional Services	\$ 45,114	\$ 55,466	\$ 75,811	\$ 65,000	\$ 60,600	\$ 65,000
	Total Services and Supplies	45,114	55,466	75,811	65,000	60,600	65,000
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Government Transfer	-	-	-	-	-	-
	Total Interfund Transfers	-	-	-	-	-	-
	Total Department Expenditures	\$ 45,114	\$ 55,466	\$ 75,811	\$ 65,000	\$ 60,600	\$ 65,000

City of Live Oak
 General Fund 10
 Department Expenditures 1065 - Econ. Development



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5003	Salaries Permanent	\$ -	\$ -	\$ -	\$ 31,250	\$ 9,700	\$ 38,571
5011	Car Allowance	-	-	-	-	-	1,500.00
5012	Bi-lingual Pay	-	-	-	-	-	375.00
5013	Social Security	-	-	-	-	-	2,651.00
5015	Medicare	-	-	-	-	-	620.00
5017	Unemployment Insurance	-	-	-	-	-	129.00
5019	Workers Compensation	-	-	-	-	-	-
5021	CalPERS City employer rate	-	-	-	-	-	3,088.00
5023	CalPERS Employee rate paid by City	-	-	-	-	-	-
5025	Health Insurance	-	-	-	-	-	9,352.00
5027	Dental Insurance	-	-	-	-	-	371.00
5029	Vision Insurance	-	-	-	-	-	99.00
5031	Life Insurance	-	-	-	-	-	57.00
	Total Salaries & Benefits	-	-	-	31,250	9,700	56,813
5337	Licenses & Permits	\$ 881	\$ 881	\$ 881	\$ 900	\$ 883	\$ 900
5341	Professional Services	15,000	5,000	5,000	-	5,000	5,000
5345	Property & Equip Insurance	7,931	1,094	-	-	1,094	1,100
5353	Special Dept Expense	-	-	-	-	-	-
	Total Services and Supplies	23,812	6,975	5,881	900	6,977	7,000
5703	Equipment	-	-	-	-	-	-
	Total Capital Outlay	-	-	-	-	-	-
	Total Department Expenditures	\$ 23,812	\$ 6,975	\$ 5,881	\$ 32,150	\$ 16,677	\$ 63,813

City of Live Oak
Fund 12
Department 1200 - Water Enterprise



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4401	Water Usage Charges	\$ 906,221	\$ 940,977	\$ 973,256	\$ 1,388,400	\$ 1,456,620	\$ 1,850,000
4405	Penalty Charges	7,342	5,750	8,790	10,000	12,500	12,500
4404	Services Miscellaneous	1,676	646	(391)	-	-	-
4167	Miscellaneous Income	-	-	405	-	-	-
4169	Interest Earnings	6,839	-	-	-	-	-
4601	Federal Grants	(35,003)	-	-	-	-	-
4172	Contributed Capital Grants	-	-	-	-	-	-
	TOTAL FUND REVENUES	\$ 887,075	\$ 947,373	\$ 982,060	\$ 1,398,400	\$ 1,469,120	\$ 1,862,500

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amount FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5001	Salaries Elected	\$ 2,669	\$ 3,300	\$ 2,607	\$ 9,846	\$ 7,679	\$ 9,846
5003	Salaries Permanent	453,731	456,207	383,221	516,934	390,210	440,156
5005	Salaries Extra Help	19,036	51,197	73,822	54,000	51,734	13,985
5006	Outsourced Personnel	-	-	-	-	-	-
5007	Overtime	4,547	6,883	13,033	1,000	18,438	18,000
5010	Technology Allowance	270	203	-	-	494	-
5011	Car Allowance	2,085	1,497	471	1,995	2,580	3,113
5012	Bilingual Pay	4,657	5,320	4,626	3,975	2,875	2,438
5013	Social Security	28,982	30,571	28,113	31,420	28,784	29,848
5015	Medicare	6,813	7,353	6,575	7,348	6,732	6,900
5017	Unemployment Insurance	3,201	2,108	1,745	-	1,668	1,471
5019	Workers Compensation	16,286	19,688	21,651	25,000	20,781	21,600
5020	CalPERS Unfunded Liability	24,129	22,726	28,085	45,000	33,414	37,499
5021	CalPERS City employer rate	45,194	50,810	48,600	57,873	50,515	52,703
5022	Noncash pension expense GASB ((54,508)	285,692	14,683	-	-	-
5023	CalPERS Employee rate paid by C	7,617	7,394	7,331	3,816	4,305	3,732
5024	OPEB ARC Expense	514	862	150	-	-	-
5025	Health Insurance	107,183	132,098	150,329	207,941	160,389	182,161
5027	Dental Insurance	4,984	5,933	5,008	6,940	5,096	6,310
5029	Vision Insurance	1,172	1,212	1,021	1,242	1,057	1,494
5031	Life Insurance	1,003	1,040	932	890	910	1,287
	Total Salaries & Benefits	679,565	1,092,094	792,003	975,220	787,661	832,543
5301	Office Supplies	3,042	2,750	3,703	2,000	3,666	4,000
5303	Operating Supplies	6,282	9,143	8,073	7,000	15,726	10,000
5305	Chemicals	75,027	89,412	102,924	83,000	98,201	105,000
5307	Fuel	1,584	1,913	260	1,500	1,706	12,500
5309	Safety Items	1,098	1,988	526	800	802	3,800
5311	Repair & Maintenance	40,818	153,457	89,430	150,000	185,000	206,000
5312	Repair Distribution System	997	37	-	-	-	60,500
5313	Repair & Maint Buildings	384	-	625	5,000	1,343	16,000
5315	Repair & Maint Vehicles	3,496	1,104	592	1,000	1,200	6,000
5316	Tree Trimming	-	-	1,800	-	-	2,000
5317	Maint & Service Contracts	23,132	3,268	14,630	15,000	15,000	15,000
5319	Small Tools and Equip	1,710	1,376	-	-	3,929	4,000
5321	Rents & Leases	1,098	337	2,134	3,600	4,150	4,300
5323	Communications	5,670	9,071	8,094	18,758	8,144	8,500
5325	Advertising	-	-	3,550	-	-	-
5327	Postage	8,672	9,593	10,024	9,500	12,129	12,000
5329	Printing & Copying	4,576	6,939	9,416	11,000	10,538	11,000
5331	Travel, Lodging & Meals	-	469	402	-	91	1,500
5333	Dues & Subscriptions	1,865	1,650	2,033	-	17,033	11,000
5335	Professional Development	1,143	1,282	1,342	5,000	1,205	3,500
5337	Licenses & Permits	16,838	18,180	17,525	22,600	16,549	18,000
5339	Utilities	293,717	336,291	376,063	365,000	387,812	397,000
5341	Professional Services	120,433	120,951	219,187	164,000	146,758	145,000
5343	Liability Insurance	28,359	29,086	40,098	46,400	45,149	45,629

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amount FY 2026	Proposed Exp Budget FY 2027
5345	Property & Other Insur	26,435	44,571	48,860	110,000	45,388	45,500
5349	Fidelity Insurance	243	255	-	-	271	288
5353	Special Dept Expense	-	-	7,677	250,000	206,431	-
	Total Services/Supplies	666,619	843,123	968,968	1,271,158	1,228,221	1,148,017
5501	Principal	-	-	-	40,000	40,000	40,000
5503	Interest	37,519	35,742	34,104	32,000	32,000	31,450
	Total Debt Service	37,519	35,742	34,104	72,000	72,000	71,450
5504	Amortization Expense	3,846	3,089	1,793	-	1,800	1,793
5505	Depreciation Expense	464,706	476,935	479,486	-	-	-
	Total Depreciation	468,552	480,024	481,279	-	1,800	1,793
5703	Equipment	-	11,160	-	33,333	33,000	2,475
5704	Vehicles	-	-	-	-	-	-
5705	Capital Outlay	40,330	62,518	2,805	750,000	-	42,500
	Total Capital Outlay	40,330	73,678	2,805	783,333	33,000	44,975
5901	Interfund Transfer	-	-	-	-	-	-
5903	Legal Cost Transfer	-	-	5,000	5,000	5,000	5,000
5905	Finance Cost Transfer	-	-	18,000	18,000	19,300	19,300
5909	General Govt Transfer	-	-	11,000	11,000	11,000	11,000
5911	Engineering Transfer	-	-	3,200	3,200	3,300	3,300
	Total Interfund Transfers	-	-	37,200	37,200	38,600	38,600
	TOTAL FUND EXPENDITURES	\$ 1,892,585	\$ 2,524,661	\$ 2,316,359	\$ 3,138,911	\$ 2,161,282	\$ 2,137,378

City of Live Oak
Fund 13
Department 1300 - Sewer Enterprise Operations



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4401	Sewer Usage Charges	\$ 2,463,361	\$ 2,480,134	\$ 2,531,097	\$ 2,475,000	\$ 2,538,350	\$ 2,555,000
4405	Penalty Charges	31,412	15,047	20,883	20,000	19,000	20,000
4169	Interest Earnings	42,052	70,442	64,599	38,000	38,000	32,000
4301	Interfund Transfer	-	-	-	-	-	-
4601	State Grants (<i>Sewer Plant Solar Project</i>)	-	-	-	-	-	-
	TOTAL FUND REVENUES	\$ 2,536,825	\$ 2,565,623	\$ 2,616,579	\$ 2,533,000	\$ 2,595,350	\$ 2,607,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5001	Salaries Elected	\$ 2,669	\$ 3,300	\$ 2,607	\$ 9,846	\$ 7,679	\$ 9,846
5003	Salaries Permanent	596,443	558,480	400,260	557,865	424,147	470,695
5005	Salaries Extra Help	19,036	51,197	73,822	55,350	51,735	13,985
5006	Outsourced Personnel	-	-	-	-	-	-
5007	Overtime	4,307	6,690	12,692	9,846	18,429	18,000
5009	Certificate Pay	-	-	-	-	-	-
5010	Technology Allowance	540	405	-	-	502	-
5011	Car Allowance	7,020	4,249	572	2,190	2,654	3,143
5012	Bilingual Pay	4,922	5,558	5,036	4,725	3,250	2,588
5013	Social Security	37,842	37,674	29,007	33,958	30,922	31,770
5015	Medicare	8,919	9,218	6,784	7,942	7,232	7,349
5017	Unemployment Insurance	3,585	2,391	1,797	-	1,789	1,557
5019	Workers Compensation	61,085	65,544	72,078	75,000	69,183	72,000
5020	CalPERS Unfunded Liability	19,303	18,181	22,468	22,500	26,731	29,999
5021	CalPERS City employer rate	62,837	61,601	50,959	62,719	55,201	57,187
5023	CalPERS Employee rate paid by City	16,122	12,145	8,025	3,816	4,394	3,732
5025	Health Insurance	135,666	151,334	155,072	222,280	170,135	194,289
5027	Dental Insurance	5,814	6,660	5,254	7,467	5,387	6,607
5029	Vision Insurance	1,318	1,299	1,082	1,336	1,136	1,586
5031	Life Insurance	1,167	1,149	963	976	976	1,355
	Total Salaries & Benefits	988,595	997,075	848,478	1,077,816	881,482	925,688
5301	Office Supplies	3,737	3,152	3,983	5,000	10,342	7,500
5303	Operating Supplies	9,863	12,549	21,894	20,000	16,504	17,000
5305	Chemicals	27,222	29,468	21,181	22,500	28,419	30,000
5307	Fuel	14,967	26,883	22,297	22,000	13,119	12,500
5308	Inventory	1,833	-	-	-	-	-
5309	Safety Items	3,696	3,441	6,605	6,000	6,226	3,800
5311	Repair/Maint WWTP	325,979	173,273	284,046	450,000	311,810	305,000
5312	Repairs/Maint Collection System	35,843	16,374	-	150,000	50,000	25,000
5313	Repair & Maint Buildings	2,475	135	1,383	10,000	10,000	12,000
5315	Repair & Maint Vehicles	14,521	9,816	44,999	30,000	30,000	25,000
5317	Maint & Service Contracts	23,132	3,268	28,110	14,000	24,854	26,000
5319	Small Tools and Equip	5,591	2,197	3,749	2,500	12,500	6,000
5321	Rents & Leases	6,532	6,241	15,250	20,500	4,150	19,300
5323	Communications	12,851	18,266	17,048	20,764	19,172	19,000
5325	Advertising	-	645	-	-	-	-
5327	Postage	8,037	8,924	10,025	10,000	11,146	12,000
5329	Printing & Copying	4,576	7,060	9,701	10,000	9,788	11,000
5331	Travel, Lodging, & Meals	-	43	476	100	-	-
5333	Dues & Subscriptions	(1,590)	4,268	11,447	8,000	15,205	17,500
5335	Professional Dev	1,499	1,372	3,429	3,500	3,600	3,500
5337	Licenses & Permits	28,188	27,832	37,134	32,800	50,040	45,000
5338	Utilities - Sewage Plant	237,929	188,592	304,501	366,000	246,077	225,000
5339	Utilities	49,101	179,876	76,079	68,000	69,696	72,000
5341	Professional Services	398,087	290,119	260,973	256,000	177,941	180,000
5343	Liability Insurance	61,529	63,104	87,025	92,800	97,986	101,398
5345	Property & Other Insurance	85,558	143,757	157,604	167,475	146,457	146,500
5349	Fidelity Insurance	416	437	-	-	464	500

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5353	Special Departmental Expense	103	3,000	(128)	-	-	-
5360	Sludge Removal	31,399	60,049	51,154	180,000	130,808	100,000
5370	Solar Power Project Exp	-	12,535	7,865	100,000	-	-
5400	Bad Debt Expense	-	-	-	-	-	-
	Total Services/Supplies	<u>1,393,074</u>	<u>1,296,676</u>	<u>1,487,830</u>	<u>2,067,939</u>	<u>1,496,304</u>	<u>1,422,498</u>
5501	Principal	191,751	193,668	-	225,605	225,605	229,537
5503	Interest	71,666	68,396	65,183	61,925	61,925	59,299
	Total Debt Service	<u>263,417</u>	<u>262,064</u>	<u>65,183</u>	<u>287,530</u>	<u>287,530</u>	<u>288,836</u>
5504	Amortization Expense	3,846	3,089	1,793	-	1,800	1,793
5505	Depreciation Expense	1,104,421	1,127,749	1,132,366	-	-	-
	Total Depreciation	<u>1,108,267</u>	<u>1,130,838</u>	<u>1,134,159</u>	<u>-</u>	<u>1,800</u>	<u>1,793</u>
5701	Buildings & Structures	35,674	(14,841)	-	-	-	-
5703	Vehicles	-	4,404	-	33,333	33,000	-
5704	Equipment	8,250	48,302	-	65,000	35,000	2,550
5705	Capital Projects	12,519	35,033	-	810,000	15,000	7,500
	Total Capital Outlay	<u>56,443</u>	<u>72,898</u>	<u>-</u>	<u>908,333</u>	<u>83,000</u>	<u>10,050</u>
5901	Interfund Transfers	-	-	125,000	125,000	-	-
5903	Legal Cost Transfer	-	-	6,000	6,000	6,000	6,000
5905	Finance Cost Transfer	-	-	28,200	28,200	30,650	30,650
5909	General Govt Transfer	-	-	21,006	21,006	21,000	21,000
5911	Engineering Cost Transfer	-	-	11,700	11,700	11,700	11,700
	Total Interfund Transfers	<u>-</u>	<u>-</u>	<u>191,906</u>	<u>191,906</u>	<u>69,350</u>	<u>69,350</u>
	TOTAL FUND EXPENDITURES	<u>\$ 3,809,796</u>	<u>\$ 3,759,551</u>	<u>\$ 3,727,556</u>	<u>\$ 4,533,524</u>	<u>\$ 2,819,466</u>	<u>\$ 2,718,215</u>

City of Live Oak
Fund 14
Department 1400 Streets/Roads



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4157	Cal Trans Reimbursement	\$ 8,008	\$ 8,008	\$ 39,159	\$ 4,100	\$ 39,160	\$ 4,100
4158	Recology Road Maint	-	-	-	-	-	-
4159	Traffic Congestion Relief	-	-	-	-	-	-
4169	Interest Earnings	7,249	16,190	5,514	2,500	3,639	2,500
4301	Interfund Transfer	-	-	-	-	-	-
4500	2103 Gas Tax	76,522	86,554	92,362	87,982	92,160	97,000
4501	2105 Gas Tax	53,565	57,722	60,066	61,545	61,900	63,000
4503	2106 Gas Tax	35,920	38,089	39,483	38,977	39,400	41,000
4505	2107 Gas Tax	72,989	78,132	79,682	83,995	79,440	81,000
4507	2107.5 Gas Tax	2,000	2,000	2,000	2,000	2,000	2,000
4508	State Gas Tax Rehab	207,093	240,480	262,437	253,657	255,337	271,000
4509	State Gas Tax Prior Yrs	9,629	-	-	-	-	-
4601	Grant Proceeds	-	-	-	-	-	-
4611	Other Financing Sources	-	63,126	15,789	-	-	-
	TOTAL FUND REVENUES	\$ 472,975	\$ 590,301	\$ 596,492	\$ 534,756	\$ 573,036	\$ 561,600

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5001	Salaries Elected	-	-	-	-	3,584	5,907
5003	Salaries Permanent	132,390	134,403	138,190	145,906	124,404	191,529
5005	Salaries Extra Help	19,036	53,046	77,050	56,200	81,492	9,142
5006	Outsourced personnel	-	-	-	-	-	-
5007	Overtime	3,590	6,111	11,669	6,850	9,585	10,000
5011	Car Allowance	-	-	-	630	1,172	1,373
5012	Bilingual Pay	380	471	554	1,275	1,144	1,613
5013	Social Security	9,399	11,423	13,698	8,736	12,655	13,040
5015	Medicare	2,198	2,671	3,203	2,043	2,959	3,091
5017	Unemployment Insurance	1,181	1,042	968	-	1,211	825
5019	Workers Compensation	3,072	23,478	34,424	37,000	33,041	34,200
5020	CalPERS Unfunded Liability	16,086	15,151	18,736	45,000	22,276	25,000
5021	CalPERS City employer rate	14,211	20,012	20,595	12,210	18,684	21,182
5023	CalPERS Employee rate paid by City	530	531	542	-	424	437
5025	Health Insurance	26,427	47,343	63,890	68,364	81,102	93,855
5027	Dental Insurance	1,205	2,095	2,047	2,127	2,551	3,298
5029	Vision Insurance	241	434	441	412	492	761
5031	Life Insurance	257	354	373	340	429	709
	Total Salaries & Benefits	230,203	318,565	386,380	387,093	397,205	415,962
5301	Office Supplies	3,173	2,341	3,135	3,000	3,343	3,500
5303	Operating Supplies	2,028	4,199	10,809	11,000	2,244	2,400
5305	Chemicals	41	-	312	500	-	1,000
5307	Fuel	3,085	2,431	2,319	2,500	5,963	7,000
5308	Signs	1,874	5,373	-	1,500	-	10,000
5309	Safety Items	3,166	3,845	9,377	7,000	9,570	10,500
5311	Repair & Maintenance	7,529	24,634	22,437	15,000	61,197	35,000
5315	Repair & Maint Vehicles	5,454	11,774	15,689	18,000	10,203	10,500
5317	Maintenance & Service Contract	-	-	-	-	-	-
5319	Small Tools and Equip	935	15,575	3,006	7,500	12,642	13,500
5321	Rents & Leases	1,876	5,743	1,735	3,600	4,150	4,300
5323	Communications	1,682	3,313	3,207	4,115	3,312	3,500

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5326	Tree Trimming	-	-	-	2,000	-	-
5329	Printing & Copying	236	461	348	500	367	400
5331	Travel, Lodging & Meals	-	43	402	-	100	2,000
5333	Dues & Subscriptions	1,678	2,974	6,834	5,425	5,560	6,000
5335	Professional Development	91	2,131	1,976	4,000	2,839	6,000
5337	Licenses & Permits	1,425	1,642	1,663	2,500	2,065	2,500
5339	Utilities	14,345	20,362	19,348	25,000	22,708	23,000
5316	Tree trimming	-	-	-	-	-	-
5341	Professional Services	108,262	97,341	91,206	59,000	98,113	50,000
5343	Liability Insurance	5,972	6,127	8,418	8,600	9,480	10,140
5345	Property & Other Insur	1,934	10,937	3,373	3,500	3,228	3,250
5349	Fidelity Insurance	35	36	-	-	38	42
5353	Special Department Expense	-	5,348	177	500	-	-
	Total Services and Supplies	164,821	226,630	205,771	184,740	257,122	204,532
5501	Principal	-	3,219	8,265	-	-	-
	Total Debt Service	-	3,219	8,265	-	-	-
5704	Software	-	-	-	-	-	2,475
5703	Vehicles & Heavy Equipment	-	27,025	48,492	83,334	25,000	-
5705	Capital Projects	-	94,731	692	-	-	3,000
5706	Equipment	-	63,126	15,789	-	-	-
	Total Equipment & Projects	-	184,882	64,973	83,334	25,000	5,475
5901	Interfund Transfer	-	-	-	-	-	-
5903	Legal Cost Transfer	-	-	1,900	1,900	1,900	1,900
5905	Finance Cost Transfer	-	-	9,000	9,000	9,300	9,300
5909	General Govt Transfer	-	-	4,501	4,501	4,500	4,500
5911	Engineering Transfer	-	-	1,000	1,000	1,000	1,000
	Total Interfund Transfers	-	-	16,401	16,401	16,700	16,700
	TOTAL FUND EXPENDITURES	\$ 395,024	\$ 733,296	\$ 681,790	\$ 671,568	\$ 696,027	\$ 642,669

City of Live Oak
Fund 14
Department 1415 - Storm Drains



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5311	Repair & Maintenance	\$ -	\$ -	\$ -	\$ 3,000	\$ 3,000	\$ -
5337	Licenses & Permits	-	-	-	-	-	-
5339	Utilities	1,239	1,413	2,436	2,500	2,123	2,500
5341	Professional Services	-	183	610	1,000	2,037	16,500
	Total Services and Supplies	1,239	1,596	3,046	6,500	7,160	19,000
	TOTAL FUND EXPENDITURES	\$ 1,239	\$ 1,596	\$ 3,046	\$ 6,500	\$ 7,160	\$ 19,000

**City of Live Oak
Fund 15
Department 1500 - TDA Transportation Tax**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4511	Transportation Tax Non Transit	\$ -	\$ -	\$ -	\$ -	\$ 444,006	\$ 700,789
4169	Interest Earnings	2,754	5,754	5,576	3,200	3,680	10,000
4170	Unrealized gains / losses	1	1,528	622	-	506	-
4301	Interfund Transfer	-	-	-	-	-	-
	TOTAL FUND REVENUES	\$ 2,755	\$ 7,282	\$ 6,198	\$ 3,200	\$ 448,192	\$ 710,789

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5311	Repair & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
5333	Dues & Subscriptions	1,678	1,777	1,863	4,000	2,000	4,000
5341	Professional Services	1,293	805	921	500	136,098	300,000
	Total Services and Supplies	<u>2,971</u>	<u>2,582</u>	<u>2,784</u>	<u>4,500</u>	<u>138,098</u>	<u>304,000</u>
5705	Capital Projects	-	-	-	-	-	16,000
	Total Capital Outlay	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>16,000</u>
5901	Interfund Transfer	-	-	100	100	-	-
5903	Legal Cost Transfer	-	-	300	300	300	300
5905	Finance Cost Transfer	-	-	300	300	300	300
5909	General Govt Transfer	-	-	500	500	500	500
5911	Engineering Cost Transfer	-	-	100	100	100	100
	Total Interfund Transfers	<u>-</u>	<u>-</u>	<u>1,300</u>	<u>1,300</u>	<u>1,200</u>	<u>1,200</u>
	TOTAL FUND EXPENDITURES	\$ 2,971	\$ 2,582	\$ 4,084	\$ 5,800	\$ 139,298	\$ 321,200

City of Live Oak
Fund 16
Department 1600 - Traffic Safety (Vehicle Code Fines)



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4127	Vehicle Code Fines	2,754	13,674	13,956	13,000	7,500	7,500
4511	Transportation Tax Non Transit	-	-	-	-	-	-
4169	Interest Earnings	1,274	652	913	500	603	500
	TOTAL FUND REVENUES	\$ 4,028	\$ 14,326	\$ 14,869	\$ 13,500	\$ 8,103	\$ 8,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5913	Public Safety Expenditure	\$ -	\$ -	\$ -	\$ 44,000	\$ 58,305	\$ 44,000
	<i>Transfer to General Fund</i>						
	Total Services and Supplies	-	-	-	44,000	58,305	44,000
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ 44,000	\$ 58,305	\$ 44,000

City of Live Oak
Fund 17
Department 1700 - COPS



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4607	COPS Grant	\$ 145,426	\$ 1,205	\$ 491,617	\$ 200,000	\$ 512,000	\$ 210,000
4169	Interest Earnings	6,918	17,072	13,106	9,000	5,650	6,000
	TOTAL FUND REVENUES	\$ 152,344	\$ 18,277	\$ 504,723	\$ 209,000	\$ 517,650	\$ 216,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5319	Small Tools and Equipment	\$ 39,817	\$ 873	\$ 1,345	\$ 1,500	\$ 653	\$ -
5337	Licenses & Permits	-	-	-	-	-	-
5353	Special Departmental Expense	4,679	332	272	11,000	384	500
	Total Services and Supplies	44,496	1,205	1,617	12,500	1,037	500
5703	Vehicles & Equipment	100,930	-	90,000	-	192,722	-
	Total Capital Outlay	100,930	-	90,000	-	192,722	-
5913	Public Safety Transfer	-	75,000	435,000	525,000	932,591	215,500
	TOTAL FUND EXPENDITURES	\$ 145,426	\$ 76,205	\$ 526,617	\$ 537,500	\$ 1,126,350	\$ 216,000

City of Live Oak
Fund 18
Department 1800 - Sidewalk Improvement



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4169	Interest Earnings	\$ 349	\$ 417	\$ 409	\$ 500	\$ 270	\$ 250
	TOTAL FUND REVENUES	\$ 349	\$ 417	\$ 409	\$ 500	\$ 270	\$ 250

Acct #	Description	Actuals FY 2023	Actuals FY 2024		Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 20
Department 2000 - Street Lighting



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4703	Assessments	\$ 53,319	\$ 54,298	\$ 53,255	\$ 54,464	\$ 54,563	\$ 55,000
4157	Caltrans Reimbursement	1,775	1,775	887	1,000	1,775	1,775
4169	Interest Earnings	1,040	2,063	2,164	1,500	1,429	1,500
	Total Revenues	\$ 56,134	\$ 58,136	\$ 56,306	\$ 56,964	\$ 57,767	\$ 58,275

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5339	Utilities	\$ 47,723	\$ 45,437	\$ 52,715	\$ 55,000	\$ 48,958	\$ 52,000
	Total Services and Supplies	47,723	45,437	52,715	55,000	48,958	52,000
5903	Legal Cost Transfer	-	-	2,400	2,400	2,400	2,400
5905	Finance Cost Transfer	-	-	3,200	3,200	3,300	3,300
5909	General Govt Transfer	-	-	3,200	3,200	3,200	3,200
	Total Interfund Transfers	-	-	8,800	8,800	8,900	8,900
	Total Expenditures	\$ 47,723	\$ 45,437	\$ 61,515	\$ 63,800	\$ 57,858	\$ 60,900

City of Live Oak
Fund 21
Department 2100 - CFD 92-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4701	Mello Roos CFD 92-1	\$ 127,761	\$ 126,914	\$ 118,783	\$ 105,000	\$ 109,153	\$ 110,000
4301	Interfund Transfer						
4169	Interest Earnings	1,278	2,205	314	200	207	200
	TOTAL FUND REVENUES	<u>\$ 129,039</u>	<u>\$ 129,119</u>	<u>\$ 119,097</u>	<u>\$ 105,200</u>	<u>\$ 109,360</u>	<u>\$ 110,200</u>

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5341	Professional Services	\$ 6,801	\$ 92,199	\$ 5,562	\$ 70,350	\$ 7,812	\$ 7,800
5353	Special Dept Expense	84,595	-	86,516	-	68,000	68,000
	Total Services and Supplies	<u>91,396</u>	<u>92,199</u>	<u>92,078</u>	<u>70,350</u>	<u>75,812</u>	<u>75,800</u>
5903	Legal Cost Transfer	-	-	-	500	500	500
5905	Finance Cost Transfer	-	-	-	100	100	100
5909	General Govt Transfer	-	-	-	1,200	1,200	1,200
5913	Public Safety Transfer	54,000	100,000	46,050	31,000	32,763	32,600
	Total Interfund Transfers	<u>54,000</u>	<u>100,000</u>	<u>46,050</u>	<u>32,800</u>	<u>34,563</u>	<u>34,400</u>
	TOTAL FUND EXPENDITURES	<u>\$ 145,396</u>	<u>\$ 192,199</u>	<u>\$ 138,128</u>	<u>\$ 103,150</u>	<u>\$ 110,375</u>	<u>\$ 110,200</u>

City of Live Oak
Fund 22
Department 2200 - Fire Assessment



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4703	Assessment	\$ 130,728	\$ 134,084	\$ 132,596	\$ 134,650	\$ 132,710	\$ 134,000
4169	Interest Earnings	167	762	69	150	46	50
	TOTAL FUND REVENUES	\$ 130,895	\$ 134,846	\$ 132,665	\$ 134,800	\$ 132,756	\$ 134,050

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5903	Legal Cost Transfer	\$ -	\$ -	\$ 800	\$ 800	\$ 800	\$ 800
5905	Finance Cost Transfer	-	-	1,700	1,700	1,800	1,800
5909	General Govt Transfer	-	-	1,839	1,900	1,900	1,900
5913	Public Safety Transfer	109,800	115,000	150,000	130,000	130,206	129,550
	Total Interfund Transfers	109,800	115,000	154,339	134,400	134,706	134,050
	TOTAL FUND EXPENDITURES	\$ 109,800	\$ 115,000	\$ 154,339	\$ 134,400	\$ 134,706	\$ 134,050

City of Live Oak
Fund 23
Department 2300 - Fire CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4709	Fire Assessment	\$ 133,037	\$ 140,860	\$ 143,931	\$ 138,822	\$ 145,530	\$ 150,000
4169	Interest Earnings	551	1,399	218	500	144	500
	TOTAL FUND REVENUES	\$ 133,588	\$ 142,259	\$ 144,149	\$ 139,322	\$ 145,674	\$ 150,500

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5903	Legal Cost Transfer	\$ -	\$ -	\$ -	\$ 600	\$ 600	\$ 600
5905	Finance Cost Transfer	-	-	-	1,200	1,300	1,300
5909	General Govt Transfer	-	-	-	1,400	1,400	1,400
5913	Public Safety Transfer	125,000	125,000	194,826	170,000	142,793	147,200
	Total Interfund Transfers	125,000	125,000	194,826	173,200	146,093	150,500
	TOTAL FUND EXPENDITURES	\$ 125,000	\$ 125,000	\$ 194,826	\$ 173,200	\$ 146,093	\$ 150,500

City of Live Oak
Fund 24
Dept 2400 - Police CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4711	Police Assessment	\$ 360,789	\$ 382,005	\$ 390,336	\$ 385,610	\$ 398,094	\$ 408,000
4169	Interest Earnings	864	3,039	491	1,000	324	500
	TOTAL FUND REVENUES	\$ 361,653	\$ 385,044	\$ 390,827	\$ 386,610	\$ 398,418	\$ 408,500

Acct #	Description	Actuals FY 2023	Actuals FY 2024		Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5341	Professional Services	\$ 11,150	\$ 14,514	\$ 9,129	\$ 15,000	\$ 12,370	\$ 13,000
	Total Services and Supplies	11,150	14,514	9,129	15,000	12,370	13,000
5903	Legal Cost Transfer	-	-	-	1,900	1,900	1,900
5905	Finance Cost Transfer	-	-	-	400	400	400
5909	General Govt Transfer	-	-	-	4,600	4,600	4,600
5913	Public Safety Transfer	294,000	315,000	499,938	360,000	380,282	388,600
	Total Interfund Transfers	294,000	315,000	499,938	366,900	387,182	395,500
	TOTAL FUND EXPENDITURES	\$ 305,150	\$ 329,514	\$ 509,067	\$ 381,900	\$ 399,552	\$ 408,500

City of Live Oak
Fund 25
Dept 2500-Animal Services CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4713	Animal Control Assessment	\$ 20,968	\$ 22,201	\$ 22,685	\$ 23,137	\$ 23,252	\$ 23,600
4169	Interest Earnings	347	182	20	50	13	50
	TOTAL FUND REVENUES	\$ 21,315	\$ 22,383	\$ 22,705	\$ 23,187	\$ 23,265	\$ 23,650

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5903	Legal Cost Transfer	\$ -	\$ -	\$ 100	\$ 100	\$ 100	\$ 100
5905	Finance Cost Transfer	-	-	200	200	200	200
5909	General Govt Transfer	-	-	200	200	200	200
5913	Public Safety Transfer	21,000	21,000	25,000	25,000	25,091	23,150
	Total Interfund Transfers	21,000	21,000	25,500	25,500	25,591	23,650
	TOTAL FUND EXPENDITURES	\$ 21,000	\$ 21,000	\$ 25,500	\$ 25,500	\$ 25,591	\$ 23,650

City of Live Oak
Fund 26
Dept 2600 - Street Lighting CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4715	Street Light Assessment	\$ 21,691	\$ 22,966	\$ 23,467	\$ 23,137	\$ 23,854	\$ 24,400
4169	Interest Earnings	983	-	-	100	-	-
	TOTAL FUND REVENUES	\$ 22,674	\$ 22,966	\$ 23,467	\$ 23,237	\$ 23,854	\$ 24,400

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5339	Utilities	\$ 24,753	\$ 28,990	\$ 29,647	\$ 28,000	\$ 30,388	\$ 31,000
	Total Services and Supplies	24,753	28,990	29,647	28,000	30,388	31,000
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Govt Transfer	-	-	-	-	-	-
	Total Interfund Transfers	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ 24,753	\$ 28,990	\$ 29,647	\$ 28,000	\$ 30,388	\$ 31,000

City of Live Oak
Fund 27
Dept 2700-Parks/Rec /Pool CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4717	Parks/Rec/Pool Assessment	\$ 164,850	\$ 174,543	\$ 178,350	\$ 177,381	\$ 182,809	\$ 185,700
4169	Interest Earnings	1,358	1,449	141	450	93	250
	TOTAL FUND REVENUES	\$ 166,208	\$ 175,992	\$ 178,491	\$ 177,831	\$ 182,902	\$ 185,950

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5339	Utilities	\$ 1,167	\$ 1,676	\$ 1,701	\$ 2,000	\$ 1,549	\$ 1,800
5353	Special Dept Expense	-	-	-	-	-	-
5341	Professional Services	7,040	8,940	8,466	8,500	8,625	8,800
	Total Services and Supplies	8,207	10,616	10,167	10,500	10,174	10,600
5903	Legal Cost Transfer	-	-	800	800	800	800
5905	Finance Cost Transfer	-	-	1,800	1,800	1,900	1,900
5909	General Govt Transfer	-	-	2,100	2,100	2,100	2,100
5911	Parks/Rec/Pool Transfer	165,000	165,000	180,000	180,000	187,623	170,550
	Total Interfund Transfers	165,000	165,000	184,700	184,700	192,423	175,350
	TOTAL FUND EXPENDITURES	\$ 173,207	\$ 175,616	\$ 194,867	\$ 195,200	\$ 202,597	\$ 185,950

City of Live Oak
Fund 28
Dept 2800-Storm Drainage CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4719	Storm Drainage Assessment	\$ 21,691	\$ 22,966	\$ 23,467	\$ 23,137	\$ 23,854	\$ 24,400
4169	Interest Earnings	1,821	3,877	4,168	2,400	2,751	2,800
	TOTAL FUND REVENUES	\$ 23,512	\$ 26,843	\$ 27,635	\$ 25,537	\$ 26,605	\$ 27,200

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5311	Repair & Maintenance	\$ 3,007	\$ 998	\$ 1,956	\$ 1,000	\$ 8,558	\$ 2,000
5337	Licenses & Permits	1,255	1,871	3,988	8,000	3,924	4,000
5339	Utilities	388	860	1,045	1,000	838	1,000
5341	Professional Services	-	-	-	700	-	-
	Total Services and Supplies	4,650	3,729	6,989	10,700	13,320	7,000
5903	Legal Cost Transfer	-	-	300	300	300	300
5905	Finance Cost Transfer	-	-	600	600	650	650
5909	General Govt Transfer	-	-	400	400	400	400
	Total Interfund Transfers	-	-	1,300	1,300	1,350	1,350
	TOTAL FUND EXPENDITURES	\$ 4,651	\$ 3,731	\$ 8,289	\$ 12,000	\$ 14,670	\$ 8,350

City of Live Oak
Fund 30
Dept 3000 - Parks & Recreation - Parks AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 75,222	\$ 378	\$ 3,725	\$ 4,000	\$ 200	\$ 200
4169	Interest Earnings	7,136	13,271	12,467	7,750	8,228	8,000
	TOTAL FUND REVENUES	\$ 82,358	\$ 13,649	\$ 16,192	\$ 11,750	\$ 8,428	\$ 8,200

Acct #	Description	Actuals FY 2023	Actuals FY 2024		Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5703	Vehicles & Equipment	\$ 11,400	\$ -	\$ -	\$ -	\$ -	\$ -
5705	Capital Projects	3,547	39,191	9,300	50,000	-	-
	Total Capital Outlay	14,947	39,191	9,300	50,000	-	-
	TOTAL FUND EXPENDITURES	\$ 14,947	\$ 39,191	\$ 9,300	\$ 50,000	\$ -	\$ -

City of Live Oak
Fund 31
Dept 3100-Community Center AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 18,501	\$ -	\$ 881	\$ 1,000	\$ 100	\$ 200
4169	Interest Earnings	4,274	8,319	8,161	4,750	6,121	5,000
	TOTAL FUND REVENUES	\$ 22,775	\$ 8,319	\$ 9,042	\$ 5,750	\$ 6,221	\$ 5,200

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 32
Dept 3200-Gov't Services - Public Works AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 13,713	\$ 274	\$ 765	\$ 800	\$ 150	\$ 200
4169	Interest Earnings	1,955	2,864	2,823	1,650	1,863	1,750
	TOTAL FUND REVENUES	\$ 15,668	\$ 3,138	\$ 3,588	\$ 2,450	\$ 2,013	\$ 1,950

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES						
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 33
Dept 3300 - Gov't Services - General Gov't AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 24,003	\$ 482	\$ 1,338	\$ 1,500	\$ 300	\$ 300
4169	Interest Earnings	6,375	12,178	11,954	7,000	7,890	8,000
	TOTAL FUND REVENUES	\$ 30,378	\$ 12,660	\$ 13,292	\$ 8,500	\$ 8,190	\$ 8,300

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5341	Professional Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Services and Supplies	-	-	-	-	-	-
5705	Capital Projects	-	-	-	-	-	-
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 34
Department 3400 - Public Safety - Police AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 13,146	\$ 264	\$ 733	\$ 800	\$ 150	\$ 200
4169	Interest Earnings	2,776	6,038	5,172	3,500	1,914	3,500
TOTAL FUND REVENUES		\$ 15,922	\$ 6,302	\$ 5,905	\$ 4,300	\$ 2,064	\$ 3,700

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5703	Vehicles & Heavy Equipment	-	-	183,440	-	-	-
5705	Capital Projects	-	-	-	50,000	-	-
	Total Capital Outlay	-	-	183,440	50,000	-	-
TOTAL FUND EXPENDITURES		\$ -	\$ -	\$ 183,440	\$ 50,000	\$ -	\$ -

City of Live Oak
Fund 35
Dept 3500 - Public Safety - Fire AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 36,393	\$ 732	\$ 2,029	\$ 2,100	\$ 400	\$ 400
4767	Miscellaneous Income	-	-	-	-	-	-
4169	Interest Earnings	4,227	9,227	4,248	5,000	1,304	2,500
	TOTAL FUND REVENUES	\$ 40,620	\$ 9,959	\$ 6,277	\$ 7,100	\$ 1,704	\$ 2,900

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ 348,383	\$ 50,000	\$ -	\$ -
	Total Capital Outlay	-	-	348,383	50,000	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ 348,383	\$ 50,000	\$ -	\$ -

City of Live Oak
Fund 36
Dept 3600 Roads/Signals AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 64,932	\$ 16,038	\$ 6,842	\$ 7,000	\$ 8,100	\$ 7,000
4169	Interest Earnings	5,125	11,138	11,303	6,600	7,960	8,000
	TOTAL FUND REVENUES	\$ 70,057	\$ 27,176	\$ 18,145	\$ 13,600	\$ 16,060	\$ 15,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024		Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5341	Professional Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
5705	Capital Projects	-	-	-	-	-	-
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 39
Department 3900 - Flood Control AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4169	Interest Earnings	\$ 218	\$ 52	\$ 51	\$ 75	\$ 34	\$ 75
	TOTAL FUND REVENUES	<u>\$ 218</u>	<u>\$ 52</u>	<u>\$ 51</u>	<u>\$ 75</u>	<u>\$ 34</u>	<u>\$ 75</u>

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

City of Live Oak
Fund 50
Department 5000 - Water Connection Fees



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4403	Connection Fees	\$ 160,335	\$ 11,734	\$ 11,734	\$ 13,000	\$ -	\$ 13,000
4169	Interest Earnings	14,189	36,232	35,929	24,000	14,947	15,000
	TOTAL FUND REVENUES	\$ 174,524	\$ 47,966	\$ 47,663	\$ 37,000	\$ 14,947	\$ 28,000
		-	-	-	-	-	-

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amount FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 51
Department 5100 - Sewer Connection Fees



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4403	Connection Fees	\$ 199,166	\$ 14,088	\$ 14,088	\$ 16,000	\$ -	\$ 16,000
4169	Interest Earnings	14,892	33,520	33,366	23,000	14,022	15,000
	TOTAL FUND REVENUES	<u>\$ 214,058</u>	<u>\$ 47,608</u>	<u>\$ 47,454</u>	<u>\$ 39,000</u>	<u>\$ 14,022</u>	<u>\$ 31,000</u>

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENPENDITURES	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

City of Live Oak
Fund 52
Dept 5200 - Storm Drain Connection Fees



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4403	Connection Fees	\$ 106,864	\$ 1,985	\$ 3,949	\$ 4,000	\$ -	\$ 4,000
4167	Miscellaneous Income	-	-	-	-	-	-
4169	Interest Earnings	6,402	20,545	22,084	22,000	8,000	8,000
TOTAL FUND REVENUES		\$ 113,266	\$ 22,530	\$ 26,033	\$ 26,000	\$ 8,000	\$ 12,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
TOTAL FUND EXPENDITURES		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 58
Dept 5800 - Coronavirus State and Local Fiscal Recovery Funds



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4601	ARPA funding	\$ 40,546	\$ 301,765	\$ 990,407	\$ -	\$ -	\$ -
4169	Interest Earnings	15,995	32,540	25,334	-	-	-
	TOTAL FUND REVENUES	\$ 56,541	\$ 334,305	\$ 1,015,741	\$ -	\$ -	\$ -

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5353	Special Department Expense	\$ -	\$ 53,218	\$ 140,407	\$ -	\$ -	\$ -
	Total Services & Supplies	-	53,218	140,407	-	-	-
5704	Software	40,546	248,547	-	-	-	-
5705	Capital Projects	-	-	-	-	-	-
	Total Interfund Transfers	40,546	248,547	-	-	-	-
5901	Interfund Transfers	-	-	850,000	-	254,459	-
	Total Interfund Transfers	-	-	850,000	-	254,459	-
	TOTAL FUND EXPENDITURES	\$ 40,546	\$ 301,765	\$ 990,407	\$ -	\$ 254,459	\$ -

City of Live Oak
Fund 59
Dept 5900 - Capital Equipment Purchase Reserve



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Exp Budget FY 2027
REVENUES							
4169	Interest Earnings	\$ -	\$ -	\$ -	\$ -	\$ 1,800	\$ 1,800
4301	Interfund Transfer	-	-	125,000	-	-	-
	TOTAL FUND REVENUES	\$ -	\$ -	\$ 125,000	\$ -	\$ 1,800	\$ 1,800

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5901	Interfund Transfer	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Interfund Transfers	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 90
Dept 9000 - CDBG Housing Rehab Program Income



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4901	89-STBG-351 Program Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4902	91-STBG-531 Program Income	-	-	-	-	-	-
4903	94-STBG-804 Program Income	-	-	-	-	-	-
4905	99-STBB-1371 Program Income	-	-	-	-	8,088	-
4906	99-STBG-1371 Program Income	17,214	1,650	1,800	-	1,500	-
4951	98-EDBG-609 Program Income	4,233	4,030	4,233	-	3,600	-
4907	02-STBG-1710 Program Income	-	-	-	-	-	-
4602	Program Income	-	-	-	-	-	-
4169	Interest Earnings	2,055	4,717	4,739	-	3,128	3,000
	TOTAL FUND REVENUES	\$ 23,502	\$ 10,397	\$ 10,772	\$ -	\$ 16,316	\$ 3,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
6001	General Administration	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
6003	Activity Delivery	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4972	97-HOME Program Income	\$ -	\$ 350	\$ 4,150	\$ -	\$ -	\$ -
4975	06-HOME-Program Income	-	-	-	-	-	-
4979	HOME-9274 Program Income	-	-	-	-	-	-
4602	Program Income	44,734	-	-	-	-	-
4169	Interest Earnings	17,336	4,074	3,688	-	2,434	2,500
	TOTAL FUND REVENUES	\$ 62,070	\$ 4,424	\$ 7,838	\$ -	\$ 2,434	\$ 2,500

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
6001	General Administration	\$ -	\$ 21,000	\$ -	\$ 10,500	\$ 10,500	\$ -
6003	Activity Delivery	-	-	-	-	-	-
6005	Housing Rehabilitation	-	-	-	-	-	-
6010	Eligible Housing Activities	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ 21,000	\$ -	\$ 10,500	\$ 10,500	\$ -

City of Live Oak
Fund 14
Department 1415 - Storm Drains



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
5311	Repair & Maintenance	\$ -	\$ -	\$ -	\$ 3,000	\$ 3,000	\$ -
5337	Licenses & Permits	-	-	-	-	-	-
5339	Utilities	1,239	1,413	2,436	2,500	2,123	2,500
5341	Professional Services	-	183	610	1,000	2,037	16,500
	Total Services and Supplies	1,239	1,596	3,046	6,500	7,160	19,000
	TOTAL FUND EXPENDITURES	\$ 1,239	\$ 1,596	\$ 3,046	\$ 6,500	\$ 7,160	\$ 19,000

**City of Live Oak
Fund 15
Department 1500 - TDA Transportation Tax**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4511	Transportation Tax Non Transit	\$ -	\$ -	\$ -	\$ -	\$ 444,006	\$ 700,789
4169	Interest Earnings	2,754	5,754	5,576	3,200	3,680	10,000
4170	Unrealized gains / losses	1	1,528	622	-	506	-
4301	Interfund Transfer	-	-	-	-	-	-
	TOTAL FUND REVENUES	\$ 2,755	\$ 7,282	\$ 6,198	\$ 3,200	\$ 448,192	\$ 710,789

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5311	Repair & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
5333	Dues & Subscriptions	1,678	1,777	1,863	4,000	2,000	4,000
5341	Professional Services	1,293	805	921	500	136,098	300,000
	Total Services and Supplies	<u>2,971</u>	<u>2,582</u>	<u>2,784</u>	<u>4,500</u>	<u>138,098</u>	<u>304,000</u>
5705	Capital Projects	-	-	-	-	-	16,000
	Total Capital Outlay	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>16,000</u>
5901	Interfund Transfer	-	-	100	100	-	-
5903	Legal Cost Transfer	-	-	300	300	300	300
5905	Finance Cost Transfer	-	-	300	300	300	300
5909	General Govt Transfer	-	-	500	500	500	500
5911	Engineering Cost Transfer	-	-	100	100	100	100
	Total Interfund Transfers	<u>-</u>	<u>-</u>	<u>1,300</u>	<u>1,300</u>	<u>1,200</u>	<u>1,200</u>
	TOTAL FUND EXPENDITURES	\$ 2,971	\$ 2,582	\$ 4,084	\$ 5,800	\$ 139,298	\$ 321,200

City of Live Oak
Fund 16
Department 1600 - Traffic Safety (Vehicle Code Fines)



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4127	Vehicle Code Fines	2,754	13,674	13,956	13,000	7,500	7,500
4511	Transportation Tax Non Transit	-	-	-	-	-	-
4169	Interest Earnings	1,274	652	913	500	603	500
	TOTAL FUND REVENUES	\$ 4,028	\$ 14,326	\$ 14,869	\$ 13,500	\$ 8,103	\$ 8,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5913	Public Safety Expenditure	\$ -	\$ -	\$ -	\$ 44,000	\$ 58,305	\$ 44,000
	<i>Transfer to General Fund</i>						
	Total Services and Supplies	-	-	-	44,000	58,305	44,000
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ 44,000	\$ 58,305	\$ 44,000

**City of Live Oak
Fund 17
Department 1700 - COPS**



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4607	COPS Grant	\$ 145,426	\$ 1,205	\$ 491,617	\$ 200,000	\$ 512,000	\$ 210,000
4169	Interest Earnings	6,918	17,072	13,106	9,000	5,650	6,000
	TOTAL FUND REVENUES	\$ 152,344	\$ 18,277	\$ 504,723	\$ 209,000	\$ 517,650	\$ 216,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5319	Small Tools and Equipment	\$ 39,817	\$ 873	\$ 1,345	\$ 1,500	\$ 653	\$ -
5337	Licenses & Permits	-	-	-	-	-	-
5353	Special Departmental Expense	4,679	332	272	11,000	384	500
	Total Services and Supplies	44,496	1,205	1,617	12,500	1,037	500
5703	Vehicles & Equipment	100,930	-	90,000	-	192,722	-
	Total Capital Outlay	100,930	-	90,000	-	192,722	-
5913	Public Safety Transfer	-	75,000	435,000	525,000	932,591	215,500
	TOTAL FUND EXPENDITURES	\$ 145,426	\$ 76,205	\$ 526,617	\$ 537,500	\$ 1,126,350	\$ 216,000

City of Live Oak
Fund 18
Department 1800 - Sidewalk Improvement



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4169	Interest Earnings	\$ 349	\$ 417	\$ 409	\$ 500	\$ 270	\$ 250
	TOTAL FUND REVENUES	\$ 349	\$ 417	\$ 409	\$ 500	\$ 270	\$ 250

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 20
Department 2000 - Street Lighting



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4703	Assessments	\$ 53,319	\$ 54,298	\$ 53,255	\$ 54,464	\$ 54,563	\$ 55,000
4157	Caltrans Reimbursement	1,775	1,775	887	1,000	1,775	1,775
4169	Interest Earnings	1,040	2,063	2,164	1,500	1,429	1,500
	Total Revenues	\$ 56,134	\$ 58,136	\$ 56,306	\$ 56,964	\$ 57,767	\$ 58,275

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5339	Utilities	\$ 47,723	\$ 45,437	\$ 52,715	\$ 55,000	\$ 48,958	\$ 52,000
	Total Services and Supplies	47,723	45,437	52,715	55,000	48,958	52,000
5903	Legal Cost Transfer	-	-	2,400	2,400	2,400	2,400
5905	Finance Cost Transfer	-	-	3,200	3,200	3,300	3,300
5909	General Govt Transfer	-	-	3,200	3,200	3,200	3,200
	Total Interfund Transfers	-	-	8,800	8,800	8,900	8,900
	Total Expenditures	\$ 47,723	\$ 45,437	\$ 61,515	\$ 63,800	\$ 57,858	\$ 60,900

City of Live Oak
Fund 21
Department 2100 - CFD 92-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4701	Mello Roos CFD 92-1	\$ 127,761	\$ 126,914	\$ 118,783	\$ 105,000	\$ 109,153	\$ 110,000
4301	Interfund Transfer						
4169	Interest Earnings	1,278	2,205	314	200	207	200
	TOTAL FUND REVENUES	<u>\$ 129,039</u>	<u>\$ 129,119</u>	<u>\$ 119,097</u>	<u>\$ 105,200</u>	<u>\$ 109,360</u>	<u>\$ 110,200</u>

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5341	Professional Services	\$ 6,801	\$ 92,199	\$ 5,562	\$ 70,350	\$ 7,812	\$ 7,800
5353	Special Dept Expense	84,595	-	86,516	-	68,000	68,000
	Total Services and Supplies	<u>91,396</u>	<u>92,199</u>	<u>92,078</u>	<u>70,350</u>	<u>75,812</u>	<u>75,800</u>
5903	Legal Cost Transfer	-	-	-	500	500	500
5905	Finance Cost Transfer	-	-	-	100	100	100
5909	General Govt Transfer	-	-	-	1,200	1,200	1,200
5913	Public Safety Transfer	54,000	100,000	46,050	31,000	32,763	32,600
	Total Interfund Transfers	<u>54,000</u>	<u>100,000</u>	<u>46,050</u>	<u>32,800</u>	<u>34,563</u>	<u>34,400</u>
	TOTAL FUND EXPENDITURES	<u>\$ 145,396</u>	<u>\$ 192,199</u>	<u>\$ 138,128</u>	<u>\$ 103,150</u>	<u>\$ 110,375</u>	<u>\$ 110,200</u>

City of Live Oak
Fund 22
Department 2200 - Fire Assessment



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4703	Assessment	\$ 130,728	\$ 134,084	\$ 132,596	\$ 134,650	\$ 132,710	\$ 134,000
4169	Interest Earnings	167	762	69	150	46	50
	TOTAL FUND REVENUES	\$ 130,895	\$ 134,846	\$ 132,665	\$ 134,800	\$ 132,756	\$ 134,050

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5903	Legal Cost Transfer	\$ -	\$ -	\$ 800	\$ 800	\$ 800	\$ 800
5905	Finance Cost Transfer	-	-	1,700	1,700	1,800	1,800
5909	General Govt Transfer	-	-	1,839	1,900	1,900	1,900
5913	Public Safety Transfer	109,800	115,000	150,000	130,000	130,206	129,550
	Total Interfund Transfers	109,800	115,000	154,339	134,400	134,706	134,050
	TOTAL FUND EXPENDITURES	\$ 109,800	\$ 115,000	\$ 154,339	\$ 134,400	\$ 134,706	\$ 134,050

City of Live Oak
Fund 23
Department 2300 - Fire CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4709	Fire Assessment	\$ 133,037	\$ 140,860	\$ 143,931	\$ 138,822	\$ 145,530	\$ 150,000
4169	Interest Earnings	551	1,399	218	500	144	500
	TOTAL FUND REVENUES	\$ 133,588	\$ 142,259	\$ 144,149	\$ 139,322	\$ 145,674	\$ 150,500

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5903	Legal Cost Transfer	\$ -	\$ -	\$ -	\$ 600	\$ 600	\$ 600
5905	Finance Cost Transfer	-	-	-	1,200	1,300	1,300
5909	General Govt Transfer	-	-	-	1,400	1,400	1,400
5913	Public Safety Transfer	125,000	125,000	194,826	170,000	142,793	147,200
	Total Interfund Transfers	125,000	125,000	194,826	173,200	146,093	150,500
	TOTAL FUND EXPENDITURES	\$ 125,000	\$ 125,000	\$ 194,826	\$ 173,200	\$ 146,093	\$ 150,500

City of Live Oak
Fund 24
Dept 2400 - Police CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4711	Police Assessment	\$ 360,789	\$ 382,005	\$ 390,336	\$ 385,610	\$ 398,094	\$ 408,000
4169	Interest Earnings	864	3,039	491	1,000	324	500
	TOTAL FUND REVENUES	\$ 361,653	\$ 385,044	\$ 390,827	\$ 386,610	\$ 398,418	\$ 408,500

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5341	Professional Services	\$ 11,150	\$ 14,514	\$ 9,129	\$ 15,000	\$ 12,370	\$ 13,000
	Total Services and Supplies	11,150	14,514	9,129	15,000	12,370	13,000
5903	Legal Cost Transfer	-	-	-	1,900	1,900	1,900
5905	Finance Cost Transfer	-	-	-	400	400	400
5909	General Govt Transfer	-	-	-	4,600	4,600	4,600
5913	Public Safety Transfer	294,000	315,000	499,938	360,000	380,282	388,600
	Total Interfund Transfers	294,000	315,000	499,938	366,900	387,182	395,500
	TOTAL FUND EXPENDITURES	\$ 305,150	\$ 329,514	\$ 509,067	\$ 381,900	\$ 399,552	\$ 408,500

City of Live Oak
Fund 25
Dept 2500-Animal Services CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4713	Animal Control Assessment	\$ 20,968	\$ 22,201	\$ 22,685	\$ 23,137	\$ 23,252	\$ 23,600
4169	Interest Earnings	347	182	20	50	13	50
	TOTAL FUND REVENUES	\$ 21,315	\$ 22,383	\$ 22,705	\$ 23,187	\$ 23,265	\$ 23,650

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5903	Legal Cost Transfer	\$ -	\$ -	\$ 100	\$ 100	\$ 100	\$ 100
5905	Finance Cost Transfer	-	-	200	200	200	200
5909	General Govt Transfer	-	-	200	200	200	200
5913	Public Safety Transfer	21,000	21,000	25,000	25,000	25,091	23,150
	Total Interfund Transfers	21,000	21,000	25,500	25,500	25,591	23,650
	TOTAL FUND EXPENDITURES	\$ 21,000	\$ 21,000	\$ 25,500	\$ 25,500	\$ 25,591	\$ 23,650

City of Live Oak
Fund 26
Dept 2600 - Street Lighting CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4715	Street Light Assessment	\$ 21,691	\$ 22,966	\$ 23,467	\$ 23,137	\$ 23,854	\$ 24,400
4169	Interest Earnings	983	-	-	100	-	-
	TOTAL FUND REVENUES	\$ 22,674	\$ 22,966	\$ 23,467	\$ 23,237	\$ 23,854	\$ 24,400

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5339	Utilities	\$ 24,753	\$ 28,990	\$ 29,647	\$ 28,000	\$ 30,388	\$ 31,000
	Total Services and Supplies	24,753	28,990	29,647	28,000	30,388	31,000
5903	Legal Cost Transfer	-	-	-	-	-	-
5905	Finance Cost Transfer	-	-	-	-	-	-
5909	General Govt Transfer	-	-	-	-	-	-
	Total Interfund Transfers	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ 24,753	\$ 28,990	\$ 29,647	\$ 28,000	\$ 30,388	\$ 31,000

City of Live Oak
Fund 27
Dept 2700-Parks/Rec /Pool CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4717	Parks/Rec/Pool Assessment	\$ 164,850	\$ 174,543	\$ 178,350	\$ 177,381	\$ 182,809	\$ 185,700
4169	Interest Earnings	1,358	1,449	141	450	93	250
	TOTAL FUND REVENUES	\$ 166,208	\$ 175,992	\$ 178,491	\$ 177,831	\$ 182,902	\$ 185,950

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5339	Utilities	\$ 1,167	\$ 1,676	\$ 1,701	\$ 2,000	\$ 1,549	\$ 1,800
5353	Special Dept Expense	-	-	-	-	-	-
5341	Professional Services	7,040	8,940	8,466	8,500	8,625	8,800
	Total Services and Supplies	8,207	10,616	10,167	10,500	10,174	10,600
5903	Legal Cost Transfer	-	-	800	800	800	800
5905	Finance Cost Transfer	-	-	1,800	1,800	1,900	1,900
5909	General Govt Transfer	-	-	2,100	2,100	2,100	2,100
5911	Parks/Rec/Pool Transfer	165,000	165,000	180,000	180,000	187,623	170,550
	Total Interfund Transfers	165,000	165,000	184,700	184,700	192,423	175,350
	TOTAL FUND EXPENDITURES	\$ 173,207	\$ 175,616	\$ 194,867	\$ 195,200	\$ 202,597	\$ 185,950

City of Live Oak
Fund 28
Dept 2800-Storm Drainage CFD 2004-1 Mello Roos



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4719	Storm Drainage Assessment	\$ 21,691	\$ 22,966	\$ 23,467	\$ 23,137	\$ 23,854	\$ 24,400
4169	Interest Earnings	1,821	3,877	4,168	2,400	2,751	2,800
	TOTAL FUND REVENUES	\$ 23,512	\$ 26,843	\$ 27,635	\$ 25,537	\$ 26,605	\$ 27,200

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5311	Repair & Maintenance	\$ 3,007	\$ 998	\$ 1,956	\$ 1,000	\$ 8,558	\$ 2,000
5337	Licenses & Permits	1,255	1,871	3,988	8,000	3,924	4,000
5339	Utilities	388	860	1,045	1,000	838	1,000
5341	Professional Services	-	-	-	700	-	-
	Total Services and Supplies	4,650	3,729	6,989	10,700	13,320	7,000
5903	Legal Cost Transfer	-	-	300	300	300	300
5905	Finance Cost Transfer	-	-	600	600	650	650
5909	General Govt Transfer	-	-	400	400	400	400
	Total Interfund Transfers	-	-	1,300	1,300	1,350	1,350
	TOTAL FUND EXPENDITURES	\$ 4,651	\$ 3,731	\$ 8,289	\$ 12,000	\$ 14,670	\$ 8,350

City of Live Oak
Fund 30
Dept 3000 - Parks & Recreation - Parks AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 75,222	\$ 378	\$ 3,725	\$ 4,000	\$ 200	\$ 200
4169	Interest Earnings	7,136	13,271	12,467	7,750	8,228	8,000
	TOTAL FUND REVENUES	\$ 82,358	\$ 13,649	\$ 16,192	\$ 11,750	\$ 8,428	\$ 8,200

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5703	Vehicles & Equipment	\$ 11,400	\$ -	\$ -	\$ -	\$ -	\$ -
5705	Capital Projects	3,547	39,191	9,300	50,000	-	-
	Total Capital Outlay	14,947	39,191	9,300	50,000	-	-
	TOTAL FUND EXPENDITURES	\$ 14,947	\$ 39,191	\$ 9,300	\$ 50,000	\$ -	\$ -

City of Live Oak
Fund 31
Dept 3100-Community Center AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 18,501	\$ -	\$ 881	\$ 1,000	\$ 100	\$ 200
4169	Interest Earnings	4,274	8,319	8,161	4,750	6,121	5,000
	TOTAL FUND REVENUES	\$ 22,775	\$ 8,319	\$ 9,042	\$ 5,750	\$ 6,221	\$ 5,200

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 32
Dept 3200-Gov't Services - Public Works AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 13,713	\$ 274	\$ 765	\$ 800	\$ 150	\$ 200
4169	Interest Earnings	1,955	2,864	2,823	1,650	1,863	1,750
	TOTAL FUND REVENUES	\$ 15,668	\$ 3,138	\$ 3,588	\$ 2,450	\$ 2,013	\$ 1,950

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 33
Dept 3300 - Gov't Services - General Gov't AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 24,003	\$ 482	\$ 1,338	\$ 1,500	\$ 300	\$ 300
4169	Interest Earnings	6,375	12,178	11,954	7,000	7,890	8,000
	TOTAL FUND REVENUES	\$ 30,378	\$ 12,660	\$ 13,292	\$ 8,500	\$ 8,190	\$ 8,300

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5341	Professional Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Services and Supplies	-	-	-	-	-	-
5705	Capital Projects	-	-	-	-	-	-
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 34
Department 3400 - Public Safety - Police AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 13,146	\$ 264	\$ 733	\$ 800	\$ 150	\$ 200
4169	Interest Earnings	2,776	6,038	5,172	3,500	1,914	3,500
TOTAL FUND REVENUES		\$ 15,922	\$ 6,302	\$ 5,905	\$ 4,300	\$ 2,064	\$ 3,700

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5703	Vehicles & Heavy Equipment	-	-	183,440	-	-	-
5705	Capital Projects	-	-	-	50,000	-	-
	Total Capital Outlay	-	-	183,440	50,000	-	-
TOTAL FUND EXPENDITURES		\$ -	\$ -	\$ 183,440	\$ 50,000	\$ -	\$ -

City of Live Oak
Fund 35
Dept 3500 - Public Safety - Fire AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 36,393	\$ 732	\$ 2,029	\$ 2,100	\$ 400	\$ 400
4767	Miscellaneous Income	-	-	-	-	-	-
4169	Interest Earnings	4,227	9,227	4,248	5,000	1,304	2,500
	TOTAL FUND REVENUES	\$ 40,620	\$ 9,959	\$ 6,277	\$ 7,100	\$ 1,704	\$ 2,900

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ 348,383	\$ 50,000	\$ -	\$ -
	Total Capital Outlay	-	-	348,383	50,000	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ 348,383	\$ 50,000	\$ -	\$ -

City of Live Oak
Fund 36
Dept 3600 Roads/Signals AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4705	Impact Fees	\$ 64,932	\$ 16,038	\$ 6,842	\$ 7,000	\$ 8,100	\$ 7,000
4169	Interest Earnings	5,125	11,138	11,303	6,600	7,960	8,000
	TOTAL FUND REVENUES	\$ 70,057	\$ 27,176	\$ 18,145	\$ 13,600	\$ 16,060	\$ 15,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5341	Professional Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
5705	Capital Projects	-	-	-	-	-	-
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 39
Department 3900 - Flood Control AB1600



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4169	Interest Earnings	\$ 218	\$ 52	\$ 51	\$ 75	\$ 34	\$ 75
	TOTAL FUND REVENUES	<u>\$ 218</u>	<u>\$ 52</u>	<u>\$ 51</u>	<u>\$ 75</u>	<u>\$ 34</u>	<u>\$ 75</u>

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

City of Live Oak
Fund 50
Department 5000 - Water Connection Fees



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4403	Connection Fees	\$ 160,335	\$ 11,734	\$ 11,734	\$ 13,000	\$ -	\$ 13,000
4169	Interest Earnings	14,189	36,232	35,929	24,000	14,947	15,000
	TOTAL FUND REVENUES	\$ 174,524	\$ 47,966	\$ 47,663	\$ 37,000	\$ 14,947	\$ 28,000
		-	-	-	-	-	-

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amount FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City of Live Oak
Fund 51
Department 5100 - Sewer Connection Fees



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4403	Connection Fees	\$ 199,166	\$ 14,088	\$ 14,088	\$ 16,000	\$ -	\$ 16,000
4169	Interest Earnings	14,892	33,520	33,366	23,000	14,022	15,000
	TOTAL FUND REVENUES	<u>\$ 214,058</u>	<u>\$ 47,608</u>	<u>\$ 47,454</u>	<u>\$ 39,000</u>	<u>\$ 14,022</u>	<u>\$ 31,000</u>

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENPENDITURES	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

City of Live Oak
Fund 52
Dept 5200 - Storm Drain Connection Fees



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4403	Connection Fees	\$ 106,864	\$ 1,985	\$ 3,949	\$ 4,000	\$ -	\$ 4,000
4167	Miscellaneous Income	-	-	-	-	-	-
4169	Interest Earnings	6,402	20,545	22,084	22,000	8,000	8,000
	TOTAL FUND REVENUES	<u>\$ 113,266</u>	<u>\$ 22,530</u>	<u>\$ 26,033</u>	<u>\$ 26,000</u>	<u>\$ 8,000</u>	<u>\$ 12,000</u>

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5705	Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Capital Outlay	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

City of Live Oak
Fund 58
Dept 5800 - Coronavirus State and Local Fiscal Recovery Funds



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4601	ARPA funding	\$ 40,546	\$ 301,765	\$ 990,407	\$ -	\$ -	\$ -
4169	Interest Earnings	15,995	32,540	25,334	-	-	-
	TOTAL FUND REVENUES	\$ 56,541	\$ 334,305	\$ 1,015,741	\$ -	\$ -	\$ -

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5353	Special Department Expense	\$ -	\$ 53,218	\$ 140,407	\$ -	\$ -	\$ -
	Total Services & Supplies	-	53,218	140,407	-	-	-
5704	Software	40,546	248,547	-	-	-	-
5705	Capital Projects	-	-	-	-	-	-
	Total Interfund Transfers	40,546	248,547	-	-	-	-
5901	Interfund Transfers	-	-	850,000	-	254,459	-
	Total Interfund Transfers	-	-	850,000	-	254,459	-
	TOTAL FUND EXPENDITURES	\$ 40,546	\$ 301,765	\$ 990,407	\$ -	\$ 254,459	\$ -

City of Live Oak
Fund 59
Dept 5900 - Capital Equipment Purchase Reserve



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Exp Budget FY 2027
REVENUES							
4169	Interest Earnings	\$ -	\$ -	\$ -	\$ -	\$ 1,800	\$ 1,800
4301	Interfund Transfer	-	-	Actuals	-	-	-
	TOTAL FUND REVENUES	<u>\$ -</u>	<u>\$ -</u>	<u>FY2025</u>	<u>\$ -</u>	<u>\$ 1,800</u>	<u>\$ 1,800</u>

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
5901	Interfund Transfer	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Total Interfund Transfers	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

City of Live Oak
Fund 90
Dept 9000 - CDBG Housing Rehab Program Income



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4901	89-STBG-351 Program Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4902	91-STBG-531 Program Income	-	-	-	-	-	-
4903	94-STBG-804 Program Income	-	-	-	-	-	-
4905	99-STBB-1371 Program Income	-	-	-	-	8,088	-
4906	99-STBG-1371 Program Income	17,214	1,650	1,800	-	1,500	-
4951	98-EDBG-609 Program Income	4,233	4,030	4,233	-	3,600	-
4907	02-STBG-1710 Program Income	-	-	Actuals	-	-	-
4602	Program Income	-	-	FY2025	-	-	-
4169	Interest Earnings	2,055	4,717	4,739	-	3,128	3,000
	TOTAL FUND REVENUES	\$ 23,502	\$ 10,397	\$ 10,772	\$ -	\$ 16,316	\$ 3,000

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
6001	General Administration	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
6003	Activity Delivery	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -



Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Rev Budget FY 2026	Projected Rev Amount FY 2026	Proposed Rev Budget FY 2027
REVENUES							
4972	97-HOME Program Income	\$ -	\$ 350	\$ 4,150	\$ -	\$ -	\$ -
4975	06-HOME-Program Income	-	-	-	-	-	-
4979	HOME-9274 Program Income	-	-	-	-	-	-
4602	Program Income	44,734	-	-	-	-	-
4169	Interest Earnings	17,336	4,074	3,688	-	2,434	2,500
	TOTAL FUND REVENUES	\$ 62,070	\$ 4,424	\$ 7,838	\$ -	\$ 2,434	\$ 2,500

Actuals
FY2025

Acct #	Description	Actuals FY 2023	Actuals FY 2024	Actuals FY 2025	Amended Exp Budget FY 2026	Projected Exp Amounts FY 2026	Proposed Exp Budget FY 2027
EXPENDITURES							
6001	General Administration	\$ -	\$ 21,000	\$ -	\$ 10,500	\$ 10,500	\$ -
6003	Activity Delivery	-	-	-	-	-	-
6005	Housing Rehabilitation	-	-	-	-	-	-
6010	Eligible Housing Activities	-	-	-	-	-	-
	TOTAL FUND EXPENDITURES	\$ -	\$ 21,000	\$ -	\$ 10,500	\$ 10,500	\$ -



**Gann Appropriation Limit
Fiscal Year 2026-27**

FY 2025-26	Appropriations Limit	\$ 8,159,184
	Change in Per Capita Personal Income	4.95%
	Per Capita converted to a Ratio	1.0495
	Change in Population	0.40%
	Population converted to a Ratio	1.0040
	Calculation of Factor (1.0495 x 1.004)	<u>1.0537</u>
FY 2026-27	Appropriation Limit	<u>\$ 8,597,316</u>
FY 2026-27	Proceeds of Taxes	\$ 6,354,346
FY 2026-27	Amount Under Appropriation Limit	\$ 2,242,970

The establishment of the appropriation limit for the following fiscal year is required by each agency per Article XIII B of the California Constitution-Gann Initiative. The City can select the larger of the percentage for City or County population growth. Also, the City can select the larger of the percentage increase in the State's per capita income or the increase in the City's new construction nonresidential assessed valuation as the inflationary factor. The following are the rates provided by the State of California Department of Finance.

Change in Population Growth	
City	0.10%
County	0.40%
Change in State's Per Capita Income	4.95%



Fiscal year 2026-27
 Appropriations Subject to the
 Appropriations Limit

Article XIIB of the California Constitution requires an annual calculation of the City's appropriation limitation. The City's expenditures utilizing taxes may not increase beyond the relation to changes in per capita income and population change.

General Fund Appropriations Subject to the Limit

Secured Property Taxes	\$ 1,127,060	
Unsecured Property Taxes	55,950	
Homeowners Exemption	8,500	
Property Tax In Lieu of Vehicle License Fees	1,555,351	
General Sales and Use Tax	500,000	
Prop 172 Public Safety Augmentation	42,000	
Property Tax Other	-	
Excise Tax	15,000	
Business License	60,000	
PG&E Franchise Fee	105,000	
Cable TV Franchise Fee	45,000	
Recology Franchise Fee	180,250	
Transfer Tax	15,000	
VLF Motor Vehicle In Lieu	15,000	
Vehicle Code Fines	500	
Interest Earnings on Tax Proceeds*	37,246	
		<u>\$ 3,761,857</u>
General Fund Portion Subject to the Limit		
(Exclude fees and permits designed to recover costs)		

Special Revenue Appropriations

14 Streets & Roads Gas Tax	\$ 559,100	
15 Transportation Tax Non Transit	700,789	
16 Traffic Safety (Vehicle Code Fines)	7,500	
17 COPS Fund	210,000	
20 Street Light Assessment	55,000	
21 Mello Roos CFD 92-1	110,000	
22 Fire Benefit Assessment	134,000	
23 Mello Roos Fire CFD 2004-1	150,000	
24 Mello Roos Police CFD 2004-1	408,000	
25 Mello Roos Animal Services CFD 2004-1	23,600	
26 Mello Roos Street Lighting CFD 2004-1	24,400	
27 Mello Roos Parks & Recreation CFD 2004-1	185,700	
28 Mello Roos Storm Drain CFD 2004-1	24,400	
		<u>\$ 2,592,489</u>
Special Revenue Portion Subject to the Limit		

Total Appropriations Subject to the Limit \$ 6,354,346

May 1, 2026

Dear Fiscal Officer:

Price Factor and Population Information

Appropriations Limit

California Revenue and Taxation Code section 2227 requires the Department of Finance to transmit an estimate of the percentage change in population to local governments. Each local jurisdiction must use their percentage change in population factor for January 1, 2026, in conjunction with a change in the cost of living, or price factor, to calculate their appropriations limit for fiscal year 2026–27. Attachment A provides the change in California’s per capita personal income and an example for utilizing the factors to calculate the 2026–27 appropriations limit. Attachment B provides the city and unincorporated county population percentage change. Attachment C provides the population percentage change for counties and their summed incorporated areas. The population percentage change data excludes federal and state institutionalized populations and military populations.

Population Percent Change for Special Districts

Some special districts must establish an annual appropriations limit. [California Revenue and Taxation Code section 2228](#) provides additional information regarding the appropriations limit. [Article XIII B, section 9\(C\) of the California Constitution](#) exempts certain special districts from the appropriations limit calculation mandate. Special districts required by law to calculate their appropriations limit must present the calculation as part of their annual audit. Any questions special districts have on this requirement should be directed to their county, district legal counsel, or the law itself. No state agency reviews the local appropriations limits.

Population Certification

The population certification program applies only to cities and counties. California Revenue and Taxation Code section 11005.6 mandates Finance to automatically certify any population estimate that exceeds the current certified population with the State Controller’s Office. **Finance will certify the higher estimate to the State Controller by June 1, 2026.** Please note: The prior year’s city population estimates may be revised. The per capita personal income change is based on historical data.

If you have any questions regarding this data, please contact the Demographic Research Unit at (916) 323-4086.

/s Erika Li
Attachment

- A. **Price Factor:** Article XIII B specifies that local jurisdictions select their cost of living factor to compute their appropriation limit by a vote of their governing body. The cost of living factor provided here is per capita personal income. If the percentage change in per capita personal income is selected, the percentage change to be used in setting the fiscal year 2026–27 appropriation limit is:

Per Capita Personal Income	
Fiscal Year (FY)	Percentage change over prior year
2026-27	4.95

- B. Following is an example using sample population change and the change in California per capita personal income as growth factors in computing a 2026–27 appropriation limit.

2026–27:

Per Capita Cost of Living Change = 4.95 percent
Population Change = -0.14 percent

Per Capita Cost of Living converted to a ratio: $\frac{4.95 + 100}{100} = 1.0495$

Population converted to a ratio: $\frac{-0.14 + 100}{100} = 0.9986$

Calculation of factor for FY 2026–27: $1.0495 \times 0.9986 = 1.0480$

FISCAL YEAR 2026-27
Attachment B
Annual Percent Change in Population Minus Exclusions*
January 1, 2025 to January 1, 2026, and Total Population January 1, 2026

City	County	Percent Change 25-26	Population Minus Exclusions 1-1-25	Population Minus Exclusions 1-1-26	Total Population 1-1-26
Live Oak	Sutter	0.10	9,745	9,755	9,755
Yuba City	Sutter	0.52	71,205	71,572	71,572
Unincorporated	Sutter	0.16	20,320	20,352	20,352
Incorporated	Sutter	0.47	80,950	81,327	81,327
County Total	Sutter	0.40	101,270	101,679	101,679

*Exclusions include residents on federal military installations and group quarters residents in state mental institutions, state and federal correctional institutions and veteran homes.